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Ta publikacija je na voljo tudi v slovenščini.

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# REPUBLIC OF SLOVENIA:

## GENERAL INFORMATION

	1996	1997	1998 latest actual
Area (sq.km)		20,256	
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	4.8
Industrial production annual change (in %)	1.0	1.0	4.1
Total employment annual change (in %)	-0.4	0.3	0.3
Standardised unemployment rate (in %)	7.3	7.4	7.5
Inflation rate (in %)	8.8	9.4	6.4
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	-827
Current account (in USD million)	39	37	39
Current account receipts as % of GDP	59.0	60.9	...
Foreign exchange reserves (in USD million)	4,124 *	4,377 *	4,834
Foreign debt (in USD million)	4,010	4,176	4,915
Debt servicing ratio (in %)	8.5	8.5	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates:    tolars/1 USD			159.5738
(December 17, 1998)        tolars/1 DEM			96.1288

# 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.

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#### Legend:

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

## 1.1. Main money aggregates (Statistical Definitions)

Millions of Tolars	Currency in circulation	Bank reserves	Demand deposits at BS	Government time deposits at BS	Demand deposits at banks	Tolar time and savings deposits at banks	Foreign currency deposits at banks	Base money	M1	M2	M3	
Column Code	1	2	3	4	5	6	7	8	9	10	11	
1993	Jun.	27,350	12,492	3,815	-	58,800	144,092	137,767	43,656	89,965	234,057	371,824
	Jul.	28,212	12,605	4,659	-	63,439	149,150	142,908	45,476	96,310	245,461	388,369
	Aug.	28,171	13,347	4,659	-	64,528	163,736	147,186	46,177	97,359	261,094	408,280
	Sep.	28,881	13,737	4,536	-	63,640	174,713	149,496	47,154	97,057	271,770	421,266
	Oct.	29,857	14,458	4,370	-	66,450	182,584	153,624	48,685	100,677	283,261	436,885
	Nov.	29,236	14,548	4,843	-	66,304	190,804	160,677	48,626	100,383	291,186	451,863
	Dec.	30,763	15,360	5,185	-	71,144	194,596	168,452	51,309	107,093	301,688	470,140
1994	Jan.	29,850	16,821	4,882	-	73,026	207,466	180,213	51,554	107,759	315,225	495,438
	Feb.	30,276	17,477	4,914	-	72,755	216,588	187,818	52,668	107,945	324,533	512,351
	Mar.	31,881	17,761	4,516	-	75,614	226,132	192,185	54,158	112,011	338,144	530,328
	Apr.	33,507	18,279	4,879	-	78,418	235,515	194,986	56,666	116,805	352,320	547,306
	May	35,453	19,255	5,081	-	82,007	245,770	198,746	59,789	122,541	368,311	567,058
	Jun.	36,966	20,182	5,532	-	85,857	259,866	201,276	62,680	128,356	388,222	589,498
	Jul.	38,393	21,678	6,177	-	88,814	271,720	203,585	66,247	133,384	405,104	608,690
	Aug.	38,755	22,683	6,955	-	89,852	283,518	206,877	68,393	135,562	419,080	625,958
	Sep.	39,618	23,891	6,760	-	89,058	290,918	210,701	70,269	135,437	426,355	637,055
	Oct.	40,852	24,758	7,238	-	92,219	297,119	214,810	72,848	140,309	437,428	652,238
	Nov.	40,814	29,832	8,633	-	95,603	308,770	217,537	79,278	145,050	453,820	671,357
	Dec.	43,980	32,418	9,151	-	106,501	329,692	219,536	85,549	159,632	489,324	708,860
1995	Jan.	43,429	33,036	9,526	-	108,144	341,664	226,437	85,991	161,099	502,763	729,200
	Feb.	43,807	32,015	9,308	-	105,605	355,866	229,117	85,130	158,721	514,587	743,704
	Mar.	45,173	32,801	8,615	-	107,605	371,290	231,593	86,589	161,393	532,683	764,276
	Apr.	47,748	35,308	7,678	-	111,601	386,859	233,927	90,734	167,027	553,886	787,814
	May	49,605	36,420	7,432	-	117,232	394,222	238,499	93,457	174,269	568,491	806,990
	Jun.	53,807	36,974	8,371	-	122,298	394,392	249,414	99,152	184,477	578,869	828,282
	Jul.	54,917	37,047	7,604	-	125,694	404,165	254,585	99,568	188,215	592,380	846,966
	Aug.	54,841	37,335	7,564	1,375	125,532	413,996	258,635	99,741	187,937	603,309	861,943
	Sep.	54,821	37,327	6,864	4,600	122,292	421,368	266,250	99,012	183,976	609,945	876,195
	Oct.	55,242	37,698	6,106	13,545	121,539	428,705	273,738	99,046	182,887	625,137	898,875
	Nov.	54,640	37,721	6,365	21,150	123,968	431,948	284,825	98,726	184,972	638,071	922,896
	Dec.	56,563	37,284	6,614	14,290	128,245	434,205	297,593	100,462	191,423	639,918	937,511
1996	Jan.	55,986	38,948	6,405	1,603	135,352	452,846	311,410	101,339	197,744	652,193	963,603
	Feb.	55,925	38,711	5,510	600	129,278	464,535	322,937	100,146	190,714	655,848	978,786
	Mar.	56,283	39,151	4,774	3,600	129,411	471,357	328,908	100,208	190,468	665,425	994,333
	Apr.	57,043	39,455	5,114	4,100	127,558	487,119	333,532	101,611	189,715	680,933	1,014,466
	May	57,334	40,122	4,794	7,013	128,876	501,875	335,825	102,249	191,003	699,891	1,035,717
	Jun.	61,124	42,338	5,414	6,510	136,916	508,937	336,486	108,876	203,453	718,901	1,055,387
	Jul.	62,334	42,708	5,480	6,994	139,679	501,162	336,792	110,521	207,492	715,648	1,052,440
	Aug.	61,640	43,524	5,295	15,244	141,699	502,220	336,721	110,459	208,634	726,098	1,062,819
	Sep.	62,167	42,633	4,748	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
	Sep.	88,093	65,666	7,474	0	211,666	904,304	389,469	161,233	307,234	1,211,538	1,601,007
	Oct.	88,603	66,716	7,187	0	210,761	921,532	388,309	162,506	306,551	1,228,084	1,616,393
	Nov.	87,663	67,207	6,917	0	211,179	941,990	392,869	161,787	305,759	1,247,749	1,640,617



## 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	552,602	15,283	43,367	264,609	7,511	28	315,515
1996 31. Dec.	329,814	365,174	694,988	15,518	30,055	278,714	10,597	23	319,389
1997 31. Dec.	559,274	316,253	875,527	15,668	39,837	302,420	30,026	20	372,304
1997 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	667,562	290,397	957,959	15,581	47,662	327,833	20,338	20	395,853
30. Jun.	624,435	282,414	906,849	15,731	65,685	313,846	23,795	20	403,346
31. Jul.	599,717	295,078	894,795	15,638	64,719	315,444	23,179	13	403,355
31. Aug.	598,982	311,512	910,494	15,763	65,568	318,160	23,074	13	406,814
30. Sep.	601,596	306,993	908,589	15,534	65,032	320,069	22,821	13	407,935
31. Oct.	611,211	283,016	894,227	15,645	70,677	316,282	26,085	13	413,056

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 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	
31. Aug.	69	196,238	196,307	88,344	213,946	4,071	2,972	7,043	309,333	852,455	
30. Sep.	101	196,349	196,449	89,206	211,202	4,156	2,801	6,957	307,365	874,878	
31. Oct.	177	196,340	196,517	91,713	205,201	3,415	2,837	6,252	303,165	897,421	

Domestic assets							Assets		Total
Claims of banks on other sectors					Total	Total	Other assets	Total	
Enterprises		Individuals	Nonmon. fin. institutions						Total
Loans etc.	Securities		Loans etc.	Securities	Loans etc.	Securities	Loans etc.	Securities	
10	11	12	13	14	15=10+...+14	16=4+9+15	17	18=3+16+17	
109,176	2,467	10,371	418	82	122,514	142,486	35,597	297,388	
188,514	26,329	22,016	393	516	237,768	270,826	59,411	604,908	
237,781	23,446	55,225	1,639	394	318,484	545,342	72,319	910,462	
290,987	34,903	91,567	3,761	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	1,601,900	
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	
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	2,251,005	
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	1,321,269	145,138	2,424,366	
593,465	43,481	269,360	11,677	3,259	921,241	1,340,318	143,353	2,390,520	
594,735	44,513	276,826	11,898	2,779	930,751	1,349,743	140,606	2,385,144	
606,487	45,827	280,500	11,386	2,806	947,006	1,369,583	142,137	2,422,214	
615,023	48,664	288,284	10,900	2,774	965,644	1,389,113	147,644	2,445,346	
624,806	51,316	294,633	11,246	2,780	984,782	1,413,484	149,472	2,457,182	

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	1,601,900
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
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	513,675	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	2,251,005
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
0	1,161,788	411,261	1,573,049	47,531	25,864	73,396	63,866	7,519	508,078	2,422,214
0	1,182,243	412,795	1,595,039	47,991	22,774	70,765	69,406	8,608	505,080	2,445,346
0	1,200,586	411,985	1,612,571	49,495	20,234	69,729	60,754	7,754	509,858	2,457,182

## 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				
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 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	2,923	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	2,864	18	31	419,043	237,687	659,659	7,903	667,562	15,001
30. Jun.	16	2,909	19	35	376,047	237,541	616,567	7,868	624,435	15,150
31. Jul.	16	2,866	54	30	336,235	252,768	591,968	7,749	599,717	15,057
31. Aug.	16	6,719	4	22	327,823	256,535	591,119	7,863	598,982	15,182
30. Sep.	16	6,476	4	33	328,112	259,587	594,228	7,368	601,596	14,953
31. Oct.	16	6,594	59	19	287,701	309,509	603,898	7,313	611,211	15,064

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 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
31. Aug.	97,347	61,450	0	61,450	2,972	0	13,783	16,755	2,445	1,626
30. Sep.	98,550	59,048	0	59,048	2,801	0	22,128	24,929	2,301	1,855
31. Oct.	101,094	59,045	0	59,045	2,837	0	13,756	16,593	1,565	1,850

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	
-	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	579,910	
-	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	
-	0	800	15,260	191	16,251	241	0	16,492	9,437	640,094	
-	0	500	12,028	185	12,714	249	34	12,997	10,665	640,211	
-	0	800	4,072	185	5,057	240	3	5,301	12,518	644,094	

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	
1,600	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	579,910	
1,848	89,502	62,702	291,455	354,158	2,102	0	95	5,705	36,734	16,442	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	51,596	8,229	596,888	
3,123	76,069	89,012	290,800	379,812	1,626	0	98	5,875	51,596	8,150	603,599	
3,251	75,540	85,203	292,222	377,425	1,980	0	171	5,866	51,596	10,773	603,727	
2,627	66,320	91,049	290,137	381,186	2,510	0	167	5,765	51,596	8,519	603,893	
2,697	163,392	89,549	309,846	399,396	4,601	0	68	5,658	51,596	7,826	725,191	
2,662	85,184	84,187	313,658	397,845	16,804	0	60	5,746	51,596	11,317	662,968	
3,698	70,689	94,933	298,632	393,565	2,393	0	68	5,661	51,596	6,724	630,175	
4,071	82,276	94,417	293,368	387,784	3,569	0	69	5,720	51,596	11,731	640,094	
4,156	88,133	108,786	281,417	390,203	2,738	0	101	5,513	51,596	3,377	640,211	
3,415	79,052	102,274	295,490	397,765	3,754	0	177	5,613	51,596	5,044	644,094	

## 1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system				Claims on non-monetary sectors			
	Cash	Deposits with BS	Deposits, loans and other	BS bills	Banks' securities	Total	Overdrafts and advances	Loans-up to 1 year <sup>1</sup>	Loans-over 1 year	Commercial papers and bonds
Column	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 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	49,793	47,371	369,179	10,808	427,358	54,927	315,434	600,996	332,155
31. Aug.	9,545	61,450	39,203	363,839	10,993	414,035	56,554	322,672	607,788	334,861
30. Sep.	9,892	59,048	42,967	369,155	10,801	422,923	59,189	327,123	615,749	336,724
31. Oct.	9,936	59,045	41,454	375,771	9,141	426,365	61,261	333,501	632,686	334,069

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
Demand deposits					Savings deposits	Time deposits	Restricted 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 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
31. Aug.	4,686	16,062	36,917	57,665	213,946	100,893	751,562	3,950	1,070,351	411,261
30. Sep.	4,378	12,714	40,902	57,994	211,202	100,655	774,223	5,870	1,091,950	412,795
31. Oct.	3,993	5,057	39,192	48,243	205,201	99,674	797,747	4,000	1,106,622	411,985

Assets										
Domestic assets				Foreign assets					Total	Total
Shares and participations	Total	Other assets	Total	Claims on banks		Securities	Loans to non-monetary sectors	Other claims (on NBY)		
				Currency and deposits	Loans					
11	12=7+...+11	13	14=1+2+6+12	15	16	17	18	19	20=15+...+19	21
1,132	133,836	36,659	212,510	17,079	13,052	2,974	9,131	70,569	112,806	325,316
6,779	261,946	54,128	420,289	44,247	19,741	6,226	15,822	117,866	203,903	624,192
6,186	526,559	71,206	743,792	105,169	18,189	7,597	5,220	52,620	188,794	932,587
19,294	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	32,961	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
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
31,945	1,353,820	132,798	1,971,648	173,348	50,202	26,902	28,763	32,298	311,512	2,283,160
34,795	1,373,579	137,063	2,002,506	165,278	48,543	31,166	29,680	32,326	306,993	2,309,499
36,322	1,397,839	137,018	2,030,203	140,510	48,631	31,592	29,796	32,487	283,016	2,313,219

Liabilities										
Domestic liabilities					Foreign liabilities				Total	Total
Other for. curr. liabilities to govt. <sup>1</sup>	Total	Securities issued	Capital and reserves	Other liabilities	Total	Liabilities to banks		Liabilities to non-monetary sectors		
						Deposits	Borrowings <sup>1</sup>			
11	12=9+10+11	13	14	15	16=4+12+...+15	17	18	19	20=17+18+19	21
0	129,093	2,679	62,921	20,449	252,623	7,694	59,698	5,301	72,693	325,316
0	287,955	10,657	102,750	27,903	507,382	11,195	89,231	16,384	116,809	624,192
0	478,224	19,008	141,773	41,899	792,972	4,729	109,945	24,941	139,615	932,587
0	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
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	112,852	2,055,537	8,197	131,615	54,290	194,102	2,249,639
50,083	1,531,695	54,374	326,735	116,453	2,086,922	8,379	133,115	54,744	196,238	2,283,160
47,278	1,552,023	54,439	328,890	119,804	2,113,150	8,501	134,073	53,774	196,349	2,309,499
46,998	1,565,605	51,659	327,702	123,670	2,116,879	7,954	133,566	54,819	196,340	2,313,219



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

Millions of Tolars	Claims								
	Tolar claims								
	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
	<b>Total</b>								
1991 31. Dec.	5,858	31,957	30,595	68,410	1,870	3,133	5,003	1,132	74,545
1992 31. Dec.	8,634	69,157	61,399	139,190	11,543	17,443	28,986	6,779	174,955
1993 31. Dec.	16,172	91,359	110,255	217,786	11,914	188,257	200,172	6,186	424,143
1994 31. Dec.	25,173	141,712	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. 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
31. Aug.	55,894	276,752	531,258	863,904	29,935	295,995	325,930	31,945	1,221,779
30. Sep.	58,516	279,541	540,024	878,082	32,578	294,970	327,548	34,795	1,240,425
31. Oct.	60,259	283,849	554,909	899,017	31,729	293,154	324,882	36,322	1,260,222
	<b>Enterprises and non-profit institutions</b>								
1991 31. Dec.	2,277	30,895	21,377	54,549	1,333	165	1,499	968	57,016
1992 31. Dec.	4,036	64,992	42,453	111,481	5,145	15,066	20,211	6,118	137,810
1993 31. Dec.	2,902	82,795	69,115	154,812	2,519	15,279	17,799	5,647	178,257
1994 31. Dec.	6,248	129,730	78,680	214,658	1,952	15,423	17,375	17,527	249,561
1995 31. Dec.	7,109	188,829	131,812	327,749	1,913	16,703	18,616	17,725	364,090
1996 31. Dec.	5,554	208,974	185,655	400,183	2,721	16,379	19,100	18,917	438,200
1997 31. Dec.	6,206	234,447	225,713	466,365	3,987	11,725	15,713	22,379	504,457
1997 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
31. Aug.	7,524	253,760	257,195	518,478	4,886	11,716	16,602	29,225	564,306
30. Sep.	7,820	256,775	260,324	524,919	4,892	11,715	16,607	32,056	573,582
31. Oct.	7,590	260,337	262,642	530,569	5,924	11,817	17,741	33,575	581,886
	<b>Central government</b>								
1991 31. Dec.	73	0	845	918	536	2,959	3,495	-	4,414
1992 31. Dec.	21	0	3,086	3,106	6,398	2,373	8,771	-	11,878
1993 31. Dec.	172	100	3,004	3,276	9,395	172,961	182,357	-	185,633
1994 31. Dec.	758	0	2,837	3,594	4,270	214,380	218,650	-	222,244
1995 31. Dec.	210	0	2,524	2,735	10,182	249,877	260,059	-	262,793
1996 31. Dec.	369	0	2,919	3,288	5,587	265,028	270,614	-	273,902
1997 31. Dec.	1,085	10	11,289	12,384	7,203	282,927	290,130	-	302,514
1997 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
31. Aug.	6,423	80	24,106	30,610	25,049	284,180	309,229	-	339,839
30. Sep.	6,994	80	24,221	31,296	27,686	283,207	310,893	-	342,189
31. Oct.	7,265	88	29,850	37,203	25,804	281,291	307,096	-	344,299

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

Claims						
Foreign currency claims						Total
Foreign currency loans				Foreign currency securities	Total	
Overdrafts etc.	Up to 1 year	Over 1 year	Total			
10	11	12	13=10+11+12	14	15=13+14	16=9+15
<b>Total</b>						
1,638	4,461	53,191	59,290	0	59,290	133,836
1,921	6,735	78,336	86,991	0	86,991	261,946
2,479	7,753	85,870	96,102	6,314	102,416	526,559
1,281	21,923	74,625	97,828	6,289	104,118	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
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
660	45,920	76,530	123,110	8,931	132,041	1,353,820
673	47,581	75,724	123,979	9,176	133,155	1,373,579
1,002	49,652	77,776	128,430	9,186	137,617	1,397,839
<b>Enterprises and non-profit institutions</b>						
1,638	4,461	48,528	54,627	0	54,627	111,643
1,917	6,735	68,381	77,033	0	77,033	214,843
2,471	7,753	72,745	82,969	0	82,969	261,227
1,270	12,187	62,872	76,329	0	76,329	325,890
2	11,071	58,403	69,476	0	69,476	433,567
368	16,094	54,924	71,386	0	71,386	509,585
717	18,081	46,952	65,751	0	65,751	570,208
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
516	36,775	50,717	88,008	0	88,008	652,314
535	38,037	51,532	90,104	0	90,104	663,686
865	40,254	53,119	94,237	0	94,237	676,123
<b>Central government</b>						
-	0	4,663	4,663	0	4,663	9,077
-	0	9,955	9,955	0	9,955	21,832
-	0	13,125	13,125	6,314	19,439	205,072
-	9,736	11,753	21,489	6,289	27,778	250,022
-	15,415	25,218	40,632	4,550	45,182	307,976
-	64	26,703	26,767	8,100	34,867	308,769
-	0	27,453	27,453	12,290	39,744	342,257
-	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
-	9,145	25,813	34,958	8,931	43,889	383,728
-	9,544	24,192	33,737	9,176	42,912	385,101
-	9,399	24,075	33,474	9,186	42,660	386,959



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

Millions of Tolars	Claims											
	Tolar claims										Foreign currency claims	Total
	Tolar loans				Commercial papers and bonds			Shares and participations	Total			
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total					
Column Code	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10	
	<b>Individuals</b>											
1991 31. Dec.	3,380	758	6,233	10,371	-	-	-	-	10,371	0	10,371	
1992 31. Dec.	4,502	3,492	14,018	22,012	-	-	-	-	22,012	4	22,016	
1993 31. Dec.	12,954	6,989	35,274	55,217	-	-	-	-	55,217	7	55,225	
1994 31. Dec.	17,788	8,402	65,366	91,556	-	-	-	-	91,556	11	91,567	
1995 31. Dec.	26,287	7,298	126,890	160,475	-	-	-	-	160,475	13	160,488	
1996 31. Dec.	32,996	5,894	168,312	207,203	-	-	-	-	207,203	18	207,221	
1997 31. Dec.	40,336	6,344	194,128	240,807	-	-	-	-	240,807	94	240,901	
1997 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	
31. Aug.	41,823	7,210	231,322	280,356	-	-	-	-	280,356	144	280,500	
30. Sep.	43,591	7,597	236,958	288,146	-	-	-	-	288,146	138	288,284	
31. Oct.	45,248	7,869	241,380	294,496	-	-	-	-	294,496	137	294,633	
	<b>Other general government</b>											
1991 31. Dec.	-	52	2,102	2,154	0	9	9	82	2,245	-	2,245	
1992 31. Dec.	-	416	1,781	2,198	0	3	3	145	2,346	-	2,346	
1993 31. Dec.	-	535	2,308	2,842	0	16	16	145	3,004	-	3,004	
1994 31. Dec.	-	1,612	3,536	5,148	0	40	40	0	5,188	-	5,188	
1995 31. Dec.	-	2,081	5,430	7,511	0	28	28	0	7,539	-	7,539	
1996 31. Dec.	-	3,969	6,628	10,597	0	23	23	0	10,620	-	10,620	
1997 31. Dec.	-	14,653	15,373	30,026	0	17	17	4	30,046	-	30,046	
1997 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	
31. Aug.	-	6,325	16,749	23,074	0	9	9	4	23,086	-	23,086	
30. Sep.	-	5,976	16,846	22,821	0	9	9	4	22,834	-	22,834	
31. Oct.	-	6,715	19,370	26,085	0	9	9	4	26,097	-	26,097	
	<b>Nonmonetary financial institutions</b>											
1991 31. Dec.	128	252	38	418	0	0	0	82	500	0	500	
1992 31. Dec.	76	256	61	393	0	0	0	516	909	0	909	
1993 31. Dec.	145	939	555	1,639	0	0	0	394	2,032	0	2,032	
1994 31. Dec.	379	1,967	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. 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	
31. Aug.	124	9,376	1,886	11,386	0	90	90	2,716	14,192	0	14,192	
30. Sep.	111	9,113	1,676	10,900	0	39	39	2,735	13,674	0	13,674	
31. Oct.	157	8,839	1,667	10,664	0	37	37	2,743	13,444	582	14,026	

## 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	1	2	3	4	5	6	7=2+...+6	8	9=1+7+8	10	11=9+10	
Code												
	<b>Total general government</b>											
1991 31. Dec.	10,372	167	972	892	251	748	3,030	51	13,454	27	13,480	
1992 31. Dec.	14,542	10,889	8,887	1,608	1,244	1,736	24,364	115	39,021	64	39,085	
1993 31. Dec.	22,442	19,686	14,713	5,415	1,049	3,646	44,509	121	67,071	122	67,193	
1994 31. Dec.	31,084	25,136	21,713	6,279	1,334	4,875	59,337	418	90,839	170	91,009	
1995 31. Dec.	35,103	20,432	15,643	15,009	6,174	8,290	65,549	94	100,746	202	100,948	
1996 31. Dec.	34,410	16,290	23,514	10,803	2,059	12,344	65,010	260	99,679	50,871	150,550	
1997 31. Dec.	33,318	30,385	22,045	15,425	9,933	14,039	91,828	158	125,303	53,105	178,408	
1997 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	
31. Aug.	34,073	25,733	27,980	17,349	13,419	20,898	105,379	142	139,594	50,340	189,933	
30. Sep.	35,110	28,655	31,412	16,276	13,362	21,554	111,259	158	146,527	47,538	194,065	
31. Oct.	33,183	40,964	32,201	16,741	12,766	22,250	124,922	128	158,232	47,259	205,491	
	<b>Nonmonetary financial institutions</b>											
1991 31. Dec.	35	26	0	19	157	42	244	-	279	2,732	3,011	
1992 31. Dec.	133	107	0	2	1,318	79	1,505	-	1,638	4,363	6,000	
1993 31. Dec.	219	168	0	1	4,110	572	4,850	-	5,069	4,853	9,922	
1994 31. Dec.	658	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. 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	
31. Aug.	6,262	3,448	948	14,276	28,127	54,501	101,300	140	107,702	0	107,702	
30. Sep.	4,967	5,880	1,267	14,783	28,731	57,154	107,815	99	112,881	0	112,881	
31. Oct.	3,924	8,731	1,087	15,173	24,808	61,309	111,109	120	115,154	0	115,154	

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

Millions of Tolars	Liabilities									
	Tolar deposits									
	Tolar demand deposits	Tolar savings deposits	Tolar time deposits					Total	Tolar restricted deposits	Total
			1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year			
Column Code	1	2	3	4	5	6	7	8=3+...+7	9	10=1+2+8+9
	<b>Total</b>									
1991 31. Dec.	29,496	7,133	1,172	12,720	7,504	1,781	5,097	28,274	1,009	65,912
1992 31. Dec.	53,844	20,382	15,306	32,641	18,245	6,604	11,485	84,280	1,241	159,747
1993 31. Dec.	79,430	29,873	28,992	53,526	44,326	10,899	19,345	157,088	1,521	267,913
1994 31. Dec.	115,894	41,893	45,879	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. 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
31. Aug.	213,946	100,893	71,958	191,451	221,564	41,546	225,043	751,562	3,950	1,070,351
30. Sep.	211,202	100,655	76,334	200,358	224,972	42,093	230,465	774,223	5,870	1,091,950
31. Oct.	205,201	99,674	93,534	206,260	224,470	37,574	235,908	797,747	4,000	1,106,622
	<b>Enterprises and non-profit institutions</b>									
1991 31. Dec.	13,730	-	938	3,943	5,364	1,372	4,022	15,639	956	30,325
1992 31. Dec.	24,794	-	4,244	19,458	13,651	4,042	7,894	49,289	1,111	75,194
1993 31. Dec.	36,041	-	9,104	30,990	33,017	5,740	11,574	90,425	1,349	127,815
1994 31. Dec.	49,491	-	14,115	46,875	52,290	79	20,308	133,667	3,792	186,950
1995 31. Dec.	58,836	-	12,543	46,785	70,020	87	38,014	167,448	3,672	229,957
1996 31. Dec.	70,223	-	18,440	70,439	65,998	0	54,810	209,687	2,858	282,767
1997 31. Dec.	86,218	-	29,629	65,938	84,241	0	72,685	252,493	2,879	341,590
1997 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
31. Aug.	85,951	-	29,446	60,597	89,520	0	92,411	271,974	3,619	361,545
30. Sep.	84,896	-	28,122	65,960	90,293	0	93,543	277,919	5,582	368,397
31. Oct.	83,596	-	29,763	72,424	86,220	0	93,403	281,810	3,396	368,802
	<b>Individuals</b>									
1991 31. Dec.	5,359	7,133	41	7,805	1,229	-	286	9,360	2	21,854
1992 31. Dec.	14,375	20,382	66	4,296	2,984	-	1,776	9,122	15	43,894
1993 31. Dec.	20,728	29,873	34	7,822	5,894	-	3,554	17,305	52	67,957
1994 31. Dec.	34,661	41,893	5,912	30,032	22,407	-	11,323	69,674	54	146,283
1995 31. Dec.	45,263	54,676	5,227	31,942	34,188	-	17,930	89,287	59	189,285
1996 31. Dec.	57,198	65,159	6,797	49,362	44,782	-	29,531	130,472	5	252,833
1997 31. Dec.	65,141	79,059	9,551	88,228	76,714	-	43,950	218,442	23	362,665
1997 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
31. Aug.	87,661	100,893	13,332	101,926	100,419	-	57,233	272,909	48	461,511
30. Sep.	86,228	100,655	13,677	101,719	103,620	-	58,214	277,230	32	464,145
31. Oct.	84,497	99,674	14,076	100,548	106,336	-	58,947	279,907	356	464,434

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

Liabilities							
Foreign currency liabilities							Total
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	
		Short-term	Long-term				
11	12	13	14	15=13+14	16	17=11+12+15+16	18=10+17
<b>Total</b>							
7,376	30,031	2,611	15,202	17,812	7,962	63,181	129,093
25,784	36,296	28,594	25,829	54,423	11,704	128,207	287,955
40,068	39,989	63,870	47,872	111,742	18,512	210,311	478,224
49,912	55,231	87,428	41,054	128,482	11,831	245,455	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
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
67,118	119,591	171,244	37,475	208,719	65,916	461,344	1,531,695
65,258	118,231	171,362	37,778	209,140	67,444	460,073	1,552,023
64,216	119,511	173,020	38,279	211,299	63,957	458,983	1,565,605
<b>Enterprises and non-profit institutions</b>							
1,051	-	0	0	0	7,956	9,007	39,332
3,785	-	247	95	342	11,633	15,759	90,953
4,327	-	3,676	149	3,825	18,512	26,663	154,479
5,739	-	934	249	1,183	11,831	18,753	205,702
4,016	-	505	166	671	10,977	15,664	245,620
5,706	-	347	116	463	18,207	24,377	307,144
5,065	-	541	63	605	18,879	24,549	366,139
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
5,045	-	728	6	734	15,833	21,613	383,158
4,565	-	694	5	699	20,166	25,430	393,828
3,365	-	633	4	637	16,959	20,961	389,763
<b>Individuals</b>							
6,298	30,031	2,611	12,470	15,081	6	51,416	73,271
21,935	36,296	28,347	21,372	49,719	72	108,022	151,916
35,619	39,989	60,195	42,869	103,064	-	178,673	246,630
44,002	55,231	86,494	39,168	125,662	-	224,895	371,178
59,927	85,335	111,127	52,494	163,622	-	308,884	498,169
62,248	115,019	149,200	32,957	182,158	-	359,424	612,257
60,673	117,202	167,378	34,615	201,994	-	379,869	742,533
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
61,828	119,591	170,504	37,469	207,972	-	389,391	850,902
60,453	118,231	170,649	37,773	208,421	-	387,105	851,249
60,606	119,511	172,371	38,275	210,646	-	390,763	855,197

## 1.7. Deposit Money Banks Claims on Non-residents

Millions of Tolars		Claims on non-residents														
		Tolar claims					Foreign currency claims									Total
		Tolar claims on banks			Tolar claims on non-monetary sectors	Total	Foreign currency claims on banks				Total	Foreign currency securities	For. curr. loans to non- monetary sector	Other foreign currency claims	Total	
		Deposits	Short-term loans	Total			Currency and deposits	Loans		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
1996	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	268,276	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	22,316	23,639	45,956	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
	31. Aug.	12,743	385	13,128	298	13,426	160,604	25,328	24,490	49,817	210,422	26,902	28,465	32,298	298,086	311,512
	30. Sep.	9,920	239	10,159	259	10,418	155,358	24,253	24,051	48,304	203,663	31,166	29,421	32,326	296,575	306,993
	31. Oct.	0	235	235	334	569	140,510	24,875	23,521	48,396	188,906	31,592	29,462	32,487	282,447	283,016

## 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
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
1996	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
	31. Aug.	441	4,156	4,596	7,939	69	133,046	133,115	141,054	50,588	191,642	196,238
	30. Sep.	339	3,935	4,274	8,162	74	134,000	134,073	142,235	49,839	192,074	196,349
	31. Oct.	266	4,199	4,465	7,688	138	133,428	133,566	141,254	50,620	191,874	196,340

## 2.1. Bank of Slovenia Interest Rates

Column Code	Discount rate	Lombard rate	Interest rate on banks' reserves	General legal penal rate	Repo	Regular short term loans	Liquidity Loans	
	n	n	n	n	n	n	Overnight	Of last resort
	1	2	3	4	5	6	7	8
1992	25.00	26.00	1.00	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 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
1998 Sep.	10.00	11.00	1.00	25.55	9.91	10.00	10.50	25.55
1998 Oct.	10.00	11.00	1.00	24.05	7.87	10.00	10.50	24.05
1998 Nov.	10.00	11.00	1.00	24.26	7.89	10.00	10.50	24.26

## 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			
	n	n	n	TOM		DEM		USD	
	1	2	3	monthly	annualized	monthly	annualized	monthly	annualized
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 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
1998 Sep.	6.4	6.3	6.4	0.6	7.55	0.1	1.1	-6.5	-56.1
1998 Oct.	5.5	5.4	5.5	0.5	6.05	0.5	6.0	-0.8	9.2
1998 Nov.	5.7	5.7	5.7	0.5	6.26	0.8	9.8	3.9	60.0







## 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	r	Spread	n	
1992	23.7	2.7	195.1	18.8	1.3	182.9	27.4	2.6	203.8	12.9	2.3	168.7	38.4	...	135.4	0.9	6.5	1.0	153.0	7.1	1.7	154.3	8.8	1.6	158.3	9.6	1.1	159.9				
1993	20.4	4.4	48.6	19.3	3.1	47.2	21.2	3.2	49.6	14.9	1.4	41.7	9.4	...	23.2	0.4	7.9	1.2	33.0	8.8	1.5	34.2	10.2	1.2	35.9	11.2	1.1	37.1				
1994	16.9	4.0	38.9	16.3	2.1	38.2	17.3	3.3	39.4	13.8	2.2	35.2	8.3	...	19.2	0.5	7.8	1.0	28.1	8.6	1.2	29.0	9.7	1.0	30.3	11.0	0.7	31.9				
1995	13.9	3.6	23.4	13.0	1.4	22.4	15.2	3.1	24.8	12.4	1.8	21.8	3.4	...	8.6	0.7	6.5	0.7	15.4	7.3	0.7	16.2	7.9	0.6	16.9	9.7	0.5	18.9				
1996	11.7	2.8	22.6	10.7	1.1	21.5	12.7	2.4	23.7	11.1	1.7	21.9	1.4	0.4	8.2	1.1	4.9	0.5	15.1	5.3	0.4	15.6	5.6	0.3	16.0	7.2	0.3	17.6				
1997	10.3	2.7	20.0	8.9	1.6	18.5	11.5	2.3	21.3	9.9	1.9	19.6	1.1	0.1	7.4	1.2	4.0	0.3	13.2	4.5	0.3	13.7	4.9	0.3	14.2	6.4	0.7	15.8				
1996	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	14.4	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			
	Sep.	6.0	1.7	14.0	4.3	0.2	12.2	7.3	1.2	15.4	6.4	1.1	14.5	1.0	0.0	5.2	0.7	0.9	0.1	8.5	1.8	0.2	9.5	2.3	0.2	10.0	4.2	0.8	12.1			
	Oct.	6.0	1.9	12.4	4.2	0.2	10.5	7.3	1.3	13.7	6.1	1.0	12.5	1.0	0.0	5.1	0.7	0.9	0.1	7.0	1.8	0.2	8.0	2.3	0.2	8.5	4.2	0.8	10.5			
	Nov.	5.9	1.9	12.5	4.2	0.2	10.7	7.2	1.3	13.9	6.0	1.0	12.7	1.0	0.0	5.1	0.8	0.9	0.1	7.2	1.8	0.2	8.2	2.3	0.2	8.7	4.2	0.8	10.8			

## 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	2.8	11.3	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
1998 Sep.	9.3	3.2	10.5	10.3	2.4	11.5	1.4	0.3	3.1	0.5	0.1	0.0	1.2	0.9	0.1	2.0	1.9	0.1	2.9	2.3	0.2	3.4	4.3	0.7	5.4
1998 Oct.	8.1	2.4	14.7	10.4	2.6	17.1	1.4	0.4	3.0	0.4	0.1	0.0	6.1	0.9	0.1	7.0	1.9	0.1	8.0	2.3	0.2	8.5	4.3	0.7	10.5
1998 Nov.	9.0	3.1	19.7	10.4	2.6	21.3	1.4	0.4	3.0	0.4	0.1	0.0	9.9	0.8	0.1	10.8	1.8	0.2	11.9	2.3	0.2	12.4	4.3	0.7	14.5

### 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
III	6.3	14.1	7.5	15.7	1.0	6.1	2.4	10.2	5.7	13.8

### 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	5	6	7	8
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
III	7.2	10.4	6.1	5.5	2.4	5.3	6.0	8.6

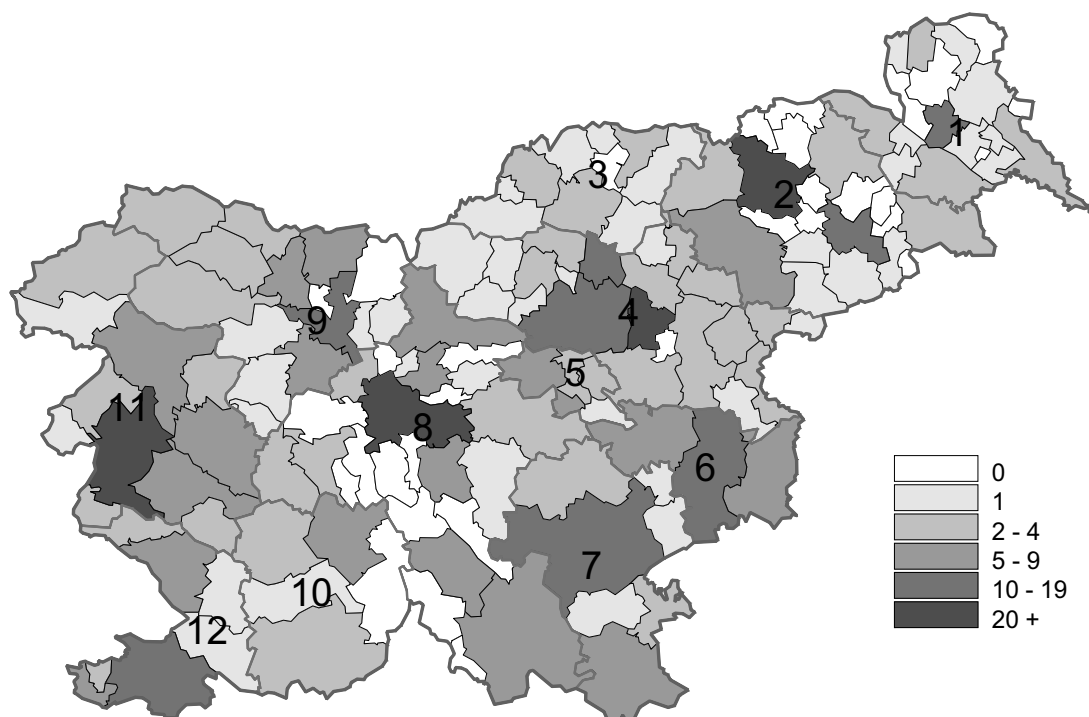
## 2.6. Government Security Rates

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 - 4. issue	25.08.1998	26.11.1998	10.28%	2,501,100,000	SIT	-	-	-	-	25,011	-	-	-
Treasury Bills - 5. issue	22.09.1998	24.12.1998	9.99%	3,000,200,000	SIT	-	-	-	-	30,002	-	-	-
Treasury Bills - 6. issue	27.10.1998	28.01.1999	8.81%	3,000,000,000	SIT	-	-	-	-	30,000	-	-	-
Treasury Bills - 7. issue	24.11.1998	25.02.1999	8.30%	2,500,200,000	SIT	-	-	-	-	25,002	-	-	-
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%	9,632,810,000	SIT	-	-	-	963,281	-	-	-	-
RS13	29.06.1998	29.06.2008	5.55%	106,701,000	DEM	-	-	106,701	-	-	-	-	-
PROMISSORY NOTE ZZZS													
RS15 - serie B	27.05.1997	22.03.2002	TOM + 4.00%	5,122,572,476	SIT	-	-	-	-	-	-	-	-
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%	8,981,300,000	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	-	-	-	-	-	-	-	40
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	-	-	-	-	-	-	-	40
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 <sup>2</sup>	Commercial banks (Head offices) <sup>1</sup>					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	Spodnje-posavska	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 <sup>2</sup>	Network <sup>3</sup> (31.12.1997)				Number of employees (31.12.1997)				Memo item: Population <sup>4</sup> (31.12.1997)	ATMs (30.09.1998)	EFT POS (30.09.1998)
		H.office	Branch	Agency	Total	H.office	Branch	Agency	Total			
1	Pomurska	1	31	3	35	140	278	6	424	125,722	34	281
2	Podravska	3	40	33	76	545	642	124	1,311	319,841	79	1,324
3	Koroška	1	10	7	18	136	112	21	269	73,947	17	193
4	Savinjska	3	37	45	85	434	492	109	1,035	256,158	80	1,192
5	Zasavska	1	2	6	9	118	42	22	182	46,713	9	99
6	Spodnje-posavska	1	7	16	24	3	116	70	189	70,035	17	345
7	Dolenjska	1	13	23	37	189	168	75	432	106,128	25	433
8	Osrednjeslovenska	16	45	83	144	3,263	606	786	4,655	517,263	185	3,138
9	Gorenjska	1	12	38	51	172	215	207	594	195,638	38	905
10	Notranjsko-kraška	0	5	9	14	0	72	35	107	50,365	15	311
11	Goriška	1	21	41	63	73	394	100	567	120,286	53	531
12	Obalno-kraška	1	14	22	37	277	282	93	652	102,827	34	1,341
	Total	30	237	326	593	5,350	3,419	1,648	10,417	1,984,923	586	10,093



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 cards in circulation - cards issued in Slovenia							
		Credit cards <sup>1</sup>						Total 7=1+2,3+4,5+6	Debit cards <sup>2</sup> 8
		Domestic cards 1	Under licence 2	Issued by banks 3	Issued by enterprises 4	Personal cards 5	Business cards 6		
1996	31.Dec	309,259	159,653	342,054	126,858	404,891	64,021	468,912	-
1997	31.Dec	382,150	212,567	421,228	173,489	516,193	78,524	594,717	289,301
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	330,892	204,351	376,043	159,200	468,382	66,861	535,243	712
	30.Sep	347,357	205,978	384,641	168,694	478,325	75,010	553,335	1,251
	31.Dec	382,150	212,567	421,228	173,489	516,193	78,524	594,717	289,301
1998	31.Mar	398,702	226,000	450,086	174,616	545,495	79,207	624,702	301,797
	30.Jun	348,914	230,241	402,576	176,579	499,220	79,935	579,155	444,393
	30.Sep	350,378	237,256	408,919	178,717	506,608	81,026	587,634	609,049

In thousands		Volume of transactions in Slovenia								Cards issued abroad <sup>3</sup> 9
		Cards issued in Slovenia						Total 7=1+2,3+4,5+6	Debit cards <sup>2</sup> 8	
		Domestic cards 1	Under licence 2	Issued by banks 3	Issued by enterprises 4	Personal cards 5	Business cards 6			
1996		18,543	5,717	18,419	5,841	22,249	2,011	24,260	-	1,212
1997		21,981	9,017	23,143	7,855	27,077	3,921	30,998	45	1,755
1996	I	4,068	1,052	3,878	1,242	4,702	418	5,120	-	199
	II	4,686	1,387	4,614	1,459	5,547	526	6,074	-	279
	III	4,769	1,527	4,821	1,475	5,795	501	6,296	-	359
	IV	5,019	1,752	5,106	1,665	6,205	566	6,770	-	376
1997	I	4,893	1,875	5,129	1,639	5,942	825	6,768	-	329
	II	5,477	2,180	5,792	1,865	6,743	914	7,657	2	414
	III	5,677	2,392	5,965	2,105	7,029	1,041	8,070	4	549
	IV	5,934	2,570	6,257	2,246	7,362	1,141	8,503	39	464
1998	I	5,707	2,624	6,294	2,036	7,418	913	8,331	68	461
	II	6,593	2,995	6,991	2,597	8,302	1,286	9,588	164	559
	III	6,641	3,104	7,248	2,497	8,432	1,313	9,745	342	681

Millions of Tolars		Value of transactions in Slovenia								Cards issued abroad <sup>3</sup> 9
		Cards issued in Slovenia						Total 7=1+2,3+4,5+6	Debit cards <sup>2</sup> 8	
		Domestic cards 1	Under licence 2	Issued by banks 3	Issued by enterprises 4	Personal cards 5	Business cards 6			
1996		73,407	32,737	81,075	25,070	91,533	14,610	106,144	-	17,142
1997		90,417	52,743	109,167	33,993	119,764	23,396	143,160	239	25,565
1996	I	15,853	5,876	16,167	5,563	18,568	3,161	21,730	-	3,133
	II	18,621	7,885	20,161	6,345	22,776	3,730	26,506	-	4,152
	III	18,941	8,725	21,465	6,202	24,082	3,584	27,666	-	4,968
	IV	19,991	10,251	23,282	6,960	26,107	4,135	30,242	-	4,889
1997	I	19,055	10,652	23,127	6,579	24,844	4,863	29,706	-	4,934
	II	22,634	12,742	26,720	8,656	29,581	5,795	35,376	5	6,009
	III	23,133	13,767	27,946	8,954	30,901	5,999	36,900	13	7,897
	IV	25,596	15,582	31,375	9,803	34,439	6,739	41,178	221	6,725
1998	I	24,333	15,202	29,708	9,827	32,799	6,736	39,535	351	6,703
	II	28,313	17,624	34,036	11,901	37,573	8,364	45,937	965	8,129
	III	28,026	18,522	35,494	11,054	38,731	7,817	46,548	1,955	10,081

2.8.2. Other Modern Payment Instruments<sup>1</sup>

Column Code	ATMs			EFTPOS terminals			Cheques		
	Number of ATMs <sup>2</sup>	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 <sup>3</sup>	Value of transactions by EFT/POS in millions of Tolars <sup>3</sup>	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	45	239	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	4	13	1,035	7,705	71,516
IV	501	5,772	47,888	8,073	39	221	1,071	7,861	73,126
1998 I	521	5,993	47,808	8,579	68	351	1,112	6,728	64,046
II	557	6,787	56,003	8,978	164	965	1,137	6,850	67,229
III	586	7,721	57,563	10,093	342	1,955	1,179	6,582	68,432

## 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	
Sep.	22	13,979	100.0	11,228	80.3	2,750	19.7	13,310	95.2	619	4.4	50	0.4	
Oct.	22	9,775	100.0	6,732	68.9	3,043	31.1	7,615	77.9	1,899	19.4	260	2.7	
Nov.	21	20,177	100.0	15,112	74.9	5,065	25.1	17,075	84.6	2,978	14.8	123	0.6	

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
	Sep.	612,050	0.023	487,257	0.023	124,793	0.022	470,678	0.028	141,372	0.004
	Oct.	608,546	0.016	466,479	0.014	142,066	0.020	466,019	0.016	142,527	0.013
	Nov.	647,780	0.031	488,833	0.031	158,947	0.031	504,887	0.034	142,893	0.021

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
	Aug.	1,142.5	98.6	9.4	1,048.2	1,175.0	103.8	1.1	1.1	103.1
	Sep.	1,192.2	49.8	4.4	1,137.3	1,232.8	105.8	2.0	1.9	103.9
	Oct.	1,420.3	228.0	19.1	1,190.5	1,420.3	108.0	2.3	2.1	105.9
	Nov.	1,549.9	129.7	9.1	1,470.0	1,590.2	112.0	4.0	3.7	107.3
	Dec.	1,448.8	-101.2	-6.5	1,437.0	1,559.4	111.7	-0.3	-0.3	109.1
1996	Jan.	1,434.9	-13.8	-1.0	1,282.6	1,434.9	110.7	-1.0	-0.9	110.7
	Feb.	1,519.7	84.8	5.9	1,453.2	1,519.7	107.8	-2.9	-2.6	107.8
	Mar.	1,306.1	-213.6	-14.1	1,306.1	1,589.2	106.9	-0.9	-0.9	106.9
	Apr.	1,077.7	-228.5	-17.5	1,077.6	1,281.4	107.4	0.5	0.4	106.9
	May	1,122.2	44.5	4.1	1,000.1	1,142.1	109.5	2.1	2.0	107.1
	Jun.	992.7	-129.4	-11.5	955.4	1,125.5	106.6	-2.9	-2.6	106.6
	Jul.	918.0	-74.7	-7.5	910.7	996.7	110.3	3.7	3.5	106.6
	Aug.	982.4	64.4	7.0	935.8	993.6	110.8	0.5	0.4	109.7
	Sep.	1,036.5	54.1	5.5	891.9	1,036.5	111.3	0.4	0.4	110.6
	Oct.	1,192.1	155.6	15.0	1,057.4	1,298.3	110.6	-0.7	-0.6	110.3
	Nov.	1,160.1	-32.0	-2.7	1,141.6	1,223.9	109.9	-0.7	-0.6	109.3
	Dec.	1,183.3	23.2	2.0	1,158.4	1,192.8	107.9	-2.0	-1.8	107.1
1997	Jan.	1,573.5	390.2	33.0	1,156.1	1,622.6	105.4	-2.5	-2.3	104.9
	Feb.	1,431.1	-142.4	-9.1	1,295.3	1,655.4	107.8	2.4	2.3	106.1
	Mar.	1,274.0	-157.1	-11.0	1,260.8	1,412.1	107.9	0.2	0.1	107.5
	Apr.	1,316.6	42.6	3.3	1,281.5	1,356.3	109.5	1.5	1.4	108.2
	May	1,323.3	6.8	0.5	1,297.8	1,361.8	107.9	-1.6	-1.4	107.8
	Jun.	1,262.4	-60.9	-4.6	1,190.5	1,321.1	108.4	0.5	0.5	106.3
	Jul.	1,554.2	291.7	23.1	1,340.7	1,582.2	110.1	1.7	1.5	108.3
	Aug.	1,563.3	9.1	0.6	1,534.8	1,611.1	109.8	-0.3	-0.3	109.7
	Sep.	1,498.3	-65.0	-4.2	1,470.8	1,546.9	109.5	-0.3	-0.3	109.5
	Oct.	1,433.8	-64.4	-4.3	1,385.1	1,527.9	108.4	-1.1	-1.0	108.1
	Nov.	1,313.6	-120.3	-8.4	1,307.1	1,430.1	108.2	-0.2	-0.2	108.2
	Dec.	1,404.7	91.1	6.9	1,314.0	1,427.8	107.3	-0.9	-0.8	106.8
1998	Jan.	1,415.5	10.8	0.8	1,378.5	1,431.4	106.4	-1.0	-0.9	104.0
	Feb.	1,484.1	68.6	4.8	1,408.4	1,484.1	105.7	-0.6	-0.6	105.5
	Mar.	1,629.2	145.1	9.8	1,490.5	1,717.0	104.2	-1.5	-1.4	103.9
	Apr.	1,672.1	42.8	2.6	1,652.9	1,729.3	104.0	-0.3	-0.2	104.0
	May	1,672.1	0.0	0.0	1,645.7	1,711.3	102.8	-1.2	-1.1	101.7
	Jun.	1,679.6	7.5	0.4	1,638.5	1,701.4	103.8	1.0	1.0	103.3
	Jul.	1,891.3	211.7	12.6	1,678.9	1,918.4	105.4	1.6	1.6	103.7
	Aug.	1,780.4	-110.9	-5.9	1,769.4	2,026.5	105.2	-0.2	-0.2	104.7
	Sep.	1,758.2	-22.3	-1.2	1,619.7	1,826.2	105.3	0.1	0.1	104.7
	Oct.	1,654.8	-103.4	-5.9	1,620.6	1,715.2	105.4	0.1	0.1	105.4
	Nov.	1,652.4	-2.4	-0.1	1,644.1	1,707.3	106.5	1.0	1.0	105.9

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
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
	Sep.	13.4180	28.1566	94.4132	9.5563	114.6860	270.5335	161.0634	185.6987	15.7345	25.8225	3.0151
	Oct.	13.4549	28.2332	94.6652	9.5687	116.0226	263.0587	155.0097	186.5661	15.7471	25.4730	3.0553
	Nov.	13.5498	28.4302	95.3298	9.6334	115.8643	266.2681	160.1551	187.4029	15.8243	25.5413	3.0712

## 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												
1991	31. Dec.	5.3038	10.9283	37.3298	4.9238	41.9008	106.1285	56.6927	75.7555	0.0800	1.0000	
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
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	9.5655	114.3492	278.8878	169.1356	186.2918	15.7066	26.0582	3.0613
	30. Sep.	13.4279	28.1746	94.4760	9.5544	114.0137	270.1070	158.0773	185.9714	15.7345	25.6076	3.0151
	31. Oct.	13.4946	28.3128	94.9458	9.5971	116.4748	262.9524	156.7365	186.7537	15.7471	25.4602	3.0553
	30. Nov.	13.5991	28.5340	95.6809	9.6657	116.0466	270.0115	162.9063	188.0369	15.8243	25.6071	3.0712

## 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										
Sep.	1	13.4171	28.1550	94.4069	9.5530	114.8554	278.4058	167.3173	186.2506	26.0502
	2	13.4165	28.1555	94.4024	9.5507	114.7178	276.8351	165.0721	186.1285	26.0244
	3	13.4163	28.1561	94.4013	9.5610	114.5276	275.8877	165.4948	186.1498	26.0152
	4	13.4153	28.1541	94.4009	9.5609	114.8859	274.7161	163.3608	186.0406	25.9972
	5	13.4160	28.1545	94.3989	9.5588	114.7607	274.1815	164.4617	186.0177	25.9499
	8	13.4155	28.1524	94.3952	9.5585	115.3038	270.8199	162.2843	185.7368	25.9381
	9	13.4148	28.1501	94.3905	9.5608	115.5057	270.5988	163.0785	185.6898	25.9296
	10	13.4139	28.1512	94.3911	9.5647	114.9259	271.5916	164.0046	185.7853	25.8494
	11	13.4139	28.1493	94.3910	9.5590	114.9588	268.8255	161.0593	185.5207	25.8495
	12	13.4142	28.1480	94.3867	9.5529	115.0668	268.8510	159.4663	185.4840	25.8418
	15	13.4139	28.1463	94.3843	9.5583	114.6014	269.0236	160.6421	185.4510	25.8361
	16	13.4140	28.1494	94.3915	9.5553	114.5252	267.7887	159.1441	185.3755	25.8381
	17	13.4151	28.1508	94.3994	9.5570	114.3629	268.6134	160.3845	185.4145	25.7827
	18	13.4172	28.1534	94.4079	9.5550	114.8189	268.4016	159.0490	185.4690	25.7678
	19	13.4182	28.1553	94.4144	9.5538	114.8551	269.2037	160.2023	185.5384	25.7696
	22	13.4191	28.1572	94.4206	9.5525	114.9854	267.0215	158.7494	185.3902	25.7713
	23	13.4201	28.1594	94.4280	9.5580	114.5968	267.9771	159.7815	185.4896	25.7198
	24	13.4224	28.1622	94.4373	9.5561	114.0520	268.1265	159.5519	185.5032	25.7217
	25	13.4234	28.1653	94.4447	9.5559	114.0183	267.7317	158.9504	185.5035	25.7206
	26	13.4238	28.1689	94.4538	9.5531	114.2890	268.1070	157.2466	185.6630	25.6131
	29	13.4265	28.1746	94.4664	9.5543	114.2382	270.7124	158.8925	185.8910	25.6166
	30	13.4279	28.1746	94.4760	9.5544	114.0137	270.1070	158.0773	185.9714	25.6076
Oct.	1	13.4288	28.1766	94.4827	9.5588	114.1729	268.5199	158.3436	185.9609	25.5498
	2	13.4300	28.1799	94.4906	9.5577	114.4376	265.7360	155.5788	185.7875	25.5354
	3	13.4314	28.1829	94.5007	9.5578	114.7049	263.5624	154.3669	185.7647	25.5356
	6	13.4337	28.1869	94.5170	9.5576	114.5168	262.2375	154.7622	186.6002	25.5400
	7	13.4360	28.1946	94.5333	9.5611	114.9620	260.6378	154.8739	186.3110	25.4993
	8	13.4376	28.1979	94.5447	9.5622	115.3634	257.9178	152.4816	185.8795	25.4546
	9	13.4386	28.2037	94.5578	9.5588	118.0554	260.8376	151.1506	186.3734	25.4511
	10	13.4430	28.2101	94.5760	9.5512	116.8865	263.2996	154.2062	187.9084	25.4560
	13	13.4435	28.2116	94.6062	9.5552	116.7819	263.9513	156.1002	187.3723	25.4731
	14	13.4504	28.2228	94.6280	9.5584	116.6574	264.3907	155.5211	186.7721	25.4559
	15	13.4516	28.2263	94.6430	9.5646	116.7895	264.0730	155.3092	186.7733	25.4599
	16	13.4537	28.2288	94.6576	9.5661	116.1922	263.8106	154.9544	186.4470	25.4629
	17	13.4573	28.2353	94.6763	9.5661	116.7927	260.4072	152.7886	186.5029	25.4647
	20	13.4620	28.2471	94.7159	9.5729	116.5858	261.4917	153.5913	186.6377	25.4658
	21	13.4665	28.2537	94.7412	9.5793	116.1906	264.0437	154.7502	186.6022	25.4655
	22	13.4687	28.2603	94.7568	9.5780	115.4707	264.8453	155.4865	186.6473	25.4446
	23	13.4692	28.2662	94.7734	9.5797	115.7373	264.4652	156.2813	186.5567	25.4421
	24	13.4739	28.2741	94.8001	9.5815	116.1207	263.7150	155.6144	186.6245	25.4347
	27	13.4812	28.2903	94.8512	9.5876	116.1263	263.2404	156.4380	186.4062	25.4484
	28	13.4853	28.2989	94.8800	9.5914	115.8105	262.7227	157.7854	186.5910	25.4595
	29	13.4877	28.3050	94.8972	9.5913	117.0129	262.2483	156.5234	186.7196	25.4464
	30	13.4910	28.3069	94.9132	9.5929	116.7148	262.3875	156.3695	186.6800	25.4606
	31	13.4946	28.3128	94.9458	9.5971	116.4748	262.9524	156.7365	186.7537	25.4602
Nov.	3	13.5041	28.3345	95.0057	9.6032	116.4105	261.4558	156.8165	186.3775	25.4888
	4	13.5075	28.3437	95.0364	9.6082	116.3911	261.4451	157.9029	186.3426	25.4825
	5	13.5121	28.3493	95.0553	9.6091	115.9579	262.0674	158.5998	186.3987	25.4804
	6	13.5146	28.3545	95.0728	9.6100	115.8938	261.1650	158.3438	186.5947	25.4887
	7	13.5190	28.3667	95.1106	9.6157	115.5785	262.5815	157.8837	186.7450	25.4989
	10	13.5297	28.3892	95.1859	9.6223	115.2225	265.5685	159.8361	187.1497	25.5202
	11	13.5345	28.3993	95.2262	9.6264	115.2999	266.3001	160.3990	187.3052	25.5276
	12	13.5384	28.4064	95.2468	9.6295	115.2867	266.4053	160.4147	187.4124	25.5331
	13	13.5402	28.4095	95.2666	9.6286	115.7299	266.4131	160.7910	187.3942	25.5471
	14	13.5461	28.4206	95.3009	9.6321	115.8287	268.2815	160.8774	187.5617	25.5501
	17	13.5540	28.4403	95.3636	9.6384	115.7190	265.9214	159.0093	187.6231	25.5523
	18	13.5603	28.4514	95.4008	9.6393	115.7928	266.7026	158.8997	187.7489	25.5492
	19	13.5635	28.4563	95.4236	9.6387	115.9493	266.2319	158.9662	187.6697	25.5553
	20	13.5666	28.4627	95.4451	9.6409	116.1615	266.7691	159.7751	187.7119	25.5522
	21	13.5711	28.4770	95.4834	9.6448	116.0697	267.8024	161.0233	187.7920	25.5406
	24	13.5826	28.4982	95.5578	9.6523	115.8256	269.2818	163.0025	187.8809	25.5871
	25	13.5875	28.5115	95.5992	9.6574	115.8280	270.4501	163.4459	188.2061	25.6058
	26	13.5906	28.5162	95.6212	9.6577	115.9121	270.6081	162.5561	188.1587	25.6117
	27	13.5924	28.5229	95.6406	9.6587	115.7060	269.6107	163.0002	188.0724	25.5963
	28	13.5991	28.5340	95.6809	9.6657	116.0466	270.0115	162.9063	188.0369	25.6071

### 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	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
	Sep.	94.5149	94.6448	94.6005	821.6	820.3	1.3	1,861.3	94.4848	356.7	314.4	42.4
	Oct.	95.1527	95.4767	95.3280	777.9	815.2	-37.3	1,699.2	95.2122	338.4	328.3	10.1
	Nov.	96.0658	96.3989	96.2337	844.3	828.1	16.2	1,751.0	96.2305	286.8	306.9	-20.1

## 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	
Sep.	1	94.3047	94.3223	94.3139	34.2	40.7	-6.5	78.2	94.2405	15.5	14.3	1.2
	2	94.3443	94.3962	94.3663	36.3	38.6	-2.4	78.3	94.2387	13.6	12.7	0.8
	3	94.3290	94.2808	94.3004	43.8	31.2	12.6	78.0	94.2181	13.5	12.8	0.7
	4	94.3489	94.5327	94.4365	35.8	28.9	6.9	66.5	94.2389	16.1	15.6	0.5
	7	94.1575	94.2387	94.2100	32.7	39.6	-6.9	78.7	94.2380	18.0	13.6	4.4
	8	94.4260	94.5163	94.4506	37.8	32.2	5.7	76.4	94.2362	13.8	11.5	2.3
	9	94.3569	94.4223	94.3944	41.4	37.0	4.4	81.1	94.2344	13.5	11.3	2.2
	10	94.1286	94.1835	94.1583	45.3	45.0	0.2	94.1	94.2490	13.9	11.9	2.0
	11	94.2779	94.5723	94.4222	34.4	27.8	6.6	64.5	94.3191	14.5	16.7	-2.3
	14	94.6355	94.7598	94.6811	32.9	29.4	3.5	74.2	94.6405	17.9	14.0	3.9
	15	94.6425	94.9313	94.7819	35.0	29.9	5.1	75.0	94.6394	15.6	14.0	1.6
	16	94.6680	94.8241	94.7462	43.0	42.2	0.8	86.2	94.6368	13.6	12.6	1.0
	17	94.6206	94.6773	94.6621	43.3	38.7	4.5	88.7	94.6663	13.4	12.7	0.7
	18	94.6698	94.9034	94.7630	42.4	27.3	15.1	71.4	94.6672	15.2	16.0	-0.8
	21	94.6621	94.6652	94.6689	50.2	32.8	17.5	85.8	94.6866	18.7	12.4	6.4
	22	94.6997	94.8809	94.8152	35.8	30.6	5.2	106.9	94.6445	14.3	11.6	2.7
	23	94.6544	94.7647	94.7269	29.5	32.2	-2.7	70.8	94.6586	14.1	11.8	2.2
	24	94.6943	94.7983	94.8053	37.2	38.1	-0.9	149.6	94.6037	13.4	11.6	1.8
	25	94.6615	94.8116	94.7586	32.9	51.2	-18.3	92.6	94.6375	14.8	14.4	0.4
	28	94.7561	94.9215	94.8626	31.7	51.9	-20.2	94.8	94.6212	17.3	13.6	3.7
	29	94.6759	94.7730	94.7322	29.9	49.9	-20.0	82.7	94.6357	15.3	13.1	2.3
	30	94.6920	94.9500	94.8358	36.3	45.2	-8.9	83.4	94.6611	15.9	14.3	1.6
Oct.	1	94.6974	94.9199	94.8233	34.5	40.3	-5.8	77.9	94.6857	14.3	13.6	0.7
	2	94.7786	95.2226	95.0384	36.8	44.6	-7.7	89.4	94.7508	15.5	14.8	0.6
	5	94.8090	95.1455	94.9759	31.7	32.1	-0.4	65.7	94.8117	17.0	14.5	2.5
	6	94.8803	95.1285	95.0085	38.3	35.4	2.9	74.2	94.9075	13.3	14.0	-0.7
	7	94.9510	95.2276	95.1027	35.4	33.9	1.5	73.4	95.0125	13.0	13.2	-0.2
	8	95.0008	95.2777	95.1537	30.4	32.7	-2.2	68.3	95.0839	13.4	13.0	0.4
	9	95.0982	95.5964	95.3192	34.2	27.3	6.9	67.7	95.1487	16.2	16.2	0.0
	12	95.0985	95.4041	95.2582	32.7	35.8	-3.1	70.9	95.1729	15.7	14.4	1.3
	13	95.1033	95.5388	95.3212	37.0	37.3	-0.3	79.1	95.2267	14.4	12.2	2.1
	14	95.0999	95.4212	95.2528	39.6	35.3	4.4	78.4	95.2671	13.3	11.8	1.5
	15	95.1752	95.4745	95.3069	40.2	29.7	10.5	74.2	95.2716	13.0	13.7	-0.7
	16	95.0821	95.3780	95.2589	40.2	42.4	-2.2	91.0	95.2899	14.4	17.3	-2.9
	19	95.2123	95.6102	95.4375	31.4	36.1	-4.7	78.9	95.3308	17.3	15.3	2.0
	20	95.2651	95.5422	95.3950	39.6	32.4	7.2	74.5	95.3533	14.1	12.9	1.2
	21	95.3025	95.5823	95.4608	31.0	35.6	-4.6	72.9	95.3806	13.0	13.7	-0.7
	22	95.3692	95.7658	95.5470	39.4	31.3	8.1	71.9	95.4131	12.7	13.0	-0.3
	23	95.3217	95.6216	95.4827	37.0	38.3	-1.3	78.5	95.4509	13.8	14.3	-0.5
	26	95.3787	95.6547	95.5323	29.3	40.9	-11.5	72.6	95.4731	15.8	13.9	2.0
	27	95.4066	95.6977	95.5968	28.7	40.8	-12.1	79.8	95.5131	13.3	12.4	0.9
	28	95.3911	95.6553	95.5621	36.7	45.5	-8.8	94.9	95.5163	13.7	12.5	1.2
	29	95.4706	95.7434	95.6477	31.6	53.0	-21.4	88.2	95.5580	12.4	11.9	0.5
	30	95.4787	95.7958	95.6205	41.9	34.6	7.3	76.8	95.5744	16.3	17.7	-1.4
Nov.	2	95.6020	95.8491	95.7258	45.1	45.5	-0.4	91.2	95.6258	15.0	13.8	1.2
	3	95.5858	95.9514	95.8014	35.6	38.2	-2.6	79.2	95.6951	12.6	12.6	0.0
	4	95.6601	95.9537	95.8379	34.7	34.5	0.2	76.8	95.7425	12.4	12.3	0.0
	5	95.7268	96.0314	95.8770	40.7	35.2	5.4	79.5	95.8035	10.7	11.4	-0.7
	6	95.7977	96.1142	95.9490	40.4	30.7	9.7	75.0	95.8912	13.0	15.2	-2.1
	9	95.8712	96.3355	96.1321	31.6	40.2	-8.6	73.6	95.9189	14.1	14.1	0.0
	10	95.9101	96.2612	96.1053	32.3	37.7	-5.4	73.2	96.0381	11.7	12.7	-0.9
	11	95.9578	96.2819	96.1120	40.8	33.4	7.4	76.5	96.1278	11.9	12.5	-0.6
	12	96.0015	96.2151	96.0699	69.6	30.0	39.6	103.4	96.1882	10.3	12.8	-2.5
	13	96.0756	96.3890	96.2343	34.9	33.5	1.4	70.8	96.2722	12.8	15.2	-2.4
	16	96.0986	96.3889	96.2534	38.2	36.6	1.7	79.5	96.3268	16.9	14.9	2.0
	17	96.1651	96.6524	96.4211	33.8	37.0	-3.2	74.1	96.4043	12.2	13.4	-1.2
	18	96.2159	96.5615	96.4020	42.8	52.9	-10.0	96.5	96.3944	12.6	13.7	-1.1
	19	96.2480	96.6086	96.3690	61.3	26.5	34.9	95.8	96.4514	11.1	12.9	-1.8
	20	96.3052	96.6885	96.5024	33.9	38.0	-4.2	74.3	96.4860	12.6	15.7	-3.0
	23	96.3709	96.6507	96.5047	43.9	38.6	5.4	84.7	96.4452	12.9	13.8	-1.0
	24	96.3636	96.6278	96.5092	34.4	44.1	-9.7	80.4	96.5624	11.1	11.8	-0.7
	25	96.3702	96.5311	96.4651	35.8	56.7	-20.9	94.5	96.5916	11.8	12.1	-0.2
	26	96.4001	96.6516	96.5240	32.6	48.8	-16.2	93.1	96.5983	11.3	12.2	-0.9
	27	96.2621	96.6355	96.4230	46.9	38.4	8.5	89.9	96.5783	12.8	15.1	-2.3
	30	96.3963	96.6656	96.5504	34.9	51.6	-16.8	89.0	96.5655	14.3	16.3	-2.0



## 3.1. Balance of Payments

Millions of US Dollars	1995	1996	1997	IV-1997	I-1998	II-1998	III-1998
<b>I. Current account</b>	-22.8	39.0	36.6	52.5	-74.9	-29.6	162.1
<b>1. Goods<sup>1</sup></b>	-954.3	-881.7	-771.6	-133.8	-279.2	-215.3	-37.1
1.1. Export of goods	8,350.2	8,370.0	8,407.1	2,242.4	2,111.2	2,278.7	2,227.7
- Export f.o.b. <sup>1</sup>	8,315.8	8,309.8	8,372.4	2,234.8	2,104.4	2,268.4	2,207.6
- Coverage adjustment	34.4	60.2	34.7	7.6	6.8	10.4	20.0
1.2. Import of goods	-9,304.5	-9,251.7	-9,178.7	-2,376.2	-2,390.4	-2,494.0	-2,264.8
- Import c.i.f. <sup>1</sup>	-9,491.7	-9,421.4	-9,358.3	-2,423.3	-2,445.1	-2,552.3	-2,315.9
- Valuation adjustment	385.2	382.4	379.8	98.3	99.2	103.6	94.0
- Coverage adjustment	-198.1	-212.7	-200.2	-51.2	-44.6	-45.3	-42.9
<b>2. Services</b>	631.1	704.2	590.0	120.6	126.3	134.5	137.8
2.1. Export of services	2,022.9	2,126.9	2,042.6	500.2	438.6	498.4	584.7
2.2. Import of services	-1,391.8	-1,422.6	-1,452.6	-379.6	-312.3	-363.9	-446.9
<b>3. Income</b>	209.5	154.9	130.6	32.6	54.4	18.0	37.9
3.1. Receipts	439.0	419.5	416.8	107.4	115.7	112.0	116.7
3.2. Expenditures	-229.4	-264.6	-286.2	-74.8	-61.3	-94.0	-78.8
<b>4. Current transfers</b>	90.8	61.6	87.6	33.0	23.6	33.2	23.6
4.1. In Slovenia	250.1	206.7	217.0	71.5	55.9	66.2	68.8
4.2. Abroad	-159.3	-145.1	-129.4	-38.5	-32.3	-33.0	-45.2
<b>II. Capital and financial account</b>	168.2	-46.8	-102.8	-90.6	31.9	4.4	-243.9
<b>A. Capital account</b>	-17.9	-4.9	-4.2	-0.8	-2.6	-1.2	0.1
1. Capital transfers	-15.6	-2.4	-3.0	-0.7	-1.5	-1.2	0.0
2. Nonproduced nonfinancial assets	-2.3	-2.5	-1.2	-0.1	-1.1	0.0	0.1
<b>B. Financial account</b>	186.0	-41.9	-98.7	-89.8	34.4	5.6	-244.0
<b>1. Direct investment<sup>2</sup></b>	170.5	177.7	295.3	68.9	11.5	15.6	119.6
1.1. Abroad	-5.5	-7.7	-25.5	-6.5	-1.0	-5.1	-0.5
1.2. In Slovenia <sup>2</sup>	176.0	185.5	320.8	75.4	12.5	20.7	120.1
<b>2. Portfolio investment<sup>3,4</sup></b>	-13.5	636.9	235.5	-16.3	9.2	182.4	-96.9
<b>3. Other investment</b>	264.5	-269.7	657.6	-59.8	41.9	148.0	-301.8
3.1. Assets	-351.0	-425.6	288.2	-149.9	31.0	30.7	-378.5
a) Trade credits <sup>5</sup>	0.0	-161.6	-264.2	-116.2	-32.2	-68.3	-268.7
- Long-term	16.5	2.8	1.3	0.5	-2.0	-18.8	-16.6
- Short-term <sup>5</sup>	-16.5	-164.3	-265.4	-116.7	-30.1	-49.5	-252.0
b) Loans	-14.4	-7.2	-67.2	-20.2	-4.1	-7.5	-21.9
Banks	-12.9	-5.5	-70.7	-22.0	-2.8	-3.4	-13.3
Other sectors	-1.5	-1.7	3.5	1.7	-1.2	-4.2	-8.7
c) Currency and deposits	-181.9	-414.3	678.9	29.5	72.3	83.1	-76.7
Banks	-194.7	-339.3	599.5	-2.2	54.6	67.0	-51.2
Other sectors	12.8	-75.1	79.4	31.7	17.7	16.2	-25.5
- Households	6.2	-103.3	73.8	27.7	16.0	16.6	-21.9
- Acc.'s abroad	6.6	28.3	5.7	4.0	1.7	-0.4	-3.5
d) Other assets	-154.7	157.5	-59.3	-42.9	-5.1	23.4	-11.2
Bank of Slovenia <sup>6</sup>	-66.8	131.4	-7.6	-1.0	-5.6	0.5	-0.1
Banks	-86.0	27.1	-52.3	-42.2	-0.3	23.5	-12.6
Other sectors	-1.8	-1.0	0.5	0.3	0.9	-0.6	1.5
3.2. Liabilities	615.4	155.9	369.4	90.1	10.9	117.3	76.7
a) Trade credits <sup>5</sup>	-3.7	17.2	14.1	-2.9	-1.3	-4.5	4.0
b) Loans	572.2	-11.6	334.2	94.8	17.3	102.6	95.5
Bank of Slovenia <sup>7</sup>	-3.5	-2.6	-1.2	0.0	0.0	0.0	0.0
General government	130.5	-74.1	-4.7	-23.9	-5.1	-12.4	10.0
Banks <sup>3</sup>	208.2	-177.6	3.0	35.6	-5.5	41.6	32.0
Other sectors	237.0	242.7	337.2	83.1	28.0	73.3	53.5
c) Deposits	39.2	154.9	20.4	-1.3	-3.9	11.3	-23.1
d) Other liabilities	7.7	-4.6	0.7	-0.4	-1.3	7.9	0.4
<b>4. Reserve assets<sup>8</sup></b>	-235.4	-586.8	-1,287.1	-82.6	-28.1	-340.5	35.1
4.1. Gold, SDR's and Reserve position in IMF	0.0	-0.1	0.1	0.0	0.0	0.0	-22.5
4.2. Currency and deposits <sup>3,6</sup>	-119.9	-391.9	-508.0	193.7	170.8	-239.3	227.9
4.3. Securities	-115.5	-194.8	-779.2	-276.3	-198.9	-101.1	-170.3
<b>III. Net errors and omissions</b>	-145.4	7.7	66.2	38.1	43.0	25.2	81.7

## 3.2. Balance of Payments 1988-1992

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



## 3.3. Balance of Payments - Current Account

Millions of US Dollars	Current account			Goods <sup>1</sup>			Services		
	Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports
	Column Code	1=2+3	2	3	4=5+6	5	6	7=8+9	8
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	1.1	0.0	-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 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.	-16.3	836.5	-852.8	-86.8	644.7	-731.4	39.2	138.9	-99.7
Feb.	-32.4	894.0	-926.4	-85.8	699.6	-785.4	35.2	140.5	-105.3
Mar.	-32.9	983.8	-1,016.6	-106.7	767.0	-873.7	52.3	158.9	-106.7
Apr.	-18.8	971.4	-990.1	-89.4	753.0	-842.4	45.9	162.6	-116.6
May	-18.0	961.0	-979.0	-88.2	743.2	-831.5	41.7	162.5	-120.8
Jun.	5.5	1,021.5	-1,016.0	-37.8	782.5	-820.3	43.8	170.3	-126.6
Jul.	27.8	1,075.1	-1,047.3	-6.8	825.0	-831.9	18.4	188.4	-170.0
Aug.	57.5	828.2	-770.8	-30.0	555.3	-585.3	63.4	211.7	-148.3
Sep.	69.4	1,095.8	-1,026.5	-7.5	845.8	-853.4	55.1	185.9	-130.8
Oct.	-2.6	1,123.5	-1,126.0	-62.3	888.8	-951.1	28.0	169.1	-141.1

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	0.0	108.7	-103.1	0.0	0.0	0.0	-51.4	0.0	8.0	-15.7	0.0
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 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.	-10.1	8.2	-18.2	-10.3	8.5	-18.8	23.9	16.8	19.4	-2.6	7.1
Feb.	-11.6	8.1	-19.6	-7.0	7.3	-14.3	11.4	17.5	19.5	-2.0	-6.1
Mar.	-8.8	8.8	-17.6	-5.0	8.7	-13.6	12.2	17.5	19.6	-2.1	-5.4
Apr.	-5.8	8.8	-14.6	-7.3	9.2	-16.5	15.7	17.4	19.6	-2.3	-1.6
May	-7.1	9.1	-16.2	-13.7	8.6	-22.3	17.1	17.4	19.5	-2.1	-0.3
Jun.	-8.3	9.6	-18.0	-7.6	9.8	-17.4	-13.5	17.4	19.7	-2.2	-30.9
Jul.	-10.1	9.3	-19.3	-7.9	9.3	-17.2	10.7	17.4	19.6	-2.2	-6.7
Aug.	-7.0	8.4	-15.4	-4.4	9.2	-13.6	11.9	17.6	19.6	-2.0	-5.7
Sep.	-7.6	8.5	-16.1	-9.0	11.6	-20.6	15.9	17.4	19.6	-2.2	-1.5
Oct.	-9.6	9.6	-19.2	-9.9	9.8	-19.7	21.1	17.5	19.5	-2.1	3.6

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
0.0	446.2	-389.5	0.0	734.1	-305.2	0.0	0.0	0.0	0.0	46.1	-69.0
67.9	486.3	-418.4	537.3	911.3	-374.0	121.8	125.1	-3.3	11.7	80.5	-68.8
69.8	504.8	-435.0	558.1	1,082.4	-524.3	112.0	135.5	-23.5	31.7	109.5	-77.8
75.8	480.4	-404.7	687.5	1,229.9	-542.5	58.2	93.6	-35.5	44.2	123.2	-79.0
100.6	465.4	-364.9	643.2	1,187.6	-544.4	25.0	76.3	-51.3	18.1	102.4	-84.3
10.2	33.0	-22.8	56.7	93.7	-37.0	4.8	7.4	-2.7	-1.1	6.1	-7.1
10.5	38.5	-28.0	60.6	103.1	-42.5	1.7	6.7	-5.0	0.4	8.7	-8.3
6.2	37.9	-31.6	59.1	103.1	-44.0	1.5	7.3	-5.8	12.2	18.5	-6.3
9.8	40.6	-30.8	61.8	107.5	-45.8	4.9	7.2	-2.3	2.2	8.9	-6.8
5.6	40.6	-35.1	34.3	117.4	-83.2	2.0	7.5	-5.5	-1.8	5.3	-7.1
9.6	37.3	-27.7	48.3	127.8	-79.5	-0.2	3.5	-3.7	0.8	6.0	-5.2
6.1	38.4	-32.3	53.9	101.3	-47.4	-1.9	4.8	-6.7	2.6	9.4	-6.8
11.8	41.3	-29.5	54.4	97.4	-42.9	5.3	10.1	-4.9	-1.9	5.6	-7.5
10.7	42.0	-31.3	45.0	78.3	-33.2	1.9	6.2	-4.3	3.0	9.8	-6.8
7.4	52.4	-45.0	60.0	86.6	-26.6	0.9	4.8	-3.8	0.1	9.2	-9.1
10.2	32.7	-22.5	48.3	79.2	-30.9	9.1	10.5	-1.5	-8.1	-0.2	-7.9
7.9	38.5	-30.6	38.2	70.1	-31.9	7.3	9.3	-2.0	0.5	7.3	-6.8
17.3	47.2	-29.9	45.5	81.7	-36.2	5.9	8.2	-2.3	-2.6	4.4	-7.1
8.8	44.6	-35.8	46.1	87.4	-41.4	2.6	3.9	-1.4	1.5	8.5	-7.0
12.6	45.8	-33.1	51.2	91.8	-40.6	2.0	3.4	-1.4	-3.3	3.9	-7.2
9.9	42.0	-32.1	46.3	95.1	-48.8	3.7	6.8	-3.1	-0.2	7.0	-7.1
15.8	51.8	-36.1	23.6	111.7	-88.1	3.1	4.8	-1.6	-6.1	1.5	-7.6
13.1	42.8	-29.6	48.2	129.4	-81.2	3.1	5.6	-2.5	10.5	16.3	-5.8
16.8	49.2	-32.4	59.4	110.4	-51.0	1.7	6.2	-4.5	-6.3	-0.1	-6.2
1.5	44.9	-43.4	47.7	91.6	-43.9	-5.6	2.8	-8.3	3.9	10.5	-6.6

Income								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Total	Receipts			Total	Expenditures				General govern.	Other sectors	General govern.	Other sectors
	Direct investment income	On debt	From securities		Direct investment income	On debt	From securities					
12=13+...+15	13	14	15	16=17+...+19	17	18	19	20	21	22	23	24
69.8	7.6	62.2	...	-159.6	-1.4	-158.2	...	46.0	13.3	79.7	-43.9	-3.0
106.7	2.6	0.0	0.0	-150.3	-3.4	0.0	0.0	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
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	0.0	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	0.0	14.4	7.5	15.9	-7.6	-1.4
18.1	0.1	12.6	5.4	-42.6	-3.8	-38.7	-0.1	13.6	4.3	27.0	-8.2	-9.4
17.4	0.1	11.8	5.5	-10.4	-0.1	-10.0	-0.2	7.4	1.0	15.1	-6.6	-2.1
15.0	0.1	10.6	4.4	-21.1	-0.1	-20.9	0.0	6.8	1.2	18.1	-9.6	-2.9
17.7	0.3	10.8	6.6	-23.1	-1.3	-21.7	-0.2	9.4	1.7	18.7	-7.9	-3.1
15.9	0.2	11.0	4.6	-17.5	-3.9	-13.3	-0.4	9.0	3.2	17.0	-8.8	-2.5
15.0	0.1	10.8	4.0	-15.3	-1.7	-11.5	-2.1	11.5	2.4	18.4	-7.6	-1.7
23.7	2.2	12.4	9.1	-54.6	-4.7	-18.9	-31.0	13.0	2.9	22.4	-10.2	-2.1
20.7	0.8	12.8	7.2	-27.4	-9.8	-17.2	-0.4	5.5	1.3	20.1	-10.3	-5.5
18.0	0.3	12.5	5.2	-23.7	-0.8	-11.3	-11.7	12.2	1.1	22.5	-8.5	-2.9
20.7	1.2	11.8	7.8	-22.2	-1.4	-20.4	-0.5	5.9	2.3	21.5	-8.9	-9.0
19.0	0.1	12.0	6.9	-15.3	-0.5	-14.7	-0.1	10.6	2.9	24.2	-8.4	-8.1

## 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 <sup>2</sup>	Abroad	In Slovenia <sup>2</sup>	Portfolio investment <sup>3,4</sup>	Other investment
Column Code	1	2	3	4	5	6	7	8	9	10
1992	-645.4	...	...	...	-645.4	112.9	1.8	111.0	-8.9	-116.8
1993	-201.7	4.1	4.7	-0.6	-205.8	111.3	-1.3	112.6	3.1	-209.1
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 Mar.	43.5	0.1	0.3	-0.2	43.3	12.7	-4.9	17.6	-12.6	54.2
1997 Apr.	40.4	-0.6	-0.6	0.0	41.0	20.4	0.0	20.4	-5.2	105.1
1997 May	-5.2	0.1	0.1	0.0	-5.3	20.2	-0.2	20.3	0.9	142.2
1997 Jun.	18.5	-2.0	-1.8	-0.2	20.5	55.8	-0.3	56.2	204.3	-42.9
1997 Jul.	-13.7	0.0	0.1	-0.1	-13.7	34.1	-9.8	43.9	47.5	124.6
1997 Aug.	12.5	-0.3	-0.3	0.0	12.8	4.2	-0.2	4.4	19.2	92.2
1997 Sep.	-92.7	0.0	0.0	-0.1	-92.7	16.3	0.2	16.1	8.0	15.8
1997 Oct.	-18.4	-0.1	-0.1	0.0	-18.3	21.2	0.0	21.2	10.6	-14.8
1997 Nov.	-64.8	-0.2	-0.2	0.0	-64.5	21.7	-0.6	22.2	-9.8	-23.7
1997 Dec.	-7.4	-0.5	-0.4	-0.1	-6.9	26.1	-5.9	32.0	-17.1	-21.3
1998 Jan.	8.8	-1.8	-1.2	-0.6	10.6	6.2	-0.9	7.1	-18.6	15.8
1998 Feb.	19.9	-1.0	-0.5	-0.5	20.9	4.2	0.0	4.2	12.3	22.0
1998 Mar.	11.0	0.2	0.2	0.0	10.8	1.0	-0.1	1.1	15.5	12.0
1998 Apr.	18.3	-0.5	-0.5	0.0	18.8	2.0	-0.7	2.7	-14.3	49.3
1998 May	11.9	-0.1	-0.1	0.0	12.1	6.3	0.5	5.9	578.5	114.2
1998 Jun.	-14.9	-0.5	-0.5	0.0	-14.3	7.3	-4.9	12.2	-381.7	-4.6
1998 Jul.	-41.8	-0.1	-0.1	0.0	-41.7	106.5	-1.4	107.9	-16.4	-268.6
1998 Aug.	-69.2	0.2	0.1	0.1	-69.4	4.6	0.4	4.2	-32.5	-13.5
1998 Sep.	-100.7	0.0	0.0	0.0	-100.7	9.8	0.5	9.3	-48.0	11.2
1998 Oct.	-33.9	-1.8	-1.8	0.0	-32.1	-18.0	-0.2	-17.8	-9.5	-3.0

Millions of US Dollars	Assets			Total	Trade credits <sup>5</sup>	Liabilities					
	Other assets					Total	Bank of Slovenia <sup>7</sup>	General government	Loans		Banks <sup>3</sup>
	Bank of Slovenia <sup>6</sup>	Banks	Other sectors						Total	Long-term	
Column Code	1	2	3	4	5	6	7	8	9=10+11	10	
1992	0.6	5.7	-0.1	40.6	-12.9	32.9	...	-16.8	-9.1	-6.8	
1993	0.1	-34.4	0.0	104.3	-13.0	161.2	-13.9	78.6	1.7	-2.4	
1994	-98.3	-12.0		333.5	-11.1	325.9	-5.2	82.1	92.1	91.4	
1995	-66.8	-86.0	-1.8	615.4	-3.7	572.2	-3.5	130.5	208.2	206.2	
1996	131.4	27.1	-1.0	155.9	17.2	-11.6	-2.6	-74.1	-177.6	-174.5	
1997	-7.6	-52.3	0.5	369.4	14.1	334.2	-1.2	-4.7	3.0	3.0	
1997 Mar.	-0.1	-0.1	0.0	3.6	0.0	5.4	-1.2	0.5	-1.3	-1.3	
1997 Apr.	-0.2	-4.4	0.2	24.1	1.2	29.6	0.0	12.6	-2.8	-2.8	
1997 May	-0.2	3.2	0.3	130.8	5.0	118.0	0.0	84.2	-16.0	-16.0	
1997 Jun.	-0.6	-2.2	-0.4	-67.7	4.3	-74.7	0.0	-119.8	2.2	2.2	
1997 Jul.	0.3	-4.4	-0.1	52.9	3.2	31.0	0.0	7.4	-2.5	-2.5	
1997 Aug.	-0.2	-3.8	0.1	42.3	1.5	37.7	0.0	17.2	-1.5	-1.5	
1997 Sep.	-0.1	3.6	0.0	37.0	3.8	40.1	0.0	8.5	2.7	2.7	
1997 Oct.	-0.2	-1.6	0.1	54.7	-0.7	57.0	0.0	1.2	9.1	9.1	
1997 Nov.	-0.2	-1.7	0.0	11.8	-0.7	14.1	0.0	-12.4	15.5	15.5	
1997 Dec.	-0.6	-38.9	0.2	23.6	-1.5	23.7	0.0	-12.7	10.9	10.9	
1998 Jan.	-5.3	4.8	0.1	9.5	0.9	21.4	0.0	4.4	-3.6	-3.6	
1998 Feb.	-0.2	-2.5	0.0	26.3	-1.3	1.1	0.0	-3.2	-0.3	-0.3	
1998 Mar.	-0.2	-2.6	0.8	-23.0	0.6	-4.7	0.0	-6.4	-1.6	-1.6	
1998 Apr.	-0.2	-1.3	0.2	38.2	-3.2	42.4	0.0	20.3	1.5	1.5	
1998 May	-0.3	6.8	0.6	2.9	-1.1	-0.6	0.0	-20.4	-2.2	-2.2	
1998 Jun.	1.0	17.9	-1.4	75.4	-1.2	60.9	0.0	-12.3	42.3	42.3	
1998 Jul.	0.0	-9.1	0.2	-80.9	3.0	-59.2	0.0	-78.6	4.5	4.5	
1998 Aug.	0.0	-3.4	1.2	43.5	0.0	42.4	0.0	20.5	12.2	12.2	
1998 Sep.	0.0	-0.1	0.1	130.8	7.9	122.1	0.0	68.0	15.2	15.2	
1998 Oct.	0.0	1.9	0.2	-19.4	-1.2	-20.2	0.0	-27.1	-6.7	-6.7	

Total	Assets										
	Total	Trade credits <sup>5</sup>		Total	Loans			Total	Currency and deposits		
		Long-term	Short-term <sup>5</sup>		Other sectors	Banks	Other sectors		Banks	Other sectors	
										Long-term	Short-term
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	0.0	-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
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
6.3	-19.6	-0.8	-18.8	-1.6	-0.8	-0.3	-0.5	27.9	21.6	8.8	-2.5
-4.3	4.1	0.4	3.7	-0.8	0.8	-0.8	-0.8	-4.8	-14.3	4.8	4.6
35.0	-10.6	-1.7	-8.9	-1.6	-0.2	-1.4	0.0	49.2	47.3	2.4	-0.5
11.2	12.4	1.1	11.3	0.5	-1.0	2.4	-0.8	-0.4	-5.4	6.2	-1.3
111.2	-3.9	-3.2	-0.7	-5.9	-5.2	2.0	-2.7	113.9	106.3	7.5	0.1
-80.0	-65.1	-16.6	-48.5	-2.1	-4.2	2.7	-0.6	-30.4	-34.0	2.9	0.7
-187.8	-103.6	-7.4	-96.2	-3.6	0.0	-2.4	-1.1	-71.6	-58.9	-13.7	1.0
-57.0	-31.6	-1.7	-29.9	-14.0	-4.5	-1.7	-7.7	-9.2	-11.2	4.6	-2.6
-119.6	-118.7	-8.7	-110.0	-4.6	-3.6	-1.0		3.6	18.9	-12.8	-2.5
16.4	-76.6	-8.2	-68.4	8.9	-2.0	-0.8	11.7	82.0	97.4	-17.3	2.0

Liabilities											
Banks <sup>3</sup>	Loans			Deposits	Other liabilities	Reserve assets <sup>8</sup>	Gold, SDR's and Reserve position in IMF	Currency and deposits <sup>3,6</sup>	Securities	Net errors and omissions	
	Short-term	Total	Other sectors								
			Long-term								Short-term
11	12=13+14	13	14	15	16	17	18	19	20	21	
-2.4	58.8	52.1	6.7	13.8	7.4	-632.6	-	-627.0	-5.6	-280.8	
4.1	94.7	27.3	67.5	-40.3	-3.7	-111.1	-17.8	-47.9	-45.3	9.8	
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	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	20.6	18.5	2.1	-12.4	-0.4	7.3	0.0	41.0	-33.8	7.5	
0.0	4.6	10.9	-6.3	26.6	-0.1	-17.7	0.0	46.4	-64.1	12.5	
0.0	3.3	6.6	-3.3	-18.0	-0.8	-17.7	0.0	83.4	-101.1	21.9	
0.0	20.7	20.1	0.6	-1.3	0.2	-18.3	0.0	63.3	-81.6	0.5	
0.0	22.0	40.2	-18.2	4.8	-0.2	-686.9	0.0	-652.3	-34.6	6.1	
0.0	30.9	31.8	-1.0	7.8	7.8	364.7	0.0	349.6	15.1	9.3	
0.0	14.9	16.0	-1.1	-24.7	0.1	136.8	0.0	234.5	-97.7	14.0	
0.0	9.7	11.0	-1.3	1.4	-0.2	-28.0	-22.5	4.3	-9.8	11.8	
0.0	38.9	31.3	7.7	0.3	0.5	-73.7	0.0	-10.9	-62.8	31.3	
0.0	13.7	9.5	4.1	2.8	-0.8	-1.6	0.0	321.2	-322.8	36.4	

## 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	8,369	9,366	-997	85.4	97.8	95.8	100.3
1996 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	99.0
Feb.	639	734	-96	87.1	97.1	96.3	99.9
Mar.	673	829	-155	86.9	97.4	95.7	102.5
Apr.	753	903	-150	86.9	98.5	96.0	101.1
May	679	791	-112	87.2	100.2	96.6	102.2
Jun.	745	842	-97	87.2	100.0	97.2	102.9
Jul.	765	822	-57	85.0	97.9	94.9	100.3
Aug.	495	577	-82	83.7	96.4	93.4	100.8
Sep.	759	763	-4	83.3	96.5	94.2	101.2
Oct.	795	873	-78	83.2	96.8	95.7	101.2
Nov.	743	803	-60	83.4	97.8	96.2	101.2
Dec.	696	756	-60	83.1	97.9	96.8	101.4
1998 Jan.	641	748	-107	82.8	98.9	97.7	102.2
Feb.	698	803	-105	82.7	99.5	97.9	101.5
Mar.	765	894	-129	83.3	101.0	98.6	101.9
Apr.	751	860	-109	83.7	102.1	99.0	102.6
May	740	852	-113	84.0	103.1	98.5	103.0
Jun.	777	840	-63	83.4	102.2	99.1	103.2
Jul.	820	850	-30	83.0	101.7	98.9	103.7
Aug.	550	596	-46	83.3	102.1	99.7	103.9
Sep.	838	876	-39	83.6	102.6	100.1	104.6
Oct.	885	973	-88	83.5	102.8	100.6	...

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 - October		1996	1997	January - October	
			1997	1998			1997	1998
Total	8,310	8,372	6,929	7,465	9,421	9,358	7,807	8,292
0 Food and live animals	264	240	202	197	637	592	486	474
1 Beverages and tobacco	72	71	58	75	60	58	44	48
2 Crude materials except fuels	139	166	138	145	476	487	400	418
3 Mineral fuels and lubricants	77	101	84	73	755	780	645	476
4 Animal and vegetable oils and fats	9	16	13	14	39	41	35	47
5 Chemical products	881	942	770	795	1,125	1,133	947	1,012
6 Manufactured goods classified by material	2,277	2,265	1,889	1,965	1,856	1,921	1,610	1,821
7 Machinery and transport equipment	2,773	2,815	2,309	2,681	3,175	3,094	2,601	2,948
8 Miscellaneous manufactures articles	1,815	1,754	1,466	1,521	1,289	1,241	1,033	1,038
9 Other commodities and transactions	1	1	1	1	10	10	7	11
Intermediate goods	3,745	3,811	3,171	3,432	5,398	5,452	4,539	4,779
Capital goods	1,001	1,061	870	961	1,520	1,507	1,241	1,412
Consumption goods	3,564	3,501	2,888	3,072	2,503	2,399	2,027	2,102

Source: Statistical Office of RS.

## 3.7. Direction of Trade

Millions of US Dollars	Exports				Imports			
	1996	1997	January - October		1996	1997	January - October	
			1997	1998			1997	1998
<b>Total</b>	8,310	8,372	6,929	7,465	9,421	9,358	7,807	8,292
<b>European union</b>	5,367	5,322	4,443	4,861	6,360	6,309	5,265	5,743
Austria	551	565	468	512	835	789	651	653
Belgium	76	85	72	126	145	149	127	129
Denmark	47	54	44	63	42	47	39	44
Finland	20	18	15	16	39	41	35	35
France	598	463	388	639	924	979	826	1,016
Greece	23	24	18	18	13	15	10	15
Ireland	4	5	4	4	29	26	21	28
Italy	1,103	1,248	1,037	991	1,593	1,555	1,307	1,413
Luxembourg	2	1	1	2	8	10	9	14
Germany	2,545	2,462	2,064	2,113	2,044	1,936	1,614	1,708
Netherlands	125	123	102	119	194	200	167	189
Portugal	13	13	12	10	5	11	9	11
Spain	44	53	45	56	170	199	169	188
Sweden	54	56	46	55	111	110	88	108
United Kingdom	162	150	126	135	208	241	191	190
<b>EFTA</b>	83	87	72	74	249	194	165	168
Iceland	0	0	0	1	1	1	1	0
Liechtenstein	3	2	2	2	2	1	1	1
Norway	12	14	12	13	68	30	28	29
Switzerland	68	70	58	58	178	162	134	138
<b>CEFTA</b>	473	504	405	485	641	705	583	595
Czech Republic	147	147	121	120	237	234	195	223
Hungary	105	120	98	120	239	293	241	201
Poland	142	155	123	152	48	58	47	61
Romania	22	24	18	35	25	17	12	35
Slovak Republic	57	56	44	59	92	103	87	74
<b>Countries of former Yugoslavia</b>	1,385	1,388	1,142	1,169	709	593	496	492
Bosnia and Herzegovina	264	288	239	254	15	30	24	38
Croatia	855	837	694	700	590	465	391	359
Macedonija	171	150	121	129	71	56	46	39
FR Yugoslavia	96	112	88	86	32	42	34	57
<b>Other Europe</b>								
Albania	8	6	5	4	3	2	2	2
Bulgaria	9	13	10	15	8	15	11	39
Malta	5	1	1	1	12	1	1	1
<b>Countries of former Soviet union</b>	390	433	342	295	236	284	225	185
Canada	32	28	24	32	40	33	23	72
Japan	19	15	13	8	163	161	139	143
Turkey	24	33	24	47	33	43	36	37
United States of America	246	243	202	212	325	284	234	245
<b>Other countries</b>								
Other developed countries	53	50	42	38	132	153	133	111
Other Middle East	34	38	32	49	6	21	20	3
Other Asia	78	85	72	52	250	274	233	187
Other North Africa	39	51	41	47	105	135	112	69
Other West Africa	4	5	4	4	6	8	7	6
Other Africa	2	3	3	4	9	9	7	9
Other North and South America	36	42	34	41	110	111	97	81
Other Oceania	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.

## 3.8. International Liquidity

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars	Bank of Slovenia						Banks		Total foreign exchange reserves <sup>1</sup>	
	Total reserves minus gold				Other foreign assets	Use of IMF credit	Foreign exchange <sup>1</sup>	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	
1994	31. Jan.	0.5	20.3	717.9	738.7	34.4	-11.8	902.3	-65.1	1,620.1
	28. Feb.	0.0	23.2	738.1	761.3	40.2	-11.9	961.1	-62.8	1,699.2
	31. Mar.	1.3	21.8	751.1	774.2	46.3	-11.4	1,026.6	-66.3	1,777.8
	30. Apr.	0.5	13.4	779.0	793.0	53.1	-10.2	1,089.3	-68.4	1,868.2
	31. May	0.2	15.3	893.7	909.2	53.6	-10.2	1,077.8	-55.1	1,971.5
	30. Jun.	0.1	15.1	1,010.6	1,025.8	62.7	-9.7	1,111.0	-56.6	2,121.6
	31. Jul.	1.2	12.3	1,125.1	1,138.6	62.4	-9.7	1,065.9	-53.2	2,191.0
	31. Aug.	0.8	16.2	1,191.5	1,208.5	70.9	-9.7	1,141.1	-56.0	2,332.6
	30. Sep.	0.2	15.2	1,338.3	1,353.7	81.6	-9.2	1,082.9	-57.5	2,421.3
	31. Oct.	0.6	12.9	1,376.7	1,390.2	92.3	-8.0	1,177.3	-61.3	2,553.9
	30. Nov.	0.1	9.1	1,424.8	1,433.9	90.7	-7.8	1,163.7	-59.6	2,588.5
	31. Dec.	0.1	18.8	1,480.1	1,499.0	103.3	-7.2	1,283.1	-74.8	2,763.2
1995	31. Jan.	0.6	17.4	1,440.3	1,458.4	114.4	-7.3	1,398.5	-53.7	2,838.8
	28. Feb.	0.1	16.8	1,465.6	1,482.6	125.0	-7.4	1,548.8	-56.5	3,014.4
	31. Mar.	0.1	13.0	1,577.0	1,590.2	129.6	-7.0	1,562.2	-52.0	3,139.2
	30. Apr.	0.7	16.8	1,642.9	1,660.5	141.7	-5.6	1,518.8	-52.7	3,161.7
	31. May	0.3	21.4	1,731.2	1,752.9	142.2	-5.7	1,480.9	-54.1	3,212.1
	30. Jun.	0.3	16.3	1,736.6	1,753.1	151.6	-5.6	1,561.7	-55.6	3,298.2
	31. Jul.	0.3	20.3	1,707.0	1,727.6	150.9	-5.6	1,609.9	-52.5	3,316.9
	31. Aug.	0.3	16.6	1,593.6	1,610.6	152.1	-5.4	1,584.4	-54.6	3,178.0
	30. Sep.	0.3	21.0	1,710.2	1,731.5	153.9	-5.4	1,647.4	-53.7	3,357.5
	31. Oct.	0.5	16.9	1,688.0	1,705.3	161.4	-4.0	1,657.0	-49.2	3,345.0
	30. Nov.	0.1	20.8	1,687.0	1,707.8	160.8	-4.0	1,592.2	-51.2	3,279.2
	31. Dec.	0.1	19.1	1,801.6	1,820.8	170.1	-4.0	1,624.1	-52.3	3,425.7
1996	31. Jan.	0.4	18.0	1,695.0	1,713.4	171.9	-3.9	1,648.5	-48.8	3,343.5
	29. Feb.	0.6	26.6	1,602.9	1,630.0	181.0	-4.0	1,758.2	-53.8	3,361.0
	31. Mar.	0.5	26.6	1,538.8	1,565.9	179.8	-3.9	1,839.2	-52.5	3,378.0
	30. Apr.	0.4	26.4	1,568.7	1,595.5	186.6	-2.6	1,770.7	-54.7	3,339.4
	31. May	0.1	30.9	1,498.1	1,529.1	185.6	-2.6	1,857.7	-50.6	3,355.8
	30. Jun.	0.1	18.2	1,639.8	1,658.1	30.4	-2.6	1,918.7	-25.5	3,558.5
	31. Jul.	0.5	17.3	1,749.3	1,767.2	30.6	-2.6	2,002.5	-27.7	3,751.8
	31. Aug.	0.2	10.2	2,283.8	2,294.2	31.2	-2.6	1,925.4	-28.3	4,209.2
	30. Sep.	0.2	10.6	2,265.9	2,276.7	31.2	-2.6	1,903.8	-32.6	4,169.7
	31. Oct.	0.5	17.5	2,356.7	2,374.7	31.4	-1.3	1,929.6	-23.9	4,286.3
	30. Nov.	0.1	16.4	2,390.6	2,407.1	31.5	-1.3	1,871.5	-25.7	4,262.1
	31. Dec.	0.1	18.5	2,278.7	2,297.4	33.7	-1.3	1,845.4	-88.4	4,124.1
1997	31. Jan.	0.3	17.5	2,239.1	2,256.9	38.8	-1.3	1,680.6	-23.9	3,919.7
	28. Feb.	0.0	21.7	2,431.8	2,453.5	38.8	-1.2	1,442.6	-19.7	3,874.4
	31. Mar.	0.0	25.8	2,455.8	2,481.6	39.0	-	1,472.0	-19.9	3,927.7
	30. Apr.	0.4	13.6	2,475.9	2,489.9	39.1	-	1,390.3	-16.5	3,866.2
	31. May	0.1	17.7	2,681.9	2,699.7	39.5	-	1,378.2	-19.2	4,060.2
	30. Jun.	0.1	17.8	2,845.0	2,862.9	40.1	-	1,317.2	-20.0	4,162.2
	31. Jul.	0.3	20.4	2,924.5	2,945.2	39.6	-	1,092.2	-17.2	4,016.6
	31. Aug.	0.1	29.0	3,089.9	3,119.0	40.0	-	1,088.5	-17.9	4,178.5
	30. Sep.	0.1	17.6	3,264.0	3,281.7	40.2	-	1,053.6	-23.4	4,317.6
	31. Oct.	0.4	17.8	3,352.8	3,371.0	40.6	-	1,110.4	-20.2	4,463.2
	30. Nov.	0.1	17.5	3,341.6	3,359.2	40.7	-	1,077.8	-21.3	4,419.4
	31. Dec.	0.1	17.4	3,297.2	3,314.7	41.3	-	1,079.7	-77.5	4,376.9
1998	31. Jan.	0.5	17.3	3,243.6	3,261.4	46.5	-	1,035.6	-12.5	4,279.2
	28. Feb.	0.1	17.4	3,281.7	3,299.2	46.7	-	1,054.9	-14.6	4,336.6
	31. Mar.	0.1	17.2	3,268.8	3,286.1	46.9	-	1,004.0	-14.7	4,272.8
	30. Apr.	0.4	17.3	3,332.4	3,350.2	47.1	-	1,028.9	-15.1	4,361.3
	31. May	0.1	17.2	4,037.2	4,054.5	47.4	-	928.1	-11.5	4,965.4
	30. Jun.	0.1	17.1	3,639.1	3,656.4	46.4	-	941.3	-17.0	4,580.4
	31. Jul.	0.3	17.2	3,550.7	3,568.2	46.5	-	1,024.0	-13.1	4,574.7
	31. Aug.	0.0	39.7	3,530.4	3,570.2	46.5	-	1,034.6	-14.3	4,565.1
	30. Sep.	0.0	41.0	3,780.8	3,821.8	46.6	-	1,107.3	-17.1	4,888.1
	31. Oct.	0.4	42.1	3,810.4	3,852.8	46.7	-	1,023.2	-14.1	4,833.6
	30. Nov.	0.2	46.9	3,684.4	3,731.6	46.6	-	...	...	...

## 3.9. External Debt

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	1997	31.10.1998
<b>Summary debt data</b>							
<b>TOTAL DEBT STOCKS (EDT) <sup>1</sup></b>	1,741	1,873	2,258	2,970	4,010	4,176	4,915
<b>Long-term debt (LDOD)</b>	1,659	1,744	2,172	2,916	3,960	4,041	4,794
Public and publicly guaranteed	1,203	1,206	1,331	1,437	2,025	2,067	2,392
Private nonguaranteed	456	538	841	1,479	1,935	1,974	2,402
<b>Use of IMF credit <sup>2</sup></b>	-	12	7	4	1	-	-
<b>Short-term debt</b>	82	117	79	50	49	135	121
Interest arrears on LDOD	1	0	22	51	13	14	17
<b>TOTAL DEBT FLOWS</b>							
<b>Disbursements</b>	271	369	586	1,136	1,364	1,192	1,317
Long-term debt	271	334	586	1,136	1,364	1,106	1,317
IMF purchases							
<b>Principal repayments</b>	274	272	358	574	739	692	1,007
Long-term debt	255	249	315	542	735	691	993
IMF repurchases	-	23	5	3	3	1	
<b>Net flows</b>	-3	97	228	562	625	500	310
<b>Interest payments (INT)</b>	144	142	122	165	197	229	194
Long-term debt (LINT)	133	125	111	159	193	224	189
IMF charges	-	4	2	2	2	1	1
Short-term debt	11	13	9	4	2	4	4
<b>Net transfers</b>	-147	-45	106	397	428	271	116
<b>Total debt service (TDS)</b>	418	414	480	739	936	921	1,201
Long-term debt (LTDS)	388	374	426	701	928	915	1,182
IMF	0	27	7	5	5	2	1
Short-term debt	30	13	47	33	3	4	18
<b>Principal ratios</b>							
ETD/Exports of goods & services	21.7	24.5	25.0	27.3	36.6	38.3	....
TDS/Exports of goods & services	5.2	5.4	5.3	6.8	8.5	8.5	....
INT/Exports of goods & services	1.8	1.9	1.4	1.5	1.8	2.1	....
International reserves/EDT	41.1	42.1	66.4	61.3	57.3	79.4	78.4
Foreign ex. reserves/EDT	66.8	83.6	122.4	115.3 *	102.8 *	104.8 *	98.3
International reserves/Imports of goods & services (months)	1.2	1.3	2.1	2.0	2.5	3.7	....
Foreign ex. reserves/Imports of goods & services (months)	2.0	2.5	3.9	3.8	4.5	4.8	....
<b>LONG-TERM DEBT (%)</b>							
LDOD/Exports of goods & services	20.7	22.8	24.1	26.8	36.1	37.1	....
LTDS/Exports of goods & services	4.8	4.9	4.7	6.5	8.5	8.4	....
LINT/Exports of goods & services	1.7	1.6	1.2	1.5	1.8	2.1	....
International reserves/LDOD	43.1	45.2	69.0	62.4	58.0	82.0	80.4
Foreign exchange reserves/LDOD	70.2	89.8	127.2	117.5	104.1 *	108.3 *	100.8
<b>Long-term debt</b>							
<b>DEBT OUTSTANDING (LDOD)</b>	1,659	1,744	2,172	2,916	3,960	4,041	4,794
<b>Public and publicly guaranteed <sup>3,5,6</sup></b>	1,203	1,206	1,331	1,437	2,025	2,067	2,392
Official creditors	807	723	749	702	770	711	770
Multilateral	487	442	472	482	541	569	587
Concessional	-	-	7	39	6	6	4
Nonconcessional	487	442	465	443	535	563	583
-IBRD	131	129	143	165	153	151	143
Bilateral	320	281	277	220	229	142	183
Concessional	0	5	6	26	78	57	57
Private creditors	396	483	582	735	1,255	1,356	1,622
Bonds	-	-	-	-	974	1,116	1,282
Commercial banks	394	470	569	725	275	238	340
Other private	2	13	13	10	6	2	0
<b>Private nonguaranteed</b>	456	538	841	1,479	1,935	1,974	2,402
Commercial banks	297	357	586	1,044	1,432	1,447	1,752
<b>UNDISBURSED DEBT</b>	200	382	579	431	562	440	487
<b>Public and publicly guaranteed</b>	108	250	341	283	236	115	270
Official creditors	108	221	341	283	220	115	181
Multilateral	84	203	308	258	198	98	59
-IBRD	54	111	60	15	31	12	8
-EBRD	-	82	182	160	108	75	46
Bilateral	24	18	33	25	22	17	122
Private creditors	-	29	-	-	16	-	89
<b>Private nonguaranteed</b>	92	132	238	148	326	325	217



## 3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	1997	31.10.1998
<b>COMMITMENTS</b>	245	644	848	1,105	1,545	1,028	1,434
<b>Public and publicly guaranteed</b>	8	310	292	206	427	267	794
Official creditors	8	170	212	36	63	34	102
Multilateral	8	164	189	36	63	34	-
-IBRD	8	80	-	-	23	1	-
-EBRD	-	84	116	-	-	-	-
Bilateral	-	6	23	-	-	-	102
Private creditors	-	140	80	170	364	233	692
<b>Private nonguaranteed</b>	237	334	556	899	1,118	761	640
<b>DISBURSEMENTS</b>	271	334	586	1,136	1,364	1,106	1,317
<b>Public and publicly guaranteed</b>	73	147	150	303	469	373	734
Official creditors	73	35	74	111	121	119	40
Multilateral	73	29	73	98	117	117	32
Nonconcessional	73	29	66	76	116	117	32
-IBRD	38	12	41	45	10	17	4
Bilateral	0	6	1	13	4	2	8
Concessional	0	6	1	1	4	1	-
Private creditors	0	112	76	192	348	254	694
Commercial banks	-	97	75	192	23	23	137
Other private	0	15	1	-	325	231	557
<b>Private nonguaranteed</b>	198	187	436	833	895	733	583
Commercial banks	174	159	353	632	717	556	448
<b>PRINCIPAL REPAYMENTS<sup>3</sup></b>	255	249	315	542	735	691	993
<b>Public and publicly guaranteed</b>	125	96	128	184	384	232	664
Official creditors	124	95	105	139	167	117	125
Multilateral	84	60	70	51	42	50	46
Nonconcessional	84	60	70	43	38	49	44
-IBRD	17	16	24	21	20	19	15
Bilateral	40	35	35	88	125	67	79
Concessional	0	0	0	1	51	13	4
Private creditors	1	1	23	45	217	115	539
Commercial banks	-	-	20	41	52	52	84
Other private	1	1	3	4	165	63	455
<b>Private nonguaranteed</b>	130	153	187	358	351	459	329
Commercial banks	118	140	179	201	240	356	243
<b>NET FLOWS</b>	16	85	271	594	629	415	324
<b>Public and publicly guaranteed</b>	-52	51	22	119	85	141	70
Official creditors	-51	-60	-31	-28	-46	2	-85
Multilateral	-11	-31	3	47	75	67	-14
Nonconcessional	-11	-31	-4	33	78	68	-12
-IBRD	21	-4	17	24	-10	-2	-11
Bilateral	-40	-29	-34	-75	-121	-65	-71
Concessional	0	6	1	0	-47	-12	-4
Private creditors	-1	111	53	147	131	139	155
Commercial banks	0	97	55	151	-29	-29	53
Other private	-1	14	-2	-4	160	168	102
<b>Private nonguaranteed</b>	68	34	249	475	544	274	254
Commercial banks	56	19	174	431	477	200	205
<b>INTEREST PAYMENTS (LINT)</b>	133	125	111	159	193	224	189
<b>Public and publicly guaranteed</b>	94	79	62	74	92	124	104
Official creditors	66	59	54	60	48	45	39
Multilateral	46	44	42	40	40	37	33
Nonconcessional	46	44	42	38	39	36	32
-IBRD	10	11	13	13	13	10	8
Bilateral	20	15	12	20	8	8	6
Concessional	0	0	0	1	2	1	1
Private creditors	28	20	8	14	44	79	65
Commercial banks	28	20	7	13	19	16	11
Other private	0	0	1	1	25	63	54
<b>Private nonguaranteed</b>	39	46	49	85	101	100	85
Commercial banks	35	41	40	58	75	76	62

## 3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	1997	31.10.1998
<b>NET TRANSFERS</b>	-117	-40	160	435	436	191	135
<b>Public and publicly guaranteed</b>	-146	-28	-40	45	-7	17	-34
Official creditors	-117	-119	-85	-88	-94	-43	-124
Multilateral	-57	-75	-39	7	35	30	-47
Nonconcessional	-57	-75	-46	-5	39	32	-44
-IBRD	11	-15	4	11	-23	-12	-19
Bilateral	-60	-44	-46	-95	-129	-73	-77
Concessional	0	6	1	1	-45	-11	-3
Private creditors	-29	91	45	133	87	60	90
Commercial banks	-28	77	48	138	-48	-45	42
Other private	-1	14	-1	-3	185	231	156
<b>Private nonguaranteed</b>	29	-12	200	390	443	174	169
Commercial banks	21	-22	134	373	402	124	143
<b>DEBT SERVICE (LTDS)</b>	388	374	426	701	928	915	1,182
<b>Public and publicly guaranteed</b>	219	175	190	258	476	356	768
Official creditors	190	154	159	199	215	162	164
Multilateral	130	104	112	91	82	87	79
Nonconcessional	130	104	112	81	77	85	76
-IBRD	27	27	37	34	33	29	23
Bilateral	60	50	47	108	133	75	85
Concessional	0	0	0	2	53	14	5
Private creditors	29	21	31	59	261	194	604
Commercial banks	28	20	27	54	71	68	95
Other private	1	1	4	5	190	126	509
<b>Private nonguaranteed</b>	169	199	236	443	452	559	414
Commercial banks	153	181	219	259	315	432	305
	<b>Average terms of new commitments</b>						
<b>ALL CREDITORS</b>							
Interest (%)	11.0	10.0	8.8	7.4	6.0	5.5	5.3
Maturity (%)	5.0	7.0	8.6	6.5	6.5	7.1	7.1
Grace period (years)	1.0	2.0	1.6	1.3	2.3	2.6	3.6
<b>OFFICIAL CREDITORS</b>							
Interest (%)	8.0	7.0	6.8	7.0	5.1	5.0	6.2
Maturity (years)	10.0	13.0	16.0	14.5	12.3	11.8	12.9
Grace period (years)	2.0	4.0	3.6	3.0	4.0	2.8	4.7
<b>PRIVATE CREDITORS</b>							
Interest (%)	11.0	11.0	9.5	7.4	6.1	5.5	5.3
Maturity (years)	4.0	4.0	3.5	6.4	6.1	6.7	6.8
Grace period (years)	1.0	1.0	0.6	1.2	2.2	2.6	3.0
<b>MEMORANDUM ITEMS</b>							
Concessional LDOD	1	5	13	65	158	129	131
Variable rate LDOD	1,132	1,129	1,268	2,146	2,895	2,879	3,023

## 3.9. External Debt (continued)

Millions of US Dollars	1998	1999	2000	2001	2002	Subsequent years
	<b>Debt service projections on existing pipeline</b>					
<b>TOTAL LONG-TERM</b>	435	797	746	1,129	726	2,884
Principal	370 <sup>4</sup>	555	536	945	589	2,306
Interest	65	242	210	184	137	578

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

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1996	31.12.1997	31.10.1998	31.12.1996	31.12.1997	31.10.1998
<b>TOTAL LONG-TERM LOANS</b>	3,960	4,059	4,794	562	440	487
<b>1. Multilateral</b>	619	625	673	304	223	80
IBRD	153	151	143	31	12	8
EBRD	158	151	134	214	151	68
EIB	279	313	388	59	60	4
IFC	14	1	-	-	-	-
EUROFIMA	15	9	8	-	-	-
<b>2. Paris Club<sup>5</sup></b>	181	101	136	-	-	-
Austria	13	8	8	-	-	-
Belgium	3	0	0	-	-	-
France	22	3	2	-	-	-
Germany	82	56	56	-	-	-
Italy	4	2	2	-	-	-
Netherlands	11	8	8	-	-	-
Norway	0	0	0	-	-	-
Sweden	6	2	0	-	-	-
Switzerland	6	5	5	-	-	-
USA	34	16	8	-	-	-
Great Kingdom	0	0	0	-	-	-
Kuwait <sup>6</sup>	-	-	47	-	-	-
<b>3. Refinancing - NFA and APIEA, 1988<sup>3</sup></b>	9	9	9	-	-	-
<b>4. Other long-term loans (other than multilateral, refinanced and rescheduled loans)</b>	3,151	3,324	3,976	258	217	407
USA	95	56	63	3	2	2
Switzerland	126	102	101	2	1	2
Germany	344	326	377	41	37	137
Austria	731	792	1,008	55	74	93
United Kingdom	42	77	75	-	38	0
Italy	93	89	98	23	22	22
France	49	63	56	34	2	4
Syndicate of banks	554	550	730	55	-	70
Bonds <sup>3</sup>	974	1,116	1,306	-	-	-
Other	143	153	162	45	41	77

**3.11. Payments Effected to the Fiduciary Account**

Balance on date	30.Oct.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	1997
<b>Summary</b>				
<b>Net</b>	140.6	-237.7	-1028.6	-272.0
<b>Assets</b>	5450.2	6324.1	6856.1	7733.8
Direct Investment Abroad	280.8	403.6	366.1	351.5
Portfolio Investment	63.3	107.7	101.5	106.3
Other Investment	3607.0	3991.9	4091.9	3961.2
Reserve Assets	1499.1	1820.9	2297.5	3314.8
<b>Liabilities</b>	5309.6	6561.8	7884.8	8005.8
Direct Investment in Slovenia	1331.0	1744.7	1934.3	2119.7
Portfolio Investment	86.0	111.7	1120.8	1320.5
Other Investment	3892.6	4705.4	4829.7	4565.6
<b>Breakdown Items</b>				
<b>Assets</b>	5450.2	6324.1	6856.1	7733.8
<b>Direct Investment Abroad</b>	280.8	403.6	366.1	351.5
Equity Capital and Reinvested Earnings	271.9	289.2	277.5	282.4
Other Capital	8.9	114.4	88.6	69.1
Claims on Affiliated Enterprises	267.6	343.6	328.7	348.2
Liabilities to Affiliated Enterprises	-258.7	-229.2	-240.1	-279.1
<b>Portfolio Investment</b>	63.3	107.7	101.5	106.3
Equity Securities	16.3	18.4	23.4	63.3
Banks	4.9	7.0	9.1	8.7
Other Sectors	11.4	11.4	14.3	54.6
Debt Securities	47.0	89.3	78.1	43.0
Bonds and Notes	47.0	89.3	78.1	43.0
Banks	47.0	89.3	78.1	43.0
<b>Other Investment</b>	3607.0	3991.9	4091.1	3961.2
Trade Credits	1713.5	1846.7	1920.5	1912.4
Other Sectors	1713.5	1846.7	1920.5	1912.4
Long-term	200.7	198.3	189.9	182.1
Short-term	1512.8	1648.4	1730.6	1730.3
Loans	29.6	40.7	43.6	101.3
Banks	23.3	37.7	40.6	99.0
Long-term	10.4	17.2	18.1	36.4
Short-term	12.9	20.5	22.5	62.6
Other Sectors	6.3	3.0	3.0	2.3
Long-term	5.7	2.4	2.4	1.6
Short-term	0.6	0.6	0.6	0.7
Currency and Deposits	1348.0	1693.9	1866.2	1688.8
Banks	1278.1	1634.3	1828.6	1190.5
Other Sectors	69.9	59.6	37.6	498.3
Other Assets	515.9	410.6	260.8	258.7
Bank of Slovenia	103.3	170.1	33.3	40.7
Long-term	0.0	0.0	0.0	0.0
Short-term	103.3	170.1	33.3	40.7
General Government	...	...	...	...
Banks	412.6	240.5	227.5	218.0
Long-term	0.0	0.0	1.2	1.0
Short-term	412.6	240.5	226.3	217.0
<b>Reserve Assets</b>	1499.1	1820.9	2297.5	3314.8
Monetary Gold	0.1	0.1	0.1	0.1
Special Drawing Rights	0.1	0.1	0.1	0.1
Reserve Position in the Fund	18.8	19.1	18.5	17.4
Foreign Exchange	1480.1	1801.6	2278.7	3297.2
Currency and Deposits	1388.7	1593.0	1891.8	2191.1
Securities	91.4	208.5	386.9	1106.1
Bonds and Notes	91.4	208.5	386.9	1106.1

## 3.12.2. International Investment Position of Slovenia - Liabilities

Millions of US Dollars	1994	1995	1996	1997
<b>Liabilities</b>	5309.6	6561.8	7884.8	8005.8
<b>Direct Investment in Slovenia</b>	1331.0	1744.7	1934.3	2119.7
Equity Capital and Reinvested Earnings	965.7	1200.1	1261.8	1486.9
Other Capital	365.3	544.6	672.5	632.8
Claims on Direct Investors	-128.7	-133.0	-169.1	-187.6
Liabilities to Direct Investors	494.0	677.6	841.6	820.4
<b>Portfolio Investment</b>	86.0	111.7	1120.8	1320.5
Equity Securities	43.2	56.2	97.7	146.0
Banks	17.8	27.4	30.1	15.4
Other Sectors	25.4	28.8	67.6	130.7
Debt Securities	42.9	55.5	1023.1	1174.5
Bonds and Notes	42.9	55.5	1023.1	1174.5
General Government	0.0	0.0	973.7	1116.3
Banks	0.0	17.0	25.3	22.0
Other Sectors	42.9	38.5	24.1	36.2
<b>Other Investment</b>	3892.6	4705.4	4829.7	4565.6
Trade Credits	1503.3	1695.0	1711.7	1575.5
General Government	4.0	2.7	0.9	0.0
Long-term	4.0	2.7	0.9	0.0
Other sectors	1499.3	1692.3	1710.8	1575.4
Long-term	73.7	79.4	80.4	101.3
Short-term	1425.6	1612.9	1630.4	1474.1
Loans	2023.0	2596.9	2587.3	2539.3
Bank of Slovenia	7.2	4.0	1.3	0.0
Use of Fund Credit and Loans from Fund	7.2	4.0	1.3	0.0
General Government	386.7	591.0	623.6	502.7
Long-term	386.7	591.0	623.6	500.6
Short-term	0.0	0.0	0.0	2.1
Banks	855.3	992.7	764.2	773.0
Long-term	853.9	989.3	764.2	773.0
Short-term	1.4	3.4	0.0	0.0
Other Sectors	773.8	1009.2	1198.2	1263.6
Long-term	723.9	994.4	1185.8	1182.1
Short-term	49.9	14.8	12.4	81.5
Currency and Deposits	171.4	219.0	363.8	344.8
Bank of Slovenia	0.1	0.1	0.3	0.2
Banks	171.3	218.9	363.5	344.6
Other Liabilities	194.8	194.5	166.9	106.0
Banks	69.0	82.1	73.8	70.9
Long-term	65.5	78.1	70.5	68.4
Short-term	3.5	4.0	3.3	2.5
Other Sectors	125.8	112.4	93.1	35.1
Long-term	125.8	112.4	93.1	35.1

## 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 %		
<b>Gross domestic product by activities</b>						
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
<b>Cost structure of gross domestic product</b>				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
<b>Expenditure on gross domestic product</b>				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 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	13,883	2.3	83,949	8.5	9,784	6.6	30,936	4.7	21,441	12.0	311,666	6.5
1998 II	13,365	2.2	88,914	4.7	10,904	0.8	32,534	1.9	21,588	5.8	320,148	3.2

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 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
1998 Aug.	94.7	8.6	72.6	-13.2	96.1	11.5	92.7	-6.7	74.6	-1.4	126.9	10.1
1998 Sep.	119.7	3.4	78.4	-30.1	122.0	5.2	119.0	4.7	74.5	-1.6	160.7	5.1
1998 Oct.	119.8	0.9	89.7	-8.6	120.3	1.0	131.4	5.1	74.4	-1.6	161.0	2.6

Source: Statistical Office of RS, estimation in BS.

## 4.4. Travel

Thousands	Overnight stays									Slovenian overnight stays in Croatia
	Total	From		Total	From		Excluding border with Croatia			
		Slovenia	From abroad		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 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.	951	532	418	9,461	2,549	6,912	6,007	1,715	4,292	1,674
1998 Aug.	1,172	589	583	10,979	2,753	8,226	6,191	1,696	4,495	1,536
1998 Sep.	601	264	337	7,904	2,168	5,736	5,008	1,532	3,476	235
1998 Oct.	401	195	206	7,060	2,115	4,944	4,775	1,573	3,202	17

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		
	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 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	7.7	
1998 Jun.	592,200	61,281	653,481	51,666	45,123	96,789	750,270	123,293	873,563	14.1	-	
1998 Jul.	592,415	61,377	653,792	51,716	46,083	97,799	751,591	123,896	875,487	14.2	-	
1998 Aug.	592,200	61,144	653,344	51,592	41,609	93,201	746,545	123,704	870,249	14.2	-	
1998 Sep.	592,964	61,560	654,524	51,465	41,609	93,074	747,598	124,712	872,310	14.3	7.5	

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
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
1998 Jul.	158,334	9.4	134.2	1.7	133,921	10.9	133.1	3.1	100,178	9.3	140.6	1.5
1998 Aug.	156,727	9.2	132.7	1.5	130,727	10.1	129.8	2.4	99,488	9.3	139.5	1.7
1998 Sep.	157,763	8.5	133.5	1.4	133,200	10.1	132.2	2.9	100,020	8.7	140.2	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 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
1998 Aug.	59,514	130.3	1.7	20,818	122.3	-0.5	44,891	180.7	3.7	125,224	143.0	2.0
1998 Sep.	59,751	130.7	2.7	22,077	129.5	1.0	45,373	182.4	4.5	127,201	145.2	3.0
1998 Oct.	60,577	132.1	0.9	24,264	141.9	-7.4	46,147	185.0	-4.4	130,988	149.0	-2.6

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	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
	Sep.	235.7	7.1	0.1	6.3	0.0	9.3	0.4	234.7	7.5	0.3	194.3	5.2	0.0
	Oct.	236.4	6.9	0.3	6.1	0.3	9.3	0.5	235.4	7.3	0.3	195.4	3.9	0.6
	Nov.	237.3	6.4	0.4	5.8	0.5	9.1	0.1	236.2	7.1	0.4	196.0	4.0	0.3

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 %
<b>A. Total revenues</b>	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>B. Total expenditure</b>	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
<b>C. General government surplus or deficit</b>	-4,242	-655	6,690	-32,573	-1.1
<b>D. Financing</b>					
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			Total	Personal income tax	Corporate income tax	Taxes on wage-bill etc.	Property taxes	Sales tax	Customs and import duties
	Pension fund	Health fund	Maternity, employment etc.							
Column Code	1	2	3	4=1+2+3	5	6	7	8	9	10
1992	129,524	81,697	0	224,977	69,057	8,728	5	316	101,491	32,412
1993	198,429	103,161	0	322,737	98,416	6,684	0	409	166,343	51,628
1994	242,183	116,964	8,551	370,491	129,077	15,048	5,940	476	230,378	64,499
1995	287,056	139,671	9,139	435,865	148,370	12,995	3,844	572	289,028	78,359
1996	284,230	168,339	4,899	457,468	175,580	22,374	18,325	685	338,298	76,692
1997	297,748	188,673	4,790	491,211	194,909	33,663	37,599	920	391,214	58,524
1997 Mar.	23,664	15,286	391	39,342	16,295	2,347	2,922	60	26,648	4,983
1997 Apr.	24,008	15,377	395	39,780	17,091	6,112	2,957	45	30,735	5,489
1997 May	24,043	15,396	388	39,827	17,170	3,810	3,018	80	29,676	5,347
1997 Jun.	24,586	15,594	397	40,577	18,366	2,703	3,135	49	31,333	5,125
1997 Jul.	25,249	16,034	419	41,702	19,507	2,325	3,203	70	34,570	5,096
1997 Aug.	24,425	15,628	411	40,463	14,727	2,161	3,091	122	30,672	4,684
1997 Sep.	25,061	15,727	400	41,189	11,262	2,381	3,115	85	31,990	4,361
1997 Oct.	26,124	16,153	393	42,670	12,337	2,316	3,236	88	34,186	4,981
1997 Nov.	25,593	16,088	411	42,092	16,463	2,731	3,321	124	33,285	4,934
1997 Dec.	29,454	17,997	454	47,904	22,171	2,810	3,902	89	51,157	4,627
1998 Jan.	26,677	16,782	408	43,867	18,456	2,318	3,699	55	17,292	4,001
1998 Feb.	26,561	16,536	418	43,515	17,079	2,871	3,564	57	32,074	3,369
1998 Mar.	28,140	17,516	438	46,094	17,306	2,542	3,716	61	31,842	4,093
1998 Apr.	27,348	17,196	433	44,977	18,892	7,549	3,677	40	38,463	4,431
1998 May	26,382	16,930	429	43,742	18,025	3,523	3,616	62	35,844	3,675
1998 Jun.	28,587	17,860	448	46,895	17,412	2,628	3,836	84	36,612	3,871
1998 Jul.	28,418	17,638	437	46,493	19,255	5,005	3,811	135	38,276	4,070
1998 Aug.	27,202	17,372	432	45,006	14,641	2,932	4,191	176	36,046	3,711
1998 Sep.	27,631	17,495	440	45,567	15,194	3,102	5,682	77	37,311	3,739
1998 Oct.	28,326	17,754	441	46,521	18,069	3,450	5,030	82	38,830	4,460

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 Mar.	92,596	4,498	97,093	51,102	6,834	15,261	23,625	271
1997 Apr.	102,210	4,921	107,131	60,806	6,703	15,352	23,968	302
1997 May	98,928	5,832	104,760	57,170	7,941	15,371	24,003	275
1997 Jun.	101,289	4,817	106,106	58,227	7,474	15,568	24,546	291
1997 Jul.	106,474	6,413	112,886	62,250	9,108	16,007	25,207	314
1997 Aug.	95,920	4,791	100,711	53,200	7,247	15,602	24,384	277
1997 Sep.	94,385	5,543	99,927	51,468	7,470	15,702	25,020	267
1997 Oct.	99,814	6,099	105,913	55,331	8,096	16,131	26,091	264
1997 Nov.	102,950	6,361	109,312	62,139	5,470	16,088	25,593	22
1997 Dec.	132,660	6,517	139,177	81,379	10,287	17,997	29,454	60
1998 Jan.	89,687	5,058	94,745	43,194	7,915	16,754	26,633	249
1998 Feb.	102,529	5,212	107,741	57,129	7,288	16,509	26,518	297
1998 Mar.	105,653	6,343	111,996	58,422	7,672	17,487	28,094	321
1998 Apr.	118,029	6,143	124,172	71,659	7,676	17,168	27,303	367
1998 May	108,488	7,150	115,638	64,128	7,980	16,902	26,339	289
1998 Jun.	111,338	7,078	118,415	63,846	7,863	17,830	28,540	336
1998 Jul.	117,046	8,626	125,671	69,309	9,768	17,879	28,371	344
1998 Aug.	106,704	7,150	113,855	61,869	7,441	17,074	27,157	315
1998 Sep.	110,671	8,711	119,382	65,541	8,457	17,466	27,586	333
1998 Oct.	116,442	8,171	124,613	69,760	8,499	17,725	28,279	350

Source: Agency of RS for Payments.



# BANKING INSTITUTIONS IN SLOVENIA

## BANKING INSTITUTIONS IN SLOVENIA

with the Bank of Slovenia license, as of December 16, 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):**

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

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

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

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

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

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

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

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

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

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

**Banks with full commercial banking license:**

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

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

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

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

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

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

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

BANKA DOMŽALE d.d., Domžale Bančna skupina Nove Ljubljanske banke<sup>2</sup>  
Ljubljanska 62  
1230 DOMŽALE  
Tel.: +386 61 715-422

BANKA ZASAVJE d.d. Trbovlje Bančna skupina Nove Ljubljanske banke<sup>2</sup>  
Trg revolucije 25 c  
1420 TRBOVLJE  
Tel.: +386 601 21-233

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

**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:**

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

<sup>2</sup> NOVA LJUBLJANSKA BANKA d.d., Ljubljana, BANKA VELENJE d.d., Velenje Bančna skupina Nove Ljubljanske banke, KOROŠKA BANKA d.d. Slovenj Gradec, bančna skupina



Nove Ljubljanske banke, BANKA DOMŽALE d.d., Domžale Bančna skupina Nove Ljubljanske banke, BANKA ZASAVJE d.d. Trbovlje Bančna skupina Nove Ljubljanske banke in POMURSKA BANKA d.d. Murska Sobota bančna skupina Nove Ljubljanske banke, form Bančna skupina Nove Ljubljanske banke;

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

**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

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# NOTES ON METHODOLOGY

## General Notes

### Sectors

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

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

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

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

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

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

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

*Non-monetary financial institutions* include Savings banks, Co-operatives and other financial institutions.

*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	Jul.-Sep.	87.14	12.86	91.81	8.19	89.66	10.34
	Oct.-Dec.	87.27	12.73	93.23	6.77	90.53	9.47
1998	Jan.-Mar.	88.73	11.27	94.87	5.13	92.12	7.88
	Apr.-Jun.	89.68	10.32	95.75	4.25	93.03	6.97
	Jul.-Sep.	91.62	8.38	96.95	3.05	94.65	5.35

**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**

*Note 1: Credit cards:* Cards where a line of credit is granted to the holder. Important: payment cards with the delayed settlement included.

*Note 2: Debit cards:* payment cards that enable the direct charge of holder's account.

*Note 3: Cards, issued abroad:* payment cards that are issued abroad and used for payments in Slovenia, mostly by non-residents.

*Number of payment cards in circulation:* number of valid payment 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.

### **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 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 1<sup>st</sup> 1993 the denomination of YUD was changed at the ratio 1,000,000 : 1. On

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

Introduction of the "New Dinar" on January 25<sup>th</sup> 1994.

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

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

**Table 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 monthly available data on transactions (ITRS), stock positions and estimates.



- **Reports on transactions:**
    - accounts of domestic banks' held with correspondent banks abroad (including the central bank),
  - **Nonresident accounts held with domestic banks:**
    - non-bank resident accounts abroad,
    - other accounts between residents and nonresidents,
    - payments between residents and nonresidents in Slovenian Tolars.
- 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 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: From 1996 on 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.

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 1998: provisional data; year 1997: final 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 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, which do not have the nature of high liquid international funds.

*Note 1:* Items *Foreign exchange* (column 7) and *Total foreign exchange reserves* (column 9) are changed for the period from January 1994 on, because doubtful claims on nonresidents were excluded and bank's investments in foreign securities issued by foreign governments and foreign banks were included.

**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 3.3.) and worker remittances received.

Imports of goods and services are the total value of imported goods, services and income paid (Table 3.3.).

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 3.8.) 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 3.8.).

#### **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 20 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 November 30, 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 "Currency and deposits of other sectors" in international investment position includes data from the Bank for International Settlements (BIS) on deposits of Slovenian households in the banks in member states of BIS.

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.

**Change of methodology**

Data of the Bank for International Settlements (BIS) on deposits of Slovenian households in its member states' banks are included in the item "Assets / Currency and deposits / Other sectors" for the year 1997 (preliminary data). BIS data for previous years will be included in international investment position when the revised data for the period 1994 - 1997 are published.

**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>.

**3. GENERAL ECONOMIC INDICATORS****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/html/eng/financial_data/hit_vladni_dolg.html)
- [http://www.bsi.si/imf/#Fiscal Sector.](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.](http://www.bsi.si/imf/#Fiscal_Sector)

**Advance Release Calendar** is available on the Bank of Slovenia Web site:

[http://www.bsi.si/eng/financial\\_data/hit/index.html](http://www.bsi.si/eng/financial_data/hit/index.html)  
[http://www.bsi.si/eng/financial\\_data/hit/adv\\_rel\\_cal.html](http://www.bsi.si/eng/financial_data/hit/adv_rel_cal.html)

**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

