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Ta publikacija je na voljo tudi v slovenščini.

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# REPUBLIC OF SLOVENIA:

## GENERAL INFORMATION

	1996	1997	1998 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 %)	3.1	...	...
Industrial production annual change (in %)	1.0	1.0 *	...
Total employment annual change (in %)	-0.7	0.2	-0.2
Standardised unemployment rate (in %)	7.3	7.1	...
Inflation rate (in %)	8.8	9.4	9.4
General government:			
revenue (as % of GDP)	45.2 *	...	...
surplus/deficit ( as % of GDP)	0.3	...	...
Trade balance (in USD million)	-1,112	-979	-208
Current account (in USD million)	39	37 *	-32
Current account receipts as % of GDP	59 *	...	...
Foreign exchange reserves (in USD million)	4,130	4,424	4,303
Foreign debt (in USD million)	4,010	4,176	4,180
Debt servicing ratio (in %)	8.9	8.8	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates:    tolars/1 USD			171.4695
(April 14, 1998)            tolars/1 DEM			93.9599

# 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

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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 Methology
- 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	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	122,558	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	20,710	138,203	504,422	340,281	109,548	205,118	730,250	1,070,531
	Oct.	62,805	42,863	5,129	16,460	140,148	517,884	345,768	110,797	208,082	742,427	1,088,195
	Nov.	62,358	43,496	5,844	12,002	142,707	528,948	351,831	111,698	210,910	751,859	1,103,690
	Dec.	65,283	46,586	5,617	2,424	153,576	536,303	356,083	117,486	224,476	763,203	1,119,286
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	571	153,677	587,085	357,763	119,076	225,761	813,416	1,171,179
	Apr.	68,316	48,703	4,779	3,050	156,648	606,884	356,072	121,798	229,744	839,677	1,195,749
	May	69,705	48,234	4,445	4,194	158,915	618,585	355,160	122,384	233,064	855,843	1,211,003
	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	7,048	169,847	643,241	352,486	130,791	249,043	899,333	1,251,819
	Aug.	74,389	51,937	4,989	5,823	170,663	665,694	359,747	131,316	250,042	921,558	1,281,304
	Sep.	75,005	53,434	4,960	5,083	169,465	687,142	364,939	133,400	249,430	941,656	1,306,595
	Oct.	76,465	52,776	5,064	12,626	170,294	697,002	368,624	134,305	251,824	961,451	1,330,075
	Nov.	76,002	53,500	5,582	8,197	173,123	717,891	371,343	135,084	254,707	980,794	1,352,137
	Dec.	77,909	55,774	5,468	8,287	182,439 *	737,634 *	374,314	139,151	265,816 *	1,011,736	1,386,051
1998	Jan.	75,348	57,361	5,265	9,342	185,071 *	765,322 *	381,548	137,975	265,684 *	1,040,348	1,421,897
	Feb.	75,027	54,638	6,569	3,652	180,400 *	783,087 *	384,400 *	136,235	261,996 *	1,048,735 *	1,433,135 *
	Mar.	76,710	55,773	6,417	2,939	180,248	807,396	384,889	138,901	263,375	1,073,710	1,458,599



## 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		
					Loans etc.	Securities	Loans	Securities	
Column	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8
Code									
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	552,602	15,283	43,367	264,609	7,511	28	315,515
1996 31. Dec.	329,814	365,174	694,988	15,518	30,055	278,714	10,597	23	319,389
1997 31. Dec.	559,274	311,771	871,045	15,668	39,730	302,431	30,026	20	372,208
1996 30. Sep.	314,996	363,208	678,204	15,697	31,364	274,701	9,158	22	315,245
31. Oct.	329,709	369,578	699,287	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	365,174	694,988	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	329,436	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	743,792	16,026	35,973	287,079	16,216	23	339,291
30. Jun.	455,411	315,857	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	296,077	821,067	16,530	40,247	296,491	18,220	17	354,976
30. Sep.	545,996	291,270	837,265	16,526	40,575	297,195	18,922	17	356,709
31. Oct.	553,005	294,606	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
31. Dec.	559,274	311,771	871,045	15,668	39,730	302,431	30,026	20	372,208
1998 31. Jan.	558,934	322,007	880,941	15,769	43,833	309,828	20,484	20	374,165
28. Feb.	559,859	317,025	876,884	15,766	40,857	318,019	19,999	20	378,896

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.	923	159,153	160,075	47,284	115,894	1,104	5,954	7,059	170,237	316,988	
1995 31. Dec.	522	186,869	187,391	59,965	139,961	1,370	2,607	3,977	203,903	402,797	
1996 31. Dec.	242	206,358	206,600	66,838	163,327	1,600	3,325	4,925	235,090	513,029	
1997 31. Dec.	58	194,182	194,240	78,122	187,948	2,148	2,283	4,431	270,501	721,442	
1996 30. Sep.	385	192,945	193,330	59,463	139,500	1,640	3,254	4,894	203,858	472,938	
31. Oct.	208	198,561	198,770	62,508	136,838	1,514	3,272	4,786	204,132	487,350	
30. Nov.	222	199,467	199,689	62,304	143,689	1,420	3,477	4,897	210,889	499,357	
31. Dec.	242	206,358	206,600	66,838	163,327	1,600	3,325	4,925	235,090	513,029	
1997 31. Jan.	229	195,458	195,688	61,840	144,320	1,445	3,006	4,451	210,612	529,026	
28. Feb.	224	197,787	198,011	63,596	147,514	1,840	2,653	4,494	215,603	543,586	
31. Mar.	41	193,674	193,715	69,118	151,254	1,642	2,657	4,299	224,671	561,126	
30. Apr.	63	192,886	192,948	68,054	153,658	1,524	2,440	3,964	225,676	575,660	
31. May	39	186,636	186,675	69,852	158,314	1,599	2,423	4,022	232,187	585,408	
30. Jun.	55	187,226	187,282	69,962	176,525	1,956	2,586	4,542	251,029	588,299	
31. Jul.	56	194,624	194,680	70,836	168,649	1,692	2,923	4,615	244,101	609,005	
31. Aug.	42	195,410	195,452	73,936	168,367	1,874	2,933	4,807	247,109	625,957	
30. Sep.	73	195,627	195,699	72,215	173,173	1,883	2,983	4,866	250,254	644,809	
31. Oct.	60	196,643	196,703	76,677	172,561	1,847	2,963	4,811	254,048	655,182	
30. Nov.	49	198,105	198,154	75,390	172,818	1,900	3,587	5,488	253,696	676,136	
31. Dec.	58	194,182	194,240	78,122	187,948	2,148	2,283	4,431	270,501	721,442	
1998 31. Jan.	79	200,282	200,362	73,988	181,881	2,148	2,785	4,933	260,803	725,525	
28. Feb.	98	195,270	195,368	74,976	173,507	3,123	3,036	6,159	254,642	748,926	

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	91,567	3,228	1,767	422,452	693,312	95,555	1,269,974	
397,226	36,341	160,488	6,986	4,529	605,570	936,368	111,696	1,600,666	
471,569	38,016	207,221	5,381	2,897	725,084	1,059,991	109,887	1,864,867	
525,425	38,109	240,290	8,780	2,646	815,251	1,203,127	125,208	2,199,381	
458,289	35,908	204,626	6,355	4,027	709,205	1,040,147	122,484	1,840,836	
459,738	36,197	207,731	6,268	3,766	713,700	1,046,383	123,156	1,868,826	
467,670	35,471	207,438	5,988	2,769	719,337	1,052,486	126,015	1,888,023	
471,569	38,016	207,221	5,381	2,897	725,084	1,059,991	109,887	1,864,867	
466,655	38,152	206,699	5,340	2,886	719,732	1,059,066	122,602	1,880,272	
471,228	38,701	207,229	5,697	2,892	725,746	1,066,500	124,034	1,903,809	
476,240	38,669	209,493	5,765	2,907	733,074	1,075,799	133,093	1,928,306	
475,960	38,877	214,981	7,136	2,983	739,937	1,094,066	132,866	1,954,266	
474,707	39,425	220,390	8,027	2,820	745,370	1,100,687	134,141	1,978,620	
481,282	38,558	223,445	7,528	2,828	753,641	1,113,970	139,929	2,025,167	
492,671	38,729	228,879	7,642	2,853	770,774	1,139,432	142,289	2,080,443	
491,241	38,384	230,399	8,076	2,870	770,970	1,142,476	150,065	2,113,608	
492,264	39,211	235,718	8,566	2,820	778,580	1,151,814	157,301	2,146,380	
502,806	37,891	237,723	9,102	2,832	790,354	1,166,388	155,745	2,169,745	
510,781	38,207	238,290	10,136	2,758	800,172	1,178,734	153,910	2,194,578	
525,425	38,109	240,290	8,780	2,646	815,251	1,203,127	125,208	2,199,381	
531,832	39,392	239,889	8,569	2,671	822,352	1,212,286	144,482	2,237,709	
545,329	39,211	243,995	9,152	2,687	840,373	1,235,035	137,796	2,249,715	

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	312,891	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
0	748,119	384,410	1,132,529	27,408	24,747	52,155	69,598	3,982	400,002	1,864,867
9,000	1,000,943	404,015	1,404,958	47,513	19,246	66,758	64,688	5,435	463,302	2,199,381
21,794	698,590	367,629	1,066,219	27,481	29,477	56,958	101,828	4,199	418,302	1,840,836
18,342	709,825	372,639	1,082,463	27,114	27,682	54,796	101,328	4,929	426,539	1,868,826
8,587	718,834	376,446	1,095,279	28,340	26,777	55,116	102,463	4,442	431,033	1,888,023
0	748,119	384,410	1,132,529	27,408	24,747	52,155	69,598	3,982	400,002	1,864,867
8,200	747,838	382,981	1,130,819	27,848	25,266	53,114	69,398	3,503	427,750	1,880,272
1,800	760,989	380,879	1,141,868	28,842	23,827	52,668	65,552	3,820	441,889	1,903,809
1,100	786,897	383,893	1,170,789	29,510	19,481	48,991	63,052	4,394	447,365	1,928,306
6,000	807,337	382,347	1,189,684	29,214	18,864	48,077	64,439	4,420	454,698	1,954,266
5,000	822,596	377,577	1,200,172	34,211	17,511	51,723	75,423	6,728	457,899	1,978,620
7,500	846,828	378,769	1,225,597	36,620	18,039	54,658	85,176	4,745	467,709	2,025,167
11,500	864,606	383,872	1,248,478	38,693	20,026	64,720	86,415	4,549	481,601	2,080,443
7,500	880,566	388,652	1,269,218	42,112	23,127	65,238	82,527	4,454	496,720	2,113,608
7,200	902,263	391,745	1,294,007	40,414	24,347	64,761	79,584	5,552	506,777	2,146,380
12,400	921,630	393,582	1,315,212	41,620	22,832	64,451	76,976	5,465	510,937	2,169,745
10,100	939,932	395,733	1,335,665	42,107	17,928	60,036	76,030	6,594	518,099	2,194,578
9,000	1,000,943	404,015	1,404,958	47,513	19,246	66,758	64,688	5,435	463,302	2,199,381
4,300	990,627	410,555	1,401,183	48,376	16,319	64,695	65,376	5,335	500,759	2,237,709
6,500	1,010,068	406,766	1,416,833	53,307	17,560	70,867	64,899	4,692	497,055	2,249,715

## 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 31. Dec.	17	2,619	19	37	267,619	54,735	325,046	4,768	329,814	15,054
1997 31. Dec.	16	2,939	13	29	362,171	187,124	552,292	6,983	559,274	15,132
1996 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
31. Dec.	16	2,939	13	29	362,171	187,124	552,292	6,983	559,274	15,132
1998 31. Jan.	16	2,986	78	25	353,959	193,857	550,921	8,013	558,934	15,232
28. Feb.	16	2,974	25	30	344,342	204,482	551,869	7,991	559,859	15,230

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 31. Dec.	71,440	43,093	0	43,093	3,325	0	18,972	22,297	34	1,566		
1997 31. Dec.	85,653	55,067	0	55,067	2,283	9,000	11,833	23,116	0	2,148		
1996 31. Oct.	67,056	34,306	1,198	35,504	3,272	18,342	52,085	73,699	28	1,486		
30. Nov.	66,224	39,351	1	39,352	3,477	8,587	52,378	64,442	28	1,392		
31. Dec.	71,440	43,093	0	43,093	3,325	0	18,972	22,297	34	1,566		
1997 31. Jan.	66,602	38,005	0	38,005	3,006	8,200	18,193	29,399	114	1,331		
28. Feb.	68,456	41,023	0	41,023	2,653	1,800	13,027	17,480	192	1,648		
31. Mar.	73,564	41,306	0	41,306	2,657	1,100	10,758	14,516	20	1,621		
30. Apr.	73,864	39,550	0	39,550	2,440	6,000	9,496	17,936	1	1,523		
31. May	74,348	35,873	0	35,873	2,423	5,000	21,653	29,076	0	1,599		
30. Jun.	74,269	50,714	0	50,714	2,586	7,500	33,050	43,136	0	1,956		
31. Jul.	76,092	43,293	0	43,293	2,923	11,500	31,092	45,516	0	1,692		
31. Aug.	78,692	43,178	0	43,178	2,933	7,500	27,683	38,116	0	1,874		
30. Sep.	77,240	48,913	0	48,913	2,983	7,200	24,929	35,112	0	1,883		
31. Oct.	82,471	49,244	0	49,244	2,963	12,400	23,046	38,409	0	1,847		
30. Nov.	80,612	50,424	0	50,424	3,587	10,100	21,081	34,768	0	1,900		
31. Dec.	85,653	55,067	0	55,067	2,283	9,000	11,833	23,116	0	2,148		
1998 31. Jan.	79,672	60,522	0	60,522	2,785	4,300	11,705	18,790	0	2,148		
28. Feb.	80,373	51,856	0	51,856	3,036	6,500	11,554	21,090	1,169	1,954		

Claims on domestic banks										Assets	
Rediscounts	Loans					Total	Deposits	Other claims	Total	Other assets	Total
	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	
-	209	1,269	13,650	291	15,418	298	0	15,716	3,540	364,124	
-	0	0	13,675	4,160	17,834	245	0	18,079	5,232	597,718	
-	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	
-	0	0	13,675	4,160	17,834	245	0	18,079	5,232	597,718	
-	0	2,000	13,462	2,229	17,690	271	0	17,961	4,761	596,888	
-	0	0	17,439	4,522	21,961	227	0	22,188	6,322	603,599	

Liabilities											
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	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	923	4,695	21,090	4,086	240,189
1,370	84,057	6,623	120,049	126,671	1,915	421	522	4,763	26,291	3,847	312,391
1,600	66,990	16,317	162,130	178,447	860	16	242	5,174	36,734	4,222	364,124
2,148	80,331	75,781	289,192	364,973	2,294	0	58	5,805	52,314	6,290	597,718
1,514	110,716	10,410	147,344	157,754	782	4,509	208	5,042	26,291	12,900	385,258
1,420	105,213	13,376	153,091	166,467	609	2,154	222	5,024	26,291	14,457	386,661
1,600	66,990	16,317	162,130	178,447	860	16	242	5,174	36,734	4,222	364,124
1,445	68,850	26,384	168,480	194,864	391	3,801	229	5,173	36,734	7,570	384,213
1,840	60,343	25,771	208,193	233,964	238	3,724	224	5,295	36,734	10,006	418,984
1,642	57,463	26,887	205,485	232,372	1,170	1,396	41	5,398	36,734	11,592	419,730
1,524	59,010	28,165	213,886	242,051	1,070	4,210	63	5,380	36,734	12,490	434,871
1,599	66,548	42,914	220,876	263,790	2,429	4,215	39	5,479	36,734	10,665	464,247
1,956	95,807	36,451	227,568	264,019	826	5,135	55	5,488	36,734	11,211	493,543
1,692	90,501	41,542	268,767	310,309	1,154	3,719	56	5,597	36,734	17,888	542,051
1,874	83,168	49,501	279,665	329,166	1,074	4,227	42	5,831	36,734	20,476	559,410
1,883	85,908	57,424	290,431	347,855	1,919	4,206	73	5,735	36,734	20,240	579,909
1,847	89,501	62,702	291,455	354,158	2,102	0	60	5,705	36,734	16,477	587,207
1,900	87,093	71,408	291,438	362,846	3,378	0	49	5,771	36,734	20,713	597,196
2,148	80,331	75,781	289,192	364,973	2,294	0	58	5,805	52,314	6,290	597,718
2,148	81,460	82,698	285,284	367,983	1,972	0	79	5,898	52,314	7,511	596,888
3,123	76,069	89,012	290,800	379,812	1,626	0	98	5,875	52,314	7,432	603,599

## 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	26,454	163,280	226,279	242,354
1995 31. Dec.	4,278	33,681	67,605	106,958	9,263	183,827	33,705	230,573	351,301	283,557
1996 31. Dec.	5,016	43,093	67,888	160,917	6,102	234,907	39,398	240,022	445,402	298,406
1997 31. Dec.	8,019	55,067	44,449	345,084	10,490	400,023	47,427	273,591	523,234	318,409
1996 31. Oct.	4,949	34,306	59,126	136,883	5,356	201,365	43,413	234,699	436,853	293,822
30. Nov.	4,329	39,350	63,076	144,874	5,406	213,356	45,804	236,134	440,624	294,187
31. Dec.	5,016	43,093	67,888	160,917	6,102	234,907	39,398	240,022	445,402	298,406
1997 31. Jan.	5,180	38,005	58,617	175,307	5,718	239,642	40,477	233,598	446,094	301,852
28. Feb.	5,283	41,024	58,728	216,615	5,130	280,473	39,750	237,193	448,686	303,168
31. Mar.	4,875	41,306	55,905	218,786	6,069	280,760	40,039	241,469	451,920	304,568
30. Apr.	6,244	39,550	54,717	228,650	6,034	289,400	41,792	244,496	462,732	306,693
31. May	4,938	35,873	62,341	247,185	6,038	315,565	45,719	245,743	463,851	306,093
30. Jun.	4,754	50,714	67,541	248,660	5,897	322,098	44,768	248,346	475,557	306,251
31. Jul.	5,711	43,293	68,333	287,761	6,499	362,593	47,500	252,203	487,533	313,318
31. Aug.	5,219	43,178	61,758	307,071	10,017	378,846	48,426	251,172	488,586	314,980
30. Sep.	5,494	48,913	56,567	323,512	14,347	394,426	50,934	252,488	492,623	315,745
31. Oct.	6,271	49,244	53,294	332,198	12,677	398,168	50,242	257,409	501,272	318,307
30. Nov.	5,704	50,413	50,936	340,252	14,349	405,538	51,459	257,643	509,913	320,030
31. Dec.	8,019	55,067	44,449	345,084	10,490	400,023	47,427	273,591	523,234	318,409
1998 31. Jan.	6,175	60,522	41,603	348,882	9,542	400,027	51,551	267,157	525,899	326,291
28. Feb.	5,893	51,856	44,750	356,923	9,308	410,981	48,651	278,120	532,560	334,002

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	Demand deposits	Savings deposits	Time deposits	Restricted deposits	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 31. Dec.	36,822	15,277	38,673	90,773	163,327	65,159	447,870	3,122	679,478	384,410
1997 31. Dec.	25,797	17,834	37,522	81,153	187,948	79,059	642,383	3,141	912,531	404,015
1996 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
31. Dec.	25,797	17,834	37,522	81,153	187,948	79,059	642,383	3,141	912,531	404,015
1998 31. Jan.	26,738	17,690	36,149	80,577	181,881	82,004	643,521	3,363	910,769	410,555
28. Feb.	27,857	22,008	38,105	87,969	173,507	84,856	664,070	3,067	925,500	406,766

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	677,662	91,239	962,040	169,188	26,599	13,539	29,990	51,732	291,049	1,253,089
21,949	921,084	108,316	1,251,187	193,118	25,995	19,601	32,961	30,074	301,750	1,552,937
21,245	1,044,473	106,453	1,433,942	252,458	29,282	20,218	32,075	31,141	365,174	1,799,116
24,798	1,187,459	119,825	1,770,393	178,461	49,126	23,300	28,583	32,301	311,771	2,082,164
22,392	1,031,179	118,628	1,390,426	248,822	28,077	24,472	37,192	31,015	369,578	1,760,004
20,476	1,037,224	121,657	1,415,915	252,238	28,746	18,874	37,586	31,172	368,616	1,784,532
21,245	1,044,473	106,453	1,433,942	252,458	29,282	20,218	32,075	31,141	365,174	1,799,116
21,528	1,043,549	119,051	1,445,428	238,062	28,776	22,559	35,440	31,134	355,970	1,801,398
22,040	1,050,837	120,006	1,497,622	211,395	29,120	21,171	36,556	31,194	329,436	1,827,059
22,004	1,060,001	128,352	1,515,293	215,358	29,664	22,568	34,608	31,228	333,427	1,848,720
22,483	1,078,196	128,512	1,541,904	207,369	29,447	23,739	36,034	31,209	327,799	1,869,702
23,254	1,084,661	130,052	1,571,088	201,954	29,132	22,460	35,544	31,122	320,213	1,891,301
22,948	1,097,870	135,842	1,611,279	195,149	29,094	22,807	37,781	31,026	315,857	1,927,136
22,653	1,123,208	137,508	1,672,313	175,642	29,738	20,228	38,948	31,265	295,821	1,968,134
22,782	1,125,946	146,547	1,699,737	174,179	31,352	19,568	39,284	31,695	296,077	1,995,814
23,499	1,135,289	153,608	1,737,730	169,290	30,781	19,206	39,954	32,038	291,270	2,029,000
23,747	1,150,977	151,301	1,755,962	173,957	30,405	18,231	39,750	32,263	294,606	2,050,568
24,136	1,163,181	148,336	1,773,172	175,025	30,268	19,350	40,806	32,325	297,774	2,070,945
24,798	1,187,459	119,825	1,770,393	178,461	49,126	23,300	28,583	32,301	311,771	2,082,164
25,620	1,196,517	139,318	1,802,560	178,498	48,818	25,283	37,115	32,293	322,007	2,124,567
25,935	1,219,269	131,127	1,819,126	181,951	48,392	24,885	29,477	32,320	317,025	2,136,151

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
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
52,855	1,369,400	52,418	321,244	63,766	1,887,983	10,111	127,893	56,178	194,182	2,082,164
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
52,855	1,369,400	52,418	321,244	63,766	1,887,983	10,111	127,893	56,178	194,182	2,082,164
53,671	1,374,995	50,170	311,368	107,175	1,924,285	8,339	136,212	55,731	200,282	2,124,567
53,345	1,385,610	52,074	326,698	88,530	1,940,881	8,489	126,972	59,809	195,270	2,136,151



## 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.	25,173	141,357	151,655	318,186	6,222	229,843	236,065	19,294	573,544
1995 31. Dec.	33,690	200,929	267,680	502,299	12,095	266,913	279,007	21,949	803,255
1996 31. Dec.	39,012	223,110	363,776	625,898	8,307	281,998	290,306	21,245	937,449
1997 31. Dec.	47,033	262,075	448,872	757,980	11,184	294,935	306,119	24,798	1,088,896
1997 28. Feb.	39,475	229,893	369,057	638,425	8,297	284,026	292,323	22,040	952,787
31. Mar.	39,730	234,283	372,891	646,905	8,005	285,746	293,751	22,004	962,660
30. Apr.	41,420	237,291	383,305	662,017	7,227	287,637	294,864	22,483	979,364
31. May	44,869	238,140	388,405	671,414	8,970	285,224	294,195	23,254	988,863
30. Jun.	44,326	239,801	401,966	686,093	8,835	285,869	294,703	22,948	1,003,744
31. Jul.	47,039	241,213	410,833	699,085	12,805	288,485	301,290	22,653	1,023,029
31. Aug.	47,528	239,474	413,149	700,151	11,546	291,415	302,961	22,782	1,025,894
30. Sep.	49,990	240,599	420,614	711,203	13,212	290,435	303,647	23,499	1,038,348
31. Oct.	49,208	244,073	429,597	722,879	12,691	293,672	306,362	23,747	1,052,988
30. Nov.	50,286	242,799	434,856	727,940	12,486	295,558	308,044	24,136	1,060,120
31. Dec.	47,033	262,075	448,872	757,980	11,184	294,935	306,119	24,798	1,088,896
1998 31. Jan.	50,623	254,404	451,564	756,591	12,968	299,369	312,337	25,620	1,094,548
28. Feb.	48,164	261,667	457,943	767,774	16,985	302,582	319,567	25,935	1,113,276
	<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 31. Dec.	5,554	208,974	185,655	400,183	2,721	16,379	19,100	18,917	438,200
1997 31. Dec.	6,253	234,525	225,922	466,700	3,970	11,725	15,696	22,414	504,810
1997 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
31. Dec.	6,253	234,525	225,922	466,700	3,970	11,725	15,696	22,414	504,810
1998 31. Jan.	7,201	236,387	228,260	471,847	3,998	12,180	16,179	23,213	511,239
28. Feb.	7,599	242,606	231,085	481,290	4,031	11,666	15,696	23,514	520,500
	<b>Central government</b>								
1991 31. Dec.	73	0	845	918	536	2,959	3,495	-	4,414
1992 31. Dec.	21	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 31. Dec.	369	0	2,919	3,288	5,587	265,028	270,614	-	273,902
1997 31. Dec.	978	10	11,289	12,277	7,214	282,927	290,140	-	302,418
1997 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
31. Dec.	978	10	11,289	12,277	7,214	282,927	290,140	-	302,418
1998 31. Jan.	4,677	10	11,229	15,916	8,970	286,904	295,874	-	311,790
28. Feb.	2,202	0	11,242	13,444	12,955	290,630	303,585	-	317,029

## 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			
10	11	12	13=10+11+12	14	15=13+14	16=9+15
<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	677,662
15	29,644	83,621	113,280	4,550	117,829	921,084
386	16,912	81,626	98,924	8,100	107,025	1,044,473
393	11,517	74,362	86,272	12,290	98,563	1,187,459
275	7,300	79,629	87,204	10,845	98,049	1,050,837
309	7,186	79,029	86,523	10,817	97,340	1,060,001
372	7,205	79,426	87,003	11,829	98,832	1,078,196
850	7,603	75,447	83,900	11,898	95,798	1,084,661
442	8,545	73,591	82,578	11,548	94,126	1,097,870
461	10,990	76,700	88,151	12,028	100,179	1,123,208
898	11,698	75,437	88,033	12,019	100,052	1,125,946
944	11,889	72,010	84,843	12,098	96,941	1,135,289
1,034	13,336	71,674	86,044	11,944	97,989	1,150,977
1,174	14,844	75,057	91,075	11,986	103,061	1,163,181
393	11,517	74,362	86,272	12,290	98,563	1,187,459
928	12,753	74,335	88,015	13,954	101,969	1,196,517
487	16,454	74,617	91,558	14,435	105,992	1,219,269
<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
368	16,094	54,924	71,386	0	71,386	509,585
300	11,517	46,909	58,725	0	58,725	563,535
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
300	11,517	46,909	58,725	0	58,725	563,535
814	12,753	46,418	59,984	0	59,984	571,224
381	16,454	47,204	64,039	0	64,039	584,539
<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
-	64	26,703	26,767	8,100	34,867	308,769
-	0	27,453	27,453	12,290	39,744	342,161
-	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
-	0	27,453	27,453	12,290	39,744	342,161
-	0	27,917	27,917	13,954	41,871	353,661
-	0	27,413	27,413	14,435	41,848	358,876



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.	17,788	8,402	65,366	91,556	-	-	-	-	91,556	11	91,567	
1995 31. Dec.	26,287	7,298	126,890	160,475	-	-	-	-	160,475	13	160,488	
1996 31. Dec.	32,996	5,894	168,312	207,203	-	-	-	-	207,203	18	207,221	
1997 31. Dec.	39,687	6,344	194,165	240,196	-	-	-	-	240,196	94	240,290	
1997 28. Feb.	31,159	5,696	170,356	207,210	-	-	-	-	207,210	19	207,229	
31. Mar.	31,419	5,622	172,416	209,457	-	-	-	-	209,457	36	209,493	
30. Apr.	32,433	6,179	176,263	214,876	-	-	-	-	214,876	105	214,981	
31. May	34,230	6,123	179,932	220,284	-	-	-	-	220,284	106	220,390	
30. Jun.	33,778	6,103	183,475	223,356	-	-	-	-	223,356	89	223,445	
31. Jul.	35,366	6,507	186,893	228,766	-	-	-	-	228,766	113	228,879	
31. Aug.	35,855	6,193	188,237	230,285	-	-	-	-	230,285	114	230,399	
30. Sep.	37,734	6,410	191,464	235,609	-	-	-	-	235,609	109	235,718	
31. Oct.	37,541	6,477	193,581	237,599	-	-	-	-	237,599	123	237,723	
30. Nov.	37,894	6,241	194,062	238,198	-	-	-	-	238,198	92	238,290	
31. Dec.	39,687	6,344	194,165	240,196	-	-	-	-	240,196	94	240,290	
1998 31. Jan.	38,525	6,185	195,065	239,775	-	-	-	-	239,775	114	239,889	
28. Feb.	38,216	6,497	199,177	243,889	-	-	-	-	243,889	106	243,995	
	<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 31. Dec.	-	3,969	6,628	10,597	0	23	23	0	10,620	-	10,620	
1997 31. Dec.	-	14,653	15,373	30,026	0	17	17	4	30,046	-	30,046	
1997 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	
31. Dec.	-	14,653	15,373	30,026	0	17	17	4	30,046	-	30,046	
1998 31. Jan.	-	5,444	15,041	20,484	0	17	17	4	20,504	-	20,504	
28. Feb.	-	5,405	14,594	19,999	0	17	17	4	20,019	-	20,019	
	<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 31. Dec.	92	4,273	262	4,627	0	569	569	2,328	7,524	754	8,278	
1997 31. Dec.	114	6,543	2,123	8,780	0	266	266	2,380	11,427	0	11,427	
1997 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	
31. Dec.	114	6,543	2,123	8,780	0	266	266	2,380	11,427	0	11,427	
1998 31. Jan.	220	6,379	1,969	8,569	0	268	268	2,403	11,240	0	11,240	
28. Feb.	147	7,159	1,846	9,152	0	270	270	2,417	11,839	0	11,839	

## 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 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. Dec.	33,318	30,385	21,047	12,356	9,933	14,039	87,760	158	121,236	53,105	174,341
1997 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
31. Dec.	33,318	30,385	21,047	12,356	9,933	14,039	87,760	158	121,236	53,105	174,341
1998 31. Jan.	33,741	15,596	22,488	11,324	10,502	14,731	74,641	161	108,543	53,916	162,459
28. Feb.	32,141	18,859	22,546	13,457	10,973	15,243	81,079	138	113,358	53,581	166,938
	<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 31. Dec.	1,496	1,387	194	10,215	21,759	9,147	42,702	-	44,198	364	44,562
1997 31. Dec.	3,272	4,488	42	11,761	24,856	38,596	79,742	81	83,095	0	83,095
1997 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
31. Dec.	3,272	4,488	42	11,761	24,856	38,596	79,742	81	83,095	0	83,095
1998 31. Jan.	3,243	3,077	40	11,539	25,584	40,688	80,928	81	84,252	0	84,252
28. Feb.	2,471	1,544	10	11,621	26,934	41,102	81,212	81	83,763	0	83,763

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 31. Dec.	163,327	65,159	42,915	143,509	131,798	23,818	105,832	447,870	3,122	679,478
1997 31. Dec.	187,948	79,059	74,053	173,389	190,883 *	34,789	169,269	642,383 *	3,141	912,531 *
1997 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
31. Dec.	187,948	79,059	74,053	173,389	190,883 *	34,789	169,269	642,383 *	3,141	912,531 *
1998 31. Jan.	181,881	82,004	50,014	179,354	200,778	36,085	177,290	643,521	3,363	910,769
28. Feb.	173,507	84,856	52,965	176,472	212,481	37,906	184,246	664,070	3,067	925,500
	<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 31. Dec.	70,223	-	18,440	70,439	65,998	0	54,810	209,687	2,858	282,767
1997 31. Dec.	86,218	-	29,629	64,073	90,052 *	0	72,685	256,438 *	2,879	345,535 *
1997 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
31. Dec.	86,218	-	29,629	64,073	90,052 *	0	72,685	256,438 *	2,879	345,535 *
1998 31. Jan.	77,528	-	21,502	62,590	94,136	0	77,048	255,276	3,102	335,906
28. Feb.	68,753	-	22,440	57,789	96,991	0	81,557	258,778	2,819	330,350
	<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 31. Dec.	57,198	65,159	6,797	49,362	44,782	-	29,531	130,472	5	252,833
1997 31. Dec.	65,141	79,059	9,551	88,228	76,714	-	43,950	218,442	23	362,665
1997 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
31. Dec.	65,141	79,059	9,551	88,228	76,714	-	43,950	218,442	23	362,665
1998 31. Jan.	67,369	82,004	9,838	94,236	83,779	-	44,822	232,676	19	382,067
28. Feb.	70,142	84,856	10,122	96,126	90,411	-	46,343	243,002	29	398,029

## 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
68,188	115,019	149,559	33,437	182,996	68,833	435,035	1,114,514
65,476	117,202	167,831	34,679	202,509	71,682	456,869	1,369,400
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
65,476	117,202	167,831	34,679	202,509	71,682	456,869	1,369,400
65,748	113,714	175,976	35,262	211,238	73,526	464,226	1,374,995
65,728	115,412	173,164	36,069	209,233	69,737	460,111	1,385,610
<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
5,706	-	347	116	463	18,207	24,377	307,144
4,566	-	439	63	502	18,828	23,896	369,431
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
4,566	-	439	63	502	18,828	23,896	369,431
5,235	-	972	60	1,032	19,856	26,123	362,029
4,392	-	1,080	55	1,135	16,392	21,920	352,269
<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
62,248	115,019	149,200	32,957	182,158	-	359,424	612,257
60,673	117,202	167,378	34,615	201,994	-	379,869	742,533
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
60,673	117,202	167,378	34,615	201,994	-	379,869	742,533
60,275	113,714	174,998	35,202	210,199	-	384,188	766,256
61,105	115,412	172,079	36,014	208,093	-	384,610	782,639

## 1.7. Bank of Slovenia Interest Rates

Column Code	Discount rate	Lombard rate	Interest rate on banks'	General legal penal rate	Repo	Regular short term loans	Liquidity Loans	
	n	n	n	n	n	n	Overnight	Of last resort
	1	2	3	4	5	6	7	8
1992	25.00	26.00	1.00	110.20	-	-	...	-
1993	20.33	21.33	1.00	55.31	-	-	34.40	-
1994	16.00	17.00	1.00	48.53	-	...	25.71	-
1995	11.50	12.50	1.00	32.33	...	11.40	11.70	...
1996	10.00	11.00	1.00	27.76	14.34	11.40	11.67	27.80
1997	10.00	11.00	1.00	26.84	13.38	10.00	10.50	26.80
1996 Sep.	10.00	11.00	1.00	24.27	11.47	10.00	13.00	24.27
1996 Oct.	10.00	11.00	1.00	22.83	10.21	10.00	10.50	22.83
1996 Nov.	10.00	11.00	1.00	24.27	12.53	10.00	10.50	24.27
1996 Dec.	10.00	11.00	1.00	24.07	11.42	10.00	10.50	24.07
1997 Jan.	10.00	11.00	1.00	24.05	10.66	10.00	10.50	24.05
1997 Feb.	10.00	11.00	1.00	26.11	12.88	10.00	10.50	26.11
1997 Mar.	10.00	11.00	1.00	26.56	12.88	10.00	10.50	26.56
1997 Apr.	10.00	11.00	1.00	25.55	12.08	10.00	10.50	25.55
1997 Maj	10.00	11.00	1.00	26.56	12.93	10.00	10.50	26.56
1997 Jun.	10.00	11.00	1.00	26.86	13.64	10.00	10.50	26.86
1997 Jul.	10.00	11.00	1.00	26.56	13.06	10.00	10.50	26.56
1997 Avg.	10.00	11.00	1.00	27.84	14.70	10.00	10.50	27.84
1997 Sep.	10.00	11.00	1.00	28.18	14.96	10.00	10.50	28.18
1997 Oct.	10.00	11.00	1.00	27.84	14.50	10.00	10.50	27.84
1997 Nov.	10.00	11.00	1.00	28.18	14.50	10.00	10.50	28.18
1997 Dec.	10.00	11.00	1.00	27.84	13.78	10.00	10.50	27.84
1998 Jan.	10.00	11.00	1.00	27.84	12.71	10.00	10.50	27.84
1998 Feb.	10.00	11.00	1.00	28.95	12.28	10.00	10.50	28.95
1998 Mar.	10.00	11.00	1.00	27.84	12.02	10.00	10.50	27.84

## 1.8. Interbank Money Market Rates and Revaluation Clauses

Column Code	Interbank Market			Revaluation Clauses					
	Day	Overnight	Average	Tolar Revaluation Clause TOM		Foreigh Exchange Clauses			
	n	n	n	TOM		DEM		USD	
	1	2	3	monthly	annualized	monthly	annualized	monthly	annualized
1992	...	...	...	6.5	110.65 *	4.4	63.82 *	5.1	74.10 *
1993	39.5	38.5	39.1	1.7	22.38 *	1.9	24.89 *	2.5	33.58 *
1994	29.2	28.6	29.1	1.4	18.73 *	0.6	6.91 *	-0.3	-4.08 *
1995	12.3	12.0	12.2	0.7	8.19 *	0.6	7.64 *	0.0	-0.37 *
1996	14.0	13.8	14.0	0.8	9.70 *	0.3	3.53 *	1.0	12.29 *
1997	9.7	9.6	9.7	0.7	8.84	0.3	3.74 *	1.5	19.58 *
1996 Sep.	10.5	10.4	10.5	0.5	6.27	0.6	7.0	3.4	50.7
1996 Oct.	9.9	9.7	9.9	0.4	4.83	1.2	14.5	0.4	4.8
1996 Nov.	11.5	11.4	11.5	0.5	6.27	0.5	6.3	2.0	27.6
1996 Dec.	10.3	9.4	10.2	0.5	6.07	-0.1	-1.4	1.2	15.3
1997 Jan.	9.1	8.8	9.0	0.5	6.05	0.0	-0.3	5.5	87.5
1997 Feb.	10.2	9.8	10.1	0.6	8.11	0.2	2.6	3.2	50.5
1997 Mar.	9.9	9.5	9.8	0.7	8.56	0.1	1.5	-0.6	-6.5
1997 Apr.	8.6	8.6	8.6	0.6	7.55	-0.1	-0.7	3.2	46.1
1997 Maj	9.5	9.4	9.5	0.7	8.56	-0.3	-3.2	-2.1	-22.3
1997 Jun.	9.6	9.6	9.6	0.7	8.86	-0.3	-3.7	1.5	19.1
1997 Jul.	9.2	9.2	9.2	0.7	8.56	0.8	9.5	7.4	131.8
1997 Avg.	10.3	10.4	10.3	0.8	9.84	1.4	17.4	-1.4	-14.9
1997 Sep.	10.4	10.3	10.4	0.8	10.18	1.1	14.0	-0.7	-7.9
1997 Oct.	9.9	9.9	9.9	0.8	9.84	0.7	8.6	-1.8	-19.3
1997 Nov.	10.2	10.2	10.2	0.8	10.18	0.2	2.3	2.8	39.9
1997 Dec.	9.8	9.8	9.8	0.8	9.84	-0.1	-0.9	1.5	19.6
1998 Jan.	9.4	9.4	9.4	0.8	9.84	0.0	-0.3	1.9	24.8
1998 Feb.	9.1	9.0	9.1	0.8	10.95	0.1	1.1	-0.8	-9.4
1998 Mar.	8.8	8.8	8.8	0.8	9.84	-0.3	-3.8	0.9	11.5



## 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	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 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.	9.3	2.6	20.1	7.5	0.6	18.0	10.7	2.3	21.6	8.8	1.4	19.5	1.0	0.0	8.2	1.3	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7				
Feb.	8.2	1.8	20.0	6.9	0.5	18.7	8.4	1.0	20.2	7.9	1.3	19.7	1.0	0.0	9.2	1.4	3.7	0.2	15.1	4.1	0.2	15.5	4.7	0.2	16.1	6.2	0.8	17.8				
Mar.	7.7	1.9	18.3	6.5	0.3	17.0	8.7	1.1	19.4	7.5	1.2	18.1	1.0	0.0	8.3	1.2	2.3	0.2	12.4	2.8	0.1	13.0	3.3	0.2	13.5	5.3	0.7	15.6				

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

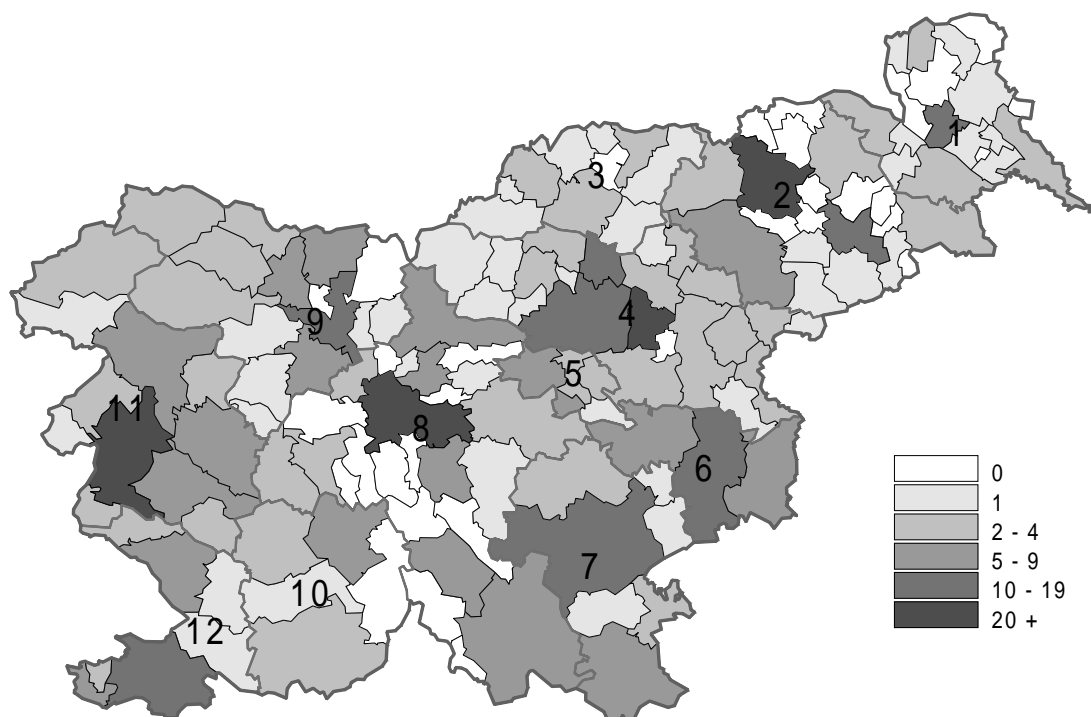
Column Code	Lending						Deposits																		
	Short term working capital loans			Long term loans for capital assets			Foreign exchange deposits (DEM)				Time deposits														
	r(D)	Spread	n	r(D)	Spread	n	Demand		Time		Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 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 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.	10.6	3.0	10.3	11.7	2.6	11.4	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	4.1	0.7	3.9	5.6	1.3	5.3
1998 Feb.	10.0	2.5	11.2	11.2	2.2	12.4	1.5	0.3	3.4	0.4	0.1	0.0	1.2	3.6	0.2	4.7	4.1	0.1	5.2	4.5	0.2	5.7	6.1	0.5	7.2
1998 Mar.	9.7	2.5	5.6	10.4	1.9	6.2	1.4	0.3	3.1	0.5	0.1	0.0	-3.7	2.3	0.1	-1.5	2.8	0.1	-1.0	3.3	0.1	-0.6	5.2	0.6	1.2



### 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	30	4	35	25	196	140	269	5	414	126,224		
2	Podravska	3	39	31	73	60	1,043	532	696	114	1,342	320,361		
3	Koroška	1	9	6	16	12	136	142	114	19	275	73,965		
4	Savinjska	3	35	50	88	68	941	425	484	93	1,002	256,456		
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	22	362	186	167	68	421	102,889		
8	Osrednjeslovenska	17	48	84	149	162	2,633	3,302	552	778	4,632	517,312		
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		



Number of banks' units in local communities by statistical region of RS

## 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
	Feb.	20	9,219	100.0	7,862	85.3	1,358	14.7	7,922	85.9	581	6.3	717	7.8
	Mar.	22	15,371	100.0	12,901	83.9	2,470	16.1	13,114	85.3	859	5.6	1,398	9.1

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
Feb.	438,341	0.019	375,990	0.021	62,351	0.010	351,755	0.023	86,587	0.007
Mar.	479,817	0.029	409,870	0.031	69,947	0.015	394,684	0.033	85,133	0.010

Source: The Ljubljana Stock Exchange and computations in BS.

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

Column Code	Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)				
	SBI	dT	d%	min	max	BIO	dT	d%	min	max
	1	2	3	4	5	6	7	8	9	10
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
	Feb.	1,484.1	68.6	4.8	1,408.4	1,484.1	105.7	-0.6	-0.6	105.5
	Mar.	1,629.2	145.1	9.8	1,490.5	1,717.0	104.2	-1.5	-1.4	103.9

Source: The Ljubljana Stock Exchange and computations in BS.

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

Column Code	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD	
	Tolars per 1 unit of currency, unless indicated otherwise											
	1	2	3	4	5	6	7	8	9	10	11	
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	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	28.6496	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
	Feb.	13.4197	28.1689	94.4210	9.5684	117.0453	280.9207	171.3136	186.4277	28.6003	26.8405	3.1338
	Mar.	13.4119	28.1470	94.3572	9.5836	115.8443	285.8834	172.2604	187.1243	28.6235	26.7201	3.0394

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

Column Code	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD	
	Tolars per 1 unit of currency, unless indicated otherwise											
	1	2	3	4	5	6	7	8	9	10	11	
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	26.8496	26.8496	3.0492	
1996 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	26.8496	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	
	28. Feb.	13.4253	28.1665	94.4581	9.5856	116.5283	281.4852	171.0826	186.7673	28.6003	26.7981	3.1338
	31. Mar.	13.3827	28.0986	94.1514	9.5517	114.4317	290.3160	172.6738	187.1495	28.6235	26.5613	3.0394

## 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												
Dec.	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	116.8454	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	
Feb.	3	13.4155	28.1675	94.3887	9.5672	116.7352	281.7313	172.7596	186.2807	28.6003	26.8513	3.1338
	4	13.4159	28.1636	94.3915	9.5628	116.4508	280.9564	171.5377	186.1448	28.6003	26.8521	3.1338
	5	13.4160	28.1648	94.3923	9.5619	117.3296	282.4878	171.4447	186.1086	28.6003	26.8523	3.1338
	6	13.4164	28.1741	94.3952	9.5622	117.2010	280.2120	169.4393	186.0293	28.6003	26.8532	3.1338
	7	13.4167	28.1683	94.3976	9.5587	116.9681	279.7474	169.4721	186.0153	28.6003	26.8558	3.1338
	10	13.4165	28.1641	94.4027	9.5573	117.0735	279.7623	170.8971	186.1007	28.6003	26.8533	3.1338
	11	13.4172	28.1580	94.4075	9.5540	116.9332	277.6526	171.0004	186.0112	28.6003	26.8586	3.1338
	12	13.4167	28.1598	94.4105	9.5619	117.0596	280.1631	171.9970	186.2530	28.6003	26.8534	3.1338
	13	13.4181	28.1655	94.4135	9.5650	117.7903	280.5499	171.3323	186.4243	28.6003	26.8542	3.1338
	14	13.4186	28.1676	94.4174	9.5626	117.4175	281.4867	171.8869	186.5452	28.6003	26.8382	3.1338
	17	13.4198	28.1709	94.4256	9.5710	117.5551	281.9830	171.8923	186.6652	28.6003	26.8395	3.1338
	18	13.4206	28.1737	94.4317	9.5725	117.2842	281.4066	171.6297	186.6302	28.6003	26.8413	3.1338
	19	13.4220	28.1746	94.4348	9.5814	116.9953	282.3601	172.3530	186.7165	28.6003	26.8421	3.1338
	20	13.4226	28.1749	94.4388	9.5780	117.1041	280.8610	171.6425	186.6772	28.6003	26.8413	3.1338
	21	13.4241	28.1714	94.4430	9.5794	117.0809	281.2512	171.8201	186.6429	28.6003	26.8272	3.1338
	24	13.4244	28.1749	94.4514	9.5736	116.8270	280.6152	171.5144	186.6880	28.6003	26.8296	3.1338
	25	13.4247	28.1718	94.4539	9.5710	116.9811	279.9141	170.0170	186.6645	28.6003	26.8303	3.1338
	26	13.4240	28.1769	94.4550	9.5683	116.6803	280.7959	170.3119	186.6998	28.6003	26.8230	3.1338
27	13.4249	28.1721	94.4553	9.5806	116.8035	281.9870	171.9276	186.7193	28.6003	26.8078	3.1338	
28	13.4253	28.1665	94.4581	9.5856	116.5283	281.4852	171.0826	186.7673	28.6003	26.7981	3.1338	
Mar.	3	13.4268	28.1751	94.4617	9.5898	116.8302	282.0437	170.7300	186.8216	28.6235	26.7990	3.0394
	4	13.4253	28.1720	94.4577	9.5978	116.8111	282.7118	171.5823	186.9601	28.6235	26.7901	3.0394
	5	13.4248	28.1700	94.4541	9.5984	116.1313	282.8145	171.5759	186.9624	28.6235	26.7813	3.0394
	6	13.4249	28.1646	94.4485	9.5941	116.0867	281.6455	171.0935	186.8806	28.6235	26.7726	3.0394
	7	13.4244	28.1720	94.4451	9.6107	115.9880	283.1463	173.0800	186.9587	28.6235	26.7697	3.0394
	10	13.4247	28.1641	94.4470	9.6005	115.9432	282.6799	172.7625	186.9154	28.6235	26.7684	3.0394
	11	13.4245	28.1637	94.4393	9.5969	115.9997	282.9400	172.9088	187.0322	28.6235	26.7610	3.0394
	12	13.4213	28.1628	94.4299	9.5950	116.0118	284.2339	173.2316	187.1316	28.6235	26.7617	3.0394
	13	13.4207	28.1603	94.4186	9.5939	116.1159	286.0410	173.0881	187.2839	28.6235	26.7577	3.0394
	14	13.4188	28.1593	94.4057	9.5926	116.1190	286.8516	172.5263	187.2583	28.6235	26.7573	3.0394
	17	13.4164	28.1505	94.3888	9.5852	116.2351	287.1591	171.9765	187.2155	28.6235	26.7469	3.0394
	18	13.4145	28.1474	94.3688	9.5813	115.9839	286.9283	171.7323	187.1899	28.6235	26.7450	3.0394
	19	13.4119	28.1420	94.3506	9.5756	115.8814	287.2976	171.8313	187.2624	28.6235	26.7359	3.0394
	20	13.4082	28.1407	94.3306	9.5727	115.6588	287.6423	172.5401	187.3076	28.6235	26.7106	3.0394
	21	13.4049	28.1395	94.3077	9.5920	115.5646	287.0914	172.8848	187.3281	28.6235	26.6869	3.0394
	24	13.4009	28.1311	94.2796	9.5750	115.3228	288.9104	172.5694	187.3524	28.6235	26.6752	3.0394
	25	13.3964	28.1227	94.2544	9.5706	115.6030	288.8425	172.4101	187.3070	28.6235	26.6615	3.0394
26	13.3943	28.1183	94.2335	9.5666	115.3606	288.9952	172.6169	187.1430	28.6235	26.6407	3.0394	
27	13.3917	28.1146	94.2147	9.5590	115.3000	288.4854	172.2810	187.1717	28.6235	26.6277	3.0394	
28	13.3883	28.1076	94.1911	9.5463	115.1864	288.8089	171.5503	187.1437	28.6235	26.6002	3.0394	
31	13.3827	28.0986	94.1514	9.5517	114.4317	290.3160	172.6738	187.1495	28.6235	26.5613	3.0394	



## 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	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	263.7	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.	94.3358	94.4573	94.3988	757.5	789.6	-32.1	1,672.8	94.4015	353.0	316.9	36.1
	Feb.	94.4313	94.5824	94.5075	700.2	683.4	16.7	1,491.4	94.4111	339.2	275.8	63.4
	Mar.	93.6906	93.7175	93.7066	825.8	896.7	-70.8	1,801.3	93.5170	369.8	316.5	53.4

## 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
Dec. 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
Feb. 2	94.4069	94.5607	94.4867	27.8	28.8	-1.0	60.2	94.4870	17.3	13.8	3.5
3	94.3467	94.4619	94.4115	36.7	37.2	-0.5	79.3	94.4996	15.0	11.9	3.1
4	94.4201	94.5492	94.4892	27.8	32.0	-4.2	63.8	94.4632	14.5	11.4	3.1
5	94.3900	94.4830	94.4450	32.5	33.4	-0.9	71.3	94.4785	13.9	12.3	1.6
6	94.4320	94.6008	94.5232	32.8	25.2	7.6	68.6	94.4387	15.4	15.2	0.2
9	94.4377	94.7161	94.5985	27.6	40.4	-12.8	78.7	94.4835	17.7	12.4	5.3
10	94.4470	94.5847	94.5258	29.0	33.2	-4.3	75.8	94.4896	15.2	11.9	3.3
11	94.4553	94.6227	94.5404	36.9	27.2	9.7	75.0	94.4934	14.4	12.0	2.4
12	94.4623	94.5943	94.5193	48.9	35.4	13.5	87.4	94.4916	15.7	12.1	3.6
13	94.4639	94.5809	94.5276	33.3	39.5	-6.1	73.3	94.4842	16.1	14.7	1.4
16	94.4682	94.6506	94.5514	36.0	30.4	5.6	72.0	94.4758	19.3	14.4	5.0
17	94.4584	94.5935	94.5259	40.8	36.5	4.3	80.3	94.4087	15.0	12.3	2.7
18	94.4709	94.7482	94.5870	46.6	37.6	8.9	92.7	94.4279	16.3	13.5	2.8
19	94.4323	94.5994	94.5026	36.6	26.0	10.6	63.8	94.3882	14.8	12.9	1.8
20	94.4716	94.6401	94.5520	39.0	34.4	4.6	74.6	94.3759	15.3	14.5	0.9
23	94.5192	94.6134	94.5632	38.2	34.7	3.5	74.3	94.3786	17.9	11.7	6.2
24	94.3798	94.5665	94.4800	27.1	37.4	-10.3	70.8	94.3436	14.0	9.9	4.1
25	94.4181	94.5254	94.4823	31.1	51.3	-20.3	87.1	94.2959	14.3	11.3	3.0
26	94.4013	94.5404	94.4562	30.0	28.0	2.0	62.4	94.2476	15.0	11.3	3.6
27	94.3052	94.4243	94.3568	41.7	34.6	7.1	79.6	94.2031	17.8	15.3	2.4
Mar. 2	94.1846	94.2537	94.2306	35.2	49.3	-14.1	87.2	94.1337	18.3	14.3	4.0
3	94.2295	94.3585	94.2917	32.3	34.8	-2.5	69.3	94.1082	14.7	12.9	1.9
4	94.1084	94.2194	94.1854	40.4	33.5	6.9	78.8	94.0763	14.7	11.3	3.4
5	94.1309	94.2146	94.1736	41.2	30.8	10.4	74.5	93.9914	13.4	11.6	1.8
6	94.1098	94.3528	94.2170	38.0	33.1	4.9	78.2	93.9430	15.1	14.8	0.3
9	94.0267	94.0318	94.0285	35.1	42.4	-7.3	80.7	93.8824	17.3	13.1	4.2
10	93.9558	94.0514	93.9977	42.4	34.5	8.0	80.5	93.8536	15.1	12.7	2.4
11	93.8909	93.8918	93.8872	31.8	45.1	-13.3	79.6	93.7496	14.9	12.5	2.3
12	93.8022	93.8759	93.8114	45.7	29.5	16.3	84.3	93.6638	13.2	12.5	0.8
13	93.6914	93.6836	93.6894	36.7	39.5	-2.9	76.5	93.5952	14.4	15.3	-0.9
16	93.5968	93.5722	93.5857	37.9	37.3	0.6	76.4	93.5102	19.6	15.5	4.0
17	93.5251	93.5395	93.5311	36.5	48.2	-11.7	87.3	93.4095	15.3	13.2	2.1
18	93.4434	93.4415	93.4486	55.1	52.0	3.1	111.1	93.3555	14.4	13.3	1.1
19	93.4188	93.4662	93.4331	36.7	37.1	-0.4	78.9	93.3011	14.3	13.4	0.9
20	93.3780	93.4204	93.4014	39.4	40.6	-1.2	83.3	93.2325	16.0	14.8	1.2
23	93.3171	93.4363	93.3739	38.3	34.4	3.9	73.3	93.1882	18.4	14.6	3.8
24	93.3593	93.3717	93.3705	35.5	44.1	-8.5	80.7	93.1611	15.1	13.0	2.1
25	93.3905	93.4203	93.4141	30.1	44.9	-14.8	77.1	93.1081	13.7	11.6	2.0
26	93.3595	93.4132	93.3931	32.7	37.7	-5.1	75.2	93.0818	13.7	11.4	2.3
27	93.3923	93.2958	93.3337	40.0	57.3	-17.3	103.4	93.0611	16.1	14.9	1.2
30	93.4064	93.5224	93.4701	31.0	43.5	-12.5	77.2	93.0791	20.2	13.7	6.6
31	93.4513	93.5894	93.5308	32.7	46.5	-13.8	86.4	93.0503	17.2	15.0	2.2



## 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	36.6	-31.8	-62.0	77.9	52.5
<b>1. Goods<sup>1</sup></b>	-954.3	-881.7	-771.6	-245.8	-296.6	-95.3	-133.8
1.1. Export of goods	8,350.2	8,370.0	8,407.1	1,947.0	2,188.7	2,029.1	2,242.4
- 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	34.7	9.0	9.2	8.9	7.6
1.2. Import of goods	-9,304.5	-9,251.7	-9,178.7	-2,192.8	-2,485.3	-2,124.4	-2,376.2
- 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	-200.2	-47.5	-51.3	-50.3	-51.2
<b>2. Services</b>	631.1	704.2	590.0	158.8	190.6	120.0	120.6
2.1. Export of services	2,022.9	2,126.9	2,042.6	447.0	538.1	557.2	500.2
2.2. Import of services	-1,391.8	-1,422.6	-1,452.6	-288.3	-347.6	-437.2	-379.6
<b>3. Income</b>	209.5	154.9	130.6	33.3	26.4	38.2	32.6
3.1. Receipts	439.0	419.5	416.8	103.5	102.3	103.6	107.4
3.2. Expenditures	-229.4	-264.6	-286.2	-70.2	-75.9	-65.4	-74.8
<b>4. Current transfers</b>	90.8	61.6	87.6	22.0	17.6	15.0	33.0
4.1. In Slovenia	250.1	206.7	217.0	47.0	52.0	46.5	71.5
4.2. Abroad	-159.3	-145.1	-129.4	-25.1	-34.3	-31.5	-38.5
<b>II. Capital and financial account</b>	168.2	-46.8	-102.8	27.9	53.7	-93.8	-90.6
<b>A. Capital account</b>	-17.9	-4.9	-4.2	-0.5	-2.5	-0.3	-0.8
1. Capital transfers	-15.6	-2.4	-3.0	0.2	-2.3	-0.2	-0.7
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	-98.7	28.4	56.2	-93.5	-89.8
<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	657.6	280.6	204.3	232.5	-59.8
3.1. Assets	-351.0	-425.6	288.2	220.7	117.2	100.3	-149.9
a) Trade credits <sup>5</sup>	0.0	-161.6	-264.2	-1.6	-18.7	-127.7	-116.2
- Long-term	16.5	2.8	1.3	-0.2	-0.1	1.2	0.5
- Short-term <sup>5</sup>	-16.5	-164.3	-265.4	-1.4	-18.5	-128.8	-116.7
b) Loans	-14.4	-7.2	-67.2	-12.6	-22.0	-12.4	-20.2
Banks	-12.9	-5.5	-70.7	-12.2	-23.8	-12.7	-22.0
Other sectors	-1.5	-1.7	3.5	-0.3	1.8	0.3	1.7
c) Currency and deposits	-181.9	-414.3	678.9	242.1	162.3	245.0	29.5
Banks	-194.7	-339.3	599.5	247.3	135.9	218.5	-2.2
Other sectors	12.8	-75.1	79.4	-5.2	26.4	26.5	31.7
Households	6.2	-103.3	73.8	-3.7	24.2	25.7	27.7
Acc.'s abroad	6.6	28.3	5.7	-1.4	2.2	0.9	4.0
d) Other assets	-154.7	157.5	-59.3	-7.3	-4.4	-4.7	-42.9
Bank of Slovenia <sup>6</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	369.4	59.9	87.1	132.3	90.1
a) Trade credits <sup>5</sup>	-3.7	17.2	14.1	-2.1	10.5	8.5	-2.9
b) Loans	572.2	-11.6	334.2	57.8	72.8	108.8	94.8
Bank of Slovenia <sup>7</sup>	-3.5	-2.6	-1.2	-1.2	0.0	0.0	0.0
General government	130.5	-74.1	-4.7	9.1	-23.0	33.1	-23.9
Banks <sup>3</sup>	208.2	-177.6	3.0	-14.5	-16.6	-1.4	35.6
Other sectors	237.0	242.7	337.2	64.4	112.5	77.2	83.1
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>8</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>3,6</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</b>	-145.4	7.7	66.2	3.9	8.3	15.9	38.1

## 2.2. Balance of Payments 1988-1992

2

BALANCE OF PAYMENTS AND EXTERNAL POSITION

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		36.6	11,083.5	-11,046.9	-771.6	8,407.1	-9,178.7	590.0	2,042.6	-1,452.6
1996	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.	38.2	829.2	-791.1	-33.2	628.3	-661.5	47.5	148.4	-100.9
	Feb.	-14.2	835.0	-849.1	-78.3	641.4	-719.7	50.7	145.1	-94.4
	Mar.	-55.8	880.4	-936.1	-134.4	677.3	-811.6	60.5	153.5	-93.0
	Apr.	-46.0	982.7	-1,028.7	-127.5	756.0	-883.5	59.7	173.8	-114.1
	May	-2.5	917.1	-919.6	-93.2	682.8	-776.1	62.0	182.7	-120.7
	Jun.	-13.5	981.3	-994.8	-75.9	749.9	-825.7	68.9	181.6	-112.7
	Jul.	10.6	1,011.7	-1,001.1	-37.7	768.7	-806.4	25.2	190.8	-165.7
	Aug.	-13.6	734.4	-748.0	-69.7	498.2	-567.9	44.1	189.3	-145.2
	Sep.	80.9	990.3	-909.4	12.1	762.2	-750.1	50.8	177.1	-126.3
	Oct.	18.6	1,023.3	-1,004.7	-54.5	798.9	-853.4	47.8	172.9	-125.2
	Nov.	45.8	957.2	-911.4	-36.2	746.0	-782.1	47.9	153.0	-105.0
	Dec.	-11.8	941.0	-952.8	-43.1	697.5	-740.6	24.9	174.3	-149.4
1998	Jan.	-11.2	838.6	-849.8	-86.3	643.2	-729.5	44.1	142.6	-98.6
	Feb.	-20.3	896.0	-916.4	-81.3	698.9	-780.2	41.3	143.7	-102.4

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		-77.4	107.5	-185.0	-119.4	103.3	-222.7	130.6	208.0	234.2	-26.2	-77.5
1996	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	15.3	17.5	19.5	-2.0	-2.1
	May	-6.0	7.7	-13.7	-11.0	8.2	-19.3	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.	-8.9	11.1	-19.9	-6.0	8.9	-14.9	16.7	17.4	19.6	-2.2	-0.7
	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	11.7	-14.9	-6.6	11.6	-18.2	13.3	17.4	19.5	-2.1	-4.0
	Oct.	-6.9	9.8	-16.7	-14.8	8.9	-23.7	20.2	17.3	19.5	-2.2	2.9
	Nov.	-5.6	9.1	-14.7	-7.1	7.6	-14.8	19.6	17.3	19.5	-2.1	2.3
	Dec.	-13.4	9.9	-23.3	-30.1	11.5	-41.7	-7.3	17.2	19.8	-2.6	-24.5
1998	Jan.	-10.0	7.8	-17.9	-10.2	8.6	-18.8	23.9	16.8	19.4	-2.6	7.1
	Feb.	-11.7	7.8	-19.5	-6.1	8.0	-14.0	11.8	17.6	19.5	-1.9	-5.8

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
100.6	465.4	-364.9	643.2	1,187.6	-544.4	25.0	76.3	-51.3	18.1	102.4	-84.3
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
8.6	30.8	-22.2	56.7	87.7	-31.0	0.7	5.0	-4.3	0.9	8.5	-7.6
4.2	32.8	-28.6	52.4	83.8	-31.4	3.4	5.9	-2.5	0.7	6.6	-5.9
10.2	33.0	-22.8	56.7	93.7	-37.0	4.8	7.4	-2.7	-1.1	6.1	-7.1
10.5	38.5	-28.0	60.6	103.1	-42.5	1.7	6.7	-5.0	0.4	8.7	-8.3
6.2	37.9	-31.6	59.1	103.1	-44.0	1.5	7.3	-5.8	12.2	18.5	-6.3
9.8	40.6	-30.8	61.8	107.5	-45.8	4.9	7.2	-2.3	2.2	8.9	-6.8
5.6	40.6	-35.1	34.3	117.4	-83.2	2.0	7.5	-5.5	-1.8	5.3	-7.1
9.6	37.3	-27.7	48.3	127.8	-79.5	-0.2	3.5	-3.7	0.8	6.0	-5.2
6.1	38.4	-32.3	53.9	101.3	-47.4	-1.9	4.8	-6.7	2.6	9.4	-6.8
11.8	41.3	-29.5	54.4	97.4	-42.9	5.3	10.1	-4.9	-1.9	5.6	-7.5
10.7	42.0	-31.3	45.0	78.3	-33.2	1.9	6.2	-4.3	3.0	9.8	-6.8
7.4	52.4	-45.0	60.0	86.6	-26.6	0.9	4.8	-3.8	0.1	9.2	-9.1
10.2	32.6	-22.4	54.0	84.2	-30.2	8.6	10.1	-1.4	-8.5	-0.6	-7.9
7.7	36.9	-29.2	43.7	74.8	-31.1	7.1	9.1	-2.0	0.6	7.1	-6.6

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
182.5	7.3	144.4	30.9	-260.0	-20.7	-208.6	-30.7	87.6	30.2	186.8	-95.7	-33.7
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	-16.7	-4.5	-12.1	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	-17.2	-3.8	-13.2	-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
18.1	0.1	12.6	5.4	-42.6	-3.8	-38.7	-0.1	13.6	4.3	27.0	-8.2	-9.4
17.4	0.1	11.8	5.5	-10.3	-0.1	-10.0	-0.2	7.1	1.0	14.8	-6.8	-2.0
15.0	0.1	10.6	4.4	-20.8	-0.1	-20.7	0.0	8.0	2.0	17.0	-9.6	-1.4

## 2

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

BALANCE OF PAYMENTS AND EXTERNAL POSITION

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	-102.8	-4.2	-3.0	-1.2	-98.7	295.3	-25.5	320.8	235.5	657.6
1996 Aug.	-38.2	-0.5	-0.1	-0.3	-37.7	11.5	-0.3	11.8	326.4	160.4
1996 Sep.	-48.3	-0.4	-0.3	-0.1	-47.9	50.4	-0.1	50.5	-2.2	-72.8
1996 Oct.	-53.7	-0.2	-0.2	0.0	-53.5	34.8	-1.2	36.0	23.7	-32.6
1996 Nov.	89.2	-0.4	-0.4	0.0	89.6	18.4	-2.8	21.2	41.1	86.4
1996 Dec.	8.0	-0.6	-0.5	-0.1	8.6	25.0	-0.6	25.6	-170.8	67.1
1997 Jan.	-22.8	0.3	0.4	-0.1	-23.0	20.4	-3.3	23.7	-25.5	32.7
1997 Feb.	7.2	-0.9	-0.5	-0.5	8.1	42.2	-0.5	42.7	15.3	193.6
1997 Mar.	43.5	0.1	0.3	-0.2	43.3	12.7	-4.9	17.6	-12.6	54.2
1997 Apr.	40.4	-0.6	-0.6	0.0	41.0	20.4	0.0	20.4	-5.2	105.1
1997 May	-5.2	0.1	0.1	0.0	-5.3	20.2	-0.2	20.3	0.9	142.2
1997 Jun.	18.5	-2.0	-1.8	-0.2	20.5	55.8	-0.3	56.2	204.3	-42.9
1997 Jul.	-13.7	0.0	0.1	-0.1	-13.7	34.1	-9.8	43.9	47.5	124.6
1997 Aug.	12.5	-0.3	-0.3	0.0	12.8	4.2	-0.2	4.4	19.2	92.2
1997 Sep.	-92.7	0.0	0.0	-0.1	-92.7	16.3	0.2	16.1	8.0	15.8
1997 Oct.	-18.4	-0.1	-0.1	0.0	-18.3	21.2	0.0	21.2	10.6	-14.8
1997 Nov.	-64.8	-0.2	-0.2	0.0	-64.5	21.7	-0.6	22.2	-9.8	-23.7
1997 Dec.	-7.4	-0.5	-0.4	-0.1	-6.9	26.1	-5.9	32.0	-17.1	-21.3
1998 Jan.	37.2	-1.6	-1.1	-0.6	38.9	6.0	-1.1	7.1	-18.6	44.6
1998 Feb.	34.6	-0.5	0.0	-0.5	35.1	3.9	0.0	3.9	12.3	36.2

Millions of US Dollars	Assets			Liabilities						
	Other assets			Total	Trade credits <sup>5</sup>	Total	Loans			
	Bank of Slovenia <sup>6</sup>	Banks	Other sectors				Bank of Slovenia <sup>7</sup>	General government	Total	Banks <sup>3</sup> Long-term
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	190.5	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	369.4	14.1	334.2	-1.2	-4.7	3.0	3.0
1996 Aug.	-0.1	3.4	-0.1	43.4	1.2	2.7	-	-6.5	-6.8	-6.8
1996 Sep.	-0.1	6.4	0.0	27.1	3.9	-11.7	-	-39.6	9.9	9.9
1996 Oct.	-0.2	-1.7	0.0	37.4	0.8	10.5	-1.3	-7.7	-5.3	-5.3
1996 Nov.	-0.1	-2.3	0.0	24.7	2.7	13.5	-	-7.4	-5.3	-5.3
1996 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	-0.8	26.0	-	12.2	-12.4	-12.4
1997 Feb.	-0.1	-2.0	0.1	36.1	-1.2	26.4	-	-3.6	-0.8	-0.8
1997 Mar.	-0.1	-0.1	0.0	3.6	0.0	5.4	-1.2	0.5	-1.3	-1.3
1997 Apr.	-0.2	-4.4	0.2	24.1	1.2	29.6	-	12.6	-2.8	-2.8
1997 May	-0.2	3.2	0.3	130.8	5.0	118.0	-	84.2	-16.0	-16.0
1997 Jun.	-0.6	-2.2	-0.4	-67.7	4.3	-74.7	-	-119.8	2.2	2.2
1997 Jul.	0.3	-4.4	-0.1	52.9	3.2	31.0	-	7.4	-2.5	-2.5
1997 Aug.	-0.2	-3.8	0.1	42.3	1.5	37.7	-	17.2	-1.5	-1.5
1997 Sep.	-0.1	3.6	0.0	37.0	3.8	40.1	-	8.5	2.7	2.7
1997 Oct.	-0.2	-1.6	0.1	54.7	-0.7	57.0	-	1.2	9.1	9.1
1997 Nov.	-0.2	-1.7	0.0	11.8	-0.7	14.1	-	-12.4	15.5	15.5
1997 Dec.	-0.6	-38.9	0.2	23.6	-1.5	23.7	-	-12.7	10.9	10.9
1998 Jan.	-5.3	4.4	0.1	9.9	0.4	22.4	-	4.4	-3.6	-3.6
1998 Feb.	-0.2	-2.5	0.0	19.5	-1.1	-6.0	-	-3.1	-0.3	-0.3

Total	Assets											
	Total	Trade credits <sup>5</sup>		Total	Loans			Total	Currency and deposits			
		Long-term	Short-term <sup>5</sup>		Other sectors	Banks			Other sectors	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	
288.2	-264.2	1.3	-265.4	-67.2	-28.5	-42.2	3.5	678.9	599.5	73.8	5.7	
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	
12.5	-61.4	0.9	-62.3	0.4	0.7	-0.3	0.0	78.6	93.4	-14.4	-0.4	
157.5	-14.9	0.1	-15.0	-3.9	-8.4	4.9	-0.4	178.4	178.8	-2.4	1.9	
50.6	74.7	-1.2	76.0	-9.0	-2.1	-6.9	0.0	-14.8	-24.9	13.1	-2.9	
81.0	9.9	1.2	8.8	-3.8	-1.5	-2.2	-0.2	79.3	61.3	16.5	1.5	
11.4	-21.2	-1.0	-20.2	-5.0	-2.0	-3.0	0.0	34.3	31.8	5.0	-2.5	
24.8	-7.5	-0.3	-7.1	-13.2	-1.5	-13.6	2.0	48.7	42.8	2.7	3.2	
71.6	-62.2	2.0	-64.3	-4.5	0.3	-4.8	-0.1	142.6	150.9	-7.1	-1.2	
49.9	24.3	0.7	23.6	-4.9	-0.8	-4.4	0.3	34.5	10.9	25.8	-2.3	
-21.3	-89.7	-1.5	-88.2	-2.9	-4.0	1.0	0.1	67.9	56.6	7.0	4.3	
-69.5	-33.0	0.0	-32.9	0.1	1.0	-0.9	0.0	-34.9	-39.7	4.5	0.3	
-35.5	-65.2	0.2	-65.4	-1.7	-1.2	-0.5	-0.1	33.3	20.0	11.7	1.6	
-45.0	-18.0	0.3	-18.3	-18.6	-8.9	-11.5	1.8	31.1	17.6	11.4	2.1	
34.7	23.1	-1.1	24.2	-10.8	-0.5	-0.1	-10.2	23.2	21.6	3.5	-1.9	
16.7	19.5	0.6	18.9	8.5	0.3	-0.8	9.0	-8.6	-14.3	-0.6	6.3	

Liabilities											
Banks <sup>3</sup>	Loans			Deposits	Other liabilities	Reserve assets <sup>8</sup>	Gold, SDR's and Reserve position in IMF	Currency and deposits <sup>3,6</sup>	Securities	Net errors and omissions	
	Short-term	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	337.2	247.9	89.3	20.4	0.7	-1,287.1	0.1	-508.0	-779.2	66.2	
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	26.1	26.0	0.1	-4.8	-0.1	-50.7	-0.2	-29.2	-21.3	-15.4	
0.0	30.9	29.2	1.6	10.9	0.0	-243.0	0.3	-189.6	-53.7	7.0	
0.0	7.5	4.8	2.7	-1.2	-0.6	-11.0	0.0	-5.9	-5.0	12.3	
0.0	19.7	13.9	5.9	-6.5	-0.2	-79.3	-0.3	-21.9	-57.1	5.6	
0.0	49.8	32.5	17.4	6.2	1.5	-168.5	0.3	-147.0	-21.8	7.7	
0.0	42.9	17.8	25.1	2.8	-0.1	-196.7	0.0	-110.0	-86.7	-5.0	
0.0	26.2	37.8	-11.6	19.5	-0.8	-219.9	-0.2	-163.7	-55.9	3.1	
0.0	22.0	17.4	4.6	2.6	0.5	-102.8	0.3	-75.6	-27.4	1.0	
0.0	29.0	26.4	2.5	-7.8	0.9	-132.8	0.0	41.2	-174.0	11.8	
0.0	46.7	24.4	22.2	-1.3	-0.2	-35.3	-0.3	54.2	-89.2	-0.2	
0.0	10.9	4.4	6.5	-1.1	-0.5	-52.7	0.3	80.7	-133.7	19.0	
0.0	25.5	13.2	12.3	1.2	0.3	5.4	0.0	58.8	-53.4	19.3	
0.0	21.5	21.9	-0.3	-12.5	-0.4	6.9	-0.4	41.0	-33.8	-26.0	
0.0	-2.5	4.4	-6.9	26.6	-0.1	-17.4	0.3	46.4	-64.1	-14.3	

## 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	1,524.0	98.9	104.3	89.0
1993	6,083	6,501	-418	1,202.7	100.0	100.0	100.0
1994	6,828	7,304	-476	1,057.7	102.8	102.4	101.9
1995	8,316	9,492	-1,176	1,065.9	113.8	112.8	118.8
1996	8,310	9,421	-1,112	954.8	109.3	107.3	108.1
1997	8,372	9,358	-986	905.9	109.8	106.2	108.2
1995 Dec.	640	844	-204	82.6	109.3	109.2	108.8
1996 Jan.	653	620	33	81.1	108.2	107.3	107.8
Feb.	676	765	-89	80.3	107.5	107.4	107.4
Mar.	730	865	-135	79.9	108.1	106.6	107.8
Apr.	724	830	-106	79.8	109.0	106.8	108.7
May	674	849	-176	79.3	108.8	105.3	108.1
Jun.	694	816	-122	79.7	109.7	106.9	109.0
Jul.	774	843	-69	80.4	110.9	108.3	110.2
Aug.	517	609	-92	80.7	111.3	109.1	111.2
Sep.	751	804	-52	79.4	110.0	107.9	108.3
Oct.	771	830	-59	78.0	109.0	106.9	106.5
Nov.	688	860	-172	78.4	109.9	107.8	107.0
Dec.	660	732	-72	77.9	109.8	108.3	106.8
1997 Jan.	625	673	-48	77.0	109.3	107.2	107.6
Feb.	639	734	-96	76.3	108.4	107.0	107.6
Mar.	674	829	-155	76.1	108.4	106.3	110.2
Apr.	753	904	-150	76.0	110.4	106.6	109.9
May	681	791	-110	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	109.5
Aug.	495	577	-81	72.9	108.4	103.3	107.2
Sep.	760	763	-4	72.6	109.0	104.3	107.9
Oct.	795	872	-77	72.6	109.4	106.0	107.8
Nov.	744	800	-56	72.9	110.4	106.7	107.7
Dec.	696	751	-55	83.1	97.9	96.8	98.1
1998 Jan.	641	749	-107	82.8	98.9	97.8	...
Feb.	697	799	-101	82.7	99.7	98.0	...

Source: Statistical Office of RS

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

Millions of US Dollars	Export				Imports			
	1996	1997	January - February		1996	1997	January - February	
			1997	1998			1997	1998
Total	8,310	8,372	1,264	1,338	9,421	9,358	1,407	1,547
0 Food and live animals	264	240	36	32	637	592	90	88
1 Beverages and tobacco	72	71	7	9	60	58	6	6
2 Crude materials except fuels	139	166	19	28	476	487	71	77
3 Mineral fuels and lubricants	77	101	15	9	755	780	144	121
4 Animal and vegetable oils and fats	9	16	1	3	39	41	6	11
5 Chemical products	881	942	139	147	1,125	1,133	180	196
6 Manufactured goods classified by material	2,277	2,265	350	370	1,856	1,921	277	320
7 Machinery and transport equipment	2,773	2,815	407	467	3,175	3,094	452	557
8 Miscellaneous manufactures articles	1,815	1,754	288	273	1,289	1,241	179	170
9 Other commodities and transactions	1	1	0	0	10	10	1	2
Intermediate goods	3,745	3,811	579	627	5,398	5,452	830	904
Capital goods	1,001	1,061	154	164	1,520	1,507	208	278
Consumption goods	3,564	3,501	531	547	2,503	2,399	369	365

Source: Statistical Office of RS.

## 2.7. Direction of Trade

2

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars	Exports				Imports			
	1996	1997	January - February		1996	1997	January - February	
			1997	1998			1997	1998
<b>Total</b>	8,310	8,372	1,264	1,338	9,421	9,358	1,407	1,547
<b>European union</b>	5,367	5,322	843	894	6,360	6,309	913	1,013
Austria	551	565	84	91	835	789	118	118
Belgium	76	85	15	28	145	149	23	26
Denmark	47	54	7	11	42	47	7	8
Finland	20	18	3	3	39	41	6	6
France	598	463	74	89	924	979	132	164
Greece	23	24	3	3	13	15	2	2
Ireland	4	5	1	1	29	26	5	6
Italy	1,103	1,248	179	186	1,593	1,555	225	245
Luxembourg	2	1	0	1	8	10	2	1
Germany	2,545	2,462	417	415	2,044	1,936	291	310
Netherlands	125	123	18	22	194	200	29	37
Portugal	13	13	2	2	5	11	1	2
Spain	44	53	7	8	170	199	24	34
Sweden	54	56	8	9	111	110	13	19
United Kingdom	162	150	26	25	208	241	35	35
<b>EFTA</b>	83	87	14	13	249	194	35	29
Iceland	0	0	0	0	1	1	0	0
Liechtenstein	3	2	1	1	2	1	0	0
Norway	12	14	2	2	68	30	11	3
Switzerland	68	70	12	11	178	162	23	26
<b>CEFTA</b>	473	504	78	83	641	705	100	108
Czech Republic	147	147	26	21	237	234	33	42
Hungary	105	120	17	20	239	293	40	37
Poland	142	155	24	27	48	58	8	11
Romania <sup>1</sup>	22	24	2	6	25	17	2	3
Slovak Republic	57	56	9	10	92	103	16	15
<b>Countries of former Yugoslavia</b>	1,385	1,388	184	178	709	593	98	90
Bosnia and Herzegovina	264	288	37	39	15	30	3	7
Croatia	855	837	117	103	590	465	84	68
Macedonija	171	150	19	21	71	56	7	5
FR Yugoslavia	96	112	12	16	32	42	4	10
<b>Other Europe</b>								
Albania	8	6	2	1	3	2	0	0
Bulgaria	9	13	1	2	8	15	5	17
Malta	5	1	0	0	12	1	0	0
<b>Countries of former Soviet union</b>	390	433	50	64	236	284	64	53
Canada	32	28	7	4	40	33	3	43
Japan	19	15	3	2	163	161	26	24
Turkey	24	33	2	8	33	43	13	5
United States of America	246	243	37	44	325	284	42	46
<b>Other countries</b>								
Other developed countries	53	50	9	7	132	153	24	20
Other Middle East	34	38	6	6	6	21	1	0
Other Asia	78	85	11	12	250	274	44	32
Other North Africa	39	51	6	7	105	135	17	27
Other West Africa	4	5	1	1	6	8	1	1
Other Africa	2	3	0	1	9	9	1	3
Other North and South America	36	42	6	6	110	111	18	16
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 US Dollars	Bank of Slovenia						Banks		Total foreign exchange reserves	
	Total reserves minus gold				Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions		
	SDR's	Reserve position in IMF	Foreign exchange	Total						
	Column Code	1	2	3	4=1+2+3	5	6	7		8
1993	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
	31. Dec.	0.1	17.4	3,297.2	3,314.7	41.3	-	1,040.0	-23.1	4,337.2
1998	31. Jan.	0.5	17.3	3,243.6	3,261.4	46.5	-	1,015.1	-12.5	4,258.8
	28. Feb.	0.1	17.4	3,281.7	3,299.2	46.7	-	1,020.8	-14.6	4,302.6

## 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	28.2.1998
<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	4,180
<b>Long-term debt (LDOD)</b>	1,659	1,744	2,172	2,916	3,960	4,041	4,051
Public and publicly guaranteed	1,203	1,206	1,331	1,437	2,025	2,067	2,060
Private nonguaranteed	456	538	841	1,479	1,935	1,974	1,991
<b>Use of IMF credit <sup>2</sup></b>	-	12	7	4	1	-	-
<b>Short-term debt</b>	82	117	79	50	49	135	129
Interest arrears on LDOD	1	0	22	51	13	14	15
<b>TOTAL DEBT FLOWS</b>							
<b>Disbursements</b>	271	369	586	1,136	1,364	1,192	62
Long-term debt	271	334	586	1,136	1,364	1,106	68
IMF purchases							
<b>Principal repayments</b>	274	272	358	574	739	692	46
Long-term debt	255	249	315	542	735	691	46
IMF repurchases		23	5	3	3	1	-
<b>Net flows</b>	-3	97	228	562	625	500	16
<b>Interest payments (INT)</b>	144	142	122	165	197	229	31
Long-term debt (LINT)	133	125	111	159	193	224	30
IMF charges	-	4	2	2	2	1	0
Short-term debt	11	13	9	4	2	4	1
<b>Net transfers</b>	-147	-45	106	397	428	271	-15
<b>Total debt service (TDS)</b>	418	414	480	739	936	921	77
Long-term debt (LTDS)	388	374	426	701	928	915	76
IMF	0	27	7	5	5	2	0
Short-term debt	30	13	47	33	3	4	1
<b>Principal ratios<sup>7</sup></b>							
<b>TOTAL EXTERNAL DEBT (%)</b>							
ETD/Exports of goods & services	21.7	24.5	25.0	27.3	36.6	38.3	...
TDS/Exports of goods & services	5.2	5.4	5.3	6.8	8.5	8.5	...
INT/Exports of goods & services	1.8	1.9	1.4	1.5	1.8	2.1	...
International reserves/EDT	41.1	42.1	66.4	61.3	57.3	79.4	78.9
Foreign ex. reserves/EDT	66.8	83.6	122.4	115.4	103.0	103.9	102.9
International reserves/Imports of goods & services (months)	1.2	1.3	2.1	2.0	2.5	3.7	...
Foreign ex. reserves/Imports of goods & services (months)	2.0	2.5	3.9	3.8	4.5	4.8	...
<b>LONG-TERM DEBT (%)</b>							
LDOD/Exports of goods & services	20.7	22.8	24.1	26.8	36.1	37.1	...
LTDS/Exports of goods & services	4.8	4.9	4.7	6.5	8.5	8.4	...
LINT/Exports of goods & services	1.7	1.6	1.2	1.5	1.8	2.1	...
International reserves/LDOD	43.1	45.2	69.0	62.4	58.0	82.0	81.4
Foreign exchange reserves/LDOD	70.2	89.8	127.2	117.5	104.3	107.3	106.2
<b>Long-term debt</b>							
<b>DEBT OUTSTANDING (LDOD)</b>	1,659	1,744	2,172	2,916	3,960	4,041	4,051
<b>Public and publicly guaranteed <sup>3,5,6</sup></b>	1,203	1,206	1,331	1,437	2,025	2,067	2,060
Official creditors	807	723	749	702	770	711	708
Multilateral	487	442	472	482	541	569	567
Concessional	-	-	7	39	6	6	6
Nonconcessional	487	442	465	443	535	563	561
-IBRD	131	129	143	165	153	151	147
Bilateral	320	281	277	220	229	142	141
Concessional	0	5	6	26	78	57	56
Private creditors	396	483	582	735	1,255	1,356	1,352
Bonds	-	-	-	-	974	1,116	1,113
Commercial banks	394	470	569	725	275	238	237
Other private	2	13	13	10	6	2	2
<b>Private nonguaranteed</b>	456	538	841	1,479	1,935	1,974	1,991
Commercial banks	297	357	586	1,044	1,432	1,447	1,424
<b>UNDISBURSED DEBT</b>	200	382	579	431	562	440	413
<b>Public and publicly guaranteed</b>	108	250	341	283	236	115	103
Official creditors	108	221	341	283	220	115	103
Multilateral	84	203	308	258	198	98	86
-IBRD	54	111	60	15	31	12	11
-EBRD	-	82	182	160	108	75	69
Bilateral	24	18	33	25	22	17	17
Private creditors	-	29	-	-	16	-	-
<b>Private nonguaranteed</b>	92	132	238	148	326	325	310

## 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	28.2.1998
<b>COMMITMENTS</b>	245	644	848	1,105	1,545	1,028	69
<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	69
<b>DISBURSEMENTS</b>	271	334	586	1,136	1,364	1,106	68
<b>Public and publicly guaranteed</b>	73	147	150	303	469	373	10
Official creditors	73	35	74	111	121	119	10
Multilateral	73	29	73	98	117	117	10
Nonconcessional	73	29	66	76	116	117	10
-IBRD	38	12	41	45	10	17	2
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	58
Commercial banks	174	159	353	632	717	556	42
<b>PRINCIPAL REPAYMENTS<sup>3</sup></b>	255	249	315	542	735	691	46
<b>Public and publicly guaranteed</b>	125	96	128	184	384	232	9
Official creditors	124	95	105	139	167	117	9
Multilateral	84	60	70	51	42	50	8
Nonconcessional	84	60	70	43	38	49	8
-IBRD	17	16	24	21	20	19	6
Bilateral	40	35	35	88	125	67	1
Concessional	0	0	0	1	51	13	0
Private creditors	1	1	23	45	217	115	0
Commercial banks	-	-	20	41	52	52	-
Other private	1	1	3	4	165	63	-
<b>Private nonguaranteed</b>	130	153	187	358	351	459	37
Commercial banks	118	140	179	201	240	356	31
<b>NET FLOWS</b>	16	85	271	594	629	415	22
<b>Public and publicly guaranteed</b>	-52	51	22	119	85	141	1
Official creditors	-51	-60	-31	-28	-46	2	1
Multilateral	-11	-31	3	47	75	67	2
Nonconcessional	-11	-31	-4	33	78	68	2
-IBRD	21	-4	17	24	-10	-2	-4
Bilateral	-40	-29	-34	-75	-121	-65	-1
Concessional	0	6	1	0	-47	-12	0
Private creditors	-1	111	53	147	131	139	0
Commercial banks	0	97	55	151	-29	-29	0
Other private	-1	14	-2	-4	160	168	0
<b>Private nonguaranteed</b>	68	34	249	475	544	274	21
Commercial banks	56	19	174	431	477	200	11
<b>INTEREST PAYMENTS (LINT)</b>	133	125	111	159	193	224	30
<b>Public and publicly guaranteed</b>	94	79	62	74	92	124	20
Official creditors	66	59	54	60	48	45	8
Multilateral	46	44	42	40	40	37	8
Nonconcessional	46	44	42	38	39	36	8
-IBRD	10	11	13	13	13	10	3
Bilateral	20	15	12	20	8	8	0
Concessional	0	0	0	1	2	1	-
Private creditors	28	20	8	14	44	79	12
Commercial banks	28	20	7	13	19	16	12
Other private	0	0	1	1	25	63	0
<b>Private nonguaranteed</b>	39	46	49	85	101	100	10
Commercial banks	35	41	40	58	75	76	7

## 2.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	1997	28.2.1998
<b>NET TRANSFERS</b>	-117	-40	160	435	436	191	-8
<b>Public and publicly guaranteed</b>	-146	-28	-40	45	-7	17	-19
Official creditors	-117	-119	-85	-88	-94	-43	-7
Multilateral	-57	-75	-39	7	35	30	-6
Nonconcessional	-57	-75	-46	-5	39	32	-6
-IBRD	11	-15	4	11	-23	-12	-7
Bilateral	-60	-44	-46	-95	-129	-73	-1
Concessional	0	6	1	1	-45	-11	0
Private creditors	-29	91	45	133	87	60	-12
Commercial banks	-28	77	48	138	-48	-45	-12
Other private	-1	14	-1	-3	185	231	0
<b>Private nonguaranteed</b>	29	-12	200	390	443	174	11
Commercial banks	21	-22	134	373	402	124	4
<b>DEBT SERVICE (LTDS)</b>	388	374	426	701	928	915	76
<b>Public and publicly guaranteed</b>	219	175	190	258	476	356	29
Official creditors	190	154	159	199	215	162	17
Multilateral	130	104	112	91	82	87	16
Nonconcessional	130	104	112	81	77	85	16
-IBRD	27	27	37	34	33	29	9
Bilateral	60	50	47	108	133	75	1
Concessional	0	0	0	2	53	14	0
Private creditors	29	21	31	59	261	194	12
Commercial banks	28	20	27	54	71	68	12
Other private	1	1	4	5	190	126	0
<b>Private nonguaranteed</b>	169	199	236	443	452	559	47
Commercial banks	153	181	219	259	315	432	38
<b>Average terms of new commitments</b>							
<b>ALL CREDITORS</b>							
Interest (%)	11.0	10.0	8.8	7.4	6.0	5.5	5.3
Maturity (%)	5.0	7.0	8.6	6.5	6.5	7.1	6.3
Grace period (years)	1.0	2.0	1.6	1.3	2.3	2.6	1.2
<b>OFFICIAL CREDITORS</b>							
Interest (%)	8.0	7.0	6.8	7.0	5.1	5.0	5.1
Maturity (years)	10.0	13.0	16.0	14.5	12.3	11.8	8.4
Grace period (years)	2.0	4.0	3.6	3.0	4.0	2.8	2.2
<b>PRIVATE CREDITORS</b>							
Interest (%)	11.0	11.0	9.5	7.4	6.1	5.5	5.4
Maturity (years)	4.0	4.0	3.5	6.4	6.1	6.7	5.4
Grace period (years)	1.0	1.0	0.6	1.2	2.2	2.6	0.8
<b>MEMORANDUM ITEMS</b>							
Concessional LDOD	1	5	13	65	158	129	130
Variable rate LDOD	1,132	1,129	1,268	2,146	2,895	2,879	2,884

## 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>	780	719	712	1,094	609	1,820
Principal	551 <sup>4</sup>	508	523	930	492	1,460
Interest	229	211	189	164	117	360

## 2

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

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1996	31.12.1997	28.2.1998	31.12.1996	31.12.1997	28.2.1998
<b>TOTAL LONG-TERM LOANS</b>	3,960	4,041	4,051	562	440	413
<b>1. Multilateral</b>	619	625	623	304	223	231
IBRD	153	151	147	31	12	11
EBRD	158	151	156	214	151	164
EIB	279	313	310	59	60	56
IFC	14	1	1	-	-	-
EUROFIMA	15	9	9	-	-	-
<b>2. Paris Club<sup>6</sup></b>	181	101	101	-	-	-
Austria	13	8	8	-	-	-
Belgium	3	0	0	-	-	-
France	22	3	3	-	-	-
Germany	82	56	55	-	-	-
Italy	4	2	2	-	-	-
Netherlands	11	8	8	-	-	-
Norway	0	0	0	-	-	-
Sweden	6	2	2	-	-	-
Switzerland	6	5	5	-	-	-
USA	34	16	16	-	-	-
Great Kingdom	0	0	0	-	-	-
<b>3. Refinancing - NFA and APIEA, 1988<sup>3</sup></b>	9	9	9	-	-	-
<b>4. Other long-term loans (other than multilateral, refinanced and rescheduled loans)</b>	3,151	3,306	3,318	258	217	182
USA	95	56	55	3	2	2
Switzerland	126	109	107	2	1	-
Germany	344	326	328	41	37	31
Austria	731	792	803	55	74	66
United Kingdom	42	52	65	-	38	-
Italy	93	89	89	23	22	21
France	49	63	65	34	2	1
Syndicate of banks	554	550	545	55	-	22
Bonds <sup>3</sup>	974	1,116	1,113	-	-	-
Other	143	153	148	45	41	39

## 2.11. Payments Effected to the Fiduciary Account

Balance on date	31. Mar. 1998
Payments pursuant to the Osimo and Rome treaties, in USD	40,652,498

## 2.12. International Investment Position of Slovenia

2

BALANCE OF PAYMENTS AND EXTERNAL POSITION

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 capita, in US Dollars	7,233	9,431	9,471			

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



## 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	12,645	-	74,025	-	12,038	-	24,315	-	17,321	-	258,944	-
1992	13,723	-	68,585	-	8,532	-	23,508	-	15,897	-	251,318	-
1992	13,358	-	71,642	-	8,881	-	24,012	-	15,667	-	255,051	-
1993	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	13,842	1.6	82,061	7.4	12,533	-9.9	32,498	3.7	20,867	7.5	309,108	4.0
1997	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	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	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	0.1	100.0	-13.4	100.0	-5.1	100.0	-10.1	100.0	-3.4
1993	97.3	-2.8	89.7	-10.3	97.6	-2.5	96.4	-3.6	91.5	-8.5	106.4	6.4
1994	103.5	6.4	85.1	-5.1	104.1	6.7	104.0	7.8	87.1	-4.8	119.9	12.7
1995	105.5	2.0	85.9	0.9	107.1	2.8	103.7	-0.3	83.3	-4.3	127.7	6.5
1996	106.6	1.0	86.2	0.4	108.0	0.9	104.5	0.8	77.1	-7.5	139.7	9.4
1997	107.6	1.0	87.8	1.8	108.2	0.2	113.1	8.2	76.1	-1.3	141.9	1.5
1996	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	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	109.1	6.2	96.0	16.4	110.8	6.2	81.2	-21.9	78.2	-5.5	139.6	12.4
1996	88.1	-1.8	84.8	22.7	88.1	-3.4	93.7	-0.8	77.9	-5.5	113.0	3.9
1996	114.1	5.0	103.4	15.6	116.4	5.6	103.5	-3.9	77.5	-5.3	147.1	11.0
1996	117.5	9.9	83.0	-12.3	118.4	9.4	121.2	12.5	77.5	-5.1	151.6	15.8
1996	116.9	3.6	94.8	-4.9	116.9	3.4	121.9	12.5	77.5	-5.0	150.9	9.2
1996	101.6	7.9	61.5	5.0	101.2	8.4	133.1	16.9	76.6	-5.2	132.7	13.8
1997	97.0	0.2	65.8	-13.3	96.0	6.4	123.7	3.0	77.3	-4.3	125.5	0.5
1997	99.2	1.7	77.9	1.9	99.0	1.9	113.8	-2.4	77.1	-4.0	128.8	3.5
1997	106.6	-1.4	104.6	15.7	104.6	-5.6	126.5	-1.6	77.0	-4.0	138.5	1.3
1997	117.3	4.3	94.5	2.2	117.4	4.1	128.3	30.4	76.8	-3.8	152.6	11.3
1997	109.7	-2.9	81.4	-18.6	113.1	3.1	90.8	15.3	76.4	-4.2	143.5	3.9
1997	109.1	4.3	77.1	-15.9	113.1	0.3	85.7	23.7	76.2	-2.9	143.0	9.0
1997	110.9	-0.1	90.5	-4.8	113.0	-2.7	100.2	23.9	75.7	-3.1	146.3	4.8
1997	87.3	3.5	83.6	-6.3	86.2	-1.6	99.4	6.6	75.7	-2.8	115.3	2.0
1997	115.7	0.7	112.2	5.2	115.9	1.6	113.6	10.1	75.7	-2.4	152.8	3.9
1997	118.7	1.3	98.2	15.4	119.2	1.0	125.0	3.6	75.6	-2.5	157.0	3.6
1997	117.1	-1.5	70.4	-25.4	119.3	-4.3	122.5	0.9	75.4	-2.7	155.3	2.9
1997	104.4	6.2	96.9	54.5	102.4	3.1	127.3	-3.9	74.6	-2.6	139.9	5.4

Source: Statistical Office of RS, estimation in BS.

## 3.4. Travel

3

GENERAL ECONOMIC INDICATORS

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	3,736
1996 Sep.	518	257	261	8,558	2,456	6,101	6,010	1,865	4,144	216
1996 Oct.	353	162	191	8,260	2,513	5,748	6,159	2,034	4,126	11
1996 Nov.	274	148	126	7,874	2,295	5,579	5,814	1,825	3,989	6
1996 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
1997 Feb.	385	247	138	6,985	1,859	5,126	5,309	1,502	3,806	17
1997 Mar.	387	197	189	8,855	2,374	6,481	6,717	1,935	4,783	14
1997 Apr.	373	171	202	8,596	2,352	6,244	6,428	1,907	4,521	57
1997 May	508	225	283	9,412	2,528	6,885	6,944	1,983	4,962	105
1997 Jun.	609	320	289	9,222	2,340	6,882	6,641	1,787	4,854	261
1997 Jul.	1,012	563	448	9,927	2,648	7,279	6,607	1,933	4,673	1,508
1997 Aug.	1,199	630	569	11,439	2,876	8,563	6,959	1,865	5,093	1,498
1997 Sep.	605	281	324	8,283	2,254	6,029	5,509	1,653	3,856	239
1997 Oct.	392	181	211	7,910	2,275	5,635	5,504	1,773	3,730	15
1997 Nov.	274	144	130	6,932	1,967	4,964	4,811	1,493	3,319	5
1997 Dec.	300	170	130	7,344	2,044	5,300	5,107	1,601	3,506	10
1998 Jan.	360	180	180	6,078	1,734	4,344	4,252	1,345	2,907	8
1998 Feb.	...	...	...	5,841	1,731	4,110	4,152	1,361	2,792	...

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				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	
1997	593,086	58,140	651,226	52,505	39,700	92,205	743,431	125,189	868,619	14.4	7.1	
1996 Sep.	592,258	54,783	647,041	52,381	39,408	91,789	738,830	118,083	856,913	13.8	-	
1996 Oct.	594,318	55,531	649,849	52,522	39,408	91,930	741,779	120,722	862,501	14.0	-	
1996 Nov.	595,797	55,622	651,419	52,529	39,408	91,937	743,356	121,831	865,187	14.1	-	
1996 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	-	
1997 Feb.	593,587	54,769	648,356	52,348	39,408	91,756	740,112	125,534	865,646	14.5	-	
1997 Mar.	593,389	55,598	648,987	52,364	39,408	91,772	740,759	124,244	865,003	14.4	-	
1997 Apr.	593,612	57,330	650,942	52,465	39,408	91,873	742,815	123,780	866,595	14.3	-	
1997 May	594,303	58,034	652,337	52,506	39,408	91,914	744,251	122,518	866,769	14.1	-	
1997 Jun.	594,569	58,727	653,296	52,524	39,408	91,932	745,228	122,613	867,841	14.1	-	
1997 Jul.	592,855	59,012	651,867	52,562	39,408	91,970	743,837	125,129	868,966	14.4	-	
1997 Aug.	591,553	59,256	650,809	52,591	39,408	91,999	742,808	125,196	868,004	14.4	-	
1997 Sep.	592,326	59,999	652,325	52,636	40,283	92,919	745,244	125,350	870,594	14.4	-	
1997 Oct.	593,191	60,551	653,742	52,615	40,283	92,898	746,640	126,548	873,188	14.5	-	
1997 Nov.	593,299	60,575	653,874	52,601	40,283	92,884	746,758	126,462	873,220	14.5	-	
1997 Dec.	590,049	59,642	649,691	52,547	40,283	92,830	742,521	128,572	871,093	14.8	-	
1998 Jan.	588,122	58,947	647,069	52,381	40,283	92,664	739,733	130,194	869,927	15.0	-	

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
1997	144,249	11.8	132.5	3.2	118,967	12.1	128.1	3.4	91,198	11.5	138.7	2.9
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 Dec.	157,783	12.1	140.3	3.0	128,892	12.6	134.4	3.5	99,073	11.4	145.9	2.4
1998 Jan.	153,082	10.5	134.2	1.5	127,245	11.2	130.9	2.1	96,770	10.2	140.6	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 Aug.	50,377	129.3	2.5	18,312	126.1	13.6	35,785	168.8	17.6	104,474	139.9	9.2
1996 Sep.	50,352	128.7	3.8	18,500	126.8	13.0	35,338	166.0	11.8	104,190	139.0	8.0
1996 Oct.	51,506	130.4	4.4	21,485	145.9	24.3	37,669	175.3	15.6	110,660	146.2	11.6
1996 Nov.	51,550	130.0	4.7	19,864	134.3	13.9	37,182	172.3	39.5	108,596	142.8	16.4
1996 Dec.	56,469	141.2	3.5	25,916	173.8	14.1	37,965	174.5	31.8	120,350	157.0	13.5
1997 Jan.	51,673	127.5	5.8	17,292	114.5	0.4	37,751	171.3	12.1	106,716	137.4	7.0
1997 Feb.	52,653	129.1	3.8	17,469	114.9	-1.2	39,117	176.3	15.6	109,239	139.7	6.8
1997 Mar.	52,297	127.6	2.9	24,058	157.4	13.0	40,344	180.9	10.7	116,699	148.5	7.5
1997 Apr.	54,061	130.4	3.2	28,700	185.6	-4.1	39,185	173.7	15.0	121,946	153.4	4.7
1997 May	52,697	125.0	1.9	24,595	156.5	-3.1	39,417	171.9	-3.0	116,709	144.5	-0.9
1997 Jun.	54,267	128.8	2.5	29,436	187.3	-7.5	48,719	212.5	25.8	132,422	163.9	7.2
1997 Jul.	55,265	130.4	3.0	29,519	186.7	12.6	40,270	174.6	5.3	125,054	153.9	5.9
1997 Aug.	54,430	128.2	-0.9	19,463	122.9	-2.5	40,270	174.3	3.2	114,164	140.2	0.2
1997 Sep.	54,368	127.3	-1.1	20,412	128.2	1.1	40,546	174.5	5.1	115,326	140.9	1.4
1997 Oct.	56,220	131.0	0.4	24,522	153.2	5.0	45,178	193.5	10.3	125,919	153.1	4.7
1997 Nov.	55,844	129.1	-0.7	21,857	135.5	0.9	40,678	172.8	0.3	118,378	142.7	-0.1
1997 Dec.	61,098	140.5	-0.5	31,707	195.5	12.5	42,539	179.7	3.0	135,344	162.3	3.4
1998 Jan.	57,793	131.0	2.7	25,050	152.3	33.1	42,568	177.4	3.6	125,410	148.3	8.0
1998 Feb.	58,847	132.2	2.4	18,591	112.0	-2.5	40,094	165.6	-6.1	117,532	137.8	-1.4

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

## 3.8. Prices

## 3

## GENERAL ECONOMIC INDICATORS

Column Code	Consumer price index							Retail prices			Industrial producers prices			
	Total			Goods		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	207.3	5.6	213.9	5.5	174.0	6.4	100.0	201.3	5.6	100.0	215.7	4.8	
1993	132.9	32.9	1.7	29.9	1.5	50.1	2.8	132.3	32.3	1.7	121.6	21.6	1.4	
1994	160.8	21.0	1.5	19.9	1.5	26.2	1.5	158.5	19.8	1.4	143.1	17.7	1.4	
1995	182.5	13.5	0.7	12.3	0.6	18.4	1.2	178.5	12.6	0.7	161.4	12.8	0.6	
1996	200.6	9.9	0.7	8.4	0.6	15.2	1.0	195.8	9.7	0.7	172.3	6.8	0.5	
1997	217.1	8.4	0.7	7.7	0.7	10.0	0.8	213.6	9.1	0.8	182.9	6.1	0.5	
1993	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.	202.1	10.7	0.3	9.3	0.0	15.9	1.1	197.1	10.7	0.5	171.7	7.4	0.4
	Aug.	200.9	10.4	-0.6	9.1	-0.9	15.3	1.1	197.3	10.3	0.1	172.2	7.3	0.3
	Sep.	201.7	9.7	0.4	8.4	0.2	14.1	0.6	198.2	9.4	0.5	173.2	6.8	0.6
	Oct.	203.6	10.2	0.9	9.3	1.1	13.2	0.3	199.9	9.7	0.8	175.3	6.7	1.2
	Nov.	204.5	9.2	0.5	8.1	0.5	12.7	0.5	200.7	8.6	0.4	175.9	5.9	0.4
	Dec.	206.2	9.0	0.8	8.0	0.8	12.2	0.6	202.2	8.8	0.7	178.0	5.8	1.1
1997	Jan.	208.9	8.9	1.3	8.3	1.4	10.8	0.7	204.4	9.0	1.1	178.5	5.8	0.3
	Feb.	210.3	8.4	0.7	7.6	0.6	10.5	1.2	205.2	8.5	0.4	179.8	5.4	0.7
	Mar.	211.4	7.2	0.5	6.3	0.4	10.0	0.8	205.8	7.4	0.3	178.9	5.0	-0.5
	Apr.	213.8	7.0	1.2	6.2	1.3	9.3	0.8	209.9	8.2	2.0	179.6	5.0	0.4
	May	217.3	8.1	1.6	7.1	1.5	10.2	1.8	212.7	8.9	1.3	180.3	6.2	0.4
	Jun.	217.3	7.8	0.0	6.9	-0.2	10.7	0.8	213.5	8.8	0.4	181.7	6.2	0.8
	Jul.	218.6	8.1	0.6	7.6	0.7	9.9	0.4	215.7	9.4	1.0	181.9	5.9	0.1
	Aug.	219.0	9.0	0.2	8.6	0.0	9.4	0.6	216.4	9.6	0.3	182.3	5.8	0.2
	Sep.	220.2	9.2	0.6	8.9	0.5	10.0	1.2	218.4	10.1	0.9	184.8	6.6	1.4
	Oct.	221.3	8.7	0.5	8.2	0.5	10.3	0.6	219.4	9.7	0.5	188.1	7.3	1.8
	Nov.	223.1	9.1	0.8	8.7	0.9	10.1	0.3	220.6	9.9	0.6	188.5	7.1	0.2
	Dec.	224.3	8.8	0.6	8.5	0.6	9.8	0.4	221.2	9.4	0.3	190.1	6.8	0.8
1998	Jan.	227.4	9.0	1.4	8.6	1.5	10.1	1.0	223.0	9.1	0.8	192.4	7.7	1.2
	Feb.	229.5	9.1	0.9	8.4	0.4	11.6	2.6	225.0	9.6	0.9	193.0	7.3	0.3
	Mar.	231.3	9.4	0.8	8.7	0.7	11.8	1.0	228.1	10.8	1.4	192.6	7.7	-0.2

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 debt	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				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.	Total						
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 Aug.	22,037	14,250	365	36,651	15,626	1,463	2,585	45	27,857	7,221
1996 Sep.	22,276	14,257	363	36,897	13,866	1,514	2,640	44	28,082	5,354
1996 Oct.	23,247	14,699	368	38,314	13,831	1,494	2,700	56	30,892	6,231
1996 Nov.	23,049	14,705	370	38,124	15,480	1,433	2,920	89	29,571	6,157
1996 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
1997 Feb.	22,880	14,823	376	38,080	14,910	2,609	2,865	46	27,239	3,970
1997 Mar.	23,664	15,286	391	39,342	16,295	2,347	2,922	60	26,648	4,983
1997 Apr.	24,008	15,377	395	39,780	17,091	6,112	2,957	45	30,735	5,489
1997 May	24,043	15,396	388	39,827	17,170	3,810	3,018	80	29,676	5,347
1997 Jun.	24,586	15,594	397	40,577	18,366	2,703	3,135	49	31,333	5,125
1997 Jul.	25,249	16,034	419	41,702	19,507	2,325	3,203	70	34,570	5,096
1997 Aug.	24,425	15,628	411	40,463	14,727	2,161	3,091	122	30,672	4,684
1997 Sep.	25,061	15,727	400	41,189	11,262	2,381	3,115	85	31,990	4,361
1997 Oct.	26,124	16,153	393	42,670	12,337	2,316	3,236	88	34,186	4,981
1997 Nov.	25,593	16,088	411	42,092	16,463	2,731	3,321	124	33,285	4,934
1997 Dec.	29,454	17,997	454	47,904	22,171	2,810	3,902	89	51,157	4,627
1998 Jan.	26,677	16,782	408	43,867	18,456	2,318	3,699	55	17,292	4,001
1998 Feb.	26,561	16,536	418	43,515	17,079	2,871	3,564	57	32,074	3,369

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 Aug.	91,448	3,727	95,175	51,692	7,024	14,226	22,000	232
1996 Sep.	88,396	3,985	92,381	49,235	6,372	14,234	22,239	300
1996 Oct.	93,518	4,125	97,643	52,958	6,527	14,675	23,208	275
1996 Nov.	93,775	4,404	98,179	52,883	7,385	14,681	23,011	220
1996 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
1997 Feb.	89,718	4,161	93,879	49,719	6,321	14,798	22,843	198
1997 Mar.	92,596	4,498	97,093	51,102	6,834	15,261	23,625	271
1997 Apr.	102,210	4,921	107,131	60,806	6,703	15,352	23,968	302
1997 May	98,928	5,832	104,760	57,170	7,941	15,371	24,003	275
1997 Jun.	101,289	4,817	106,106	58,227	7,474	15,568	24,546	291
1997 Jul.	106,474	6,413	112,886	62,250	9,108	16,007	25,207	314
1997 Aug.	95,920	4,791	100,711	53,200	7,247	15,602	24,384	277
1997 Sep.	94,385	5,543	99,927	51,468	7,470	15,702	25,020	267
1997 Oct.	99,814	6,099	105,913	55,331	8,096	16,131	26,091	264
1997 Nov.	102,950	6,361	109,312	62,139	5,470	16,088	25,593	22
1997 Dec.	132,660	6,517	139,177	81,379	10,287	17,997	29,454	60
1998 Jan.	89,687	5,058	94,745	43,194	7,915	16,754	26,633	249
1998 Feb.	102,529	5,212	107,741	57,129	7,288	16,509	26,518	297

Source: Agency of RS for Payments.



# BANKING INSTITUTIONS IN SLOVENIA

## **BANKING INSTITUTIONS IN SLOVENIA**

with the Bank of Slovenia license, as of April 15, 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, April 15, 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 organisations 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 demand deposits of Central Government, non-monetary financial institutions and other enterprises with the Bank of Slovenia.

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

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

*Money transfers in transit* comprise money in transit.

#### **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.

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

*Repo interest rate* for loans granted on the basis of temporary purchase of Bank of Slovenia's Bills in foreign currency, is weighted arithmetic average from daily repo interest rates. Calculation of daily repo interest rate is based on exchange rate differential.

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.

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.

**Table 1.8.: Interbank Money Market Rates and Revaluation Clauses*****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.

Revaluation clause on the annual basis is computed from monthly rate on the conform basis.

**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:  $r_{\min}=r - \text{spread}$ ,  $r_{\max}=r+\text{spread}$ .

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 the Republic of Slovenia.

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

*Note 3:* Source: Statistical Office of the 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.**

For the period from 1997 also the data on nature of direct payments from foreign creditors, which settle liabilities of domestic debtors to other nonresidents, are available from these reports.

- **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. In the latest update the data on direct payments of goods and services paid directly from credits disbursed abroad (payments not performed through resident accounts abroad), were included in the current account items and in the estimate of short-term trade credits.

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

*Note 7:* Use of IMF credit (assumed upon membership in January 1993).

*Note 8:* 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 a member of CEFTA on July 1, 1997. According to SORS its data are included in CEFTA figures also for previous periods.

**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).

#### **Principal Ratios**

Exports of goods and services are the total value of exported goods, services, income received (Table 2.3.) and worker remittances received.

Imports of goods and services are the total value of imported goods, services and income paid (Table 2.3.).

International reserves are the sum of the Bank of Slovenia's holdings of special drawing rights (SDRs), its reserve position in the IMF, its holdings of foreign exchange (Table 2.8.) and its holdings of gold.

Foreign exchange reserves are equal to the sum of foreign exchange reserves of the Bank of Slovenia and commercial banks (Table 2.8.).

#### **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.

*Note 7:* Principal ratios are changed according to the World Bank methodology. "Exports of goods and services" include also income and worker remittances received. "Imports of goods and services" include also income paid.

### **Table 2.11.: Payments Effected to the Fiduciary Account**

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,
- 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 consumer 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