

BANKA

SLOVENIJE

BANK OF SLOVENIA

MONTHLY
BULLETIN

August , 1998
Vol. 7 No. 8

Published by:

BANK OF SLOVENIA

Slovenska 35,
1000 Ljubljana
Slovenia

tel.: (061) 17 19 000
fax.: (061) 215 516
Telex: 31214 BS LJB SI
E-mail: bsl@bsi.si
<http://www.bsi.si/>
SWIFT: BSLJ SI 2X

Editorial Board:

Andrej Rant, Vice Governor
Darko Bohnc, Vice Governor
Franček Drenovec, Analysis & Research Department
Janko Tratnik, International Department
Alenka Jerkič, Financial Statistics

Ljubljana, September 15, 1998

Printed by:

Inštitut za geodezijo in fotogrametrijo. Ljubljana

Publication and other public use of data from this publication is permitted subject to statement of the source.

Publication excluding graphs is available on the Web.

For PGP key see last page.

ISSN 1318-0770

Po mnenju ministrstva za informiranje Republike Slovenije št.: 12-235/92-VK z dne 23.11.1992 so strokovno informativne publikacije, ki jih izdaja Banka Slovenije, proizvodi informativnega značaja iz 13. točke tarifne številke 3 tarife prometnega davka, za katere se plačuje davek od prometa proizvodov po 5 % stopnji.

Ta publikacija je na voljo tudi v slovenščini.

TABLE OF CONTENTS

REPUBLIC OF SLOVENIA:	
General Information	6
REVIEW OF CURRENT DEVELOPMENTS (Graphs)	7
Real Sector	
Public Finance	
External Transaction	
Money and Banks	
Financial Markets	
STATISTICAL TABLES	19
Money and Banks	21
Financial Markets	36
Balance of Payments and External Position	52
Real Sector	67
Public Finance	72
BANKING INSTITUTIONS IN SLOVENIA	75
NOTES ON METHODOLOGY	79

REPUBLIC OF SLOVENIA:

GENERAL INFORMATION

	1996	1997	1998 latest actual
Area (sq.km)		20,256	
Population		1,984,923	
Population growth (in %)		-0.1	
Density (persons/sq.km)		98	
Population of Ljubljana		274,377	
Origin of value added (in %):			
Agriculture		4.6	
Industry		33.3	
Construction		5.6	
Services		59.0	
GDP real annual change (in %)	3.1	3.8	6.5
Industrial production annual change (in %)	1.0	1.0	4.2
Total employment annual change (in %)	-0.4	0.3	0.3
Standardised unemployment rate (in %)	7.3	7.4 *	8.4
Inflation rate (in %)	8.8	9.4	7.6
General government:			
revenue (as % of GDP)	45.2	44.6	...
surplus/deficit (as % of GDP)	0.3	-1.1	...
Trade balance (in USD million)	-1,112	-986	-643
Current account (in USD million)	39	37	-67
Current account receipts as % of GDP	59.0	60.9	...
Foreign exchange reserves (in USD million)	4,130	4,337	4,520
Foreign debt (in USD million)	4,010	4,176	4,475
Debt servicing ratio (in %)	8.5	8.5	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates: tolars/1 USD			159.4663
(September 14, 1998) tolars/1 DEM			94.3867

REVIEW OF CURRENT DEVELOPMENTS: GRAPHS

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

Graphs are not available for Internet yet.

STATISTICAL TABLES

1. MONEY AND BANKS

- 1.1. Main monetary aggregates (Statistical Definitions)
- 1.2. Monetary Survey - Consolidated Balance Sheet of the Monetary system
- 1.3. Balance Sheet of the Bank of Slovenia
- 1.4. Balance Sheet of Deposit Money Banks
- 1.5. Deposit Money Banks Claims on Domestic Non-monetary Sectors
- 1.6. Deposit Money Banks Liabilities to Domestic Non-monetary Sectors
- 1.7. Deposit Money Banks Claims on Non-residents
- 1.8. Deposit Money Banks Liabilities to Non-residents

2. FINANCIAL MARKETS

- 2.1. Bank of Slovenia Interest Rates
- 2.2. Interbank Money Market Rates and Indexation Clauses
- 2.3. Interest Rates for Bank of Slovenia Bills
- 2.4.1. Average Commercial Banks Interest Rates (Tolar Indexation Clause)
- 2.4.2. Average Commercial Banks Interest Rates (Foreign Exchange Indexation Clause)
- 2.5.1. Average Effective Commercial Banks Interest Rates (Tolar Indexation Clause)
- 2.5.2. Average Effective Commercial Banks Interest Rates (Foreign Exchange Indexation Clause)
- 2.6. Government Security Rates
- 2.7. Network of Commercial Banks
Map: Number of Bank units in Local community
- 2.8. Modern Instruments of Payment
 - 2.8.1. Payment Cards
 - 2.8.2. Other Modern Instruments of Payment
- 2.9. The Ljubljana Stock Exchange: Turnover by Market Segment and Type of Securities
- 2.10. The Ljubljana Stock Exchange: Market Capitalization and Turnover Ratio
- 2.11. The Ljubljana Stock Exchange: Slovenian Stock Exchange Index and Bond Index
- 2.12.1. Bank of Slovenia Exchange Rates
- 2.12.2. Bank of Slovenia Exchange Rates: Daily data
- 2.13.1. Turnover and Exchange Rates on the Foreign Exchange Market
- 2.13.2. Turnover and Exchange Rates on the Foreign Exchange Market: Daily data

3. BALANCE OF PAYMENTS AND EXTERNAL POSITION

- 3.1. Balance of Payments
- 3.2. Balance of Payments 1988-1992
- 3.3. Balance of Payments - Current Account
- 3.4. Balance of Payments - Capital and Financial Account
- 3.5. Merchandise Trade; The Effective Exchange Rate
- 3.6. Merchandise Trade by sections of SITC and by end use
- 3.7. Direction of Trade
- 3.8. International Liquidity
- 3.9. External Debt
- 3.10. External Debt: Regional Structure and Breakdown by Creditors
- 3.11. Payments of Obligations Effected to the Fiduciary Account
- 3.12. International Investment Position of Slovenia

4. THE REAL SECTOR

- 4.1. Derivation and Expenditure on Gross Domestic Product
- 4.2. Quaterly Real Gross Domestic Product
- 4.3. Industry
- 4.4. Travel
- 4.5. Employment and Unemployment
- 4.6. Average Wages and Salaries
- 4.7. Registered Households Income
- 4.8. Prices

5. PUBLIC FINANCE

- 5.1. General Government Revenues and Expenditure
- 5.2. General Government Revenues: Taxes
- 5.3. General Government Revenues: Allocation

Legend:

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

1.1. Main money aggregates (Statistical Definitions)

Millions of Tolars	Currency in circulation	Bank reserves	Demand deposits at BS	Government time deposits at BS	Demand deposits at banks	Tolar time and savings deposits at banks	Foreign currency deposits at banks	Base money	M1	M2	M3
Column Code	1	2	3	4	5	6	7	8	9	10	11
1993 Dec.	30,763	15,360	5,185	-	71,144	194,596	168,452	51,309	107,093	301,688	470,140
1994 Jan.	29,850	16,821	4,882	-	73,026	207,466	180,213	51,554	107,759	315,225	495,438
Feb.	30,276	17,477	4,914	-	72,755	216,588	187,818	52,668	107,945	324,533	512,351
Mar.	31,881	17,761	4,516	-	75,614	226,132	192,185	54,158	112,011	338,144	530,328
Apr.	33,507	18,279	4,879	-	78,418	235,515	194,986	56,666	116,805	352,320	547,306
May	35,453	19,255	5,081	-	82,007	245,770	198,746	59,789	122,541	368,311	567,058
Jun.	36,966	20,182	5,532	-	85,857	259,866	201,276	62,680	128,356	388,222	589,498
Jul.	38,393	21,678	6,177	-	88,814	271,720	203,585	66,247	133,384	405,104	608,690
Aug.	38,755	22,683	6,955	-	89,852	283,518	206,877	68,393	135,562	419,080	625,958
Sep.	39,618	23,891	6,760	-	89,058	290,918	210,701	70,269	135,437	426,355	637,055
Oct.	40,852	24,758	7,238	-	92,219	297,119	214,810	72,848	140,309	437,428	652,238
Nov.	40,814	29,832	8,633	-	95,603	308,770	217,537	79,278	145,050	453,820	671,357
Dec.	43,980	32,418	9,151	-	106,501	329,692	219,536	85,549	159,632	489,324	708,860
1995 Jan.	43,429	33,036	9,526	-	108,144	341,664	226,437	85,991	161,099	502,763	729,200
Feb.	43,807	32,015	9,308	-	105,605	355,866	229,117	85,130	158,721	514,587	743,704
Mar.	45,173	32,801	8,615	-	107,605	371,290	231,593	86,589	161,393	532,683	764,276
Apr.	47,748	35,308	7,678	-	111,601	386,859	233,927	90,734	167,027	553,886	787,814
May	49,605	36,420	7,432	-	117,232	394,222	238,499	93,457	174,269	568,491	806,990
Jun.	53,807	36,974	8,371	-	122,298	394,392	249,414	99,152	184,477	578,869	828,282
Jul.	54,917	37,047	7,604	-	125,694	404,165	254,585	99,568	188,215	592,380	846,966
Aug.	54,841	37,335	7,564	1,375	125,532	413,996	258,635	99,741	187,937	603,309	861,943
Sep.	54,821	37,327	6,864	4,600	122,292	421,368	266,250	99,012	183,976	609,945	876,195
Oct.	55,242	37,698	6,106	13,545	121,539	428,705	273,738	99,046	182,887	625,137	898,875
Nov.	54,640	37,721	6,365	21,150	123,968	431,948	284,825	98,726	184,972	638,071	922,896
Dec.	56,563	37,284	6,614	14,290	128,245	434,205	297,593	100,462	191,423	639,918	937,511
1996 Jan.	55,986	38,948	6,405	1,603	135,352	452,846	311,410	101,339	197,744	652,193	963,603
Feb.	55,925	38,711	5,510	600	129,278	464,535	322,937	100,146	190,714	655,848	978,786
Mar.	56,283	39,151	4,774	3,600	129,411	471,357	328,908	100,208	190,468	665,425	994,333
Apr.	57,043	39,455	5,114	4,100	127,558	487,119	333,532	101,611	189,715	680,933	1,014,466
May	57,334	40,122	4,794	7,013	128,876	501,875	335,825	102,249	191,003	699,891	1,035,717
Jun.	61,124	42,338	5,414	6,510	136,916	508,937	336,486	108,876	203,453	718,901	1,055,387
Jul.	62,334	42,708	5,480	6,994	139,679	501,162	336,792	110,521	207,492	715,648	1,052,440
Aug.	61,640	43,524	5,295	15,244	141,699	502,220	336,721	110,459	208,634	726,098	1,062,819
Sep.	62,167	42,633	4,748	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.	75,337	57,361	5,265	9,342	185,071	765,322	381,548	137,963	265,673	1,040,337	1,421,885
Feb.	74,850	54,208	6,626	3,629	180,289	783,528	384,408	135,684	261,766	1,048,922	1,433,330
Mar.	76,231	55,773	6,417	2,939	180,273	807,371	384,889	138,422	262,922	1,073,231	1,458,120
Apr.	78,789	58,215	6,389	0	185,029	825,403	385,920	143,393	270,206	1,095,609	1,481,530
May	80,720	60,021	6,011	2,710	190,680	837,040	384,884	146,752	277,411	1,117,161	1,502,045
Jun.	81,568	63,448	6,547	2,000	193,960 *	861,478 *	382,226 *	151,563	282,075 *	1,145,553 *	1,527,779 *
Jul.	85,709	64,738	6,786	161	207,211	875,445	384,370	157,233	299,706	1,175,313	1,559,683
Aug.	86,330	64,906	6,976	0	207,810	891,729	387,070	158,212	301,117	1,192,845	1,579,916

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 Code	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8
1991 31. Dec.	6,499	112,806	119,305	8,650	5,582	3,495	2,154	91	11,322
1992 31. Dec.	70,769	203,903	274,671	8,880	13,061	8,771	2,198	149	24,179
1993 31. Dec.	104,006	188,794	292,801	18,783	16,401	188,670	2,842	162	208,076
1994 31. Dec.	190,058	291,049	481,107	15,650	25,083	224,939	5,148	40	255,210
1995 31. Dec.	250,853	301,750	552,603	15,283	43,367	264,609	7,511	28	315,515
1996 31. Dec.	329,814	365,174	694,988	15,518	30,055	278,714	10,597	23	319,389
1997 31. Dec.	559,274	316,253	875,527	15,668	39,837	302,420	30,026	20	372,304
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	316,253	875,527	15,668	39,837	302,420	30,026	20	372,304
1998 31. Jan.	558,934	321,432	880,366	15,769	43,349	309,817	20,484	20	373,670
28. Feb.	559,859	316,449	876,308	15,766	40,939	318,008	19,999	20	378,967
31. Mar.	561,476	310,433	871,909	15,802	41,377	319,718	20,601	20	381,716
30. Apr.	559,232	308,310	867,541	15,692	46,601	323,829	19,758	20	390,208
31. May	667,566	290,397	957,963	15,577	47,662	327,833	20,338	20	395,853
30. Jun.	624,435	282,414	906,848	15,731	65,685	313,846	23,795	20	403,346
31. Jul.	599,714	295,078	894,792	15,641	64,719	315,444	23,179	13	403,355

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 Code	1	2	3=1+2	4	5	6	7	8=6+7	9=4+5+8	10	
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	47,285	115,894	1,104	5,954	7,059	170,237	319,314	
1995 31. Dec.	522	186,869	187,391	59,965	139,961	1,370	2,607	3,977	203,903	404,774	
1996 31. Dec.	242	206,358	206,600	66,839	163,327	1,601	3,325	4,926	235,091	515,767	
1997 31. Dec.	58	206,294	206,352	78,122	187,948	2,148	2,283	4,431	270,501	727,162	
1997 31. Jan.	229	195,458	195,688	61,841	144,320	1,447	3,006	4,453	210,614	532,239	
28. Feb.	224	197,787	198,011	63,596	147,514	1,840	2,653	4,494	215,604	546,910	
31. Mar.	41	193,674	193,715	69,118	151,254	1,642	2,657	4,300	224,672	564,568	
30. Apr.	63	192,886	192,948	68,055	153,658	1,524	2,440	3,964	225,677	579,038	
31. May	64	186,636	186,699	69,852	158,314	1,600	2,423	4,023	232,188	588,618	
30. Jun.	70	187,226	187,297	69,962	176,525	1,957	2,586	4,543	251,030	591,470	
31. Jul.	57	194,624	194,681	70,836	168,649	1,692	2,923	4,615	244,101	612,944	
31. Aug.	42	195,410	195,452	73,936	168,367	1,874	2,933	4,807	247,109	630,571	
30. Sep.	73	195,627	195,699	72,215	173,173	1,883	2,983	4,866	250,254	649,259	
31. Oct.	95	196,643	196,737	76,677	172,561	1,848	2,963	4,812	254,049	660,266	
30. Nov.	49	198,105	198,154	75,391	172,818	1,901	3,587	5,488	253,697	681,481	
31. Dec.	58	206,294	206,352	78,122	187,948	2,148	2,283	4,431	270,501	727,162	
1998 31. Jan.	79	200,282	200,362	73,988	181,881	2,148	2,785	4,933	260,803	732,181	
28. Feb.	98	195,270	195,368	74,976	173,507	3,123	3,036	6,159	254,642	755,721	
31. Mar.	171	191,656	191,827	74,336	181,770	3,251	2,808	6,060	262,166	774,027	
30. Apr.	167	189,508	189,675	79,879	186,888	2,627	2,952	5,579	272,346	792,726	
31. May	68	185,604	185,672	84,560	187,665	2,697	2,819	5,517	277,742	809,034	
30. Jun.	60	197,496	197,556	85,247	199,998	2,662	5,011	7,673	292,917	828,227	
31. Jul.	68	194,102	194,170	88,621	201,475	3,698	2,689	6,387	296,483	845,771	

Domestic assets								Assets		
Claims of banks on other sectors								Total	Other assets	Total
Enterprises		Individuals	Nonmon. fin. institutions		Total	Total	Total			
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	3,761	1,767	422,985	693,845	95,555	1,270,507		
397,226	36,341	160,488	8,221	4,529	606,804	937,602	111,696	1,601,901		
471,569	38,016	207,221	6,480	2,897	726,182	1,061,090	109,887	1,865,965		
532,116	38,091	240,901	9,714	2,646	823,470	1,211,442	125,299	2,212,268		
466,655	38,152	206,699	6,432	2,886	720,824	1,060,158	122,602	1,881,364		
471,228	38,701	207,229	6,841	2,892	726,890	1,067,644	124,034	1,904,953		
476,240	38,669	209,493	6,935	2,907	734,243	1,076,969	133,093	1,929,475		
475,960	38,877	214,981	8,208	2,983	741,010	1,095,138	132,866	1,955,338		
474,707	39,425	220,390	9,139	2,820	746,482	1,101,799	134,141	1,979,732		
481,282	38,558	223,445	8,587	2,828	754,700	1,115,029	139,929	2,026,226		
492,671	38,729	228,879	8,664	2,853	771,796	1,140,454	142,289	2,081,466		
491,241	38,384	230,399	9,039	2,870	771,933	1,143,439	150,065	2,114,571		
492,264	39,211	235,718	9,472	2,820	779,486	1,152,721	157,301	2,147,287		
502,806	37,891	237,723	10,018	2,832	791,270	1,167,304	155,745	2,170,661		
510,781	38,207	238,290	11,057	2,758	801,094	1,179,655	153,910	2,195,499		
532,116	38,091	240,901	9,714	2,646	823,470	1,211,442	125,299	2,212,268		
531,292	39,355	240,500	9,509	2,671	823,326	1,212,765	144,705	2,237,836		
544,958	39,191	244,606	10,663	2,687	842,105	1,236,838	137,858	2,251,004		
554,837	39,456	251,782	11,177	2,714	859,967	1,257,485	144,044	2,273,438		
570,927	40,309	257,748	11,444	2,809	883,236	1,289,135	141,799	2,298,475		
587,535	40,632	266,253	12,204	3,211	909,835	1,321,265	145,138	2,424,366		
593,465	43,481	269,360	11,677	3,259	921,241	1,340,319	143,353	2,390,520		
594,735	44,513	276,826	11,898	2,779	930,751	1,349,746	140,606	2,385,144		

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
-	489,551	245,455	735,007	12,553	24,229	36,782	21,460	6,086	311,097	1,270,507
7,800	616,477	325,422	941,899	29,266	27,804	57,070	37,105	5,740	372,695	1,601,901
0	750,858	384,410	1,135,268	27,408	24,747	52,155	69,598	3,982	398,361	1,865,965
9,000	1,006,663	404,668	1,411,330	47,561	19,246	66,807	64,688	5,435	457,656	2,212,268
8,200	751,053	382,981	1,134,034	27,848	25,266	53,114	69,398	3,503	425,627	1,881,364
1,800	764,314	380,879	1,145,193	28,842	23,827	52,668	65,552	3,820	439,708	1,904,953
1,100	790,340	383,893	1,174,232	29,510	19,481	48,991	63,052	4,394	445,091	1,929,475
6,000	810,715	382,347	1,193,063	29,214	18,864	48,077	64,439	4,420	452,391	1,955,338
5,000	825,806	377,577	1,203,383	34,211	17,511	51,723	75,423	6,728	455,776	1,979,732
7,500	850,000	378,769	1,228,769	36,620	18,039	54,658	85,176	4,745	465,581	2,026,226
11,500	868,545	383,872	1,252,417	38,693	26,026	64,720	86,415	4,549	478,684	2,081,466
7,500	885,180	388,652	1,273,832	42,112	23,127	65,238	82,527	4,454	493,069	2,114,571
7,200	906,713	391,745	1,298,458	40,414	24,347	64,761	79,584	5,552	503,233	2,147,287
12,400	926,715	393,582	1,320,297	41,620	22,832	64,451	76,976	5,465	506,734	2,170,661
10,100	945,278	395,733	1,341,010	42,107	17,928	60,036	76,030	6,594	513,674	2,195,499
9,000	1,006,663	404,668	1,411,330	47,561	19,246	66,807	64,688	5,435	457,656	2,212,268
4,300	997,284	410,555	1,407,839	48,424	16,319	64,744	65,376	5,320	494,195	2,237,836
6,500	1,016,863	406,766	1,423,629	53,355	17,560	70,916	64,899	4,692	491,501	2,251,004
0	1,036,193	408,974	1,445,166	52,622	14,972	67,594	65,497	5,725	497,628	2,273,438
0	1,065,073	407,173	1,472,245	53,605	15,363	68,968	64,663	5,391	497,532	2,298,475
7,000	1,093,776	409,352	1,503,128	53,992	16,697	70,689	153,640	8,180	503,058	2,424,366
5,000	1,126,145	408,410	1,534,554	47,563	17,711	65,273	66,295	20,834	506,008	2,390,520
0	1,142,254	405,813	1,548,067	48,058	27,100	75,158	63,990	5,842	497,916	2,385,144

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
1997 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
31. Mar.	16	2,970	24	30	328,365	221,977	553,382	8,094	561,476	15,221
30. Apr.	16	2,918	69	28	315,386	232,880	551,298	7,934	559,232	15,111
31. May	16	2,868	18	31	419,043	237,687	659,663	7,903	667,566	14,997
30. Jun.	16	2,909	19	35	376,047	237,541	616,566	7,868	624,435	15,151
31. Jul.	16	2,863	54	30	336,235	252,768	591,965	7,749	599,714	15,060

Millions of Tolars	Liabilities									
	Notes issue	Deposits								
		Deposits of banks			General government deposits				Other demand deposits	
		Giro and reserves accounts	Foreign currency deposits	Total	Demand deposits	Time deposits	Foreign currency deposits	Total	Enterprises	Nonmonetary financial institutions
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.	71,441	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
1997 28. Feb.	68,456	41,023	0	41,023	2,653	1,800	13,027	17,480	192	1,649
31. Mar.	73,564	41,306	0	41,306	2,657	1,100	10,758	14,516	20	1,622
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	1,600
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.	78,693	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	1,848
30. Nov.	80,612	50,424	0	50,424	3,587	10,100	21,081	34,768	0	1,901
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
31. Mar.	80,376	57,704	0	57,704	2,808	0	11,777	14,585	1,309	1,942
30. Apr.	87,830	48,642	0	48,642	2,952	0	12,099	15,051	1,011	1,616
31. May	92,654	49,346	0	49,346	2,819	7,000	101,529	111,348	1,034	1,664
30. Jun.	94,417	56,379	0	56,379	5,011	5,000	16,132	26,142	1,049	1,613
31. Jul.	99,478	49,793	0	49,793	2,689	0	14,510	17,199	2,034	1,664

Assets										
Claims on domestic banks										
Loans					Total	Deposits	Other claims	Total	Other assets	Total
Rediscounts	Lombard loans	Liquidity loans	Repurchase agreements	Other loans						
11	12	13	14	15	16=11+...+15	17	18	19=16+...+18	20	21
934	0	0	1,005	458	2,396	447	977	3,821	336	19,307
-	152	15,000	0	443	15,595	99	600	16,295	1,988	97,902
-	351	13,611	1,488	395	15,845	147	10	16,002	1,506	140,113
-	0	13,784	12,574	3,281	29,639	252	8	29,899	4,865	240,189
-	66	7,667	16,804	18,295	42,832	223	1	43,056	3,620	312,391
-	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
-	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
-	0	0	19,392	191	19,583	231	0	19,814	7,216	603,727
-	0	1,200	19,516	191	20,907	245	24	21,175	8,375	603,893
-	2,389	1,000	28,091	1,483	32,964	248	2	33,214	9,414	725,191
-	1,296	1,600	9,707	944	13,548	233	0	13,781	9,602	662,968
-	0	0	6,153	191	6,343	238	0	6,581	8,820	630,175

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	420	522	4,763	26,291	3,847	312,391
1,601	66,990	16,317	162,130	178,447	860	15	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	6,289	597,718
1,840	60,344	25,771	208,193	233,964	238	3,723	224	5,295	36,734	10,006	418,984
1,642	57,463	26,887	205,485	232,372	1,170	1,395	41	5,398	36,734	11,592	419,730
1,524	59,011	28,165	213,886	242,051	1,070	4,209	63	5,380	36,734	12,490	434,871
1,600	66,549	42,914	220,876	263,790	2,429	4,190	64	5,479	36,734	10,665	464,247
1,957	95,808	36,451	227,568	264,019	826	5,119	70	5,488	36,734	11,211	493,543
1,692	90,501	41,542	268,767	310,309	1,154	3,718	57	5,597	36,734	17,888	542,051
1,874	83,169	49,501	279,665	329,166	1,074	4,226	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
1,848	89,502	62,702	291,455	354,158	2,102	0	95	5,705	36,734	16,441	587,207
1,901	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	6,289	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
3,251	75,540	85,203	292,222	377,425	1,980	0	171	5,866	52,314	10,055	603,727
2,627	66,320	91,049	290,137	381,186	2,510	0	167	5,765	52,314	7,800	603,893
2,697	163,392	89,549	309,846	399,396	4,601	0	68	5,658	52,314	7,108	725,191
2,662	85,184	84,187	313,658	397,845	16,804	0	60	5,746	52,314	10,598	662,968
3,698	70,689	94,933	298,632	393,565	2,393	0	68	5,661	52,314	6,006	630,175

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 ¹	Loans-over 1 year	Commercial papers and bonds
Column	1	2	3	4	5	6=3+4+5	7	8	9	10
Code										
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	76,127	82,418	2,993	161,539	26,454	163,635	226,458	242,354
1995 31. Dec.	4,278	33,681	66,371	106,958	9,263	182,593	33,705	231,411	351,697	283,557
1996 31. Dec.	5,016	43,093	66,790	160,917	6,102	233,809	39,398	240,696	445,827	298,406
1997 31. Dec.	8,019	55,067	43,515	345,084	10,442	399,040	48,552	280,751	523,292	318,416
1997 28. Feb.	5,283	41,024	57,584	216,615	5,130	279,329	39,750	237,939	449,084	303,168
31. Mar.	4,875	41,306	54,735	218,786	6,069	279,590	40,039	242,259	452,299	304,568
30. Apr.	6,244	39,550	53,645	228,650	6,034	288,328	41,792	245,201	463,099	306,693
31. May	4,938	35,873	61,229	247,185	6,038	314,453	45,719	246,504	464,203	306,093
30. Jun.	4,754	50,714	66,483	248,660	5,897	321,039	44,768	249,075	475,888	306,251
31. Jul.	5,711	43,293	67,310	287,761	6,499	361,571	47,500	252,899	487,859	313,318
31. Aug.	5,219	43,178	60,795	307,071	10,017	377,883	48,426	251,822	488,899	314,980
30. Sep.	5,494	48,913	55,661	323,512	14,347	393,520	50,934	253,099	492,919	315,745
31. Oct.	6,271	49,244	52,378	332,198	12,677	397,252	50,242	258,040	501,556	318,307
30. Nov.	5,704	50,413	50,015	340,252	14,349	404,616	51,459	258,284	510,193	320,030
31. Dec.	8,019	55,067	43,515	345,084	10,442	399,040	48,552	280,751	523,292	318,416
1998 31. Jan.	6,175	60,522	40,663	348,882	9,494	399,039	51,639	267,628	525,866	326,297
28. Feb.	5,893	51,856	43,237	356,923	9,260	409,419	49,333	279,288	532,544	334,008
31. Mar.	6,544	57,704	45,260	354,299	9,558	409,117	50,056	286,662	543,057	335,602
30. Apr.	8,460	48,642	47,880	356,336	10,336	414,552	50,644	295,699	560,135	339,808
31. May	8,611	49,346	45,101	371,580	10,492	427,173	53,304	310,407	570,280	343,831
30. Jun.	9,694	56,379	44,241	375,860	10,969	431,070	53,694	319,334	590,952	330,923
31. Jul.	11,390	49,792	47,371	369,179	10,808	427,358	54,927	315,434	600,996	332,155

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	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10
Code										
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.	29,971	29,639	52,406	112,016	115,894	41,893	277,421	4,263	439,472	245,455
1995 31. Dec.	28,782	41,665	39,299	109,746	139,961	54,676	350,098	3,825	548,560	325,422
1996 31. Dec.	34,184	15,277	38,573	88,035	163,327	65,159	450,608	3,122	682,216	384,410
1997 31. Dec.	8,684	17,834	37,372	63,891	187,948	79,059	648,103	3,141	918,251	404,668
1997 28. Feb.	34,291	14,431	30,536	79,258	147,514	70,549	476,361	3,582	698,006	380,879
31. Mar.	30,998	13,736	31,418	76,151	151,254	73,227	491,341	3,224	719,046	383,893
30. Apr.	28,928	15,297	32,353	76,578	153,658	73,734	505,305	3,350	736,046	382,347
31. May	30,576	20,899	38,344	89,820	158,314	75,672	512,946	4,299	751,231	377,577
30. Jun.	28,521	18,242	46,023	92,786	176,525	81,778	509,692	3,920	771,915	378,769
31. Jul.	26,416	18,380	48,209	93,004	168,649	80,171	532,773	3,395	784,988	383,872
31. Aug.	25,370	13,177	42,505	81,052	168,367	81,169	549,402	3,380	802,317	388,652
30. Sep.	24,852	11,314	38,603	74,769	173,173	80,297	568,961	3,633	826,065	391,745
31. Oct.	24,373	14,657	37,276	76,305	172,561	79,609	580,657	3,363	836,190	393,582
30. Nov.	18,819	12,621	41,261	72,702	172,818	80,441	601,040	3,216	857,515	395,733
31. Dec.	8,684	17,834	37,372	63,891	187,948	79,059	648,103	3,141	918,251	404,668
1998 31. Jan.	7,262	17,690	36,003	60,955	181,881	82,004	650,178	3,348	917,411	410,555
28. Feb.	7,904	22,008	37,953	67,865	173,507	84,856	670,865	3,067	932,295	406,766
31. Mar.	5,843	18,705	42,338	66,886	181,770	85,643	688,384	3,745	959,542	408,974
30. Apr.	5,450	20,907	44,285	70,642	186,888	88,926	703,801	2,882	982,496	407,173
31. May	5,550	31,230	43,212	79,992	187,665	90,161	718,873	3,579	1,000,278	409,352
30. Jun.	5,625	12,591	41,499	59,715	199,998	96,255	731,973	4,030	1,032,255	408,410
31. Jul.	4,005	5,968	45,606	55,579	201,475	98,831	746,941	3,449	1,050,696	405,813

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)			Total
				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	678,195	91,239	962,040	169,188	26,599	13,539	29,990	51,732	291,049	1,253,089
21,949	922,319	108,316	1,251,187	193,118	25,995	19,601	32,962	30,074	301,750	1,552,937
21,245	1,045,571	106,453	1,433,942	252,458	29,282	20,218	32,075	31,141	365,174	1,799,116
24,762	1,195,773	119,917	1,777,817	181,729	49,448	23,309	29,465	32,301	316,253	2,094,069
22,040	1,051,980	120,006	1,497,622	211,395	29,120	21,171	36,556	31,194	329,436	1,827,059
22,004	1,061,170	128,352	1,515,293	215,358	29,664	22,568	34,608	31,228	333,427	1,848,720
22,483	1,079,269	128,512	1,541,904	207,369	29,447	23,739	36,034	31,209	327,799	1,869,702
23,254	1,085,773	130,052	1,571,088	201,954	29,132	22,460	35,544	31,122	320,213	1,891,301
22,948	1,098,929	135,842	1,611,279	195,149	29,094	22,807	37,781	31,026	315,857	1,927,136
22,653	1,124,230	137,508	1,672,313	175,642	29,738	20,228	38,948	31,265	295,821	1,968,134
22,782	1,126,909	146,547	1,699,737	174,179	31,352	19,568	39,284	31,695	296,077	1,995,814
23,499	1,136,195	153,608	1,737,730	169,290	30,781	19,206	39,954	32,038	291,270	2,029,000
23,747	1,151,893	151,301	1,755,962	173,957	30,405	18,231	39,750	32,263	294,606	2,050,568
24,136	1,164,102	148,336	1,773,172	175,025	30,268	19,350	40,806	32,325	297,774	2,070,945
24,762	1,195,773	119,917	1,777,817	181,729	49,448	23,309	29,465	32,301	316,253	2,094,069
25,566	1,196,996	139,541	1,802,273	178,493	48,438	25,283	36,924	32,293	321,432	2,123,705
25,899	1,221,072	131,189	1,819,429	181,946	48,012	24,885	29,287	32,320	316,449	2,135,878
26,307	1,241,683	137,090	1,852,137	175,512	47,663	25,469	29,574	32,215	310,433	2,162,570
27,158	1,273,444	133,616	1,878,714	173,151	47,682	26,265	29,174	32,038	308,310	2,187,024
27,865	1,305,688	135,842	1,926,659	158,001	47,614	25,065	27,731	31,985	290,397	2,217,056
29,683	1,324,587	133,935	1,955,665	152,138	46,177	24,047	27,976	32,076	282,414	2,238,079
30,593	1,334,105	131,915	1,954,561	160,402	49,498	25,580	27,357	32,241	295,078	2,249,639

Liabilities										
Domestic liabilities					Foreign liabilities				Total	Total
Other for. curr. liabilities to govt. ¹	Total	Securities issued	Capital and reserves	Other liabilities	Total	Liabilities to banks		Liabilities to non-monetary sectors			Total
						Deposits	Borrowings ¹			
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	684,927	20,782	219,691	56,520	1,093,936	6,224	122,389	30,540	159,153	1,253,089
0	873,982	45,066	262,841	74,432	1,366,068	2,650	144,259	39,960	186,869	1,552,937
50,626	1,117,251	37,082	285,245	65,144	1,592,757	18,515	137,721	50,123	206,358	1,799,116
52,855	1,375,773	52,418	320,370	75,323	1,887,775	19,315	130,801	56,178	206,294	2,094,069
52,525	1,131,411	38,003	291,776	88,824	1,629,272	9,238	135,671	52,879	197,787	1,827,059
52,293	1,155,232	38,978	291,775	92,909	1,655,046	9,219	132,226	52,228	193,674	1,848,720
54,943	1,173,336	38,182	295,826	92,895	1,676,817	8,456	132,425	52,005	192,886	1,869,702
53,769	1,182,577	38,595	296,700	96,974	1,704,665	8,796	125,721	52,119	186,636	1,891,301
52,126	1,202,809	42,375	295,786	106,153	1,739,910	8,915	125,688	52,623	187,226	1,927,136
55,323	1,224,183	45,181	301,394	109,747	1,773,510	9,120	128,214	57,291	194,624	1,968,134
54,843	1,245,812	48,945	301,408	123,187	1,800,404	9,320	128,440	57,650	195,410	1,995,814
54,655	1,272,465	50,559	301,916	133,664	1,833,373	10,391	129,607	55,629	195,627	2,029,000
53,930	1,283,702	50,939	303,691	139,289	1,853,926	9,522	131,160	55,961	196,643	2,050,568
54,949	1,308,197	47,539	305,631	138,771	1,872,840	9,801	132,598	55,706	198,105	2,070,945
52,855	1,375,773	52,418	320,370	75,323	1,887,775	19,315	130,801	56,178	206,294	2,094,069
53,671	1,381,637	50,170	313,709	116,951	1,923,423	8,339	136,212	55,731	200,282	2,123,705
53,345	1,392,405	52,074	325,844	102,421	1,940,609	8,489	126,972	59,809	195,270	2,135,878
53,720	1,422,236	48,557	328,995	104,240	1,970,914	8,643	126,483	56,530	191,656	2,162,570
52,564	1,442,233	48,321	332,734	103,586	1,997,516	8,252	125,608	55,647	189,508	2,187,024
52,111	1,461,741	47,210	334,369	108,140	2,031,452	7,720	121,039	56,845	185,604	2,217,056
50,163	1,490,828	48,332	327,686	114,023	2,040,583	8,791	130,827	57,878	197,496	2,238,079
49,479	1,505,989	55,679	325,438	112,851	2,055,537	8,197	131,615	54,290	194,102	2,249,639

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
	Total								
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	141,712	151,834	318,719	6,222	229,843	236,065	19,294	574,078
1995 31. Dec.	33,690	201,767	268,076	503,533	12,095	266,913	279,007	21,949	804,490
1996 31. Dec.	39,012	223,784	364,200	626,996	8,307	281,998	290,306	21,245	938,547
1997 31. Dec.	47,740	262,670	448,887	759,297	11,190	294,935	306,125	24,762	1,090,185
1997 31. Jul.	47,039	241,910	411,159	700,108	12,805	288,485	301,290	22,653	1,024,051
31. Aug.	47,528	240,124	413,461	701,114	11,546	291,415	302,961	22,782	1,026,857
30. Sep.	49,990	241,210	420,909	712,109	13,212	290,435	303,647	23,499	1,039,254
31. Oct.	49,208	244,704	429,882	723,795	12,691	293,672	306,362	23,747	1,053,904
30. Nov.	50,286	243,440	435,136	728,862	12,486	295,558	308,044	24,136	1,061,041
31. Dec.	47,740	262,670	448,887	759,297	11,190	294,935	306,125	24,762	1,090,185
1998 31. Jan.	50,712	254,903	451,540	757,154	12,974	299,369	312,343	25,566	1,095,063
28. Feb.	48,846	262,861	457,936	769,644	16,991	302,582	319,574	25,899	1,115,116
31. Mar.	49,481	266,214	467,601	783,296	16,106	304,998	321,104	26,307	1,130,707
30. Apr.	50,082	272,920	484,996	807,997	27,727	295,075	322,802	27,158	1,157,957
31. May	52,751	280,525	495,432	828,708	29,964	298,622	328,586	27,865	1,185,160
30. Jun.	53,091	276,917	514,967	844,975	31,493	294,192	325,685	29,683	1,200,343
31. Jul.	54,264	271,266	524,363	849,893	31,013	294,844	325,857	30,593	1,206,343
	Enterprises and non-profit institutions								
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.	6,206	234,447	225,713	466,365	3,987	11,725	15,713	22,379	504,457
1997 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.	6,206	234,447	225,713	466,365	3,987	11,725	15,713	22,379	504,457
1998 31. Jan.	7,126	236,199	228,018	471,344	4,015	12,180	16,196	23,159	510,698
28. Feb.	7,551	242,528	230,876	480,955	4,048	11,666	15,713	23,477	520,146
31. Mar.	7,232	245,211	233,442	485,884	4,071	11,524	15,595	23,861	525,340
30. Apr.	7,170	251,260	241,019	499,449	4,029	11,659	15,688	24,621	539,758
31. May	7,170	256,992	245,669	509,831	4,165	11,540	15,706	24,926	550,463
30. Jun.	7,480	253,088	249,700	510,268	5,184	11,600	16,784	26,697	553,749
31. Jul.	7,551	247,335	253,282	508,168	4,940	11,681	16,621	27,892	552,682
	Central government								
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.	1,085	10	11,289	12,384	7,203	282,927	290,130	-	302,514
1997 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.	1,085	10	11,289	12,384	7,203	282,927	290,130	-	302,514
1998 31. Jan.	4,193	10	11,229	15,432	8,959	286,904	295,863	-	311,295
28. Feb.	2,284	0	11,242	13,526	12,944	290,630	303,574	-	317,100
31. Mar.	2,696	0	11,280	13,977	12,035	293,185	305,220	-	319,197
30. Apr.	2,782	0	16,929	19,711	23,698	283,124	306,822	-	326,533
31. May	3,160	80	16,951	20,191	25,799	286,789	312,588	-	332,779
30. Jun.	5,493	80	24,412	29,986	26,309	282,299	308,608	-	338,593
31. Jul.	5,892	83	23,995	29,969	26,073	283,073	309,146	-	339,115

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

Claims						
Foreign currency claims						Total
Foreign currency loans				Foreign currency securities	Total	
Overdrafts etc.	Up to 1 year	Over 1 year	Total			14	15=13+14
10	11	12	13=10+11+12	15=13+14	16=9+15	
Total						
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	678,195
15	29,644	83,621	113,280	4,550	117,829	922,319
386	16,912	81,626	98,924	8,100	107,025	1,045,571
811	18,081	74,406	93,298	12,290	105,588	1,195,773
461	10,990	76,700	88,151	12,028	100,179	1,124,230
898	11,698	75,437	88,033	12,019	100,052	1,126,909
944	11,889	72,010	84,843	12,098	96,941	1,136,195
1,034	13,336	71,674	86,044	11,944	97,989	1,151,893
1,174	14,844	75,057	91,075	11,986	103,061	1,164,102
811	18,081	74,406	93,298	12,290	105,588	1,195,773
928	12,725	74,327	87,980	13,954	101,934	1,196,996
487	16,427	74,608	91,522	14,435	105,957	1,221,072
575	20,448	75,456	96,479	14,498	110,977	1,241,683
562	22,779	75,139	98,480	17,006	115,487	1,273,444
553	29,882	74,848	105,283	15,245	120,528	1,305,688
603	42,417	75,985	119,006	5,239	124,244	1,324,587
663	44,168	76,633	121,464	6,298	127,762	1,334,105
Enterprises and non-profit institutions						
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
717	18,081	46,952	65,751	0	65,751	570,208
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
717	18,081	46,952	65,751	0	65,751	570,208
814	12,725	46,410	59,949	0	59,949	570,647
381	16,427	47,195	64,003	0	64,003	584,149
450	20,448	48,055	68,953	0	68,953	594,293
449	22,695	48,333	71,477	0	71,477	611,235
445	28,965	48,294	77,704	0	77,704	628,167
493	33,208	49,495	83,196	0	83,196	636,946
515	35,205	50,846	86,566	0	86,566	639,248
Central government						
-	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	342,257
-	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	342,257
-	0	27,917	27,917	13,954	41,871	353,166
-	0	27,413	27,413	14,435	41,848	358,948
-	0	27,401	27,401	14,498	41,898	361,095
-	84	26,806	26,890	17,006	43,896	370,430
-	917	26,554	27,471	15,245	42,716	375,495
-	9,209	26,490	35,699	5,239	40,938	379,531
-	8,963	25,787	34,750	6,298	41,048	380,163

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	
Individuals												
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.	40,336	6,344	194,128	240,807	-	-	-	-	240,807	94	240,901	
1997 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.	40,336	6,344	194,128	240,807	-	-	-	-	240,807	94	240,901	
1998 31. Jan.	39,173	6,187	195,026	240,386	-	-	-	-	240,386	114	240,500	
28. Feb.	38,864	6,497	199,140	244,500	-	-	-	-	244,500	106	244,606	
31. Mar.	39,426	6,398	205,833	251,657	-	-	-	-	251,657	125	251,782	
30. Apr.	39,999	6,229	211,407	257,635	-	-	-	-	257,635	113	257,748	
31. May	42,230	6,664	217,251	266,145	-	-	-	-	266,145	108	266,253	
30. Jun.	39,996	6,962	222,291	269,250	-	-	-	-	269,250	110	269,360	
31. Jul.	40,589	7,200	228,889	276,678	-	-	-	-	276,678	148	276,826	
Other general government												
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	-	17	17	4	30,046	-	30,046	
1997 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	
31. Mar.	-	5,786	14,815	20,601	0	17	17	4	20,621	-	20,621	
30. Apr.	-	6,111	13,646	19,758	0	16	16	4	19,778	-	19,778	
31. May	-	6,705	13,633	20,338	0	16	16	4	20,358	-	20,358	
30. Jun.	-	7,047	16,747	23,795	0	16	16	4	23,815	-	23,815	
31. Jul.	-	6,711	16,469	23,179	0	9	9	4	23,192	-	23,192	
Nonmonetary financial institutions												
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	1,967	1,416	3,761	0	0	0	1,767	5,528	0	5,528	
1995 31. Dec.	84	3,559	1,420	5,063	0	305	305	4,224	9,592	3,157	12,749	
1996 31. Dec.	92	4,946	687	5,725	0	569	569	2,328	8,622	754	9,376	
1997 31. Dec.	114	7,217	2,383	9,714	0	266	266	2,380	12,361	0	12,361	
1997 31. Jul.	113	5,046	965	6,124	0	390	390	2,463	8,977	2,540	11,517	
31. Aug.	133	5,104	1,045	6,282	0	393	393	2,477	9,152	2,757	11,909	
30. Sep.	289	5,591	1,046	6,927	0	318	318	2,502	9,747	2,545	12,293	
31. Oct.	191	5,804	1,052	7,047	0	320	320	2,512	9,880	2,971	12,850	
30. Nov.	113	5,869	1,760	7,742	0	321	321	2,437	10,500	3,315	13,815	
31. Dec.	114	7,217	2,383	9,714	0	266	266	2,380	12,361	0	12,361	
1998 31. Jan.	220	7,063	2,225	9,509	0	268	268	2,403	12,180	0	12,180	
28. Feb.	147	8,432	2,084	10,663	0	270	270	2,417	13,350	0	13,350	
31. Mar.	127	8,819	2,231	11,177	0	273	273	2,441	13,891	0	13,891	
30. Apr.	131	9,320	1,994	11,444	0	275	275	2,533	14,253	0	14,253	
31. May	191	10,085	1,928	12,204	0	276	276	2,935	15,415	0	15,415	
30. Jun.	121	9,739	1,817	11,677	0	277	277	2,982	14,936	0	14,936	
31. Jul.	233	9,936	1,729	11,898	0	82	82	2,697	14,676	0	14,676	

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
	Total general government										
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	22,045	15,425	9,933	14,039	91,828	158	125,303	53,105	178,408
1997 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	22,045	15,425	9,933	14,039	91,828	158	125,303	53,105	178,408
1998 31. Jan.	33,741	15,596	26,010	12,253	10,502	14,731	79,092	161	112,994	53,916	166,910
28. Feb.	32,141	18,859	26,538	14,106	10,973	15,243	85,719	138	117,998	53,581	171,579
31. Mar.	31,256	20,122	28,444	14,730	11,318	16,315	90,930	124	122,310	53,957	176,267
30. Apr.	29,911	33,112	29,584	14,326	13,029	16,327	106,378	122	136,412	52,800	189,212
31. May	30,455	25,977	37,253	14,235	13,340	16,590	107,395	132	137,983	52,345	190,328
30. Jun.	31,559	26,291	28,450	16,009	13,499	17,779	102,028	128	133,715	50,409	184,124
31. Jul.	30,467	29,156	26,236	16,841	13,476	18,965	104,673	127	135,267	49,724	184,991
	Nonmonetary financial institutions										
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	716	1,539	644	9,992	1,852	14,743	-	15,401	1,637	17,037
1995 31. Dec.	759	1,796	1,249	6,088	14,185	4,496	27,814	-	28,573	673	29,245
1996 31. Dec.	1,496	1,905	1,376	10,215	21,759	10,184	45,440	-	46,936	364	47,300
1997 31. Dec.	3,272	4,922	1,140	13,149	24,856	41,273	85,340	81	88,693	0	88,693
1997 31. Jul.	4,417	2,621	1,895	11,648	23,507	27,329	67,001	-	71,418	244	71,661
31. Aug.	3,550	2,999	2,402	11,864	26,629	28,021	71,915	-	75,465	247	75,712
30. Sep.	3,916	1,962	1,538	11,438	27,631	30,040	72,609	-	76,525	140	76,665
31. Oct.	3,438	2,171	2,084	11,262	24,474	33,274	73,264	-	76,702	141	76,843
30. Nov.	3,359	2,669	2,280	11,305	24,151	37,633	78,039	-	81,397	142	81,539
31. Dec.	3,272	4,922	1,140	13,149	24,856	41,273	85,340	81	88,693	0	88,693
1998 31. Jan.	3,243	3,607	1,725	13,206	25,584	43,666	87,788	81	91,112	0	91,112
28. Feb.	2,471	1,946	1,666	13,335	26,934	44,126	88,007	81	90,558	0	90,558
31. Mar.	2,913	2,617	1,163	14,511	27,465	45,895	91,651	92	94,656	0	94,656
30. Apr.	3,355	2,816	921	14,541	23,370	47,436	89,084	89	92,528	0	92,528
31. May	4,213	3,189	837	14,473	25,431	49,091	93,020	89	97,322	0	97,322
30. Jun.	4,503	4,503	1,077	15,216	23,560	51,814	96,169	80	100,753	0	100,753
31. Jul.	4,409	3,354	1,105	14,118	27,211	53,042	98,829	139	103,378	0	103,378

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
	Total									
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	45,879	100,159	81,620	11,405	38,358	277,421	4,263	439,472
1995 31. Dec.	139,961	54,676	39,998	95,618	125,306	20,446	68,731	350,098	3,825	548,560
1996 31. Dec.	163,327	65,159	43,433	144,691	131,798	23,818	106,869	450,608	3,122	682,216
1997 31. Dec.	187,948	79,059	74,487	177,351	189,529	34,789	171,946	648,103	3,141	918,251
1997 31. Jul.	168,649	80,171	52,640	148,319	158,389	30,902	142,524	532,773	3,395	784,988
31. Aug.	168,367	81,169	46,505	163,852	159,128	34,811	145,107	549,402	3,380	802,317
30. Sep.	173,173	80,297	52,338	170,150	159,568	36,251	150,654	568,961	3,633	826,065
31. Oct.	172,561	79,609	50,019	176,853	162,542	34,098	157,144	580,657	3,363	836,190
30. Nov.	172,818	80,441	52,878	178,749	172,174	34,065	163,175	601,040	3,216	857,515
31. Dec.	187,948	79,059	74,487	177,351	189,529	34,789	171,946	648,103	3,141	918,251
1998 31. Jan.	181,881	82,004	50,544	191,139	192,141	36,085	180,268	650,178	3,348	917,411
28. Feb.	173,507	84,856	53,367	189,575	202,747	37,906	187,269	670,865	3,067	932,295
31. Mar.	181,770	85,643	59,894	194,687	204,372	38,783	190,647	688,384	3,745	959,542
30. Apr.	186,888	88,926	75,217	193,634	203,064	36,400	195,486	703,801	2,882	982,496
31. May	187,665	90,161	74,964	206,700	199,482	38,771	198,956	718,873	3,579	1,000,278
30. Jun.	199,998	96,255	75,431	196,646	211,825	37,059	211,011	731,973	4,030	1,032,255
31. Jul.	201,475	98,831	72,775	197,232	217,356	40,686	218,891	746,941	3,449	1,050,696
	Enterprises and non-profit institutions									
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	65,938	84,241	0	72,685	252,493	2,879	341,590
1997 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	65,938	84,241	0	72,685	252,493	2,879	341,590
1998 31. Jan.	77,528	-	21,502	69,168	82,903	0	77,048	250,621	3,087	331,236
28. Feb.	68,753	-	22,440	65,245	84,895	0	81,557	254,138	2,819	325,710
31. Mar.	76,166	-	26,432	64,510	83,569	0	80,443	254,954	3,491	334,611
30. Apr.	77,298	-	28,020	62,094	84,584	0	82,224	256,922	2,638	336,858
31. May	77,164	-	34,089	62,959	81,033	0	81,741	259,822	3,318	340,304
30. Jun.	81,359	-	32,410	61,395	86,030	0	87,997	267,833	3,782	352,974
31. Jul.	81,466	-	27,715	65,491	86,710	0	91,281	271,196	3,160	355,823
	Individuals									
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 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
31. Mar.	71,436	85,643	10,722	100,570	91,562	-	47,994	250,849	38	407,966
30. Apr.	76,324	88,926	11,270	101,035	89,613	-	49,499	251,417	32	416,698
31. May	75,832	90,161	11,708	105,651	89,742	-	51,534	258,635	39	424,668
30. Jun.	82,576	96,255	12,227	105,724	94,569	-	53,422	265,942	40	444,813
31. Jul.	85,133	98,831	12,551	104,400	99,687	-	55,604	272,242	23	456,228

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
Total							
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	684,927
64,145	85,335	111,633	53,333	164,966	10,977	325,422	873,982
68,188	115,019	149,559	33,437	182,996	68,833	435,035	1,117,251
65,975	117,202	167,933	34,679	202,612	71,734	457,522	1,375,773
68,515	115,441	150,309	32,372	182,680	72,559	439,195	1,224,183
68,154	117,921	152,739	32,873	185,612	71,807	443,495	1,245,812
67,736	117,573	156,565	33,050	189,615	71,476	446,400	1,272,465
66,634	118,286	158,311	33,372	191,683	70,909	447,512	1,283,702
65,036	115,998	163,253	34,123	197,376	72,273	450,682	1,308,197
65,975	117,202	167,933	34,679	202,612	71,734	457,522	1,375,773
65,748	113,714	175,976	35,262	211,238	73,526	464,226	1,381,637
65,728	115,412	173,164	36,069	209,233	69,737	460,111	1,392,405
64,184	114,158	175,914	36,194	212,108	72,244	462,694	1,422,236
66,090	118,513	169,873	36,039	205,912	69,222	459,737	1,442,233
64,612	115,773	171,994	36,149	208,143	72,935	461,463	1,461,741
64,638	116,937	170,676	36,802	207,477	69,521	458,573	1,490,828
65,254	118,055	171,232	37,014	208,246	63,737	455,293	1,505,989
Enterprises and non-profit institutions							
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
5,065	-	541	63	605	18,879	24,549	366,139
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
5,065	-	541	63	605	18,879	24,549	366,139
5,235	-	972	60	1,032	19,856	26,123	357,359
4,392	-	1,080	55	1,135	16,392	21,920	347,629
4,221	-	1,024	50	1,074	18,524	23,820	358,430
4,488	-	1,045	48	1,093	16,658	22,239	359,096
4,315	-	870	46	915	20,824	26,054	366,359
4,523	-	780	44	823	19,358	24,704	377,678
4,506	-	763	7	770	14,258	19,534	375,356
Individuals							
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
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
59,730	114,158	174,885	36,144	211,029	-	384,917	792,883
61,371	118,513	168,824	35,991	204,815	-	384,698	801,397
60,068	115,773	171,120	36,103	207,223	-	383,064	807,732
59,875	116,937	169,889	36,758	206,647	-	383,460	828,273
60,511	118,055	170,462	37,007	207,469	-	386,035	842,263

1.7. Deposit Money Banks Claims on Non-residents

Millions of Tolars		Claims on non-residents														
		Tolar claims					Foreign currency claims									
		Tolar claims on banks			Tolar claims on non-monetary sectors	Total	Foreign currency claims on banks					Foreign currency securities	For. curr. loans to non-monetary sector	Other foreign currency claims	Total	Total
		Deposits	Short-term loans	Total			Currency and deposits	Loans		Total	Total					
Column Code	1	2	3=1+2	4	5=3+4	6	7	8	9=7+8	10=6+9	11	12	13	14=10+...+13	15=5+14	
1994	31. Dec.	12,591	227	12,818	25	12,843	156,597	16,981	9,391	26,372	182,970	13,539	29,965	51,732	278,206	291,049
1995	31. Dec.	4	420	424	141	564	193,114	14,855	10,720	25,575	218,689	19,601	32,821	30,074	301,185	301,750
1996	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174
1997	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253
1995	31. Dec.	4	420	424	141	564	193,114	14,855	10,720	25,575	218,689	19,601	32,821	30,074	301,185	301,750
1996	31. Jan.	3	244	246	131	377	207,188	15,183	10,956	26,138	233,326	19,746	32,528	30,584	316,184	316,561
	29. Feb.	1	254	254	131	385	214,107	15,213	11,071	26,284	240,392	25,115	32,308	30,872	328,687	329,072
	31. Mar.	0	308	308	130	437	226,540	15,966	11,146	27,112	253,652	27,604	32,545	31,000	344,801	345,238
	30. Apr.	3,289	460	3,749	149	3,898	224,506	15,562	12,099	27,661	252,166	27,135	35,190	30,909	345,401	349,299
	31. May	2,270	594	2,864	157	3,021	236,022	15,782	11,864	27,646	263,668	27,853	36,648	30,809	358,977	361,998
	30. Jun.	2,805	509	3,314	158	3,472	243,089	16,140	12,068	28,208	271,298	27,120	38,011	30,713	367,141	370,613
	31. Jul.	2,378	356	2,735	157	2,892	245,495	15,042	12,077	27,119	272,614	26,431	36,741	30,537	366,323	369,215
	31. Aug.	3,369	353	3,721	157	3,878	235,766	14,966	12,154	27,120	262,886	26,060	36,676	30,491	356,113	359,991
	30. Sep.	0	216	216	161	377	241,212	14,914	12,150	27,064	267,689	27,689	36,204	30,662	362,831	363,208
	31. Oct.	0	160	160	157	316	248,822	15,683	12,234	27,917	276,739	24,472	37,036	31,015	369,262	369,578
	30. Nov.	0	175	175	152	326	252,238	16,106	12,466	28,572	280,810	18,874	37,434	31,172	368,290	368,616
	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174
1997	31. Jan.	0	145	145	241	385	238,062	16,017	12,614	28,631	266,693	22,559	35,199	31,134	355,584	355,970
	28. Feb.	0	152	152	253	405	211,395	16,352	12,616	28,968	240,363	21,171	36,303	31,194	329,031	329,436
	31. Mar.	0	194	194	257	451	215,358	17,097	12,373	29,470	244,829	22,568	34,351	31,228	332,976	333,427
	30. Apr.	0	226	226	196	422	207,369	16,839	12,382	29,221	236,590	23,739	35,838	31,209	327,377	327,799
	31. May	0	281	281	237	518	201,954	16,386	12,465	28,851	230,805	22,460	35,307	31,122	319,695	320,213
	30. Jun.	0	247	247	220	467	195,149	16,338	12,510	28,847	223,996	22,807	37,560	31,026	315,390	315,857
	31. Jul.	0	351	351	212	563	175,642	16,717	12,670	29,387	205,029	20,228	38,735	31,265	295,258	295,821
	31. Aug.	0	382	382	248	630	174,179	18,043	12,927	30,970	205,149	19,568	39,036	31,695	295,448	296,077
	30. Sep.	2,342	776	3,118	207	3,325	166,949	16,871	13,134	30,005	196,953	19,206	39,747	32,038	287,944	291,270
	31. Oct.	1	216	216	194	410	173,956	16,845	13,344	30,189	204,146	18,231	39,557	32,263	294,196	294,606
	30. Nov.	2,362	318	2,680	229	2,908	172,663	16,523	13,428	29,950	202,613	19,350	40,578	32,325	294,865	297,774
	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253
1998	31. Jan.	11,326	245	11,571	317	11,888	167,167	24,624	23,569	48,194	215,361	25,283	36,607	32,293	309,544	321,432
	28. Feb.	12,591	210	12,801	344	13,145	169,355	24,911	22,891	47,802	217,157	24,885	28,943	32,320	303,304	316,449
	31. Mar.	14,057	132	14,189	315	14,504	161,456	24,512	23,019	47,531	208,987	25,469	29,259	32,215	295,929	310,433
	30. Apr.	12,734	267	13,001	313	13,314	160,417	24,524	22,891	47,415	207,832	26,265	28,861	32,038	294,995	308,310
	31. May	15,892	538	16,430	278	16,708	142,109	24,387	22,689	47,076	189,185	25,065	27,453	31,985	273,689	290,397
	30. Jun.	3,937	221	4,158	304	4,462	148,200	23,316	23,639	46,956	194,156	24,047	27,672	32,076	277,952	282,414
	31. Jul.	2,827	379	3,206	277	3,483	157,575	25,364	23,755	49,119	206,694	25,580	27,080	32,241	291,596	295,078

1.8. Deposit Money Banks Liabilities to Non-residents

Millions of Tolars		Liabilities to non-residents										
		Tolar liabilities			Foreign currency liabilities							Total
		Tolar deposits of banks	Tolar liabilities to non-monetary sectors	Total	Foreign currency liabilities to banks				Foreign currency liabilities to non- monetary sectors	Total		
					Deposits	Loans		Total				
Column Code	1	2	3=1+2	4		5	6		7=5+6	8=4+7	9	10=8+9	11=3+10
1994	31. Dec.	54	2,032	2,086	6,170	4,664	117,725	122,389	128,558	28,508	157,066	159,153
1995	31. Dec.	216	1,759	1,975	2,434	4,288	139,972	144,259	146,693	38,201	184,894	186,869
1996	31. Dec.	958	2,918	3,876	17,557	3,127	134,593	137,721	155,277	47,205	202,483	206,358
1997	31. Dec.	401	3,762	4,162	18,914	1,572	129,230	130,801	149,716	52,416	202,132	206,294
1995	31. Dec.	216	1,759	1,975	2,434	4,288	139,972	144,259	146,693	38,201	184,894	186,869
1996	31. Jan.	185	1,695	1,880	2,100	4,523	143,594	148,117	150,217	38,661	188,878	190,757
	29. Feb.	244	1,631	1,875	2,499	4,707	146,595	151,303	153,802	37,584	191,385	193,260
	31. Mar.	194	1,534	1,728	2,663	4,551	154,196	158,747	161,410	38,362	199,772	201,501
	30. Apr.	172	1,763	1,934	2,907	4,820	172,626	177,446	180,353	37,108	217,461	219,395
	31. May	262	1,994	2,256	2,497	4,622	172,375	176,997	179,495	38,914	218,409	220,664
	30. Jun.	260	1,977	2,237	3,109	605	124,423	125,028	128,137	38,526	166,664	168,900
	31. Jul.	385	2,103	2,488	3,267	585	138,922	139,506	142,773	37,146	179,919	182,407
	31. Aug.	357	2,136	2,493	7,635	600	136,335	136,935	144,570	38,792	183,362	185,855
	30. Sep.	347	2,571	2,918	9,058	551	139,528	140,079	149,137	40,891	190,028	192,945
	31. Oct.	435	3,318	3,753	8,128	372	140,935	141,307	149,435	45,373	194,808	198,561
	30. Nov.	307	3,321	3,627	8,502	311	139,311	139,622	148,124	47,716	195,840	199,467
	31. Dec.	958	2,918	3,876	17,557	3,127	134,593	137,721	155,277	47,205	202,483	206,358
1997	31. Jan.	1,070	3,074	4,144	8,854	82	135,513	135,595	144,449	46,865	191,314	195,458
	28. Feb.	581	3,378	3,959	8,657	78	135,593	135,671	144,328	49,500	193,828	197,787
	31. Mar.	649	3,434	4,083	8,570	68	132,158	132,226	140,797	48,795	189,591	193,674
	30. Apr.	306	3,344	3,650	8,149	67	132,358	132,425	140,574	48,661	189,235	192,886
	31. May	305	3,526	3,831	8,491	69	125,652	125,721	134,212	48,593	182,805	186,636
	30. Jun.	241	3,787	4,028	8,674	73	125,615	125,688	134,362	48,836	183,199	187,226
	31. Jul.	558	3,986	4,545	8,561	75	128,138	128,214	136,775	53,304	190,079	194,624
	31. Aug.	597	4,108	4,704	8,723	74	128,367	128,440	137,164	53,542	190,706	195,410
	30. Sep.	759	3,565	4,325	9,632	112	129,494	129,607	139,238	52,064	191,302	195,627
	31. Oct.	510	3,514	4,023	9,012	98	131,062	131,160	140,172	52,447	192,619	196,643
	30. Nov.	475	3,599	4,074	9,326	64	132,534	132,598	141,924	52,106	194,031	198,105
	31. Dec.	401	3,762	4,162	18,914	1,572	129,230	130,801	149,716	52,416	202,132	206,294
1998	31. Jan.	349	3,669	4,018	7,990	79	136,133	136,212	144,202	52,062	196,264	200,282
	28. Feb.	330	3,839	4,169	8,159	75	126,897	126,972	135,131	55,970	191,101	195,270
	31. Mar.	437	3,743	4,180	8,206	108	126,375	126,483	134,689	52,787	187,476	191,656
	30. Apr.	277	3,872	4,149	7,975	96	125,512	125,608	133,583	51,775	185,358	189,508
	31. May	314	4,238	4,551	7,406	104	120,935	121,039	128,445	52,608	181,053	185,604
	30. Jun.	376	4,962	5,338	8,415	82	130,745	130,827	139,242	52,916	192,158	197,496
	31. Jul.	497	4,538	5,034	7,700	109	131,506	131,615	139,315	49,752	189,067	194,102

2.1. Bank of Slovenia Interest Rates

Column Code	n	n	n	n	n	n	Liquidity Loans							
							Discount rate	Lombard rate	Interest rate on banks' reserves	General legal penal rate	Repo	Regular short term loans	Overnight	Of last resort
							1	2	3	4	5	6	7	8
1992	25.00	26.00	1.00	136.51	-	-	...	-						
1993	20.33	21.33	1.00	55.31	-	-	34.41	-						
1994	16.00	17.00	1.00	48.53	-	...	25.71	-						
1995	11.50	12.50	1.00	31.54	...	11.35	11.72	...						
1996	10.00	11.00	1.00	27.76	14.34	11.42	11.67	27.76						
1997	10.00	11.00	1.00	26.84	13.38	10.00	10.50	26.84						
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						
1998 Apr.	10.00	11.00	1.00	29.52	12.06	10.00	10.50	29.52						
1998 Maj	10.00	11.00	1.00	27.84	11.91	10.00	10.50	27.84						
1998 Jun.	10.00	11.00	1.00	26.86	11.22	10.00	10.50	26.86						
1998 Jul.	10.00	11.00	1.00	26.56	11.05	10.00	10.50	26.56						
1998 Avg.	10.00	11.00	1.00	25.30	10.20	10.00	10.50	25.30						

2.2. Interbank Money Market Rates and Indexation Clauses

Column Code	Interbank Market			Revaluation Clauses					
	Day	Overnight	Average	Tolar Indexation Clause TOM		Foreign Exchange Clauses			
						DEM		USD	
	n	n	n	monthly	annualized	monthly	annualized	monthly	annualized
1	2	3	4	5	6	7	8	9	
1992	...	...	...	6.5	110.65	4.4	63.8	5.1	74.1
1993	39.5	38.5	39.1	1.7	22.38	1.9	24.9	2.5	33.6
1994	29.2	28.6	29.1	1.4	18.73	0.6	6.9	-0.3	-4.1
1995	12.3	12.0	12.2	0.7	8.19	0.6	7.6	0.0	-0.4
1996	14.0	13.8	14.0	0.8	9.70	0.3	3.5	1.0	12.3
1997	9.7	9.6	9.7	0.7	8.84	0.3	3.7	1.5	19.6
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
1998 Apr.	10.0	10.0	10.0	0.9	11.52	-0.5	-6.5	-2.5	-26.5
1998 Maj	8.6	8.6	8.6	0.8	9.84	-0.2	-1.9	-1.0	-11.5
1998 Jun.	7.3	7.2	7.3	0.7	8.86	0.3	3.5	1.9	25.0
1998 Jul.	6.9	6.9	6.9	0.7	8.56	0.5	6.2	-1.8	-19.0
1998 Avg.	6.1	6.0	6.1	0.6	7.30	0.2	2.1	1.5	18.7

2.4.1 Average Commercial Banks Interest Rates (Tolar Indexation 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	
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	26	27	28		
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	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.	7.6	1.8	18.2	6.5	0.3	17.0	8.7	1.1	19.3	7.5	1.2	18.1	1.0	0.0	8.4	1.1	2.3	0.2	12.4	2.8	0.1	13.0	3.3	0.2	13.5	5.3	0.7	15.6
	Apr.	7.4	1.8	19.8	6.5	0.3	18.8	8.5	1.2	21.0	7.6	1.3	19.9	1.0	0.0	9.7	1.4	2.3	0.2	14.1	2.9	0.1	14.7	3.3	0.1	15.2	5.3	0.7	17.4
	Maj	7.1	1.7	17.6	6.0	0.3	16.4	8.2	1.1	18.8	7.3	1.2	17.9	1.0	0.0	8.3	1.1	2.3	0.2	12.4	2.9	0.1	13.0	3.3	0.1	13.5	5.3	0.7	15.7
	Jun.	6.9	1.7	16.4	5.6	0.4	14.9	8.1	1.0	17.6	7.3	1.2	16.8	1.0	0.0	7.5	1.0	2.2	0.2	11.3	2.7	0.2	11.8	3.2	0.2	12.4	5.2	0.8	14.5
	Jul.	6.6	1.7	15.7	5.3	0.5	14.3	7.7	1.0	16.9	7.2	1.2	16.4	1.0	0.0	5.3	0.6	0.9	0.1	9.5	1.8	0.2	10.5	2.3	0.2	11.1	4.2	0.8	13.2
	Aug.	6.2	1.7	14.0	4.6	0.4	12.2	7.5	1.2	15.4	6.7	1.1	14.5	1.0	0.0	5.2	0.6	0.9	0.1	8.2	1.8	0.2	9.2	2.3	0.2	9.8	4.2	0.8	11.8

2.4.2 Average Commercial Banks Interest Rates (Foreign Exchange Indexation Clause)

Column Code	Lending						Deposits																		
	Short term working capital loans			Long term loans for capital assets			Foreign exchange deposits (DEM)				Time deposits														
							Demand		Time		Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year		
	r(D)	Spread	n	r(D)	Spread	n	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 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	10.3	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
1998 Apr.	9.3	2.3	2.2	9.9	1.7	2.8	1.4	0.3	3.1	0.5	0.1	0.0	-6.4	2.3	0.1	-4.3	2.8	0.1	-3.8	3.3	0.1	-3.4	5.2	0.6	-1.7
1998 Maj	9.2	2.2	7.1	10.0	1.8	7.9	1.4	0.3	3.2	0.5	0.1	0.0	-1.8	2.3	0.1	0.4	2.8	0.1	0.9	3.3	0.1	1.4	5.2	0.6	3.2
1998 Jun.	8.9	2.4	12.7	10.2	1.6	14.1	1.4	0.3	3.2	0.5	0.1	0.0	3.6	2.3	0.2	5.9	2.8	0.1	6.4	3.3	0.2	6.9	5.1	0.7	8.8
1998 Jul.	9.0	2.7	15.8	10.3	1.9	17.1	1.4	0.3	3.1	0.5	0.1	0.0	6.3	0.9	0.1	7.2	1.8	0.2	8.2	2.3	0.2	8.7	4.3	0.7	10.7
1998 Aug.	9.0	2.7	11.2	10.3	1.9	12.6	1.4	0.3	3.1	0.5	0.1	0.0	2.2	0.9	0.1	3.0	1.8	0.2	4.0	2.3	0.2	4.5	4.3	0.7	6.4

2.5.1. Average Effective Commercial Banks Interest Rates (Tolar Indexation Clause)

Column Code	Lending				Demand deposits	Deposits				
	Short term loans		Long term loans			Time deposits				
						Till 30 days	31 days - 1 year		Over 1 year	
	r	n	r	n		n	r	n	r	n
	1	2	3	4	5	6	7	8	9	10
1997	9.7	18.9	9.8	19.0	1.1	7.7	5.0	14.3	6.9	15.8
1997 I	10.4	18.2	10.5	18.3	1.5	6.7	5.8	13.8	7.1	14.8
II	10.0	18.9	9.7	18.5	1.0	7.2	4.9	13.8	6.9	15.5
III	9.4	19.1	9.7	19.5	1.0	8.2	4.7	14.7	6.7	16.2
IV	9.0	19.2	9.4	19.5	1.0	8.7	4.5	15.0	6.7	16.5
1998 I	8.3	18.4	9.0	19.5	1.0	8.7	4.3	15.0	6.3	16.6
II	7.3	17.4	8.1	18.4	1.0	8.4	3.4	13.7	6.1	16.4

2.5.2. Average Effective Commercial Banks Interest Rates (Foreign Exchange Indexation Clause)

Column Code	Lending				Deposits			
	Short term loans		Long term loans		Time deposits			
					31 days - 1 year		Over 1 year	
	r(D)	n	r(D)	n	r(D)	n	r(D)	n
	1	2	3	4	7	8	9	10
1997	8.7	13.5	8.7	14.4	4.8	9.6	6.6	10.9
1997 I	9.6	11.6	8.4	12.5	5.1	6.5	6.8	8.5
II	8.4	6.5	9.2	8.6	5.1	4.5	6.5	4.7
III	8.7	23.3	8.6	24.0	3.8	16.2	6.5	20.3
IV	8.1	12.6	8.6	12.5	5.0	11.3	6.5	10.2
1998 I	7.4	6.6	7.5	7.3	4.4	4.5	6.0	5.3
II	7.0	5.5	8.4	6.4	3.9	1.4	5.9	4.7

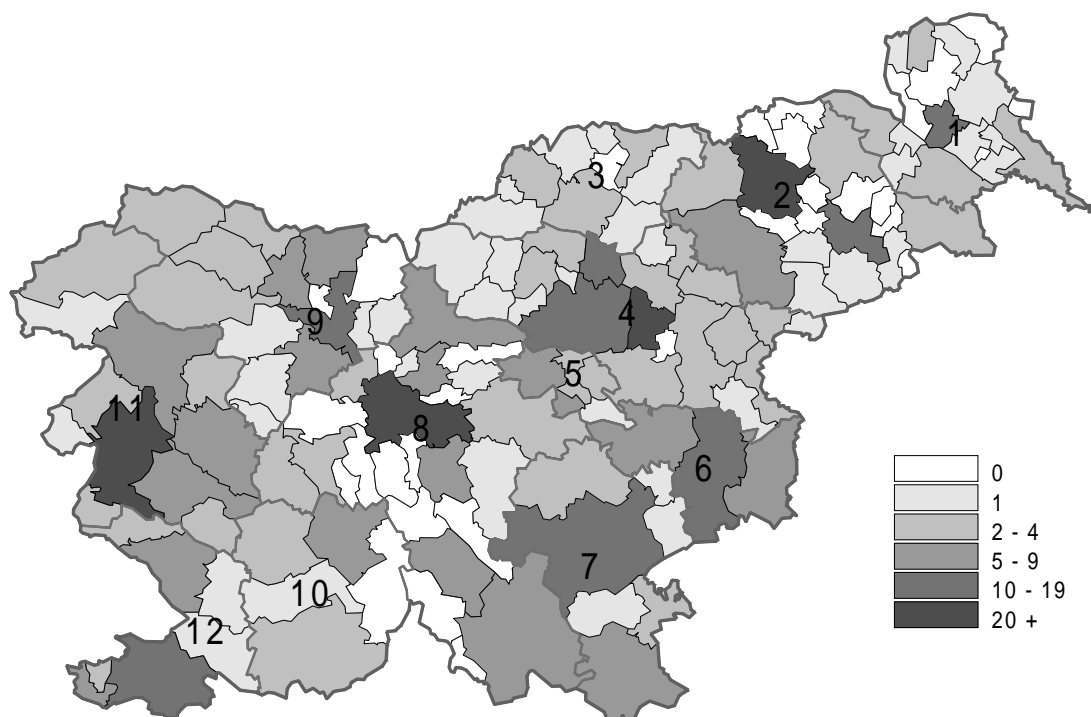
2.6. Government Security Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency	Number of issued securities							
						100	500	1,000	10,000	100,000	50 min	100 min	
Short term government securities													
Treasury Bills - 1. issue	26.06.1998	27.08.1998	12.70%	2,000,100,000	SIT	-	-	-	-	20,001	-	-	-
Treasury Bills - 2. issue	23.06.1998	24.09.1998	12.63%	2,000,100,000	SIT	-	-	-	-	20,001	-	-	-
Treasury Bills - 3. issue	28.07.1998	29.10.1998	11.50%	2,000,700,000	SIT	-	-	-	-	20,007	-	-	-
Treasury Bills - 4. issue	25.08.1998	26.11.1998	10.28%	2,501,100,000	SIT	-	-	-	-	25,011	-	-	-
Long term government securities													
RS02	01.10.1990	01.12.2000	D + 9.50%	220,000,000	DEM	-	-	10,000	21,000	-	-	-	-
RS04	04.04.1997	30.06.2022	D + 8.00%	267,656,000	DEM	-	-	267,656	-	-	-	-	-
RS06	29.05.1997	15.02.2015	90% DFC + 3.00%	44,386,200,000	SIT	-	-	-	-	443,862	-	-	-
RS08	30.06.1998	31.05.2003	5.00%	96,533,000	DEM	25,330	8,000	60,000	3,000	-	-	-	-
RS09	23.07.1997	23.07.2000	TOM + 6.00%	25,551,000,000	SIT	-	-	-	-	255,510	-	-	-
RS10	15.10.1997	31.05.2007	TOM + 4.50%	52,189,610,000	SIT	-	-	-	5,218,961	-	-	-	-
RS11	01.01.1993	15.01.2000	D + 7.00%	28,000,000	XEU	-	-	1,500	2,650	-	-	-	-
RS12	29.05.1998	29.05.2002	TOM + 4.50%	3,032,000,000	SIT	-	-	-	303,200	-	-	-	-
RS13	29.06.1993	29.06.2008	5.55%	106,701,000	DEM	-	-	106,701	-	-	-	-	-
PROMISSORY NOTE ZZZS													
RS15 - serie A	27.05.1997	22.03.2002	TOM + 4.00%	5,122,572,476	SIT	-	-	-	-	-	-	-	-
RS15 - serie B	16.11.1995	15.10.1998	TOM + 4.50%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie C	16.11.1995	15.07.1999	TOM + 4.65%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie D	16.11.1995	15.10.2000	TOM + 4.75%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie E	16.11.1995	15.10.2001	TOM + 5.00%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie F	16.11.1995	15.10.2002	TOM + 5.10%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie G	16.11.1995	15.07.2003	TOM + 5.20%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie H	16.11.1995	15.10.2004	TOM + 5.35%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie I	16.11.1995	15.10.2005	TOM + 5.55%	8,866,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie J	16.11.1995	15.10.2006	TOM + 5.70%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie K	16.11.1995	15.10.2007	TOM + 5.90%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie L	16.11.1995	15.10.2008	TOM + 6.10%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie M	16.11.1995	15.07.2009	TOM + 6.25%	8,981,300,000	SIT	-	-	-	-	89,813	-	-	-
RS15 - serie N	16.11.1995	15.10.2010	TOM + 6.50%	13,880,200,000	SIT	-	-	-	-	138,802	-	-	-
RS15 - serie O	16.11.1995	15.07.2005	TOM or D + 5.55%	4,000,000,000	SIT	-	-	-	-	-	80	-	-
RS15 - serie P	16.11.1995	15.07.2006	TOM or D + 5.70%	4,000,000,000	SIT	-	-	-	-	-	-	40	-
RS15 - serie R	16.11.1995	15.07.2007	TOM or D + 5.90%	4,000,000,000	SIT	-	-	-	-	-	-	80	-
RS15 - serie S	16.11.1995	15.07.2008	TOM or D + 6.10%	4,000,000,000	SIT	-	-	-	-	-	-	80	-
RS15 - serie T	16.11.1995	15.07.2009	TOM or D + 6.25%	4,000,000,000	SIT	-	-	-	-	-	-	80	-
RS15 - serie T	16.11.1995	15.07.2010	TOM or D + 6.50%	4,000,000,000	SIT	-	-	-	-	-	-	80	-
Eurobonds													
EUROBOND - USD	06.08.1996	06.08.2001	7.00%	325,000,000	USD	-	-	-	-	325,000	-	-	-
EUROBOND - DEM	16.06.1997	16.06.2004	5.75%	400,000,000	DEM	-	-	-	-	400,000	-	-	-
EUROBOND - EURO	27.05.1998	27.05.2005	5.375%	500,000,000	ECU	-	-	-	-	...	-	-	-
NFA USD - 2	11.06.1996	27.12.2006	USD-LIBOR + 13/16%	219,895,000	USD	-	-	-	-	219,895	-	-	-
NFA DEM - 2	11.06.1996	27.12.2006	DEM-LIBOR + 13/16%	93,814,000	DEM	-	-	-	-	93,814	-	-	-

2.7. Network of Commercial Banks

No.	Region ²	Commercial banks (Head offices) ¹					Number of employees				
		1993	1994	1995	1996	1997	1993	1994	1995	1996	1997
1	Pomurska	1	1	1	1	1	418	427	431	414	424
2	Podravska	4	4	3	3	3	1,256	1,277	1,379	1,342	1,311
3	Koroška	1	1	1	1	1	250	255	271	275	269
4	Savinjska	4	4	3	3	3	935	963	951	1,002	1,035
5	Zasavska	1	1	1	1	1	193	192	189	188	182
6	Spodnjeposavska	2	2	2	1	1	183	160	178	201	189
7	Dolenjska	1	1	1	1	1	399	415	419	421	432
8	Osrednjeslovenska	14	17	18	17	16	4,338	4,328	4,564	4,632	4,655
9	Gorenjska	1	1	1	1	1	593	580	544	574	594
10	Notranjsko-kraška	0	0	0	0	0	104	101	105	106	107
11	Goriška	2	2	1	1	1	498	504	510	550	567
12	Obalno-kraška	1	1	1	1	1	512	546	596	612	652
	TOTAL	32	35	33	31	30	9,679	9,748	10,137	10,317	10,417

No.	Region ²	Network ³ (31.12.1997)				Total	ATMs (30.06.1998)	EFT POS (30.06.1998)	Number of employees (31.12.1997)			Total	Memo item: population ⁴ (31.12.1997)
		H.office	Branch	Agency	H.office				Branch	Agency			
1	Pomurska	1	31	3	35	30	250	140	278	6	424	125,722	
2	Podravska	3	40	33	76	75	1,230	545	642	124	1,311	319,841	
3	Koroška	1	10	7	18	17	151	136	112	21	269	73,947	
4	Savinjska	3	37	45	85	74	1,083	434	492	109	1,035	256,158	
5	Zasavska	1	2	6	9	9	92	118	42	22	182	46,713	
6	Spodnjeposavska	1	7	16	24	17	266	3	116	70	189	70,035	
7	Dolenjska	1	13	23	37	23	401	189	168	75	432	106,128	
8	Osrednjeslovenska	16	45	83	144	180	2,777	3,263	606	786	4,655	517,263	
9	Gorenjska	1	12	38	51	38	799	172	215	207	594	195,638	
10	Notranjsko-kraška	0	5	9	14	14	263	0	72	35	107	50,365	
11	Goriška	1	21	41	63	53	467	73	394	100	567	120,286	
12	Obalno-kraška	1	14	22	37	32	1,199	277	282	93	652	102,827	
	Total	30	237	326	593	562	8,978	5,350	3,419	1,648	10,417	1,984,923	



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

2.8. Modern Payment Instruments

2.8.1. Payment Cards

Column Code	Number of payment cards in circulation						Total 1+2 or 3+4 or 5+6
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	
1	2	3	4	5	6		
1996 31.Dec	309,259	159,653	342,054	126,858	404,891	64,021	468,912
1997 31.Dec	384,317	212,567	423,395	173,489	518,360	78,524	596,884
1996 31.Mar	270,848	129,204	300,082	99,970	347,221	52,831	400,052
30.Jun	281,758	132,466	303,494	110,730	360,225	53,999	414,224
30.Sep	284,076	149,197	320,082	113,191	378,562	54,711	433,273
31.Dec	309,259	159,653	342,054	126,858	404,891	64,021	468,912
1997 31.Mar	304,481	192,241	343,188	153,534	432,112	64,610	496,722
30.Jun	331,604	204,351	376,755	159,200	469,094	66,861	535,955
30.Sep	348,608	205,978	385,892	168,694	479,576	75,010	554,586
31.Dec	384,317	212,567	423,395	173,489	518,360	78,524	596,884
1998 31.Mar	402,341	226,000	453,725	174,616	549,134	79,207	628,341
30.Jun	449,434	228,410	494,937	182,907	597,956	79,888	677,844

In thousands Column Code	Volume of transactions							Total 1+2 or 3+4 or 5+6
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Foreign cards	
1	2	3	4	5	6	7		
1996	18,543	5,717	18,419	5,841	22,249	2,011	1,212	24,260
1997	21,993	9,017	23,156	7,855	27,090	3,921	1,755	31,011
1996 I	4,068	1,052	3,878	1,242	4,702	418	199	5,120
II	4,686	1,387	4,614	1,459	5,547	526	279	6,074
III	4,769	1,527	4,821	1,475	5,795	501	359	6,296
IV	5,019	1,752	5,106	1,665	6,205	566	376	6,770
1997 I	4,893	1,875	5,129	1,639	5,942	825	329	6,768
II	5,478	2,180	5,794	1,865	6,745	914	414	7,659
III	5,681	2,392	5,968	2,105	7,033	1,041	549	8,074
IV	5,941	2,570	6,264	2,246	7,369	1,141	464	8,510
1998 I	5,718	2,624	6,306	2,036	7,429	913	461	8,342
II	6,613	2,995	6,973	2,634	8,321	1,286	559	9,607

In millions of Tolars Column Code	Value of transactions							Total 1+2 or 3+4 or 5+6
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Foreign cards	
1	2	3	4	5	6	7		
1996	73,406	32,737	81,075	25,070	91,533	14,610	17,142	106,143
1997	90,459	52,743	109,209	33,992	119,806	23,396	25,565	143,202
1996 I	15,853	5,876	16,167	5,563	18,568	3,161	3,133	21,729
II	18,621	7,885	20,161	6,345	22,776	3,730	4,152	26,506
III	18,941	8,725	21,465	6,202	24,082	3,584	4,968	27,666
IV	19,991	10,251	23,282	6,960	26,107	4,135	4,889	30,242
1997 I	19,055	10,652	23,127	6,579	24,844	4,863	4,934	29,707
II	22,640	12,742	26,725	8,656	29,586	5,795	6,009	35,382
III	23,145	13,767	27,959	8,954	30,914	5,999	7,897	36,912
IV	25,619	15,582	31,398	9,803	34,462	6,739	6,725	41,201
1998 I	24,370	15,202	29,745	9,827	32,836	6,736	6,703	39,572
II	28,380	22,920	39,232	12,067	42,836	8,463	8,129	51,300

2.8.2. Other Modern Payment Instruments¹

Column Code	ATMs			EFTPOS terminals			Cheques		
	Number of ATMs ²	Volume of transactions at ATMs in thousands	Value of transactions at ATMs in millions of Tolars	Number of EFT/POS	Volume of transactions by EFT/POS in thousands ³	Value of transactions by EFT/POS in millions of Tolars ³	Number of issued cheque cards in thousands	Number of encashed cheques in thousands	Value of transactions in millions of Tolars
	1	2	3	4	5	6	7	8	9
1996	407	16,785	129,495	4,558	-	-	941	34,196	294,600
1997	501	20,854	168,167	8,073	60	463	1,071	31,174	290,259
1996 I	334	3,746	27,488	2,319	-	-	884	8,652	71,953
II	352	4,286	32,711	3,246	-	-	902	8,356	74,345
III	373	4,263	33,604	3,880	-	-	915	8,560	73,682
IV	407	4,491	35,692	4,558	-	-	941	8,628	74,620
1997 I	424	4,535	35,509	5,318	-	-	969	7,585	68,952
II	442	5,262	42,188	6,441	2	5	998	8,023	76,665
III	466	5,286	42,581	7,225	15	172	1,035	7,705	71,516
IV	501	5,772	47,888	8,073	43	285	1,071	7,861	73,126
1998 I	521	5,993	47,808	8,579	71	391	1,112	6,728	64,046
II	557	6,787	56,003	8,978	169	1,034	1,137	6,850	67,229

2.9. 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
	Apr.	20	7,787	100.0	5,787	74.3	2,001	25.7	6,300	80.9	546	7.0	941	12.1
	May	20	6,766	100.0	4,930	72.9	1,836	27.1	5,748	85.0	715	10.6	303	4.5
	Jun.	20	12,496	100.0	9,721	77.8	2,775	22.2	10,311	82.5	1,620	13.0	564	4.5
	Jul.	23	17,119	100.0	12,790	74.7	4,329	25.3	14,665	85.7	1,539	9.0	916	5.3
	Aug.	21	20,209	100.0	16,501	81.6	3,708	18.4	18,177	89.9	1,291	6.4	741	3.7

Source: The Ljubljana Stock Exchange and computations in BS.

2.10. 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
	Apr.	496,903	0.014	419,605	0.014	77,298	0.014	411,409	0.015	85,494	0.006
	May	497,022	0.013	419,883	0.012	77,139	0.020	413,267	0.014	83,755	0.009
	Jun.	523,125	0.023	422,828	0.023	100,297	0.022	437,589	0.024	85,536	0.019
	Jul.	607,406	0.027	467,186	0.027	140,221	0.024	492,841	0.030	114,565	0.013
	Aug.	611,291	0.032	491,977	0.034	119,314	0.025	470,309	0.039	140,982	0.009

Source: The Ljubljana Stock Exchange and computations in BS.

2.11. 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	102.7
	Aug.	1,142.5	98.6	9.4	1,048.2	1,175.0	103.8	1.1	1.1	103.1	103.8
	Sep.	1,192.2	49.8	4.4	1,137.3	1,232.8	105.8	2.0	1.9	103.9	107.9
	Oct.	1,420.3	228.0	19.1	1,190.5	1,420.3	108.0	2.3	2.1	105.9	108.3
	Nov.	1,549.9	129.7	9.1	1,470.0	1,590.2	112.0	4.0	3.7	107.3	112.0
	Dec.	1,448.8	-101.2	-6.5	1,437.0	1,559.4	111.7	-0.3	-0.3	109.1	113.5
1996	Jan.	1,434.9	-13.8	-1.0	1,282.6	1,434.9	110.7	-1.0	-0.9	110.7	112.0
	Feb.	1,519.7	84.8	5.9	1,453.2	1,519.7	107.8	-2.9	-2.6	107.8	111.0
	Mar.	1,306.1	-213.6	-14.1	1,306.1	1,589.2	106.9	-0.9	-0.9	106.9	109.0
	Apr.	1,077.7	-228.5	-17.5	1,077.6	1,281.4	107.4	0.5	0.4	106.9	108.2
	May	1,122.2	44.5	4.1	1,000.1	1,142.1	109.5	2.1	2.0	107.1	109.5
	Jun.	992.7	-129.4	-11.5	955.4	1,125.5	106.6	-2.9	-2.6	106.6	109.4
	Jul.	918.0	-74.7	-7.5	910.7	996.7	110.3	3.7	3.5	106.6	110.3
	Aug.	982.4	64.4	7.0	935.8	993.6	110.8	0.5	0.4	109.7	110.8
	Sep.	1,036.5	54.1	5.5	891.9	1,036.5	111.3	0.4	0.4	110.6	111.6
	Oct.	1,192.1	155.6	15.0	1,057.4	1,298.3	110.6	-0.7	-0.6	110.3	111.3
	Nov.	1,160.1	-32.0	-2.7	1,141.6	1,223.9	109.9	-0.7	-0.6	109.3	110.3
	Dec.	1,183.3	23.2	2.0	1,158.4	1,192.8	107.9	-2.0	-1.8	107.1	110.0
1997	Jan.	1,573.5	390.2	33.0	1,156.1	1,622.6	105.4	-2.5	-2.3	104.9	109.2
	Feb.	1,431.1	-142.4	-9.1	1,295.3	1,655.4	107.8	2.4	2.3	106.1	109.8
	Mar.	1,274.0	-157.1	-11.0	1,260.8	1,412.1	107.9	0.2	0.1	107.5	109.2
	Apr.	1,316.6	42.6	3.3	1,281.5	1,356.3	109.5	1.5	1.4	108.2	111.0
	May	1,323.3	6.8	0.5	1,297.8	1,361.8	107.9	-1.6	-1.4	107.8	109.5
	Jun.	1,262.4	-60.9	-4.6	1,190.5	1,321.1	108.4	0.5	0.5	106.3	108.9
	Jul.	1,554.2	291.7	23.1	1,340.7	1,582.2	110.1	1.7	1.5	108.3	110.1
	Aug.	1,563.3	9.1	0.6	1,534.8	1,611.1	109.8	-0.3	-0.3	109.7	110.3
	Sep.	1,498.3	-65.0	-4.2	1,470.8	1,546.9	109.5	-0.3	-0.3	109.5	110.6
	Oct.	1,433.8	-64.4	-4.3	1,385.1	1,527.9	108.4	-1.1	-1.0	108.1	109.9
	Nov.	1,313.6	-120.3	-8.4	1,307.1	1,430.1	108.2	-0.2	-0.2	108.2	108.7
	Dec.	1,404.7	91.1	6.9	1,314.0	1,427.8	107.3	-0.9	-0.8	106.8	108.3
1998	Jan.	1,415.5	10.8	0.8	1,378.5	1,431.4	106.4	-1.0	-0.9	104.0	107.3
	Feb.	1,484.1	68.6	4.8	1,408.4	1,484.1	105.7	-0.6	-0.6	105.5	106.4
	Mar.	1,629.2	145.1	9.8	1,490.5	1,717.0	104.2	-1.5	-1.4	103.9	106.4
	Apr.	1,672.1	42.8	2.6	1,652.9	1,729.3	104.0	-0.3	-0.2	104.0	106.2
	May	1,672.1	0.0	0.0	1,645.7	1,711.3	102.8	-1.2	-1.1	101.7	104.3
	Jun.	1,679.6	7.5	0.4	1,638.5	1,701.4	103.8	1.0	1.0	103.3	104.2
	Jul.	1,891.3	211.7	12.6	1,678.9	1,918.4	105.4	1.6	1.6	103.7	105.4
	Aug.	1,780.4	-110.9	-5.9	1,769.4	2,026.5	105.2	-0.2	-0.2	104.7	106.6

Source: The Ljubljana Stock Exchange and computations in BS.

2.12.1.a. Bank of Slovenia Exchange Rates - Average rates

	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD
	Tolars per 1 unit of currency, unless indicated otherwise										
Column	1	2	3	4	5	6	7	8	9	10	11
Code											
1992	7.4079	15.3806	52.1280	6.5964	57.9490	142.7462	81.2870	105.0788	2.1357	0.4271	-
1993	9.7263	19.9697	68.4290	7.2000	76.6669	170.0252	113.2419	132.2802	6,858.4515	0.0491	4.4414
1994	11.2826	23.2075	79.3740	7.9863	94.2149	197.0006	128.8086	152.3622	76.0389	21.2188	2.9163
1995	11.7496	23.7403	82.6606	7.2839	100.2418	186.9737	118.5185	153.1177	77.4131	22.5009	3.1071
1996	12.7891	26.4599	89.9759	8.7756	109.6247	211.4174	135.3654	169.5098	27.1919	24.8883	3.3843
1997	13.0900	27.3646	92.1182	9.3789	110.0789	261.5308	159.6893	180.3985	27.8720	25.9223	3.2457
1996 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	26.8496	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
Apr.	13.3456	28.0108	93.8932	9.5080	113.1727	285.6367	170.7925	186.1823	28.5227	26.3572	3.0649
May	13.2883	27.8839	93.5046	9.4814	112.2290	271.8683	165.9809	184.1981	15.6052	25.9188	2.9538
Jun.	13.3031	27.9164	93.6032	9.5011	112.3616	276.2433	167.5283	184.8274	15.5802	25.7299	3.0209
Jul.	13.3572	28.0320	93.9766	9.5329	111.6062	278.1709	169.1221	185.7253	15.6261	25.7919	3.0263
Aug.	13.4077	28.1384	94.3365	9.5616	112.7914	275.5002	168.7189	186.0466	15.7066	26.0594	3.0613

2.12.1.b. Bank of Slovenia Exchange Rates - End of month rates

	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD
	Tolars per 1 unit of currency, unless indicated otherwise										
Column	1	2	3	4	5	6	7	8	9	10	11
Code											
1992 31. Dec.	8.6916	17.9544	61.1527	6.6932	67.5004	149.2738	98.7005	119.4741	0.1100	0.1300	0.0800
1993 31. Dec.	10.8632	22.4726	76.3726	7.7251	89.8447	195.2084	131.8420	147.8001	0.0001	0.0200	3.5436
1994 31. Dec.	11.6039	23.6594	81.6488	7.7877	96.5088	197.6472	126.4576	155.1327	82.1673	22.0000	3.1222
1995 31. Dec.	12.4927	25.7104	87.8899	7.9496	109.4581	194.5444	125.9902	161.4538	26.1913	23.6770	3.2630
1996 31. Dec.	12.9313	26.9691	90.9951	9.2578	104.6444	239.0169	141.4792	175.4113	27.6067	25.5786	3.4233
1997 31. Dec.	13.4175	28.2104	94.4028	9.6074	116.3514	281.5091	169.1792	186.7334	26.8496	26.8496	3.0492
1996 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	28.6073	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
30. Apr.	13.3073	27.9301	93.6340	9.4823	112.5134	280.6211	168.3539	185.1612	28.5227	26.1580	3.0649
31. May	13.2856	27.8771	93.4813	9.4855	112.5394	271.7502	166.6118	184.0273	15.6052	25.7656	2.9538
30. Jun.	13.3242	27.9664	93.7464	9.5162	111.2957	282.4578	169.6997	185.7913	15.5802	25.7279	3.0209
31. Jul.	13.3927	28.0998	94.2282	9.5510	112.6216	273.6576	166.6897	185.6202	15.6261	25.9017	3.0263
31. Aug.	13.4153	28.1531	94.3942	9.5565	114.3492	278.8878	169.1356	186.2918	15.7066	26.0582	3.0613

2.12.2. Bank of Slovenia Exchange Rates: Daily data

	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	HRK	
	Tolars per 1 unit of currency, unless indicated otherwise									
Column	1	2	3	4	5	6	7	8	9	
Code										
Jun.	2	13.2866	27.8792	93.4885	9.4863	112.5480	271.7711	166.6246	184.0415	25.7676
	3	13.2881	27.8832	93.4989	9.4864	112.5259	272.2875	166.2878	184.2442	25.7562
	4	13.2896	27.8856	93.5099	9.4903	112.2867	271.3937	165.8398	184.1817	25.7262
	5	13.2912	27.8888	93.5207	9.4952	112.3558	272.5193	165.6813	184.3433	25.7219
	6	13.2918	27.8921	93.5316	9.4981	112.4119	271.1482	165.5042	184.2340	25.7178
	9	13.2947	27.8952	93.5454	9.4949	112.4509	271.0759	165.9776	184.3078	25.6761
	10	13.2957	27.9002	93.5590	9.4990	112.7217	271.9011	166.3011	184.3439	25.6887
	11	13.2972	27.9025	93.5698	9.4973	113.1090	272.8028	166.9940	184.4401	25.7164
	12	13.2986	27.9054	93.5796	9.4983	113.1209	272.8313	167.0115	184.4594	25.7190
	13	13.3009	27.9092	93.5890	9.4993	113.1594	276.5086	169.2276	184.7961	25.7234
	16	13.3035	27.9156	93.6073	9.5030	112.6470	277.5924	169.8972	184.9446	25.7284
	17	13.3052	27.9220	93.6194	9.5052	112.3994	277.4879	168.4681	184.9545	25.7353
	18	13.3069	27.9264	93.6311	9.5082	112.5540	278.3185	168.1053	185.0759	25.7421
	19	13.3094	27.9317	93.6427	9.5047	112.0762	279.3361	167.0679	185.2018	25.7488
	20	13.3114	27.9331	93.6568	9.5071	111.9574	280.9236	167.9079	185.3609	25.7389
	23	13.3158	27.9441	93.6810	9.5105	112.1681	280.7434	168.3448	185.3573	25.7455
	24	13.3181	27.9479	93.6969	9.5093	112.3332	280.9969	168.2796	185.4589	25.7410
	25	13.3187	27.9531	93.7080	9.5123	112.2669	281.2646	168.6276	185.5465	25.7351
	27	13.3203	27.9583	93.7192	9.5078	111.2915	281.1950	168.5539	185.5921	25.7223
	30	13.3242	27.9664	93.7464	9.5162	111.2957	282.4578	169.6997	185.7913	25.7279
Jul.	1	13.3256	27.9704	93.7567	9.5172	111.3548	282.1513	169.5777	185.6616	25.7308
	2	13.3279	27.9713	93.7660	9.5201	111.5066	282.9671	170.2228	185.7364	25.7251
	3	13.3293	27.9733	93.7756	9.5192	111.5882	283.1084	170.8028	185.8116	25.7224
	4	13.3312	27.9802	93.7957	9.5193	111.4228	280.7775	170.2393	185.5889	25.7279
	7	13.3366	27.9916	93.8341	9.5242	111.4280	278.9593	169.6989	185.5897	25.7343
	8	13.3388	27.9923	93.8424	9.5259	111.7851	278.4117	170.2114	185.5593	25.7366
	9	13.3388	27.9913	93.8424	9.5250	111.6434	279.2563	170.4554	185.6532	25.7366
	10	13.3388	27.9923	93.8425	9.5213	111.3535	279.3690	171.4689	185.7001	25.7330
	11	13.3401	27.9970	93.8519	9.5241	111.1113	279.1156	171.0920	185.6062	25.7374
	14	13.3444	28.0042	93.8823	9.5225	110.9689	278.0794	169.9927	185.6288	25.7493
	15	13.3460	28.0084	93.8935	9.5236	111.4310	276.8920	169.1962	185.5618	25.7542
	16	13.3595	28.0358	93.9883	9.5332	111.5848	277.1714	169.1413	185.7067	25.7801
	17	13.3612	28.0375	94.0005	9.5335	111.8229	275.1393	168.2514	185.6368	25.7929
	18	13.3637	28.0484	94.0242	9.5341	111.4845	276.1208	168.1152	185.7119	25.7994
	21	13.3715	28.0639	94.0796	9.5406	111.5972	275.9636	167.5745	185.6895	25.8216
	22	13.3755	28.0684	94.1073	9.5425	111.3571	277.3341	168.2167	185.8101	25.8328
	23	13.3767	28.0700	94.1156	9.5424	111.4046	276.4175	168.1658	185.7230	25.8405
	24	13.3778	28.0751	94.1234	9.5432	111.4120	277.1463	168.7444	185.7948	25.8516
	25	13.3803	28.0815	94.1481	9.5457	111.8950	277.7745	167.9508	185.9283	25.8655
	28	13.3894	28.0977	94.2054	9.5515	112.1751	278.3300	167.8741	186.0981	25.8848
	29	13.3916	28.1013	94.2206	9.5530	112.1282	277.7434	168.1555	186.0998	25.8944
	30	13.3922	28.1045	94.2251	9.5507	112.3776	274.9395	167.0611	185.8308	25.8974
	31	13.3927	28.0998	94.2282	9.5510	112.6216	273.6576	166.6897	185.6202	25.9017
Aug.	1	13.3943	28.1070	94.2396	9.5521	112.2771	274.6613	167.6994	185.7415	25.9014
	4	13.3983	28.1172	94.2677	9.5540	112.1559	273.6025	168.3055	185.6743	25.9091
	5	13.3999	28.1206	94.2790	9.5561	112.0082	274.2577	168.1938	185.8569	25.9099
	6	13.3994	28.1206	94.2822	9.5555	112.0073	273.5505	167.0210	185.7879	25.9107
	7	13.4007	28.1213	94.2846	9.5557	111.9629	272.5767	166.7706	185.7076	25.9931
	8	13.4020	28.1241	94.2939	9.5576	112.0778	273.3110	167.1549	185.8109	26.0270
	11	13.4057	28.1320	94.3203	9.5612	112.2742	273.9627	168.0410	185.9289	26.0487
	12	13.4071	28.1329	94.3298	9.5613	112.9223	275.2356	168.5674	186.0703	26.0659
	13	13.4073	28.1333	94.3310	9.5623	112.5737	272.6921	167.2583	185.8368	26.0806
	14	13.4074	28.1392	94.3318	9.5634	113.2642	274.0810	168.4766	186.0175	26.1026
	15	13.4091	28.1438	94.3440	9.5646	113.2128	274.4468	168.8947	186.0134	26.1169
	18	13.4117	28.1511	94.3624	9.5674	112.9518	273.6980	169.5220	186.0071	26.1365
	19	13.4130	28.1491	94.3713	9.5674	112.5425	274.0072	169.7174	186.0578	26.1536
	20	13.4129	28.1507	94.3704	9.5673	112.6594	275.4672	170.1027	186.1220	26.1606
	21	13.4119	28.1507	94.3706	9.5663	112.5605	275.4677	169.3386	186.0752	26.1607
	22	13.4126	28.1521	94.3752	9.5659	113.0426	277.3216	169.7150	186.3109	26.1383
	25	13.4142	28.1555	94.3866	9.5689	113.1412	277.9684	169.6599	186.3710	26.1178
	26	13.4160	28.1573	94.3926	9.5705	113.0068	278.0616	169.6423	186.3734	26.1267
	27	13.4148	28.1567	94.3904	9.5693	113.3818	279.0181	170.5069	186.4164	26.1261
	28	13.4157	28.1548	94.3905	9.5636	113.6650	281.0476	170.5447	186.5391	26.1167
	29	13.4153	28.1531	94.3942	9.5565	114.3492	278.8878	169.1356	186.2918	26.0582

2.13.1. 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	
1994	Feb.	78.1908	78.2752	78.2281	404.8	335.0	69.7	758.3	77.8637	251.7	214.4	37.3
	Mar.	78.7753	78.8572	78.8121	505.6	448.9	56.7	970.6	78.3706	317.1	254.1	63.0
	Apr.	79.2839	79.3096	79.2927	467.7	355.2	112.5	844.3	78.7385	305.4	254.9	50.5
	May	79.4176	79.4922	79.4446	531.3	421.6	109.7	974.6	78.6289	324.0	250.9	73.1
	Jun.	79.6280	79.5903	79.5967	611.6	484.0	127.6	1,119.9	78.0150	347.2	257.2	90.0
	Jul.	79.6922	79.4408	79.5639	562.1	495.1	66.9	1,073.3	77.3382	321.1	263.8	57.2
	Aug.	80.1388	79.5888	79.8777	598.9	464.3	134.6	1,077.1	76.5588	346.5	268.7	77.8
	Sep.	80.6865	79.8921	80.2441	606.8	509.6	97.2	1,176.8	77.6025	315.6	328.0	-12.4
	Oct.	81.0834	80.5935	80.8366	580.5	487.6	92.8	1,102.2	79.4110	293.5	242.4	51.1
	Nov.	81.5353	81.0696	81.3000	686.1	534.8	151.3	1,262.1	79.2706	317.9	257.1	60.9
	Dec.	81.8921	81.7612	81.8211	682.2	536.4	145.8	1,266.5	80.3510	316.9	287.3	29.6
1995	Jan.	82.0528	81.8369	81.9461	621.4	560.0	61.5	1,199.8	81.0552	281.9	241.6	40.3
	Feb.	81.5382	81.6190	81.5724	606.6	483.8	122.8	1,102.5	80.4081	291.6	235.9	55.6
	Mar.	81.4397	81.4189	81.4169	668.1	603.8	64.4	1,314.5	80.8705	297.9	304.5	-6.6
	Apr.	81.2309	81.2750	81.2463	571.9	509.3	62.7	1,130.2	80.8344	274.4	256.5	17.9
	May	81.2006	81.3630	81.2817	610.7	685.8	-75.1	1,420.5	80.9650	312.1	322.8	-10.7
	Jun.	81.3185	81.5183	81.4231	653.5	637.7	15.8	1,390.9	81.5343	299.1	340.1	-41.0
	Jul.	81.3633	81.5423	81.4582	622.5	600.5	22.0	1,313.7	81.6665	292.5	321.7	-29.2
	Aug.	81.9586	82.3164	82.1402	636.8	584.9	51.8	1,263.0	82.6086	306.2	353.3	-47.1
	Sep.	83.8710	84.4693	84.1946	583.5	557.9	25.6	1,190.1	84.9435	289.0	330.6	-41.7
	Oct.	85.5687	86.0590	85.8172	573.8	573.9	-0.1	1,206.7	85.6723	296.9	309.0	-12.1
	Nov.	86.8520	87.3352	87.0993	605.4	590.3	15.1	1,237.3	87.2549	281.6	376.1	-94.5
	Dec.	88.7691	88.9863	88.8794	668.9	548.5	120.5	1,262.0	90.6238	287.0	330.7	-43.7
1996	Jan.	89.7828	90.0302	89.9036	612.1	571.7	40.4	1,269.3	92.2398	265.4	298.9	-33.5
	Feb.	90.4691	90.6646	90.5684	542.8	582.2	-39.4	1,193.1	91.9384	269.4	265.7	3.7
	Mar.	90.5170	90.6894	90.6034	605.5	596.1	9.4	1,255.5	90.0204	306.9	285.3	21.6
	Apr.	89.9836	90.1279	90.0578	654.0	653.7	0.2	1,345.8	89.5650	351.7	347.1	4.6
	May	89.8780	90.0402	89.9545	692.4	652.5	40.0	1,380.8	88.8249	354.2	297.4	56.8
	Jun.	89.3607	89.4786	89.4096	672.9	619.3	53.6	1,324.8	88.6318	323.4	310.6	12.8
	Jul.	88.9684	89.0850	89.0089	762.7	750.8	11.9	1,602.1	88.8666	382.0	372.7	9.3
	Aug.	89.1649	89.2291	89.1812	649.7	599.3	50.4	1,331.3	88.6199	358.2	336.0	22.2
	Sep.	90.0390	90.2744	90.1657	696.8	656.4	40.4	1,489.6	90.8510	353.9	351.9	2.0
	Oct.	91.0338	91.1240	91.0654	729.9	684.6	45.3	1,492.5	90.4459	355.9	322.3	33.6
	Nov.	91.0530	90.9817	91.0062	717.7	644.2	73.5	1,411.9	90.3662	313.9	300.8	13.2
	Dec.	90.9191	90.7393	90.8221	895.0	732.5	162.5	1,707.2	89.7840	319.3	316.5	2.8
1997	Jan.	91.0324	91.1043	91.0656	715.1	702.7	12.5	1,535.2	90.2881	301.2	260.8	40.5
	Feb.	91.1724	91.3080	91.2397	689.8	635.2	54.6	1,402.1	90.3615	345.0	265.6	79.4
	Mar.	91.1994	91.3120	91.2554	760.9	719.5	41.4	1,533.4	90.3385	394.3	281.9	112.4
	Apr.	91.0770	91.0325	91.0472	830.4	841.2	-10.9	1,736.4	90.1317	436.1	328.1	108.0
	May	90.8376	90.6797	90.7493	830.3	755.5	74.8	1,664.6	89.7208	409.6	304.9	104.7
	Jun.	90.6068	90.6198	90.6019	826.5	780.2	46.3	1,725.9	90.1924	414.9	327.4	87.5
	Jul.	92.0103	92.2754	92.1472	935.7	895.9	39.8	1,913.2	92.3677	417.5	428.3	-10.8
	Aug.	93.1009	93.3483	93.2156	813.4	663.1	150.3	1,542.8	93.2149	413.3	336.5	76.8
	Sep.	94.0371	94.2253	94.1303	818.6	751.0	67.6	1,657.9	93.9961	416.4	336.7	79.7
	Oct.	94.4193	94.5674	94.4898	814.1	773.7	40.4	1,703.7	94.4323	400.1	342.4	57.8
	Nov.	94.3910	94.4524	94.4213	800.3	717.9	82.4	1,611.8	94.3842	370.3	301.9	68.4
	Dec.	94.3276	94.3639	94.3326	913.7	856.0	57.8	1,929.7	94.3373	419.1	353.3	65.8
1998	Jan.	94.3358	94.4573	94.3988	757.5	789.6	-32.1	1,672.8	94.4015	353.0	316.9	36.1
	Feb.	94.4313	94.5823	94.5074	700.2	683.1	17.1	1,491.0	94.4111	339.2	275.8	63.4
	Mar.	93.6893	93.7174	93.7060	827.1	897.0	-69.8	1,802.6	93.5170	369.8	316.5	53.4
	Apr.	93.4593	93.4140	93.4358	866.8	870.9	-4.0	1,794.4	92.9117	384.6	344.3	40.3
	May	93.4679	93.4436	93.4515	810.8	825.9	-15.1	1,718.8	92.8767	395.9	310.4	85.5
	Jun.	93.9492	94.1144	94.0344	896.3	859.0	37.3	1,856.0	93.9232	387.6	314.0	73.6
	Jul.	94.3415	94.4757	94.4102	955.5	891.8	63.7	1,961.8	94.4042	395.4	418.2	-22.8
	Aug.	94.3334	94.3872	94.3480	781.1	754.8	26.3	1,658.2	94.3139	369.9	322.7	47.1

2.13.2. 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
Jun. 1	93.8111	93.9647	93.8848	40.1	35.4	4.7	78.0	93.7866	20.5	14.3	6.2
2	93.7730	93.9766	93.8991	29.8	47.4	-17.5	79.7	93.8318	15.4	12.5	2.9
3	93.7317	94.0218	93.8919	43.7	41.8	2.0	95.5	93.8095	13.5	11.1	2.4
4	93.8527	93.9856	93.9102	44.1	31.9	12.3	79.5	93.8304	14.3	10.5	3.8
5	93.8273	93.8671	93.8578	50.3	41.1	9.3	97.3	93.8100	15.2	12.8	2.4
8	93.8711	94.0963	93.9948	36.5	37.1	-0.5	81.5	93.8275	18.5	13.3	5.2
9	93.8733	94.0781	93.9767	39.7	31.3	8.5	76.1	93.8441	16.1	11.3	4.8
10	93.8770	94.0515	93.9605	42.1	38.7	3.4	84.4	93.8394	15.2	11.0	4.2
11	93.8804	94.0483	93.9669	40.9	40.4	0.5	84.1	93.8320	16.3	12.5	3.8
12	93.9398	94.1133	94.0208	38.8	33.1	5.6	73.6	93.8342	17.8	15.4	2.4
15	93.8659	94.0520	93.9698	39.1	40.0	-0.9	87.2	93.8399	21.5	15.5	6.0
16	93.9929	94.1106	94.0593	45.9	44.0	1.9	94.2	93.9665	17.1	14.5	2.7
17	94.0627	94.1769	94.1150	47.9	40.0	7.9	92.9	93.9935	16.2	13.1	3.1
18	94.0110	94.2288	94.0968	45.9	26.9	19.0	77.8	94.0102	15.1	13.3	1.8
19	94.0621	94.2614	94.1513	39.5	30.8	8.7	73.1	94.0360	17.6	16.9	0.7
22	94.0617	94.2826	94.1829	32.0	41.1	-9.1	76.5	94.0353	19.6	13.6	6.0
23	94.0596	94.1764	94.1250	46.7	54.7	-8.0	113.5	94.0284	16.6	13.7	3.0
24	94.0472	94.2207	94.1437	38.2	45.3	-7.0	87.8	94.0417	20.6	20.6	0.0
26	94.0678	94.1571	94.1224	43.6	55.6	-12.0	100.8	94.0222	18.4	16.2	2.2
29	94.0658	94.2784	94.1692	49.7	44.7	5.0	100.3	94.0501	19.1	14.7	4.4
30	94.0761	94.1938	94.1359	61.6	57.6	4.0	121.9	94.0817	16.1	16.6	-0.6
Jul. 1	94.0748	94.2386	94.1688	34.6	46.1	-11.5	83.5	94.0528	15.6	18.3	-2.6
2	94.2436	94.4014	94.3179	41.5	44.7	-3.1	92.0	94.2409	14.9	16.7	-1.8
3	94.3480	94.4947	94.4182	45.0	35.5	9.5	86.4	94.3888	16.9	20.6	-3.7
6	94.3505	94.5485	94.4442	36.8	33.5	3.3	71.8	94.3839	17.8	17.0	0.8
7	94.3880	94.5684	94.4687	50.9	39.4	11.5	96.4	94.3910	13.9	14.7	-0.8
8	94.3633	94.5399	94.4477	39.4	39.5	-0.1	81.7	94.4258	15.3	16.2	-0.8
9	94.3668	94.5740	94.4654	47.6	36.5	11.1	93.9	94.4305	14.2	14.6	-0.4
10	94.3598	94.5467	94.4546	43.9	31.3	12.6	83.9	94.4339	16.9	19.6	-2.7
13	94.2929	94.3961	94.3541	33.9	44.8	-10.9	81.9	94.4445	17.3	16.0	1.4
14	94.2856	94.5157	94.4146	47.7	36.2	11.5	91.8	94.4379	13.3	13.9	-0.7
15	94.4264	94.5371	94.5082	44.9	34.0	10.9	94.9	94.4490	17.7	18.7	-1.0
16	94.3537	94.4874	94.4149	43.0	38.9	4.1	91.6	94.4297	15.0	18.2	-3.1
17	94.3651	94.5058	94.4237	53.8	29.2	24.7	90.9	94.4374	18.1	23.5	-5.4
20	94.3559	94.4683	94.3981	47.1	30.1	17.0	77.8	94.4269	17.9	16.8	1.0
21	94.4083	94.5353	94.4600	39.5	35.2	4.3	82.0	94.4616	14.9	13.9	1.0
22	94.3634	94.5103	94.4375	38.3	39.4	-1.1	78.4	94.4686	13.8	14.7	-0.9
23	94.3767	94.5363	94.4501	39.2	37.8	1.4	82.3	94.4668	13.6	14.8	-1.2
24	94.3420	94.4547	94.3984	46.1	46.5	-0.3	94.2	94.4593	16.8	18.8	-2.0
27	94.3655	94.4644	94.4130	34.2	39.9	-5.7	74.9	94.4631	17.5	14.4	3.1
28	94.3569	94.5906	94.4954	32.3	48.0	-15.8	80.9	94.4629	15.0	14.2	0.8
29	94.3077	94.3023	94.3074	36.6	50.4	-13.9	91.7	94.4448	15.6	14.3	1.3
30	94.3399	94.4038	94.3619	46.7	40.1	6.7	91.0	94.4188	14.4	15.4	-1.0
31	94.3585	94.4698	94.4164	32.5	35.0	-2.5	67.9	94.3998	18.3	23.3	-4.9
Aug. 3	94.3788	94.4281	94.3874	32.7	37.1	-4.4	77.1	94.3731	17.5	16.1	1.4
4	94.3603	94.4123	94.3835	45.9	37.5	8.4	84.2	94.3763	13.2	13.3	-0.2
5	94.2537	94.4093	94.3122	39.8	28.3	11.5	70.7	94.3723	15.0	14.4	0.6
6	94.2839	94.4396	94.3185	49.7	26.0	23.7	86.2	94.3909	14.5	14.1	0.4
7	94.3438	94.3712	94.3467	35.6	26.6	9.1	65.0	94.3679	16.4	17.3	-0.9
10	94.3664	94.4577	94.3758	40.3	25.7	14.6	73.9	94.3504	19.0	15.2	3.8
11	94.3336	94.5068	94.3917	38.8	31.2	7.6	77.5	94.3565	14.3	12.3	2.0
12	94.3418	94.3852	94.3464	38.2	40.7	-2.4	88.0	94.3604	14.7	12.3	2.4
13	94.4500	94.5443	94.4717	44.1	23.4	20.8	73.7	94.3294	13.2	12.0	1.2
14	94.3594	94.3164	94.3347	40.1	38.3	1.9	81.4	94.3361	18.2	17.9	0.3
17	94.3677	94.5390	94.4824	31.5	67.0	-35.5	103.3	94.3151	22.5	16.3	6.3
18	94.3548	94.3128	94.3188	40.7	38.3	2.4	84.4	94.3166	15.8	13.8	1.9
19	94.3425	94.3734	94.3490	41.8	25.7	16.1	69.2	94.3027	15.6	13.9	1.6
20	94.3142	94.2649	94.2872	33.7	29.5	4.2	64.5	94.3022	15.5	13.9	1.6
21	94.3404	94.3892	94.3398	27.5	27.7	-0.3	59.5	94.2906	15.0	13.6	1.4
24	94.3310	94.4046	94.3678	30.2	36.0	-5.8	68.3	94.2632	18.2	13.7	4.5
25	94.3510	94.2800	94.3009	29.3	61.4	-32.1	92.0	94.2832	14.8	11.5	3.3
26	94.3178	94.4147	94.3693	33.2	43.9	-10.7	81.6	94.2559	14.6	11.6	3.1
27	94.3499	94.3145	94.3019	37.5	48.0	-10.5	109.4	94.2570	14.0	12.3	1.7
28	94.3026	94.3865	94.3176	35.6	29.9	5.6	73.8	94.2470	16.5	16.3	0.2
31	94.1427	94.2159	94.1767	34.8	32.8	2.0	74.5	94.2559	19.8	14.9	4.9

3.1. Balance of Payments

Millions of US Dollars	1995	1996	1997	III-1997	IV-1997	I-1998	II-1998
I. Current account	-22.8	39.0	36.6	77.9	52.5	-74.8	-28.3
1. Goods¹	-954.3	-881.7	-771.6	-95.3	-133.8	-278.4	-211.6
1.1. Export of goods	8,350.2	8,370.0	8,407.1	2,029.1	2,242.4	2,111.3	2,279.6
- Export f.o.b. ¹	8,315.8	8,309.8	8,372.4	2,020.2	2,234.8	2,104.4	2,268.6
- Coverage adjustment	34.4	60.2	34.7	8.9	7.6	6.9	11.0
1.2. Import of goods	-9,304.5	-9,251.7	-9,178.7	-2,124.4	-2,376.2	-2,389.7	-2,491.2
- Import c.i.f. ¹	-9,491.7	-9,421.4	-9,358.3	-2,161.9	-2,423.3	-2,444.3	-2,549.1
- Valuation adjustment	385.2	382.4	379.8	87.7	98.3	99.2	103.5
- Coverage adjustment	-198.1	-212.7	-200.2	-50.3	-51.2	-44.6	-45.6
2. Services	631.1	704.2	590.0	120.0	120.6	125.6	132.6
2.1. Export of services	2,022.9	2,126.9	2,042.6	557.2	500.2	439.2	497.1
2.2. Import of services	-1,391.8	-1,422.6	-1,452.6	-437.2	-379.6	-313.6	-364.5
3. Income	209.5	154.9	130.6	38.2	32.6	54.4	18.0
3.1. Receipts	439.0	419.5	416.8	103.6	107.4	115.7	112.0
3.2. Expenditures	-229.4	-264.6	-286.2	-65.4	-74.8	-61.3	-94.0
4. Current transfers	90.8	61.6	87.6	15.0	33.0	23.6	32.7
4.1. In Slovenia	250.1	206.7	217.0	46.5	71.5	55.9	65.7
4.2. Abroad	-159.3	-145.1	-129.4	-31.5	-38.5	-32.3	-33.0
II. Capital and financial account	168.2	-46.8	-102.8	-93.8	-90.6	33.2	-6.5
A. Capital account	-17.9	-4.9	-4.2	-0.3	-0.8	-2.6	-1.1
1. Capital transfers	-15.6	-2.4	-3.0	-0.2	-0.7	-1.5	-1.1
2. Nonproduced nonfinancial assets	-2.3	-2.5	-1.2	-0.1	-0.1	-1.1	0.0
B. Financial account	186.0	-41.9	-98.7	-93.5	-89.8	35.7	-5.4
1. Direct investment²	170.5	177.7	295.3	54.6	68.9	11.4	16.4
1.1. Abroad	-5.5	-7.7	-25.5	-9.8	-6.5	-1.0	-5.1
1.2. In Slovenia ²	176.0	185.5	320.8	64.4	75.4	12.4	21.5
2. Portfolio investment^{3,4}	-13.5	636.9	235.5	74.7	-16.3	9.2	182.4
3. Other investment	264.5	-269.7	657.6	232.5	-59.8	43.3	136.2
3.1. Assets	-351.0	-425.6	288.2	100.3	-149.9	33.8	33.7
a) Trade credits ⁵	0.0	-161.6	-264.2	-127.7	-116.2	-29.7	-58.5
- Long-term	16.5	2.8	1.3	1.2	0.5	-1.8	-13.5
- Short-term ⁵	-16.5	-164.3	-265.4	-128.8	-116.7	-27.9	-45.0
b) Loans	-14.4	-7.2	-67.2	-12.4	-20.2	-4.1	-14.3
Banks	-12.9	-5.5	-70.7	-12.7	-22.0	-2.8	-10.2
Other sectors	-1.5	-1.7	3.5	0.3	1.7	-1.2	-4.1
c) Currency and deposits	-181.9	-414.3	678.9	245.0	29.5	72.6	83.1
Banks	-194.7	-339.3	599.5	218.5	-2.2	54.7	67.0
Other sectors	12.8	-75.1	79.4	26.5	31.7	17.9	16.1
- Households	6.2	-103.3	73.8	25.7	27.7	16.0	16.6
- Acc.'s abroad	6.6	28.3	5.7	0.9	4.0	1.9	-0.5
d) Other assets	-154.7	157.5	-59.3	-4.7	-42.9	-5.1	23.4
Bank of Slovenia ⁶	-66.8	131.4	-7.6	0.0	-1.0	-5.6	0.5
Banks	-86.0	27.1	-52.3	-4.6	-42.2	-0.3	23.5
Other sectors	-1.8	-1.0	0.5	-0.1	0.3	0.9	-0.6
3.2. Liabilities	615.4	155.9	369.4	132.3	90.1	9.6	102.6
a) Trade credits ⁵	-3.7	17.2	14.1	8.5	-2.9	-1.3	-4.9
b) Loans	572.2	-11.6	334.2	108.8	94.8	16.0	88.3
Bank of Slovenia ⁷	-3.5	-2.6	-1.2	0.0	0.0	0.0	0.0
General government	130.5	-74.1	-4.7	33.1	-23.9	-5.1	-13.9
Banks ³	208.2	-177.6	3.0	-1.4	35.6	-5.5	33.6
Other sectors	237.0	242.7	337.2	77.2	83.1	26.7	68.6
c) Deposits	39.2	154.9	20.4	14.4	-1.3	-3.9	11.4
d) Other liabilities	7.7	-4.6	0.7	0.5	-0.4	-1.3	7.9
4. Reserve assets⁸	-235.4	-586.8	-1,287.1	-455.4	-82.6	-28.2	-340.4
4.1. Gold, SDR's and Reserve position in IMF	0.0	-0.1	0.1	0.0	0.0	-0.1	0.0
4.2. Currency and deposits ^{3,6}	-119.9	-391.9	-508.0	-198.1	193.7	170.8	-239.3
4.3. Securities	-115.5	-194.8	-779.2	-257.3	-276.3	-198.9	-101.1
III. Net errors and omissions	-145.4	7.7	66.2	15.9	38.1	41.6	34.7

3.2. Balance of Payments 1988-1992

Millions of US Dollars	1988	1989	1990	1991	1992
I. Current account	1,351.8	1,088.5	518.4	129.1	758.7
1. Trade balance	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
2. Services	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
3. Income	-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
4. Current transfers	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
II. Capital and financial account	-113.4	103.4	-48.0	-290.6	-649.8
A. Capital account					
B. Financial account	-113.4	103.4	-48.0	-290.6	-649.8
1. Direct investment	-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
2. Portfolio investment	0.2	0.1	2.5		-8.9
3. Other investment	-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 ¹			-0.8	2.7	-1.4
Other sectors ¹	4.7	14.8	1.2	-20.9	-11.5
b) Loans	17.3	48.0	120.5	-47.4	32.9
General government ¹			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 ¹	-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
4. International reserves³	-	-	-	-106.8	-632.6
Currency and deposits	-	-	-	-106.8	-632.6
III. Statistical error and multilateral settlements²	-1,238.4	-1,191.8	-470.4	161.5	-108.9

3.3. Balance of Payments - Current Account

Millions of US Dollars	Current account			Goods ¹			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	
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.	-15.5	837.8	-853.3	-86.5	644.6	-731.1	38.0	138.5	-100.5
	Feb.	-28.4	898.2	-926.6	-85.5	699.6	-785.1	35.7	141.6	-105.9
	Mar.	-31.0	986.0	-1,017.0	-106.4	767.1	-873.5	51.9	159.1	-107.2
	Apr.	-18.8	971.1	-989.9	-89.2	753.0	-842.2	46.0	162.7	-116.7
	May	-16.5	962.6	-979.2	-87.9	743.2	-831.1	44.1	165.4	-121.3
	Jun.	7.1	1,020.7	-1,013.6	-34.6	783.4	-818.0	42.5	169.1	-126.5
	Jul.	35.9	1,071.8	-1,035.9	1.6	824.1	-822.6	19.8	187.8	-168.0

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	
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.	-10.4	8.0	-18.5	-10.1	8.7	-18.8	25.6	16.8	19.4	-2.6	8.8
	Feb.	-11.7	8.0	-19.7	-6.1	8.2	-14.3	14.6	17.5	19.5	-2.0	-2.8
	Mar.	-8.9	8.7	-17.6	-4.8	8.8	-13.6	14.1	17.6	19.6	-2.1	-3.4
	Apr.	-5.9	8.8	-14.7	-7.0	9.5	-16.5	15.5	17.4	19.6	-2.2	-1.9
	May	-7.2	8.9	-16.2	-13.4	8.8	-22.3	15.9	17.4	19.5	-2.1	-1.5
	Jun.	-8.7	9.3	-18.0	-7.5	9.9	-17.4	-13.4	17.4	19.7	-2.2	-30.8
	Jul.	-10.4	8.9	-19.2	-7.4	9.3	-16.7	9.4	17.7	19.6	-1.9	-8.3

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
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
10.0	32.7	-22.7	47.6	78.7	-31.1	9.0	10.4	-1.5	-8.0	-0.1	-7.9
7.9	38.5	-30.6	38.0	70.4	-32.4	7.1	9.1	-2.0	0.6	7.4	-6.9
17.3	47.1	-29.8	45.1	81.8	-36.8	5.9	8.2	-2.3	-2.6	4.5	-7.1
8.6	44.4	-35.8	46.3	87.8	-41.4	2.5	3.8	-1.3	1.5	8.5	-7.1
12.6	45.7	-33.1	50.4	91.6	-41.2	1.9	3.3	-1.4	-0.2	7.0	-7.2
9.8	41.9	-32.1	46.0	94.8	-48.8	3.5	6.6	-3.1	-0.6	6.5	-7.1
15.5	51.5	-36.0	25.8	112.7	-86.9	2.9	4.6	-1.6	-6.7	0.9	-7.6

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
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
19.2	0.1	13.6	5.5	-10.4	-0.1	-10.0	-0.2	7.4	1.0	15.1	-6.6	-2.1
18.3	0.1	13.8	4.4	-21.1	-0.1	-20.9	0.0	6.8	1.2	18.1	-9.6	-2.9
19.7	0.3	12.8	6.6	-23.1	-1.3	-21.7	-0.2	9.4	1.7	18.7	-7.9	-3.1
15.6	0.2	10.7	4.6	-17.5	-3.9	-13.3	-0.4	8.9	3.2	16.9	-8.8	-2.6
13.8	0.1	9.7	4.0	-15.3	-1.7	-11.5	-2.1	11.3	2.4	18.3	-7.6	-1.7
23.8	2.2	12.5	9.1	-54.6	-4.7	-18.9	-31.0	12.5	2.9	22.0	-10.2	-2.1
19.1	0.8	11.1	7.2	-27.4	-9.8	-17.3	-0.4	5.1	1.2	19.9	-10.3	-5.6

3.4. Balance of Payments - Capital and Financial Account

Millions of US Dollars	Capital and financial account	Capital account	Capital transfers	Nonproduced nonfinancial assets	Financial account	Direct investment ²	Abroad	In Slovenia ²	Portfolio investment ^{3,4}	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	
1997	Jan.	-22.8	0.3	0.4	-0.1	-23.0	20.4	-3.3	23.7	-25.5	32.7
	Feb.	7.2	-0.9	-0.5	-0.5	8.1	42.2	-0.5	42.7	15.3	193.6
	Mar.	43.5	0.1	0.3	-0.2	43.3	12.7	-4.9	17.6	-12.6	54.2
	Apr.	40.4	-0.6	-0.6	0.0	41.0	20.4	0.0	20.4	-5.2	105.1
	May	-5.2	0.1	0.1	0.0	-5.3	20.2	-0.2	20.3	0.9	142.2
	Jun.	18.5	-2.0	-1.8	-0.2	20.5	55.8	-0.3	56.2	204.3	-42.9
	Jul.	-13.7	0.0	0.1	-0.1	-13.7	34.1	-9.8	43.9	47.5	124.6
	Aug.	12.5	-0.3	-0.3	0.0	12.8	4.2	-0.2	4.4	19.2	92.2
	Sep.	-92.7	0.0	0.0	-0.1	-92.7	16.3	0.2	16.1	8.0	15.8
	Oct.	-18.4	-0.1	-0.1	0.0	-18.3	21.2	0.0	21.2	10.6	-14.8
	Nov.	-64.8	-0.2	-0.2	0.0	-64.5	21.7	-0.6	22.2	-9.8	-23.7
	Dec.	-7.4	-0.5	-0.4	-0.1	-6.9	26.1	-5.9	32.0	-17.1	-21.3
1998	Jan.	5.0	-1.8	-1.2	-0.6	6.8	6.1	-0.9	7.0	-18.6	12.4
	Feb.	19.1	-1.0	-0.5	-0.5	20.1	4.3	0.0	4.2	12.3	20.8
	Mar.	9.1	0.2	0.2	0.0	8.9	1.0	-0.1	1.1	15.5	10.1
	Apr.	18.4	-0.5	-0.5	0.0	18.9	2.0	-0.7	2.7	-14.3	49.7
	May	7.5	-0.1	-0.1	0.0	7.6	6.8	0.5	6.3	578.5	109.0
	Jun.	-32.3	-0.5	-0.5	0.0	-31.9	7.6	-4.9	12.5	-381.7	-22.4
	Jul.	-54.4	-0.1	-0.1	0.0	-54.3	106.0	-1.4	107.4	-16.4	-280.4

Millions of US Dollars	Assets			Liabilities						
	Other assets			Total	Trade credits ⁵	Total	Loans			
	Bank of Slovenia ⁶	Banks	Other sectors				Bank of Slovenia ⁷	General government	Total	Banks ³
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
1997	Jan.	-5.2	0.1	20.2	-0.8	26.0	-	12.2	-12.4	-12.4
	Feb.	-0.1	-2.0	36.1	-1.2	26.4	-	-3.6	-0.8	-0.8
	Mar.	-0.1	-0.1	3.6	0.0	5.4	-1.2	0.5	-1.3	-1.3
	Apr.	-0.2	-4.4	24.1	1.2	29.6	-	12.6	-2.8	-2.8
	May	-0.2	3.2	130.8	5.0	118.0	-	84.2	-16.0	-16.0
	Jun.	-0.6	-2.2	-67.7	4.3	-74.7	-	-119.8	2.2	2.2
	Jul.	0.3	-4.4	52.9	3.2	31.0	-	7.4	-2.5	-2.5
	Aug.	-0.2	-3.8	42.3	1.5	37.7	-	17.2	-1.5	-1.5
	Sep.	-0.1	3.6	37.0	3.8	40.1	-	8.5	2.7	2.7
	Oct.	-0.2	-1.6	54.7	-0.7	57.0	-	1.2	9.1	9.1
	Nov.	-0.2	-1.7	11.8	-0.7	14.1	-	-12.4	15.5	15.5
	Dec.	-0.6	-38.9	23.6	-1.5	23.7	-	-12.7	10.9	10.9
1998	Jan.	-5.3	4.8	9.1	0.8	21.2	-	4.4	-3.6	-3.6
	Feb.	-0.2	-2.5	24.6	-1.3	-0.6	-	-3.2	-0.3	-0.3
	Mar.	-0.2	-2.6	-24.2	-0.7	-4.6	-	-6.4	-1.6	-1.6
	Apr.	-0.2	-1.3	37.8	-2.2	41.1	-	18.9	2.8	2.8
	May	-0.3	6.8	2.1	-1.1	-1.4	-	-20.6	-2.1	-2.1
	Jun.	1.0	17.9	-1.4	62.7	-1.6	-	-12.3	32.9	32.9
	Jul.	0.0	-9.1	0.3	-96.1	-3.3	-	-78.6	0.6	0.6

Total	Assets											
	Total	Trade credits ⁵		Total	Loans			Currency and deposits				
		Long-term	Short-term ⁵		Total	Banks		Other sectors	Total	Banks	Other sectors	
						Long-term	Short-term				Households	Acc.'s abroad
11	12=13+14	13	14	15=16+..+18	16	17	18	19=20+..+22	20	21	22	
-157.5	6.6	6.6	...	-30.8	-36.7	6.0	...	-139.5	-148.7	9.2	...	
-313.5	93.3	5.3	88.0	11.5	21.7	-10.2	...	-383.7	-450.8	86.7	-19.6	
-306.3	-0.1	2.4	-2.6	-10.8	-5.6	-5.6	0.4	-185.1	-335.5	153.3	-2.9	
-351.0	0.0	16.5	-16.5	-14.4	-5.9	-7.0	-1.5	-181.9	-194.7	6.2	6.6	
-425.6	-161.6	2.8	-164.3	-7.2	-2.1	-3.4	-1.7	-414.3	-339.3	-103.3	28.3	
288.2	-264.2	1.3	-265.4	-67.2	-28.5	-42.2	3.5	678.9	599.5	73.8	5.7	
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	
3.3	-23.0	-0.9	-22.1	-1.6	-0.8	-0.3	-0.5	28.2	21.6	8.8	-2.2	
-3.8	4.6	0.5	4.1	-0.8	0.8	-0.8	-0.8	-4.9	-14.3	4.8	4.6	
34.3	-11.3	-1.4	-9.9	-1.6	-0.2	-1.4	0.0	49.2	47.3	2.4	-0.5	
11.9	13.2	1.7	11.5	0.5	-1.1	2.4	-0.8	-0.5	-5.4	6.2	-1.3	
106.9	-6.5	-2.6	-3.9	-7.7	-5.3	0.3	-2.7	113.9	106.3	7.5	0.1	
-85.1	-65.3	-12.6	-52.6	-7.1	-5.3	-1.2	-0.6	-30.3	-34.0	2.9	0.8	
-184.3	-97.4	-1.2	-96.2	-7.4	-1.0	-5.3	-1.1	-70.7	-58.9	-13.7	1.9	

Liabilities											
Banks ³	Loans			Deposits	Other liabilities	Reserve assets ⁸	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{3,6}	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	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	20.3	19.0	1.3	-12.5	-0.4	6.9	-0.4	41.0	-33.8	10.5	
0.0	2.9	10.4	-7.5	26.6	-0.1	-17.4	0.3	46.4	-64.1	9.3	
0.0	3.4	4.3	-0.9	-18.0	-0.8	-17.7	0.0	83.4	-101.1	21.9	
0.0	19.4	17.0	2.3	-1.2	0.2	-18.6	-0.3	63.3	-81.6	0.4	
0.0	21.3	36.7	-15.4	4.8	-0.2	-686.6	0.3	-652.3	-34.6	9.1	
0.0	28.0	29.0	-1.0	7.8	7.8	364.7	0.0	349.6	15.1	25.2	
0.0	9.8	10.5	-0.7	-24.7	0.1	136.6	-0.2	234.5	-97.7	18.5	

3.5. Merchandise Trade; The Effective Exchange Rate

Column Code	Export	Imports	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
					Consumer Prices	Industrial producers prices	Unit labour costs
					1995=100		
Millions of USD Dollars							
1	2	3=1-2	4	5	6	7	
1992	6,681	6,141	540	145.8	87.6	93.7	82.1
1993	6,083	6,501	-418	114.5	87.5	89.7	91.3
1994	6,828	7,304	-476	100.5	90.7	91.7	91.9
1995	8,316	9,492	-1,176	100.0	100.0	100.0	100.0
1996	8,310	9,421	-1,112	90.2	97.1	95.9	97.7
1997	8,372	9,358	-986	85.4	97.8	95.8	100.3
1996 Apr.	724	830	-106	90.5	97.4	95.4	97.7
May	674	849	-176	90.0	97.3	94.2	97.6
Jun.	694	816	-122	90.5	97.9	95.6	98.7
Jul.	774	843	-69	91.2	98.6	96.8	99.9
Aug.	517	609	-92	91.4	98.3	97.4	100.2
Sep.	751	804	-52	90.1	97.3	96.4	98.1
Oct.	771	830	-59	88.7	96.6	95.8	96.7
Nov.	688	860	-172	89.0	97.3	96.5	97.3
Dec.	660	732	-72	88.6	97.5	97.1	97.3
1997 Jan.	625	673	-48	87.8	97.5	96.3	99.1
Feb.	639	734	-96	87.1	97.1	96.3	100.2
Mar.	674	829	-155	86.9	97.4	95.7	103.4
Apr.	753	904	-150	86.9	98.5	96.0	102.3
May	681	791	-110	87.2	100.2	96.6	103.4
Jun.	745	843	-97	87.2	100.0	97.2	103.3
Jul.	765	822	-57	85.0	97.9	94.9	99.6
Aug.	495	577	-81	83.7	96.4	93.4	98.9
Sep.	760	763	-4	83.3	96.5	94.2	98.9
Oct.	795	872	-77	83.2	96.8	95.7	98.6
Nov.	744	800	-56	83.4	97.8	96.2	98.2
Dec.	696	751	-55	83.1	97.9	96.8	98.1
1998 Jan.	641	748	-107	82.8	98.9	97.7	101.0
Feb.	698	802	-105	82.7	99.5	97.9	100.5
Mar.	765	894	-128	83.3	101.0	98.6	101.3
Apr.	751	860	-109	83.7	102.1	99.0	102.4
May	740	852	-113	84.0	103.1	98.5	102.8
Jun.	778	837	-59	83.4	102.2	99.1	102.6
Jul.	819	841	-22	83.0	101.8	98.9	...

Source: Statistical Office of RS

3.6. Merchandise Trade by sections of SITC and by end use

Millions of US Dollars	Export				Imports			
	1996	1997	January - July		1996	1997	January - July	
			1997	1998			1997	1998
Total	8,310	8,372	4,882	5,192	9,421	9,358	5,595	5,834
0 Food and live animals	264	240	139	130	637	592	350	332
1 Beverages and tobacco	72	71	40	50	60	58	32	29
2 Crude materials except fuels	139	166	98	107	476	487	283	294
3 Mineral fuels and lubricants	77	101	55	50	755	780	450	347
4 Animal and vegetable oils and fats	9	16	7	10	39	41	23	37
5 Chemical products	881	942	529	575	1,125	1,133	678	720
6 Manufactured goods classified by material	2,277	2,265	1,310	1,375	1,856	1,921	1,130	1,265
7 Machinery and transport equipment	2,773	2,815	1,676	1,857	3,175	3,094	1,913	2,102
8 Miscellaneous manufactures articles	1,815	1,754	1,027	1,037	1,289	1,241	731	702
9 Other commodities and transactions	1	1	1	1	10	10	5	6
Intermediate goods	3,745	3,811	2,209	2,402	5,398	5,452	3,228	3,359
Capital goods	1,001	1,061	624	677	1,520	1,507	893	1,001
Consumption goods	3,564	3,501	2,049	2,113	2,503	2,399	1,475	1,474

Source: Statistical Office of RS.

3.7. Direction of Trade

Millions of US Dollars	Exports				Imports			
	1996	1997	January - July		1996	1997	January - July	
			1997	1998			1997	1998
Total	8,310	8,372	4,882	5,192	9,421	9,358	5,595	5,834
European union	5,367	5,322	3,188	3,365	6,360	6,309	3,773	4,016
Austria	551	565	323	348	835	789	454	443
Belgium	76	85	49	80	145	149	93	90
Denmark	47	54	28	42	42	47	26	30
Finland	20	18	10	11	39	41	24	24
France	598	463	291	437	924	979	599	717
Greece	23	24	13	13	13	15	7	8
Ireland	4	5	3	3	29	26	15	20
Italy	1,103	1,248	762	690	1,593	1,555	932	1,009
Luxembourg	2	1	1	1	8	10	5	9
Germany	2,545	2,462	1,474	1,478	2,044	1,936	1,161	1,189
Netherlands	125	123	70	84	194	200	122	127
Portugal	13	13	9	8	5	11	7	8
Spain	44	53	32	39	170	199	128	136
Sweden	54	56	32	39	111	110	62	71
United Kingdom	162	150	89	93	208	241	138	134
EFTA	83	87	50	49	249	194	124	116
Iceland	0	0	0	1	1	1	0	0
Liechtenstein	3	2	1	1	2	1	1	0
Norway	12	14	8	9	68	30	26	15
Switzerland	68	70	41	38	178	162	97	101
CEFTA	473	504	271	330	641	705	402	411
Czech Republic	147	147	84	80	237	234	136	157
Hungary	105	120	64	82	239	293	166	140
Poland	142	155	82	103	48	58	32	40
Romania	22	24	10	24	25	17	7	23
Slovak Republic	57	56	31	41	92	103	61	51
Countries of former Yugoslavia	1,385	1,388	780	796	709	593	349	342
Bosnia and Herzegovina	264	288	158	162	15	30	16	25
Croatia	855	837	483	485	590	465	276	253
Macedonija	171	150	81	85	71	56	35	27
FR Yugoslavia	96	112	58	64	32	42	22	37
Other Europe								
Albania	8	6	4	3	3	2	1	2
Bulgaria	9	13	6	11	8	15	9	32
Malta	5	1	1	1	12	1	1	0
Countries of former Soviet union	390	433	227	247	236	284	166	147
Canada	32	28	17	26	40	33	19	60
Japan	19	15	8	5	163	161	104	99
Turkey	24	33	14	32	33	43	26	25
United States of America	246	243	143	153	325	284	170	178
Other countries								
Other developed countries	53	50	29	28	132	153	107	81
Other Middle East	34	38	23	24	6	21	14	2
Other Asia	78	85	50	38	250	274	165	122
Other North Africa	39	51	28	32	105	135	71	56
Other West Africa	4	5	2	3	6	8	5	4
Other Africa	2	3	2	3	9	9	4	7
Other North and South America	36	42	25	29	110	111	71	58
Other Oceania	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.

3.8. International Liquidity

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	9=3+7
1993 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	-	1,059.4	-77.5	4,356.6
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
31. Mar.	0.1	17.2	3,268.8	3,286.1	46.9	-	967.2	-14.7	4,236.0
30. Apr.	0.4	17.3	3,332.4	3,350.2	47.1	-	981.1	-15.1	4,313.5
31. May	0.1	17.2	4,037.2	4,054.6	47.4	-	875.7	-11.5	4,912.9
30. Jun.	0.1	17.1	3,639.1	3,656.4	46.4	-	897.3	-17.0	4,536.4
31. Jul.	0.3	17.2	3,550.7	3,568.2	46.5	-	969.4	-13.1	4,520.1

3.9. External Debt

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	30.6.1998	31.7.1998
Summary debt data							
TOTAL DEBT STOCKS (EDT) ¹	1,873	2,258	2,970	4,010	4,176	4,448	4,475
Long-term debt (LDOD)	1,744	2,172	2,916	3,960	4,041	4,336	4,362
Public and publicly guaranteed	1,206	1,331	1,437	2,025	2,067	2,238	2,187
Private nonguaranteed	538	841	1,479	1,935	1,974	2,098	2,175
Use of IMF credit ²	12	7	4	1	-	-	-
Short-term debt	117	79	50	49	135	112	113
Interest arrears on LDOD	0	22	51	13	14	15	16
TOTAL DEBT FLOWS							
Disbursements	369	586	1,136	1,364	1,192	921	982
Long-term debt	334	586	1,136	1,364	1,106	921	982
IMF purchases							
Principal repayments	272	358	574	739	692	735	844
Long-term debt	249	315	542	735	691	712	822
IMF repurchases	23	5	3	3	1		
Net flows	97	228	562	625	500	186	138
Interest payments (INT)	142	122	165	197	229	111	126
Long-term debt (LINT)	125	111	159	193	224	107	122
IMF charges	4	2	2	2	1	1	1
Short-term debt	13	9	4	2	4	3	3
Net transfers	-45	106	397	428	271	75	12
Total debt service (TDS)	414	480	739	936	921	846	970
Long-term debt (LTDS)	374	426	701	928	915	819	944
IMF	27	7	5	5	2	1	1
Short-term debt	13	47	33	3	4	26	25
Principal ratios							
ETD/Exports of goods & services	24.5	25.0	27.3	36.6	38.3	...	...
TDS/Exports of goods & services	5.4	5.3	6.8	8.5	8.5	...	...
INT/Exports of goods & services	1.9	1.4	1.5	1.8	2.1	82.2	79.7
International reserves/EDT	42.1	66.4	61.3	57.3	79.4	102.0	101.0
Foreign ex. reserves/EDT	83.6	122.4	115.4	103.0	103.9	...	...
International reserves/Imports of goods & services (months)	1.3	2.1	2.0	2.5	3.7	...	...
Foreign ex. reserves/Imports of goods & services (months)	2.5	3.9	3.8	4.5	4.8	...	...
LONG-TERM DEBT (%)							
LDOD/Exports of goods & services	22.8	24.1	26.8	36.1	37.1	...	...
LTDS/Exports of goods & services	4.9	4.7	6.5	8.5	8.4	...	...
LINT/Exports of goods & services	1.6	1.2	1.5	1.8	2.1	...	...
International reserves/LDOD	45.2	69.0	62.4	58.0	82.0	84.3	81.8
Foreign exchange reserves/LDOD	89.8	127.2	117.5	104.3	107.3	104.6	103.6
Long-term debt							
DEBT OUTSTANDING (LDOD)	1,744	2,172	2,916	3,960	4,041	4,336	4,362
Public and publicly guaranteed ^{3,5,6}	1,206	1,331	1,437	2,025	2,067	2,238	2,187
Official creditors	723	749	702	770	711	778	738
Multilateral	442	472	482	541	569	556	562
Concessional	-	7	39	6	6	5	5
Nonconcessional	442	465	443	535	563	551	557
-IBRD	129	143	165	153	151	145	145
Bilateral	281	277	220	229	142	222	176
Concessional	5	6	26	78	57	52	54
Private creditors	483	582	735	1,255	1,356	1,460	1,449
Bonds	-	-	-	974	1,116	1,209	1,224
Commercial banks	470	569	725	275	238	250	224
Other private	13	13	10	6	2	1	1
Private nonguaranteed	538	841	1,479	1,935	1,974	2,098	2,175
Commercial banks	357	586	1,044	1,432	1,447	1,507	1,614
UNDISBURSED DEBT	382	579	431	562	440	631	668
Public and publicly guaranteed	250	341	283	236	115	315	341
Official creditors	221	341	283	220	115	201	196
Multilateral	203	308	258	198	98	82	81
-IBRD	111	60	15	31	12	10	9
-EBRD	82	182	160	108	75	65	65
Bilateral	18	33	25	22	17	119	115
Private creditors	29	-	-	16	-	114	145
Private nonguaranteed	132	238	148	326	325	316	327

3.9. External Debt (continued)

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	30.6.1998	31.7.1998
COMMITMENTS	644	848	1,105	1,545	1,028	1,140	1,224
Public and publicly guaranteed	310	292	206	427	267	746	746
Official creditors	170	212	36	63	34	102	102
Multilateral	164	189	36	63	34	-	-
-IBRD	80	-	-	23	1	-	-
-EBRD	84	116	-	-	-	-	-
Bilateral	6	23	-	-	-	102	102
Private creditors	140	80	170	364	233	644	644
Private nonguaranteed	334	556	899	1,118	761	394	478
DISBURSEMENTS	334	586	1,136	1,364	1,106	921	982
Public and publicly guaranteed	147	150	303	469	373	599	608
Official creditors	35	74	111	121	119	15	24
Multilateral	29	73	98	117	117	15	17
Nonconcessional	29	66	76	116	117	15	17
-IBRD	12	41	45	10	17	3	3
Bilateral	6	1	13	4	2	-	7
Concessional	6	1	1	4	1	-	-
Private creditors	112	76	192	348	254	584	584
Commercial banks	97	75	192	23	23	27	27
Other private	15	1	-	325	231	557	557
Private nonguaranteed	187	436	833	895	733	322	374
Commercial banks	159	353	632	717	556	224	316
PRINCIPAL REPAYMENTS³	249	315	542	735	691	712	822
Public and publicly guaranteed	96	128	184	384	232	515	601
Official creditors	95	105	139	167	117	47	106
Multilateral	60	70	51	42	50	25	28
Nonconcessional	60	70	43	38	49	24	28
-IBRD	16	24	21	20	19	8	10
Bilateral	35	35	88	125	67	22	78
Concessional	0	0	1	51	13	4	4
Private creditors	1	23	45	217	115	468	495
Commercial banks	-	20	41	52	52	14	41
Other private	1	3	4	165	63	454	454
Private nonguaranteed	153	187	358	351	459	197	221
Commercial banks	140	179	201	240	356	157	177
NET FLOWS	85	271	594	629	415	209	160
Public and publicly guaranteed	51	22	119	85	141	84	7
Official creditors	-60	-31	-28	-46	2	-32	-82
Multilateral	-31	3	47	75	67	-10	-11
Nonconcessional	-31	-4	33	78	68	-9	-11
-IBRD	-4	17	24	-10	-2	-5	-7
Bilateral	-29	-34	-75	-121	-65	-22	-71
Concessional	6	1	0	-47	-12	-4	-4
Private creditors	111	53	147	131	139	116	89
Commercial banks	97	55	151	-29	-29	13	-14
Other private	14	-2	-4	160	168	103	103
Private nonguaranteed	34	249	475	544	274	125	153
Commercial banks	19	174	431	477	200	67	139
INTEREST PAYMENTS (LINT)	125	111	159	193	224	107	122
Public and publicly guaranteed	79	62	74	92	124	58	66
Official creditors	59	54	60	48	45	21	28
Multilateral	44	42	40	40	37	19	23
Nonconcessional	44	42	38	39	36	18	18
-IBRD	11	13	13	13	10	4	5
Bilateral	15	12	20	8	8	2	5
Concessional	0	0	1	2	1	1	1
Private creditors	20	8	14	44	79	37	38
Commercial banks	20	7	13	19	16	7	8
Other private	0	1	1	25	63	30	30
Private nonguaranteed	46	49	85	101	100	49	56
Commercial banks	41	40	58	75	76	37	41

3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	30.6.1998	31.7.1998
NET TRANSFERS	-40	160	435	436	191	102	38
Public and publicly guaranteed	-28	-40	45	-7	17	26	-59
Official creditors	-119	-85	-88	-94	-43	-53	-110
Multilateral	-75	-39	7	35	30	-29	-34
Nonconcessional	-75	-46	-5	39	32	-27	-29
-IBRD	-15	4	11	-23	-12	-9	-12
Bilateral	-44	-46	-95	-129	-73	-24	-76
Concessional	6	1	1	-45	-11	-3	-3
Private creditors	91	45	133	87	60	79	51
Commercial banks	77	48	138	-48	-45	6	-22
Other private	14	-1	-3	185	231	133	133
Private nonguaranteed	-12	200	390	443	174	76	97
Commercial banks	-22	134	373	402	124	30	98
DEBT SERVICE (LTDS)	374	426	701	928	915	819	944
Public and publicly guaranteed	175	190	258	476	356	573	667
Official creditors	154	159	199	215	162	68	134
Multilateral	104	112	91	82	87	44	51
Nonconcessional	104	112	81	77	85	42	46
-IBRD	27	37	34	33	29	12	15
Bilateral	50	47	108	133	75	24	83
Concessional	0	0	2	53	14	5	5
Private creditors	21	31	59	261	194	505	533
Commercial banks	20	27	54	71	68	21	49
Other private	1	4	5	190	126	484	484
Private nonguaranteed	199	236	443	452	559	246	277
Commercial banks	181	219	259	315	432	194	218
	Average terms of new commitments						
ALL CREDITORS							
Interest (%)	10.0	8.8	7.4	6.0	5.5	5.4	5.4
Maturity (%)	7.0	8.6	6.5	6.5	7.1	7.7	7.2
Grace period (years)	2.0	1.6	1.3	2.3	2.6	4.3	4.3
OFFICIAL CREDITORS							
Interest (%)	7.0	6.8	7.0	5.1	5.0	6.2	6.2
Maturity (years)	13.0	16.0	14.5	12.3	11.8	12.9	12.9
Grace period (years)	4.0	3.6	3.0	4.0	2.8	4.7	4.7
PRIVATE CREDITORS							
Interest (%)	11.0	9.5	7.4	6.1	5.5	5.3	5.4
Maturity (years)	4.0	3.5	6.4	6.1	6.7	7.1	6.6
Grace period (years)	1.0	0.6	1.2	2.2	2.6	4.1	4.2
MEMORANDUM ITEMS							
Concessional LDOD	5	13	65	158	129	124	125
Variable rate LDOD	1,129	1,268	2,146	2,895	2,879	2,671	2,668

3.9. External Debt (continued)

Millions of US Dollars	1998	1999	2000	2001	2002	Subsequent years
	Debt service projections on existing pipeline					
TOTAL LONG-TERM	505	712	742	1,171	705	2,586
Principal	376 ⁴	501	536	986	554	2,077
Interest	129	211	206	185	151	509

3.10. External Debt: Regional Structure and Breakdown by Creditors

Millions of US Dollars	Debt stocks				Undisbursed			
	31.12.1996	31.12.1997	30.6.1998	31.7.1998	31.12.1996	31.12.1997	30.6.1998	31.7.1998
TOTAL LONG-TERM LOANS	3,960	4,059	4,336	4,362	562	440	631	668
1. Multilateral	619	625	655	663	304	223	169	170
IBRD	153	151	145	145	31	12	10	9
EBRD	158	151	145	149	214	151	152	154
EIB	279	313	357	361	59	60	7	7
IFC	14	1	-	-	-	-	-	-
EUROFIMA	15	9	8	8	-	-	-	-
2. Paris Club⁶	181	101	185	131	-	-	-	-
Austria	13	8	7	7	-	-	-	-
Belgium	3	0	0	0	-	-	-	-
France	22	3	1	1	-	-	-	-
Germany	82	56	51	52	-	-	-	-
Italy	4	2	1	1	-	-	-	-
Netherlands	11	8	7	8	-	-	-	-
Norway	0	0	0	0	-	-	-	-
Sweden	6	2	1	1	-	-	-	-
Switzerland	6	5	4	5	-	-	-	-
USA	34	16	8	8	-	-	-	-
Great Kingdom	0	0	0	0	-	-	-	-
Kuwait ⁶	-	-	103	47	-	-	-	-
3. Refinancing - NFA and APIEA, 1988³	9	9	9	9	-	-	-	-
4. Other long-term loans (other than multilateral, refinanced and rescheduled loans)	3,151	3,324	3,487	3,559	258	217	462	498
USA	95	56	62	62	3	2	2	2
Switzerland	126	102	99	98	2	1	1	4
Germany	344	326	315	331	41	37	138	136
Austria	731	792	852	885	55	74	67	70
United Kingdom	42	77	76	76	-	38	0	0
Italy	93	89	88	95	23	22	27	24
France	49	63	58	61	34	2	6	6
Syndicate of banks	554	550	574	556	55	-	145	188
Bonds ³	974	1,116	1,209	1,224	-	-	-	-
Other	143	153	154	171	45	41	76	68

3.11. Payments Effected to the Fiduciary Account

Balance on date	31.August.1998
Payments pursuant to the Osimo and Rome treaties, in USD	35,574,127

3.12.1. International Investment Position of Slovenia - Assets

Millions of US Dollars	1994	1995	1996
Summary			
Net	140.6	-237,7	-1028.6
Assets	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
Liabilities	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
Breakdown Items			
Assets	5450.2	6324.1	6856.1
Direct Investment Abroad	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
Portfolio Investment	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
Other Investment	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
Reserve Assets	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

3.12.2. International Investment Position of Slovenia - Liabilities

Millions of US Dollars	1994	1995	1996
Liabilities	5309.6	6561.8	7884.8
Direct Investment in Slovenia	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
Portfolio Investment	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
Other Investment	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

4.1. Derivation and Expenditure on Gross domestic products

	1995	1996	1997	1995	1996	1997
	Millions of Tolars at current prices			Real growth rates in %		
Gross domestic product by activities						
A,B Agriculture, hunting and forestry, fishing	87,458	98,699	114,574	1.6	1.7	0.7
C Mining and quarrying	26,006	30,683	29,160	0.9	-1.3	1.8
D Manufacturing	545,730	616,410	731,598	2.5	1.4	4.8
E Electricity, gas and water supply	56,693	65,032	72,752	0.2	1.0	6.1
F Construction	96,588	123,827	139,446	9.2	11.1	5.6
G Wholesale and retail trade, certain repair	232,286	257,273	289,990	6.7	4.7	2.7
H Hotels and restaurants	57,164	68,467	80,634	3.5	4.5	3.8
I Transport, storage, communication	148,746	169,275	201,794	5.9	3.4	4.6
J Financial intermediation	77,067	93,181	110,998	3.5	2.3	2.4
K Real estate, renting and business services	226,191	263,568	283,933	3.1	4.8	2.9
L Public administration and defence	102,937	118,746	148,905	3.1	4.2	4.8
M Education	108,178	123,881	136,558	2.8	2.0	1.9
N Health and social work	99,385	118,454	134,317	2.1	0.6	2.1
O Other social and personal services	63,829	77,431	88,744	2.1	1.3	3.7
Imputed bank services (FISIM)	-43,947	-55,127	-61,436	-0.5	1.6	1.5
Agriculture (A+B)	87,458	98,699	114,574	1.6	1.7	0.7
Industry (C+D+E)	628,429	712,125	833,510	2.3	1.2	4.7
Construction (F)	96,588	123,827	139,446	9.2	11.1	5.6
Services (G to O)	1,115,784	1,290,276	1,475,873	4.0	3.5	3.2
Imputed bank services (FISIM)	-43,947	-55,127	-61,436	-0.5	1.6	1.5
Total Value Added, at basic cost	1,884,311 *	2,169,800	2,501,967	3.5	2.9	3.7
Taxes on production and on imports	368,834	418,577	444,236	7.1	3.9	4.1
Less: Subsidies	31,686 *	35,709	39,516	4.2	2.7	3.7
Gross domestic product	2,221,459	2,552,668	2,906,687	4.1	3.1	3.8
Cost structure of gross domestic product				in percent		
Total	2,221,459	2,552,668	2,906,687	100.0	100.0	100.0
1. Taxes on production and on imports	377,964 *	444,708 *	493,359	17.0	17.4	17.0
2. Less: Subsidies	48,001 *	52,873 *	60,115	2.2	2.1	2.1
3. Compensation of employees	1,271,699	1,400,005	1,554,701	57.2	54.8	53.5
- Wages and salaries	1,070,010	1,213,825	1,370,186	48.2	47.6	47.1
- Employers actual social contributions	201,689	186,180	184,515	9.1	7.3	6.3
4. Gross operating surplus	380,932 *	485,599 *	608,522	17.1 *	19.0 *	20.9
- Consumption of fixed capital	352,315 *	415,237	469,797	15.9 *	16.3	16.2
- Net operating surplus	28,617 *	70,362 *	138,725	1.3 *	2.8 *	4.8
5. Gross mixed income	238,865	275,229	310,220	10.7	10.8	10.7
- Consumption of fixed capital	38,576	45,528	51,237	1.7	1.8	1.8
- Net mixed income	200,289	229,701	258,983	9.0	9.0	8.9
Expenditure on gross domestic product				Real growth rates in %		
Total (3+4)	2,221,459	2,552,668	2,906,687	4.1	3.1	3.8
1. Exports of goods and services	1,203,665	1,385,819	1,670,150	1.0	2.5	9.9
2. Imports of goods and services	1,231,985	1,408,638	1,698,343	11.6	1.3	9.6
3. Foreign balance (exports-imports)	-28,320	-22,819	-28,193	-	-	-
4. Total domestic final consumption (5+6)	2,249,779	2,575,487	2,934,880	11.0	2.3	4.0
5. Final consumption	1,735,127	1,978,154	2,236,335	7.5	2.5	3.5
- Households	1,262,623	1,438,302	1,613,744	9.0	2.8	2.8
- Nonprofit institutions	24,353	25,493	29,186	24.3	-8.0	3.6
- Government	448,151	514,359	593,405	2.5	2.2	5.8
6. Gross capital formation	514,652	597,333	698,545	23.3	1.7	5.6
- Gross fixed capital formation	470,891	573,863	689,897	17.1	6.9	8.7
- Changes in inventories	43,761	23,470	8,648	-	-	-
* Consumption of fixed capital	390,891 *	460,765	521,034	...	...	...
* Net fixed capital formation	80,000 *	113,098	168,863	...	...	...
GDP at market prices, in millions of US Dollars	18,744	18,858	18,202			
GDP per capita, in US Dollars	9,431	9,471	9,161			

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

4.2. 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	288,614	-13.6	38,698	-5.6	95,791	-3.9	66,490	-5.5	1,017,965	-5.5
1993	50,656	-4.2	282,762	-2.0	35,491	-8.3	104,211	8.8	65,496	-1.5	1,046,910	2.8
1994	52,802	4.2	303,472	7.3	35,634	0.4	109,044	4.6	69,631	6.3	1,102,683	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	76,223	3.4	1,183,218	3.1
1997	54,892	0.7	330,135	4.8	45,659	5.6	125,192	2.7	79,703	4.6	1,227,744	3.8
1993 I	12,539	-4.7	69,884	-6.0	5,444	-41.1	23,598	-1.5	15,878	-9.8	249,273	-1.3
1993 II	12,097	-4.3	70,789	-4.4	8,387	-30.3	25,714	5.8	15,925	-8.1	258,797	-0.1
1993 III	13,165	-4.1	68,477	-0.2	9,314	9.2	26,589	13.1	16,591	4.4	263,256	4.8
1993 IV	12,855	-3.8	73,612	2.7	12,346	39.0	28,310	17.9	17,102	9.2	275,584	8.1
1994 I	13,218	5.4	72,603	3.9	4,535	-16.7	25,596	8.5	16,599	4.5	260,629	4.6
1994 II	12,667	4.7	78,140	10.4	7,533	-10.2	27,192	5.7	18,338	15.2	277,713	7.3
1994 III	13,647	3.7	75,222	9.9	9,925	6.6	26,268	-1.2	16,333	-1.6	274,172	4.1
1994 IV	13,270	3.2	77,507	5.3	13,641	10.5	29,988	5.9	18,361	7.4	290,169	5.3
1995 I	13,274	0.4	79,430	9.4	5,962	31.5	26,809	4.7	18,232	9.8	277,139	6.3
1995 II	12,770	0.8	80,918	3.6	8,502	12.9	28,984	6.6	18,604	1.5	287,206	3.4
1995 III	13,948	2.2	74,154	-1.4	10,833	9.1	29,266	11.4	17,489	7.1	286,428	4.5
1995 IV	13,629	2.7	76,431	-1.4	13,609	-0.2	31,334	4.5	19,412	5.7	297,200	2.4
1996 I	13,470	1.5	75,789	-4.6	8,819	47.9	28,309	5.6	19,378	6.3	283,504	2.3
1996 II	12,999	1.8	80,064	-1.1	10,022	17.9	30,537	5.4	18,790	1.0	294,537	2.6
1996 III	14,225	2.0	77,233	4.2	11,847	9.4	30,529	4.3	17,188	-1.7	296,069	3.4
1996 IV	13,842	1.6	82,061	7.4	12,533	-7.9	32,498	3.7	20,867	7.5	309,108	4.0
1997 I	13,569	0.7	77,373	2.1	9,179	4.1	29,551	4.4	19,141	-1.2	292,542	3.2
1997 II	13,075	0.6	84,963	6.1	10,820	8.0	31,937	4.6	20,404	8.6	310,318	5.4
1997 III	14,303	0.5	80,197	3.8	12,302	3.8	30,864	1.1	19,436	13.1	304,925	3.0
1997 IV	13,945	0.7	87,602	6.8	13,358	6.6	32,840	1.1	20,722	-0.7	319,959	3.5
1998 I	13,885	2.3	84,387	9.1	9,656	5.2	30,940	4.7	21,420	11.9	311,586	6.5

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

4.3. 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
1997 Jan.	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 Feb.	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 Mar.	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 Apr.	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 May	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 Jun.	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 Jul.	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 Aug.	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 Sep.	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 Oct.	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 Nov.	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 Dec.	104.4	6.2	96.9	54.5	102.4	3.1	127.3	-3.9	74.6	-2.6	139.9	5.4
1998 Jan.	104.6	8.0	99.9	51.9	102.2	6.5	132.3	6.9	75.2	-2.6	139.0	10.8
1998 Feb.	108.1	8.9	99.1	27.1	107.5	8.7	118.0	3.7	75.2	-2.4	143.6	11.5
1998 Mar.	119.9	13.0	111.3	6.4	119.1	14.4	132.1	4.4	75.4	-2.1	159.1	14.9
1998 Apr.	110.0	-5.9	88.1	-6.9	110.7	-5.4	114.3	-11.0	75.3	-1.9	146.0	-4.3
1998 May	113.1	3.0	87.6	7.7	116.4	2.9	91.9	1.1	75.3	-1.4	150.1	4.6
1998 Jun.	113.5	4.2	77.6	0.6	116.9	3.3	98.7	15.1	75.0	-1.6	151.3	5.8
1998 Jul.	112.0	1.1	65.0	-28.1	115.0	1.7	109.2	9.0	74.8	-1.2	149.7	2.3

Source: Statistical Office of RS, estimation in BS.

4.4. Travel

Thousands	Overnight stays									Slovenian overnight stays in Croatia
	Total	From		Total	Road border crossing			Excluding border with Croatia		
		From Slovenia	From abroad		From Slovenia	From abroad	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
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.	362	182	180	6,078	1,734	4,344	4,252	1,345	2,907	8
1998 Feb.	372	242	130	5,841	1,731	4,110	4,152	1,361	2,792	17
1998 Mar.	348	189	158	6,612	1,968	4,644	4,652	1,514	3,138	16
1998 Apr.	385	175	210	7,335	2,118	5,217	5,044	1,623	3,421	84
1998 May	485	210	275	7,749	2,184	5,564	5,248	1,598	3,650	98
1998 Jun.	614	320	294	8,065	2,270	5,795	5,137	1,590	3,547	337
1998 Jul.	940	523	417	9,461	2,549	6,912	6,007	1,715	4,292	1,674

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

4.5. Employment and Unemployment

Persons	Total labour force										Unemployment rate in %	
	Total employed persons									Registered unemployed persons			Total
	Persons in paid employment			Self-employed persons			Total	Registered unemployed persons	Total		Registered	Surveys
	In enterprises and institutions	By self-employed persons	Total	Outside agriculture	In agriculture	Total						
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	7.4	
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	7.1	
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	7.2	
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	7.8	
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	-	
1998 Feb.	588,241	59,183	647,424	51,982	40,283	92,265	739,689	129,137	868,826	14.9	8.4	
1998 Mar.	589,374	60,031	649,405	51,972	40,283	92,255	741,660	127,513	869,173	14.7	-	
1998 Apr.	591,402	60,570	651,972	51,874	42,471	94,345	746,317	125,851	872,168	14.4	-	
1998 May	592,161	60,218	652,379	51,721	45,123	96,844	749,223	124,552	873,775	14.3	-	
1998 Jun.	592,200	61,281	653,481	51,666	45,123	96,789	750,270	123,293	873,563	14.1	-	

Source: Statistical Office of RS, estimation in BS.

4.6. 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	18.6	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 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
1998 Feb.	152,893	11.8	132.9	2.4	127,448	14.8	129.9	5.2	97,188	11.6	139.9	2.3
1998 Mar.	153,829	11.0	132.6	1.4	128,507	13.4	129.9	3.7	97,375	10.6	139.0	1.1
1998 Apr.	155,145	9.7	132.6	0.5	129,620	10.9	129.9	1.6	97,993	9.8	138.7	0.6
1998 May	155,587	8.7	131.9	0.4	129,402	9.0	128.6	0.7	98,336	8.9	138.0	0.6
1998 Jun.	158,024	10.0	133.9	1.6	132,982	13.0	132.2	4.3	99,811	9.9	140.1	1.5

Source: Statistical Office of RS and computations in BS.

4.7. 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
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
1998 Mar.	57,892	129.1	1.2	21,716	129.8	-17.5	45,318	185.7	2.7	124,927	145.3	-2.2
1998 Apr.	59,571	131.7	1.0	29,501	174.9	-5.8	45,958	186.7	7.5	135,031	155.7	1.5
1998 May	57,474	125.9	0.7	25,926	152.4	-2.7	45,109	181.7	5.7	128,509	146.9	1.7
1998 Jun.	59,657	130.7	1.5	31,561	185.5	-1.0	54,196	218.3	2.7	145,414	166.2	1.4
1998 Jul.	60,127	131.8	1.1	33,027	194.1	3.9	50,528	203.5	16.6	143,681	164.3	6.7

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

4.8. Prices

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	
1994	Mar.	152.1	19.9	1.5	18.0	1.7	28.7	0.6	150.2	19.5	1.1	136.9	19.9	0.5
	Apr.	155.8	21.8	2.4	20.1	2.2	28.7	2.8	153.4	20.8	2.1	137.8	21.5	0.7
	May	157.5	20.8	1.1	19.3	1.1	27.1	1.7	155.0	20.4	1.0	138.8	22.2	0.7
	Jun.	159.8	21.8	1.5	20.7	1.5	26.2	1.4	157.5	20.5	1.6	140.6	23.8	1.3
	Jul.	162.0	22.5	1.4	21.7	1.5	25.7	0.6	159.2	20.8	1.1	142.5	18.2	1.3
	Aug.	163.3	22.6	0.8	21.8	0.5	25.5	1.5	160.9	20.1	1.1	144.0	18.5	1.1
	Sep.	166.1	22.1	1.7	21.3	1.6	24.9	2.4	163.4	19.9	1.5	146.4	19.1	1.6
	Oct.	168.8	21.0	1.7	20.8	1.8	21.0	1.1	166.7	18.9	2.0	151.3	19.1	3.3
	Nov.	172.0	20.5	1.9	20.4	2.1	20.7	1.3	169.2	18.8	1.5	153.7	19.3	1.6
	Dec.	173.6	19.5	0.9	19.4	0.7	20.1	2.2	171.1	18.3	1.1	155.9	18.2	1.5
1995	Jan.	177.1	19.8	2.0	19.5	2.2	20.8	1.3	173.0	17.8	1.1	157.6	18.2	1.1
	Feb.	179.2	19.6	1.2	19.6	1.2	19.7	1.3	174.6	17.3	0.9	158.6	16.4	0.6
	Mar.	179.8	18.3	0.4	17.7	0.1	20.5	1.3	175.4	16.6	0.5	159.6	16.6	0.7
	Apr.	179.5	15.3	-0.2	14.5	-0.6	19.1	1.5	175.2	14.1	-0.1	159.8	15.9	0.1
	May	181.4	15.3	1.1	14.5	1.1	17.9	0.7	176.1	13.5	0.5	159.6	15.0	-0.1
	Jun.	182.3	14.1	0.5	13.1	0.3	17.3	0.9	177.4	12.6	0.8	160.0	13.7	0.2
	Jul.	182.5	12.7	0.1	11.1	-0.3	18.3	1.4	177.9	11.7	0.3	160.0	12.3	0.0
	Aug.	181.9	11.4	-0.3	9.7	-0.8	18.4	1.7	178.8	11.0	0.5	160.6	11.5	0.4
	Sep.	183.8	10.7	1.0	9.0	0.9	17.6	1.7	181.2	10.8	1.3	162.3	10.9	1.1
	Oct.	184.7	9.4	0.5	7.3	0.3	17.5	1.0	182.2	9.3	0.6	164.2	8.6	1.2
	Nov.	187.3	8.9	1.4	6.8	1.6	17.1	1.0	184.6	9.1	1.3	166.2	8.2	1.2
	Dec.	189.2	9.0	1.0	7.1	0.9	15.9	1.1	185.8	8.6	0.6	168.2	7.9	1.2
1996	Jan.	191.8	8.4	1.4	6.0	1.2	16.6	1.9	187.7	8.5	1.0	168.7	7.1	0.3
	Feb.	194.1	8.4	1.2	6.0	1.2	16.8	1.5	189.3	8.5	0.9	170.6	7.6	1.1
	Mar.	197.1	9.6	1.6	7.6	1.6	16.7	1.2	191.7	9.3	1.3	170.4	6.8	-0.1
	Apr.	200.0	11.4	1.4	9.8	1.4	16.6	1.4	194.0	10.7	1.2	171.1	7.1	0.4
	May	201.1	10.8	0.6	9.1	0.5	17.1	1.1	195.3	10.9	0.7	169.9	6.5	-0.7
	Jun.	201.5	10.5	0.2	9.0	0.2	16.3	0.2	196.2	10.5	0.5	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
	Apr.	233.3	9.1	0.9	8.4	1.0	11.5	0.5	230.9	10.0	1.3	192.8	7.3	0.1
	May	235.3	8.3	0.9	7.9	1.1	9.8	0.3	232.0	9.1	0.5	190.9	5.9	-1.0
	Jun.	235.3	8.3	0.0	7.7	-0.4	10.1	1.0	232.7	9.0	0.3	193.5	6.5	1.4
	Jul.	235.3	7.7	0.0	6.9	-0.1	9.9	0.3	232.9	8.0	0.1	193.9	6.6	0.2
	Aug.	235.5	7.6	0.1	6.8	-0.1	10.3	0.8	234.0	8.2	0.5	194.3	6.6	0.2

Source: Statistical Office of RS and computations in BS.

5.1. General Government Revenues and Expenditure

	Outturn				Share in GDP
	1994	1995	1996	1997	1997
	Millions of Tolars at current prices				In %
A. Total revenues	849,756	1,015,350	1,153,820	1,295,844	44.6
1. Tax revenues	443,624	531,419	629,848	722,875	24.9
1.1. Corporate income tax	14,994	12,941	22,291	33,562	1.2
1.2. Individual income taxes	134,176	151,497	192,916	231,528	8.0
1.3. Domestic taxes on goods and services	229,518	288,032	337,076	390,048	13.4
1.4. Customs duties and other import taxes	64,267	78,176	76,593	58,463	2.0
1.5. Other income taxes	670	772	971	9,274	0.3
2. Social security contributions	346,632	407,977	424,284	452,333	15.6
2.1. Contribution for unemployment	9,883	7,294	2,784	2,412	0.1
2.2. Contributions for health care	117,587	140,260	169,009	189,550	6.5
2.3. Contributions for the pension fund	219,162	260,423	252,491	260,371	9.0
3. Nontax revenues	59,499	67,399	89,328	104,854	3.6
4. Receipts from privatisation sales	0	8,556	10,361	15,781	0.5
B. Total expenditure	853,998	1,016,006	1,147,130	1,328,417	45.7
1. Central government expenditure	373,998	453,000	498,274	592,139	20.4
1.1. Wages, salaries and employers contributions	89,525	142,925	171,623	205,650	7.1
1.2. Purchase of goods and services	24,689	36,869	42,454	48,825	1.7
1.3. Social transfers (excl. to Pension fund)	72,619	75,481	87,341	113,450	3.9
1.4. Transfers to social services (excl. Health)	35,358	29,813	34,681	44,574	1.5
1.5. Other payments	13,293	19,341	20,691	20,044	0.7
1.6. Interest payments	27,624	24,566	30,435	33,916	1.2
1.7. Payments of government guarantees	3,901	905	2,168	1,396	0.0
1.8. Subsidies and other transfers to enterprises	30,076	36,351	29,844	36,742	1.3
1.9. Other current expenditure, incl. Refugees	11,033	12,931	12,400	13,947	0.5
1.10. Acquisition of fixed assets and other capital exp.	62,922	69,209	61,905	66,131	2.3
1.11. Capital transfers to financial institutions	2,546	4,210	3,739	7,092	0.2
1.12. Reserve fund	414	400	1,000	370	0.0
2. Local government expenditure	98,007	102,368	123,937	139,858	4.8
2.1. Wages, contributions, purchases of g. and services	20,798	13,532	15,808	18,823	0.6
2.2. Transfers to social services	38,186	45,532	49,966	56,074	1.9
2.3. Subsidies and other transfers to enterprises	33,779	36,710	50,775	57,147	2.0
2.4. Other current expenditure incl. reserve fund	5,245	6,594	7,387	7,814	0.3
3. Pension fund	247,989	302,531	340,783	387,702	13.3
4. Health care	131,911	153,232	173,173	196,636	6.8
5. Solidarity fund expenditure	2,092	0	0	0	0.0
6. Expenditures from privatisation receipts	0	4,874	10,964	12,082	0.4
C. General government surplus or deficit	-4,242	-655	6,690	-32,573	-1.1
D. Financing					
1. Borrowing	15,555	19,592	45,485	63,784	2.2
1.1. Borrowing abroad (central govt.)	14,102	18,844	44,163	39,208	1.3
1.2. Domestic borrowing	1,453	748	1,322	24,576	0.8
- Central govt. from banks and other short-term b.	0	0	0	0	0.0
- Local governments from banks	1,177	481	1,321	1,637	0.1
- Borrowing of the Pension Fund				8,700	0.3
- Sales of government securities	275	267	1	10,000	0.3
- Other short-term borrowing of the central government				4,239	0.1
1.3. Borrowing inside Central Government (consolidates)	8	13	0	1,820	0.1
2. Amortization of debt	17,344	25,037	50,972	33,467	1.2
2.1. Amortization of foreign debt (central govt.)	8,398	12,569	21,063	19,109	0.7
2.2. Amortization of domestic debt	8,946	12,468	13,284	14,358	0.5
- Central government	7,968	10,780	11,650	12,436	0.4
- Local governments	979	1,687	1,634	1,922	0.1
2.3. Amortization inside Central Government (consolidates)	0	0	16,625	0	0.0
3. Change in cash and deposits	-5,721	-5,992	17,959	-2,257	-0.1
- Central Government, incl. Privatisation fund	5,813	-1,138	10,537	-8,391	-0.3
- Local governments	1,814	3,915	5,033	6,908	0.2
- Pension Fund	-6,435	-7,601	-323	567	0.0
- Health Care Fund	-6,913	-1,168	2,713	-1,341	0.0

Source: Ministry of Finance.

5.2. 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	
1997	Jan.	22,661	14,569	354	37,584	14,611	1,357	2,833	61	29,722	4,929
	Feb.	22,880	14,823	376	38,080	14,910	2,609	2,865	46	27,239	3,970
	Mar.	23,664	15,286	391	39,342	16,295	2,347	2,922	60	26,648	4,983
	Apr.	24,008	15,377	395	39,780	17,091	6,112	2,957	45	30,735	5,489
	May	24,043	15,396	388	39,827	17,170	3,810	3,018	80	29,676	5,347
	Jun.	24,586	15,594	397	40,577	18,366	2,703	3,135	49	31,333	5,125
	Jul.	25,249	16,034	419	41,702	19,507	2,325	3,203	70	34,570	5,096
	Aug.	24,425	15,628	411	40,463	14,727	2,161	3,091	122	30,672	4,684
	Sep.	25,061	15,727	400	41,189	11,262	2,381	3,115	85	31,990	4,361
	Oct.	26,124	16,153	393	42,670	12,337	2,316	3,236	88	34,186	4,981
	Nov.	25,593	16,088	411	42,092	16,463	2,731	3,321	124	33,285	4,934
	Dec.	29,454	17,997	454	47,904	22,171	2,810	3,902	89	51,157	4,627
1998	Jan.	26,677	16,782	408	43,867	18,456	2,318	3,699	55	17,292	4,001
	Feb.	26,561	16,536	418	43,515	17,079	2,871	3,564	57	32,074	3,369
	Mar.	28,140	17,516	438	46,094	17,306	2,542	3,716	61	31,842	4,093
	Apr.	27,348	17,196	433	44,977	18,892	7,549	3,677	40	38,463	4,431
	May	26,382	16,930	429	43,742	18,025	3,523	3,616	62	35,844	3,675
	Jun.	28,587	17,860	448	46,895	17,412	2,628	3,836	84	36,612	3,871
	Jul.	28,418	17,638	437	46,493	19,255	5,005	3,811	135	38,276	4,070

Source: Agency of RS for Payments.

5.3. 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	
1997	Jan.	91,098	3,883	94,981	50,956	6,541	14,545	22,624	316
	Feb.	89,718	4,161	93,879	49,719	6,321	14,798	22,843	198
	Mar.	92,596	4,498	97,093	51,102	6,834	15,261	23,625	271
	Apr.	102,210	4,921	107,131	60,806	6,703	15,352	23,968	302
	May	98,928	5,832	104,760	57,170	7,941	15,371	24,003	275
	Jun.	101,289	4,817	106,106	58,227	7,474	15,568	24,546	291
	Jul.	106,474	6,413	112,886	62,250	9,108	16,007	25,207	314
	Aug.	95,920	4,791	100,711	53,200	7,247	15,602	24,384	277
	Sep.	94,385	5,543	99,927	51,468	7,470	15,702	25,020	267
	Oct.	99,814	6,099	105,913	55,331	8,096	16,131	26,091	264
	Nov.	102,950	6,361	109,312	62,139	5,470	16,088	25,593	22
	Dec.	132,660	6,517	139,177	81,379	10,287	17,997	29,454	60
1998	Jan.	89,687	5,058	94,745	43,194	7,915	16,754	26,633	249
	Feb.	102,529	5,212	107,741	57,129	7,288	16,509	26,518	297
	Mar.	105,653	6,343	111,996	58,422	7,672	17,487	28,094	321
	Apr.	118,029	6,143	124,172	71,659	7,676	17,168	27,303	367
	May	108,488	7,150	115,638	64,128	7,980	16,902	26,339	289
	Jun.	111,338	7,078	118,415	63,846	7,863	17,830	28,540	336
	Jul.	117,046	8,626	125,671	69,309	9,768	17,879	28,371	344

Source: Agency of RS for Payments.

BANKING INSTITUTIONS IN SLOVENIA

BANKING INSTITUTIONS IN SLOVENIA

with the Bank of Slovenia license, as of August 4, 1998

Banks with full commercial and investment banking license (all activities listed in Article 2 of the Law on Banks and Savings Banks, except activities from 7. and 10. point of the same Article that Law on the Securities Market regulates differently, and all activities listed in Article 39 of the Law on the Securities Market):

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

BANKA VIPA, d.d. Nova Gorica
Kidričeva 7
5000 NOVA GORICA
Tel.: +386 65 12-850

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

NOVA LJUBLJANSKA BANKA d.d., Ljubljana²
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. Ljubljana³
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 with license 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 with license 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.⁴
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

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 with foreign banks) 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 with foreign banks) and with full investment banking license, except for deposits of securities that were not publicly offered:

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

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 with foreign banks):

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

UBK BANKA d.d., Ljubljana³
Tržaška cesta 116
1111 LJUBLJANA
Tel.: +386 61 1231-131

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 banke²
Rudarska 3
3320 VELENJE
Tel.: +386 63 854-251

KOROŠKA BANKA d.d. Slovenj Gradec,
bančna skupina Nove Ljubljanske banke²
Glavni trg 30
2380 SLOVENJ GRADEC
Tel.: +386 602 42-371

LJUBLJANSKA BANKA - BANKA DOMŽALE d.d., Domžale²
Ljubljanska 62
1230 DOMŽALE
Tel.: +386 61 715-422

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

POMURSKA BANKA d.d. Murska Sobota
bančna skupina Nove Ljubljanske banke²
Trg zmage 7
9000 MURSKA SOBOTA
Tel.: +386 69 32-710

Bank 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

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

HMEZAD BANKA d.d. Žalec, Bančna skupina Banke Celje⁴
Hmeljarska 3
3310 ŽALEC
Tel.: +386 63 703-260

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 with foreign banks) and for international payments with international postal instruments:

POŠTNA BANKA SLOVENIJE d.d.
Vita Kraigherja 5
2000 MARIBOR
Tel.: +386 62 22-88-202

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:

¹ BANKA KOPER d.d. and M BANKA d.d. form Bančna skupina Banke Koper.

² 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;

³ SKB BANKA d.d. Ljubljana and UBK BANKA d.d., Ljubljana form Bančna skupina SKB;

⁴ 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
Poteza-Hranilnica d.o.o., Ljubljana, Dunajska 22, 1000 Ljubljana

Ljubljana, August 4, 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.

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

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 sectors are shown in detail in Tables 1.5. and 1.6.

Foreign assets and foreign liabilities are shown in detail in Tables 1.7. and 1.8.

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.

Table 1.7.: Deposit Money Banks' Claims to Non-residents

The Table shows banks' claims to non-residents by currency- Tolars and foreign currencies. Deposit Money Banks' Claims to non-residents are shown in Table 1.4. in item 'Total - Foreign assets'.

Table 1.8.: Deposit Money Banks' Liabilities to Non-residents

The Table shows banks' liabilities to non-residents broken by currency- Tolars and foreign currencies. Deposit Money Banks' Liabilities to non-residents are shown in Table 1.4. in item 'Total - Foreign liabilities'.

2. FINANCIAL MARKETS

Interest rates (Table 2.1. - 2.6.)

Annual interest rates.

r = real rate over Tolar indexation clause
 r(D) = real rate over foreign exchange indexation clause
 n = overall nominal rate
 TOM = Tolar indexation clause
 D = foreign exchange clause (DEM)

Table 2.1.: 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 2.2.: Interbank Money Market Rates and Indexation Clauses

Tolar indexation clause

Tolar indexation 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 indexation clause

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

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

Table 2.3.: 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 indexation 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 2.4.1.: Average Commercial Banks Interest Rates

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

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

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

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

Table 2.5.: Average Effective Commercial Banks Interest Rates

Average effective interest rates are calculated on the basis of the interest paid in the period.

Table: Breakdown of banks' assets and liabilities by type of Indexation Clause

		Loans		Deposits		Total	
		TOM	D	TOM	D	TOM	D
1997	Apr.-Jun.	86.89	13.11	94.38	5.62	91.11	8.89
	Jul.-Sep.	87.74	12.26	91.79	8.21	90.03	9.97
	Okt.-Dec.	87.81	12.19	93.99	6.01	91.34	8.66
1998	Jan.-Mar.	88.79	11.21	95.61	4.39	92.71	7.29
	Apr.-Jun.	89.52	10.48	96.39	3.61	93.47	6.53

Table 2.6.: Government Security Rates

Treasury Bills interest rate is a yield on all purchases that are higher than minimum amount of obligatory purchase, which is SIT 700,000,000.

Interest rate on minimum amount of obligatory purchase is 0.5 b.p. above interest rate on 60-days Tolar Bills.

Network of Commercial Banks (Table 2.7.)**Table 2.7.: Network of Commercial Banks**

Note 1: In the number of head offices two banks with the license for operation pursuant to the Constitutional Law only are included (Kreditna banka Maribor d.d. and Ljubljanska banka d.d. Ljubljana).

Note 2: Statistical Regions, Source: Statistical Office of the Republic of Slovenia.

Note 3: Data referring to the Postal bank of Slovenia do not include units of the Post of Slovenia that operate for the Postal bank of Slovenia on the contractual basis.

Note 4: Source: Statistical Office of the Republic of Slovenia: Rapid Reports, Population, No.102/98.

ATM: Automated teller machine that permits the withdrawal of cash from accounts using plastic (cheque) cards and the use of other services (balance enquiries, transfer of funds, etc.).

EFTPOS: Electronic funds transfer at the point of sale: the term refers to the use of payment cards at the retail location where the information is captured and transmitted by electronic terminals.

Modern Payment Instruments (Table 2.8.)

2.8.1. Payment cards

Number of payment cards in circulation: number of valid payment cards (credit and debit cards) held by residents and non-residents, issued in Slovenia. Data refer to the end of each quarter.

Volume and value of transactions refer to the use of payment cards in Slovenia.

Domestic payment cards: issued by banks and enterprises, can be used for payments in Slovenia only.

Payment cards under license: issued under license by resident banks and enterprises, they can also be used for payments abroad.

Personal payment cards: issued to natural persons (family payment cards included).

Business payment cards: issued to legal persons.

Foreign payment cards: data refer to payment cards that are issued abroad and used for payments in Slovenia, mostly by non-residents.

2.8.2. Other Modern Payment Instruments

Note 1: Data in columns 1, 4 and 7 refer to the end of each quarter.

Note 2: The number of ATMs in the tables 2.7. and 2.8.2. can be different because of the possible delay in activation of the new ATMs.

Note 3: Transactions with domestic and foreign debit cards in Slovenia.

Ljubljana Stock Exchange (Tables 2.9. to 2.11.)

Table 2.9.: The Ljubljana Stock Exchange: Turnover by Market Segment and by Type of Securities

Turnover is measured by a single counting.

Table 2.10.: 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 2.11.: The Ljubljana Stock Exchange: Slovenian Stock Exchange Index and Bond Index

SBI - Slovenian Stock Exchange Index (index value: January 1994=1000)

BIO - Bond Index.

SBI, BIO - value of SBI and BIO at the end of period.

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 2.12.1. to 2.13.2.)**Table 2.12.1.: Bank of Slovenia Exchange Rates- Average rates**

Average rates. Averages take into account the exchange rates on working days.

On October 1st 1993 the denomination of YUD was changed at the ratio 1,000,000 : 1. On

December 29th 1993 the denomination of YUD was changed at the ratio 1,000,000,000 : 1.

Introduction of the "New Dinar" on January 25th 1994.

Introduction of a new currency, the Kuna (=1,000 previous Croatian Dinars) on May 30th 1994.

The denomination of MKD was changed at the ratio 100 : 1 on May 7th 1993.

Table 2.13.1.: 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 2.13.2.: Turnover and Exchange Rates on the Foreign Exchange Market- Daily data

Totals also include transactions between enterprises, and between banks.

3. BALANCE OF PAYMENTS AND EXTERNAL POSITION**Balance of Payments (Tables 3.1. to 3.4.)****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 is 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 3.1., 3.3. and 3.4.: Balance of Payments

Years 1997 and 1998: 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.

June 1998: Repayment of government bonds issued in exchange for a part of allocated foreign debt in the amount of USD 453.2 million, financed by an issue of government bonds in May 1998.

Note 4: Issues of government bonds:

- August 1996 (USD 320.6 million);
- June 1997 (USD 228.2 million);
- May 1998 (USD 556.6 million).

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 3.2.: 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 is 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 3.5 to 3.7.)

Tables 3.5 to 3.7.: 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.

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 3.8.)

Table 3.8.: 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 3.8. 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 3.9. to 3.11.)

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 3.9.: External Debt**Tables 3.10.: Regional Structure and Breakdown by Creditors**

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 two 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 restructuring of the debt of former SFR Yugoslavia owed to foreign commercial banks. Negotiations are not yet concluded with creditors under the 1988 Yugoslavia 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 18 million).

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

Note 6: Including debt assumed with agreements: a.) between the governments of the Republic of Slovenia and FR Germany on the take-over of foreign debt of former SFR Yugoslavia, pertaining to previous restructuring and to liabilities from original bilateral arrangements; b.) between the governments of the Republic of Slovenia and the state Kuwait on the consolidation and rescheduling of certain debts of the Republic of Slovenia owed to the state of Kuwait. The data are not shown in disbursements and in average terms of new commitments, however, it effects the increase of external debt for the amount assumed.

Table 3.11.: Payments of Obligations 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.

Overdue liabilities in the amount of USD 35.6 million were effected by August 31, 1998 on the fiduciary account.

International Investment Position of Slovenia (Table 3.12)**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 3.12.: 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.

Additional data on Direct Investment are available in a special publication of the Bank of Slovenia: Direct Investment (May 1998) and on Bank of Slovenia Web site: <http://www.bsi.si/html/publikacije/index.html>

4. REAL SECTOR**Table 4.2.: Quarterly real gross domestic product**

Data in million SIT (last periods are estimated).

Table 4.3.: 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 4.4.: Employment and unemployment

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

Table 4.6.: Average wages

Real wages are deflated with consumer price index.

Table 4.7.: Registered households' income

Real aggregates are deflated with consumer prices index.

5. PUBLIC FINANCE

Data for Central Government Debt and guaranteed debt are available on the Bank of Slovenia Web site:

- http://www.bsi.si/html/eng/financial_data/hit_vladni_dolg.html
- http://www.bsi.si/imf/#Fiscal_Sector.

Monthly data for Central Government Operations are available on the Bank of Slovenia Web site:

- http://www.bsi.si/imf/#Fiscal_Sector.

Advance Release Calender is available on the Bank of Slovenia Web site:
<http://www.bsi.si/>

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

