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Ta publikacija je na voljo tudi v slovenščini.

# TABLE OF CONTENTS

REPUBLIC OF SLOVENIA:	
General Information	6
REVIEW OF CURRENT DEVELOPMENTS (Graphs)	7
Real Sector	
Public Finance	
External Transaction	
Money and Banks	
Financial Markets	
STATISTICAL TABLES	19
Money and Banks	21
Financial Markets	36
Balance of Payments and External Position	52
Real Sector	67
Public Finance	72
BANKING INSTITUTIONS IN SLOVENIA	75
NOTES ON METHODOLOGY	79
ADVANCE RELEASE CALENDAR	93

# REPUBLIC OF SLOVENIA:

## GENERAL INFORMATION

	1997	1998	1999 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 %)	3.8	...	...
Industrial production annual change (in %)	1.0	3.7	...
Total employment annual change (in %)	0.3	0.2	0.7
Standardised unemployment rate (in %)	7.4	...	...
Inflation rate (in %)	9.4	6.5	5.6
General government:			
revenue (as % of GDP)	44.6	...	...
surplus/deficit ( as % of GDP)	-1.1	...	...
Trade balance (in USD million)	-998 *	-1,049	-4
Current account (in USD million)	37	-3.8	94.0
Current account receipts as % of GDP	60.9	...	...
Foreign exchange reserves (in USD million)	4,377	4,767	4,602.0
Foreign debt (in USD million)	4,176	4,935	4,850.0
Debt servicing ratio (in %)	8.5	12.9	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates:    tolars/1 USD			174.0788
(March 22, 1999)            tolars/1 EUR			190.1289

# REVIEW OF CURRENT DEVELOPMENTS: GRAPHS

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

Graphs are not available for Internet yet.

# STATISTICAL TABLES

## 1. MONEY AND BANKS

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

## 2. FINANCIAL MARKETS

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

### 3. BALANCE OF PAYMENTS AND EXTERNAL POSITION

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

### 4. THE REAL SECTOR

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

### 5. PUBLIC FINANCE

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

#### Legend:

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





## 1.2. 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
1998 31. Dec.	594,096	319,040	913,136	16,012	78,931	300,458	35,308	13	414,710
1997 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
30. Nov.	615,510	307,385	922,895	15,829	74,071	313,342	26,811	13	414,236
31. Dec.	594,096	319,040	913,136	16,012	78,931	300,458	35,308	13	414,710
1999 31. Jan.	596,458	312,085	908,543	16,113	86,756	310,764	33,639	13	431,171

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	
1998 31. Dec.	170	201,872	202,042	93,655	233,180	3,531	2,324	5,855	332,689	929,475	
1997 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	
30. Nov.	171	191,393	191,565	88,795	216,875	3,567	2,996	6,563	312,233	904,476	
31. Dec.	170	201,872	202,042	93,655	233,180	3,531	2,324	5,855	332,689	929,475	
1999 31. Jan.	93	195,340	195,433	91,992	219,298	3,770	2,425	6,195	317,485	947,955	

Domestic assets								Assets	
Claims of banks on other sectors						Total	Total	Other assets	Total
Enterprises		Individuals	Nonmon. fin. institutions		Total				
Loans etc.	Securities		Loans etc.	Securities					
10	11	12	13	14	15=10+...+14	16=4+9+15	17	18=3+16+17	
109,176	2,467	10,371	418	82	122,514	142,486	35,597	297,388	
188,514	26,329	22,016	393	516	237,768	270,826	59,411	604,908	
237,781	23,446	55,225	1,639	394	318,484	545,342	72,319	910,462	
290,987	34,903	91,567	3,761	1,767	422,985	693,845	95,555	1,270,507	
397,226	36,341	160,488	8,221	4,529	606,804	937,602	111,696	1,601,900	
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	
664,252	62,672	303,106	15,761	3,264	1,049,054	1,479,776	142,654	2,535,567	
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	
636,257	52,033	298,980	11,538	3,254	1,002,061	1,432,127	143,659	2,498,681	
664,252	62,672	303,106	15,761	3,264	1,049,054	1,479,776	142,654	2,535,567	
662,857	59,283	305,695	16,597	3,285	1,047,717	1,495,001	144,145	2,547,690	

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
0	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
0	1,262,164	427,339	1,689,503	48,769	24,427	73,195	61,425	8,506	500,895	2,535,567
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
0	1,216,709	422,349	1,639,058	48,766	18,572	67,338	78,521	7,740	514,459	2,498,681
0	1,262,164	427,339	1,689,503	48,769	24,427	73,195	61,425	8,506	500,895	2,535,567
0	1,265,440	432,920	1,698,361	48,815	18,500	67,316	62,492	9,236	514,853	2,547,690

## 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
1998 31. Dec.	15	10,544	38	40	254,050	321,861	586,548	7,548	594,096	15,431
1997 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
30. Nov.	16	7,648	38	22	276,895	323,298	607,916	7,595	615,510	15,249
31. Dec.	15	10,544	38	40	254,050	321,861	586,548	7,548	594,096	15,431
1999 31. Jan.	15	11,117	39	21	259,772	316,888	587,851	8,606	596,458	15,533

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	0	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
1998 31. Dec.	104,667	62,863	0	62,863	2,324	0	16,177	18,500	1,616	1,915
1997 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
30. Nov.	98,726	58,925	0	58,925	2,996	0	30,262	33,257	1,527	2,040
31. Dec.	104,667	62,863	0	62,863	2,324	0	16,177	18,500	1,616	1,915
1999 31. Jan.	101,399	56,156	0	56,156	2,425	0	16,159	18,584	1,860	1,910

Assets										
Claims on domestic banks										Total
Loans					Total	Deposits	Other claims	Total	Other assets	
Rediscounts	Lombard loans	Liquidity loans	Repurchase agreements	Other loans						
11	12	13	14	15	16=11+...+15	17	18	19=16+...+18	20	21
934	0	0	1,005	458	2,396	447	977	3,821	336	19,307
-	152	15,000	0	443	15,595	99	600	16,295	1,988	97,902
-	351	13,611	1,488	395	15,845	147	10	16,002	1,506	140,113
-	0	13,784	12,574	3,281	29,639	252	8	29,899	4,865	240,189
-	66	7,667	16,804	18,295	42,832	223	1	43,056	3,620	312,391
-	209	1,269	13,650	291	15,418	298	0	15,716	3,540	364,124
-	0	0	13,675	4,160	17,834	245	0	18,079	5,232	597,718
-	0	0	3,454	174	3,628	280	0	3,909	5,263	618,699
-	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
-	282	8,000	3,131	175	11,588	277	3	11,867	5,555	648,181
-	0	0	3,454	174	3,628	280	0	3,909	5,263	618,699
-	1,248	7,500	3,319	174	12,242	251	0	12,493	3,475	627,959

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	
3,531	84,895	80,103	282,379	362,483	4,299	0	170	5,772	51,596	4,817	618,699	
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	
3,567	95,750	104,986	282,756	387,742	3,312	0	171	5,728	51,596	5,157	648,181	
3,531	84,895	80,103	282,379	362,483	4,299	0	170	5,772	51,596	4,817	618,699	
3,770	78,510	96,869	281,914	378,783	4,519	0	93	5,863	51,596	7,196	627,959	

## 1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system				Claims on non-monetary sectors			
	Cash	Deposits with BS	Deposits, loans and other	BS bills	Banks' securities	Total	Overdrafts and advances	Loans-up to 1 year <sup>1</sup>	Loans-over 1 year	Commercial papers and bonds
Column Code	1	2	3	4	5	6=3+4+5	7	8	9	10
1991 31. Dec.	593	6,109	32,281	0	3,032	35,313	7,496	36,419	83,786	5,003
1992 31. Dec.	1,349	6,334	61,470	31,794	3,268	96,533	10,555	75,892	139,734	28,986
1993 31. Dec.	2,065	10,483	92,996	38,077	2,406	133,479	18,651	99,112	196,125	206,485
1994 31. Dec.	3,592	27,475	76,127	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
1998 31. Dec.	11,577	62,863	48,219	344,486	7,620	400,324	65,107	372,587	659,664	321,026
1997 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
30. Nov.	10,490	58,925	47,466	367,756	9,179	424,400	64,005	344,788	638,864	332,148
31. Dec.	11,577	62,863	48,219	344,486	7,620	400,324	65,107	372,587	659,664	321,026
1999 31. Jan.	9,974	56,156	42,916	362,871	8,563	414,350	66,822	362,376	676,345	330,590

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system				Liabilities to non-monetary sectors					
	Deposits	Loans from BS	Loans from banks	Total	Tolar deposits				Total	Foreign currency deposits
Column Code	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10
1991 31. Dec.	1,922	1,398	34,161	37,480	29,496	7,133	28,274	1,009	65,912	63,181
1992 31. Dec.	3,526	15,606	58,986	78,118	53,844	20,382	84,280	1,241	159,747	128,207
1993 31. Dec.	43,349	15,479	53,241	112,069	79,430	29,873	157,088	1,521	267,913	210,311
1994 31. Dec.	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
1998 31. Dec.	8,594	3,528	42,534	54,655	233,180	99,820	829,655	4,207	1,166,861	427,339
1997 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
30. Nov.	5,646	11,588	43,522	60,756	216,875	100,274	804,202	4,429	1,125,780	422,349
31. Dec.	8,594	3,528	42,534	54,655	233,180	99,820	829,655	4,207	1,166,861	427,339
1999 31. Jan.	7,963	12,242	38,375	58,580	219,298	105,643	842,312	4,717	1,171,970	432,920

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
45,381	1,463,764	137,408	2,075,936	174,954	49,287	30,918	30,913	32,969	319,040	2,394,977
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
36,494	1,416,298	138,162	2,048,275	162,133	49,243	32,311	30,960	32,738	307,385	2,355,660
45,381	1,463,764	137,408	2,075,936	174,954	49,287	30,918	30,913	32,969	319,040	2,394,977
42,754	1,478,888	140,726	2,100,093	167,837	48,759	30,870	31,587	33,033	312,085	2,412,179

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
45,248	1,639,449	57,649	326,112	115,239	2,193,104	16,796	129,355	55,721	201,872	2,394,977
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
48,260	1,596,388	51,261	328,978	126,885	2,164,267	8,222	127,695	55,476	191,393	2,355,660
45,248	1,639,449	57,649	326,112	115,239	2,193,104	16,796	129,355	55,721	201,872	2,394,977
46,332	1,651,223	54,530	328,657	123,849	2,216,839	8,174	130,320	56,846	195,340	2,412,179

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

Millions of Tolars	Claims								
	Tolar claims								Total
	Tolar loans				Commercial papers and bonds			Shares and participations	
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total		
Column Code	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8
	<b>Total</b>								
1991 31. Dec.	5,858	31,957	30,595	68,410	1,870	3,133	5,003	1,132	74,545
1992 31. Dec.	8,634	69,157	61,399	139,190	11,543	17,443	28,986	6,779	174,955
1993 31. Dec.	16,172	91,359	110,255	217,786	11,914	188,257	200,172	6,186	424,143
1994 31. Dec.	25,173	141,712	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
1998 31. Dec.	64,500	325,128	580,044	969,672	22,724	288,470	311,194	45,381	1,326,246
1998 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
30. Nov.	63,237	294,512	560,118	917,866	42,566	280,521	323,087	36,494	1,277,447
31. Dec.	64,500	325,128	580,044	969,672	22,724	288,470	311,194	45,381	1,326,246
1999 31. Jan.	65,904	314,639	594,447	974,990	30,335	290,668	321,002	42,754	1,338,747
	<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
1998 31. Dec.	6,727	295,893	272,073	574,693	6,599	13,953	20,552	42,120	637,365
1998 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
30. Nov.	7,772	270,486	263,984	542,242	5,750	13,047	18,797	33,236	594,275
31. Dec.	6,727	295,893	272,073	574,693	6,599	13,953	20,552	42,120	637,365
1999 31. Jan.	8,434	289,935	272,936	571,306	6,157	13,653	19,810	39,473	630,589
	<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
1998 31. Dec.	10,483	90	34,942	45,515	16,125	274,501	290,626	-	336,141
1998 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
30. Nov.	9,394	90	29,511	38,995	36,816	267,465	304,281	-	343,277
31. Dec.	10,483	90	34,942	45,515	16,125	274,501	290,626	-	336,141
1999 31. Jan.	10,476	90	41,925	52,491	24,178	276,998	301,176	-	353,667

## 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
607	47,459	79,620	127,686	9,832	137,518	1,463,764
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
768	50,276	78,747	129,790	9,060	138,851	1,416,298
607	47,459	79,620	127,686	9,832	137,518	1,463,764
919	47,737	81,897	130,553	9,588	140,141	1,478,888
<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
480	37,985	51,093	89,558	0	89,558	726,923
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
648	40,513	52,854	94,014	0	94,014	688,290
480	37,985	51,093	89,558	0	89,558	726,923
800	37,989	52,762	91,551	0	91,551	722,140
<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
-	9,473	23,943	33,416	9,832	43,248	379,389
-	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
-	9,763	25,313	35,075	9,060	44,136	387,412
-	9,473	23,943	33,416	9,832	43,248	379,389
-	9,748	24,516	34,264	9,588	43,852	397,519



## 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	
1998 31. Dec.	47,184	7,946	247,848	302,978	-	-	-	-	302,978	127	303,106	
1998 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	
30. Nov.	45,907	7,918	245,035	298,860	-	-	-	-	298,860	120	298,980	
31. Dec.	47,184	7,946	247,848	302,978	-	-	-	-	302,978	127	303,106	
1999 31. Jan.	46,866	7,869	250,841	305,576	-	-	-	-	305,576	119	305,695	
	<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	
1998 31. Dec.	-	11,946	23,362	35,308	0	9	9	4	35,321	-	35,321	
1998 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	
30. Nov.	-	6,849	19,962	26,811	0	9	9	4	26,824	-	26,824	
31. Dec.	-	11,946	23,362	35,308	0	9	9	4	35,321	-	35,321	
1999 31. Jan.	-	6,707	26,932	33,639	0	9	9	4	33,652	-	33,652	
	<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	
1998 31. Dec.	105	9,252	1,819	11,177	0	7	7	3,257	14,441	4,584	19,025	
1998 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	
30. Nov.	164	9,168	1,625	10,957	0	0	0	3,254	14,211	580	14,791	
31. Dec.	105	9,252	1,819	11,177	0	7	7	3,257	14,441	4,584	19,025	
1999 31. Jan.	126	10,039	1,813	11,978	0	7	7	3,278	15,263	4,619	19,882	

## 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
1998 31. Dec.	37,127	41,721	33,105	16,673	13,290	24,352	129,141	135	166,403	45,512	211,915
1998 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
30. Nov.	36,662	36,550	32,452	15,508	13,311	22,357	120,177	175	157,014	48,523	205,537
31. Dec.	37,127	41,721	33,105	16,673	13,290	24,352	129,141	135	166,403	45,512	211,915
1999 31. Jan.	35,074	48,356	35,415	16,542	13,755	23,752	137,820	568	173,463	46,595	220,058
	<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
1998 31. Dec.	4,085	5,124	1,169	16,711	28,392	68,533	119,930	149	124,163	0	124,163
1998 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
30. Nov.	5,098	8,568	1,200	15,748	26,657	61,405	113,578	181	118,856	0	118,856
31. Dec.	4,085	5,124	1,169	16,711	28,392	68,533	119,930	149	124,163	0	124,163
1999 31. Jan.	4,584	4,817	1,512	17,470	26,182	69,070	119,050	148	123,782	0	123,782

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
1998 31. Dec.	233,180	99,820	105,398	208,657	227,028	41,682	246,891	829,655	4,207	1,166,861
1998 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	1,000,771
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
30. Nov.	216,875	100,274	93,979	209,285	223,385	39,967	237,586	804,202	4,429	1,125,780
31. Dec.	233,180	99,820	105,398	208,657	227,028	41,682	246,891	829,655	4,207	1,166,861
1999 31. Jan.	219,298	105,643	108,734	207,396	236,463	39,937	249,782	842,312	4,717	1,171,970
	<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
1998 31. Dec.	102,931	-	43,214	72,389	80,656	0	90,437	286,696	3,873	393,499
1998 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
30. Nov.	90,681	-	34,240	75,155	82,845	0	93,582	285,822	4,042	380,544
31. Dec.	102,931	-	43,214	72,389	80,656	0	90,437	286,696	3,873	393,499
1999 31. Jan.	88,402	-	39,516	67,297	84,941	0	92,953	284,708	3,934	377,043
	<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
1998 31. Dec.	89,037	99,820	15,339	101,993	112,989	-	63,568	293,889	50	482,796
1998 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
30. Nov.	84,435	100,274	14,621	100,478	109,284	-	60,242	284,625	31	469,365
31. Dec.	89,037	99,820	15,339	101,993	112,989	-	63,568	293,889	50	482,796
1999 31. Jan.	91,238	105,643	16,046	103,172	117,509	-	64,007	300,734	67	497,683

## 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
65,688	126,572	181,393	39,443	220,835	59,492	472,587	1,639,449
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
64,951	121,650	178,590	38,805	217,395	66,613	470,609	1,596,388
65,688	126,572	181,393	39,443	220,835	59,492	472,587	1,639,449
66,375	125,840	185,769	39,443	225,213	61,824	479,253	1,651,223
<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
3,964	-	560	3	563	14,244	18,771	412,270
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
4,010	-	522	3	525	18,353	22,889	403,433
3,964	-	560	3	563	14,244	18,771	412,270
3,839	-	514	3	517	15,492	19,848	396,891
<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
61,477	126,572	180,816	39,439	220,256	-	408,305	891,101
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
60,693	121,650	178,052	38,801	216,854	-	399,197	868,562
61,477	126,572	180,816	39,439	220,256	-	408,305	891,101
62,289	125,840	185,240	39,440	224,680	-	412,809	910,492

## 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				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
1998	31. Dec.	0	442	442	497	940	174,954	24,639	24,206	48,845	223,799	30,918	30,415	32,969	318,100	319,040
1996	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	25,568	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
	30. Nov.	0	101	101	365	465	162,133	25,039	24,103	49,142	211,275	32,311	30,596	32,738	306,920	307,385
	31. Dec.	0	442	442	497	940	174,954	24,639	24,206	48,845	223,799	30,918	30,415	32,969	318,100	319,040
1999	31. Jan.	0	389	389	397	786	167,837	23,929	24,441	48,370	216,206	30,870	31,190	33,033	311,300	312,085

## 1.8. Deposit Money Banks Liabilities to Non-residents

Millions of Tolars		Liabilities to non-residents										Total
		Tolar liabilities			Foreign currency liabilities						Total	
		Tolar deposits of banks	Tolar liabilities to non-monetary sectors	Total	Foreign currency liabilities to banks			Total	Foreign currency liabilities to non- monetary sectors	Total		
					Deposits	Loans						
Column Code	1	2	3=1+2	4	5	6	7=5+6	8=4+7	9	10=8+9	11=3+10	
1994	31. Dec.	54	2,032	2,086	6,170	4,664	117,725	122,389	128,558	28,508	157,066	159,153
1995	31. Dec.	216	1,759	1,975	2,434	4,288	139,972	144,259	146,693	38,201	184,894	186,869
1996	31. Dec.	958	2,918	3,876	17,557	3,127	134,593	137,721	155,277	47,205	202,483	206,358
1997	31. Dec.	401	3,762	4,162	18,914	1,572	129,230	130,801	149,716	52,416	202,132	206,294
1998	31. Dec.	386	4,068	4,454	16,410	93	129,262	129,355	145,765	51,653	197,418	201,872
1996	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
	30. Nov.	275	4,161	4,436	7,948	74	127,621	127,695	135,642	51,315	186,957	191,393
	31. Dec.	386	4,068	4,454	16,410	93	129,262	129,355	145,765	51,653	197,418	201,872
1999	31. Jan.	281	4,184	4,465	7,893	68	130,253	130,320	138,213	52,662	190,875	195,340

## 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
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
1998	10.00	11.00	1.00	26.55	10.64	10.00	10.50	26.55
1997 Avg.	10.00	11.00	1.00	27.84	14.70	10.00	10.50	27.84
Sep.	10.00	11.00	1.00	28.18	14.96	10.00	10.50	28.18
Oct.	10.00	11.00	1.00	27.84	14.50	10.00	10.50	27.84
Nov.	10.00	11.00	1.00	28.18	14.50	10.00	10.50	28.18
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
Feb.	10.00	11.00	1.00	28.95	12.28	10.00	10.50	28.95
Mar.	10.00	11.00	1.00	27.84	12.02	10.00	10.50	27.84
Apr.	10.00	11.00	1.00	29.52	12.06	10.00	10.50	29.52
Maj	10.00	11.00	1.00	27.84	11.91	10.00	10.50	27.84
Jun.	10.00	11.00	1.00	26.86	11.22	10.00	10.50	26.86
Jul.	10.00	11.00	1.00	26.56	11.05	10.00	10.50	26.56
Avg.	10.00	11.00	1.00	25.30	10.20	10.00	10.50	25.30
Sep.	10.00	11.00	1.00	25.55	9.91	10.00	10.50	25.55
Oct.	10.00	11.00	1.00	24.05	7.87	10.00	10.50	24.05
Nov.	10.00	11.00	1.00	24.26	7.89	10.00	10.50	24.26
Dec.	10.00	11.00	1.00	24.05	8.55	10.00	10.50	24.05
1999 Jan.	8.00	9.00	1.00	20.45	7.93	10.00	10.50	20.45
Feb.	8.00	9.00	1.00	21.12	8.65	10.00	10.50	21.12

## 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
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
1998	7.5	7.4	7.5	0.7	8.51	0.2	2.1	-0.4	-4.7
1997 Avg.	10.3	10.4	10.3	0.8	9.84	1.4	17.4	-1.4	-14.9
Sep.	10.4	10.3	10.4	0.8	10.18	1.1	14.0	-0.7	-7.9
Oct.	9.9	9.9	9.9	0.8	9.84	0.7	8.6	-1.8	-19.3
Nov.	10.2	10.2	10.2	0.8	10.18	0.2	2.3	2.8	39.9
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
Feb.	9.1	9.0	9.1	0.8	10.95	0.1	1.1	-0.8	-9.4
Mar.	8.8	8.8	8.8	0.8	9.84	-0.3	-3.8	0.9	11.5
Apr.	10.0	10.0	10.0	0.9	11.52	-0.5	-6.5	-2.5	-26.5
Maj	8.6	8.6	8.6	0.8	9.84	-0.2	-1.9	-1.0	-11.5
Jun.	7.3	7.2	7.3	0.7	8.86	0.3	3.5	1.9	25.0
Jul.	6.9	6.9	6.9	0.7	8.56	0.5	6.2	-1.8	-19.0
Avg.	6.1	6.0	6.1	0.6	7.30	0.2	2.1	1.5	18.7
Sep.	6.4	6.3	6.4	0.6	7.55	0.1	1.1	-6.5	-56.1
Oct.	5.5	5.4	5.5	0.5	6.05	0.5	6.0	-0.8	9.2
Nov.	5.7	5.7	5.7	0.5	6.26	0.8	9.8	3.9	60.0
Dec.	5.6	5.6	5.6	0.5	6.05	0.7	8.6	-1.0	-11.7
1999 Jan.	5.6	5.6	5.6	0.5	6.05	0.2	2.3	2.9	40.0
Feb.	6.7	6.7	6.7	0.5	6.72	0.4	5.1	3.7	60.8

2.3. Interest Rates for Bank of Slovenia Bills

Column Code	Tolar Bills												Bills with warrants	Twin Bills		In EUR						In USD							
	Number of days													Tolar part	Forex. part	Number of days						Number of days							
	2	7	12	14	30	60	270	n	n	n	n	n				n	10	11	12	60	90	120	180	270	360	60	90	120	180
1993	24-57	31.75	29.50	34.22	-	-	-	-	-	-	-	-	...	...	...	...	6.67	6.79	6.92	-	-	-	...	...	...	...	...	...	...
1994	20.02	25.96	26.63	28.33	-	...	-	...	...	...	...	...	5.25	25.96	5.25	...	5.16	5.28	5.41	...	...	...	4.14	4.47	4.65	...	...	...	
1995	5.91	9.24	9.03	10.20	...	12.94	-	...	...	...	...	...	...	...	...	...	4.23	4.24	4.29	4.33	4.33	4.34	5.63	5.67	5.70	5.76	5.82	5.88	
1996	2.50	4.75	5.63	5.63	7.92	13.32	-	...	...	...	...	...	2.83	14.24	2.83	...	3.11	3.10	3.10	3.09	3.13	3.18	5.30	5.33	5.34	5.36	5.43	5.52	
1997	2.50	4.00	5.00	5.00	7.83	12.98	...	...	...	...	...	...	2.83	13.29	2.83	...	3.17	3.20	3.23	3.27	3.33	3.41	5.55	5.61	5.62	5.68	5.78	5.89	
1998	2.23	3.53	4.18	4.35	7.37	10.40	12.36	...	...	...	...	...	3.00	11.70	3.00	...	3.36	3.40	3.42	3.47	3.52	3.58	5.40	5.40	5.39	5.36	5.36	5.36	
1996 Dec.	2.50	4.00	5.00	5.00	7.50	9.78	-	...	...	...	...	...	2.75	10.31	2.75	...	3.06	3.06	3.06	3.06	3.06	3.06	5.41	5.41	5.41	5.44	5.47	5.53	
1997 Jan.	2.50	4.00	5.00	5.00	7.50	9.76	-	...	...	...	...	...	2.75	10.29	2.75	...	2.94	2.94	2.94	3.00	3.00	3.00	5.34	5.41	5.44	5.47	5.56	5.72	
1997 Feb.	2.50	4.00	5.00	5.00	7.50	11.89	12.97	...	...	...	...	...	2.75	12.43	2.75	...	3.00	3.00	3.00	3.00	3.00	3.06	5.31	5.31	5.31	5.38	5.44	5.53	
1997 Mar.	2.50	4.00	5.00	5.00	7.50	12.36	13.45	...	...	...	...	...	2.75	12.90	2.75	...	3.06	3.06	3.06	3.06	3.06	3.13	5.50	5.63	5.59	5.66	5.84	6.00	
1997 Apr.	2.50	4.00	5.00	5.00	7.50	11.31	12.39	...	...	...	...	...	2.75	11.85	2.75	...	3.13	3.13	3.13	3.13	3.16	3.22	5.63	5.72	5.75	5.88	6.06	6.22	
1997 Maj	2.50	4.00	5.00	5.00	8.00	12.90	13.99	...	...	...	...	...	2.75	12.90	2.75	...	3.03	3.03	3.03	3.06	3.13	3.19	5.59	5.69	5.72	5.81	5.97	6.09	
1997 Jun.	2.50	4.00	5.00	5.00	8.00	13.21	14.30	...	...	...	...	...	2.75	13.21	2.75	...	2.97	2.97	2.97	3.03	3.09	3.09	5.59	5.63	5.66	5.69	5.81	5.94	
1997 Jul.	2.50	4.00	5.00	5.00	8.00	12.90	13.99	...	...	...	...	...	2.75	12.90	2.75	...	2.97	2.97	2.97	3.03	3.09	3.09	5.53	5.59	5.59	5.66	5.72	5.81	
1997 Avg.	2.50	4.00	5.00	5.00	8.00	14.51	15.88	...	...	...	...	...	2.75	14.23	2.75	...	3.13	3.16	3.22	3.28	3.31	3.44	5.53	5.59	5.59	5.66	5.72	5.81	
1997 Sep.	2.50	4.00	5.00	5.00	8.00	14.86	16.24	...	...	...	...	...	3.00	14.86	3.00	...	3.16	3.22	3.31	3.38	3.50	3.59	5.53	5.59	5.63	5.66	5.72	5.81	
1997 Oct.	2.50	4.00	5.00	5.00	8.00	14.50	15.88	...	...	...	...	...	3.00	14.51	3.00	...	3.41	3.56	3.63	3.75	3.88	4.06	5.53	5.63	5.66	5.75	5.84	6.00	
1997 Nov.	2.50	4.00	5.00	5.00	8.00	14.50	16.24	...	...	...	...	...	3.00	14.86	3.00	...	3.63	3.66	3.69	3.78	3.88	4.00	5.75	5.75	5.75	5.81	5.84	5.88	
1997 Dec.	2.50	4.00	5.00	5.00	8.00	13.00	15.33	...	...	...	...	...	3.00	14.51	3.00	...	3.63	3.66	3.69	3.78	3.88	4.00	5.75	5.75	5.75	5.75	5.84	5.88	
1998 Jan.	2.40	3.80	4.50	4.70	7.20	12.50	15.33	...	...	...	...	...	3.00	14.51	3.00	...	3.34	3.38	3.44	3.50	3.56	3.63	5.47	5.47	5.47	5.47	5.47	5.50	
1998 Feb.	2.40	3.80	4.50	4.70	7.00	12.00	15.39	...	...	...	...	...	3.00	15.67	3.00	...	3.34	3.38	3.41	3.47	3.53	3.63	5.47	5.47	5.47	5.47	5.47	5.50	
1998 Mar.	2.40	3.80	4.50	4.70	7.00	12.00	14.23	...	...	...	...	...	3.00	12.86	3.00	...	3.34	3.38	3.41	3.44	3.50	3.59	5.50	5.53	5.53	5.53	5.59	5.63	
1998 Apr.	2.40	3.80	4.50	4.70	7.00	12.00	15.98	...	...	...	...	...	3.00	14.59	3.00	...	3.34	3.38	3.41	3.44	3.50	3.66	5.50	5.53	5.53	5.56	5.59	5.63	
1998 Maj	2.40	3.80	4.50	4.70	7.00	11.25	14.23	...	...	...	...	...	3.00	12.86	3.00	...	3.34	3.38	3.41	3.44	3.50	3.66	5.50	5.53	5.53	5.56	5.64	5.78	
1998 Jun.	2.40	3.80	4.50	4.70	9.00	11.00	12.13	...	...	...	...	...	3.00	11.85	3.00	...	3.39	3.41	3.45	3.53	3.66	3.78	5.50	5.53	5.56	5.58	5.63	5.66	
1998 Jul.	2.40	3.80	4.50	4.70	9.00	11.00	11.82	...	...	...	...	...	3.00	11.55	3.00	...	3.39	3.41	3.45	3.53	3.66	3.75	5.50	5.53	5.56	5.58	5.63	5.66	
1998 Avg.	2.40	3.80	4.50	4.70	8.00	10.00	10.52	...	...	...	...	...	3.00	9.98	3.00	...	3.35	3.36	3.39	3.49	3.53	3.60	5.53	5.53	5.56	5.58	5.63	5.66	
1998 Sep.	2.40	3.80	4.50	4.70	8.00	9.70	10.78	(10.78)	...	...	...	...	3.00	10.24	3.00	...	3.31	3.31	3.35	3.38	3.38	3.41	5.39	5.35	5.35	5.35	5.28	5.11	
1998 Oct.	1.70	2.70	3.20	3.30	6.40	7.80	9.33	(9.23)	...	...	...	...	3.00	8.70	3.00	...	3.38	3.38	3.42	3.47	3.49	3.49	5.05	5.05	5.05	4.94	4.80	4.58	
1998 Nov.	1.70	2.70	3.20	3.30	6.40	7.80	9.50	(9.45)	...	...	...	...	3.00	8.92	3.00	...	3.53	3.53	3.53	3.50	3.45	3.42	5.17	5.13	5.06	4.94	4.88	4.89	
1998 Dec.	1.70	2.70	3.20	3.30	6.40	7.80	9.50	(9.23)	...	...	...	...	3.00	8.70	3.00	...	3.27	3.24	3.20	3.16	3.13	3.13	5.14	5.10	5.03	4.92	4.88	4.83	
1999 Jan.	1.70	2.70	3.20	3.30	6.40	7.80	9.50	...	...	...	...	...	3.00	8.70	3.00	...	2.92	2.90	2.89	2.86	2.84	2.84	4.81	4.81	4.81	4.81	4.81	4.85	
1999 Feb.	1.70	2.70	3.20	3.30	6.40	7.80	9.50	...	...	...	...	...	3.00	9.39	3.00	...	2.92	2.90	2.89	2.86	2.84	2.84	4.82	4.85	4.85	4.89	4.94	5.03	



## 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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
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
1998	6.9	1.8	16.1	5.5	0.3	14.5	8.1	1.3	17.3	7.1	1.2	16.3	1.0	0.0	6.8	1.0	1.8	0.2	10.5	2.5	0.2	11.3	3.0	0.2	11.8	4.9	0.8	13.9
1996 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
1996 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 Nov.	5.9	1.9	12.5	4.2	0.2	10.7	7.2	1.3	13.9	6.1	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	10.7
1998 Dec.	5.9	1.8	12.3	4.1	0.2	10.4	7.2	1.3	13.7	6.0	1.0	12.4	1.0	0.0	5.1	0.7	0.9	0.1	7.0	1.8	0.2	8.0	2.3	0.2	8.4	4.2	0.8	10.5
1999 Jan.	5.5	1.5	11.9	4.1	0.2	10.4	6.9	1.1	13.3	6.0	0.9	12.4	1.0	0.0	5.2	0.7	0.9	0.1	7.0	1.8	0.2	7.9	2.3	0.2	8.4	4.2	0.8	10.5
1999 Feb.	5.4	1.4	12.5	4.1	0.2	11.1	6.8	1.1	14.0	6.0	0.9	13.1	1.0	0.0	5.2	0.7	0.9	0.1	7.7	1.8	0.2	8.6	2.3	0.2	9.1	4.2	0.8	11.2

## 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														
	r(D)	Spread	n	r(D)	Spread	n	Demand		Time		Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year		
							r(D)	Spread	r(D)	Spread	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
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
1998	9.3	2.7	11.6	10.5	2.2	12.9	1.4	0.3	3.1	0.5	0.1	0.0	2.3	1.8	0.2	3.9	2.5	0.2	4.7	3.0	0.2	5.2	4.8	0.7	7.1
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	11.8	2.3	0.2	12.4	4.3	0.7	14.5
1998 Dec.	8.9	2.8	18.3	10.5	2.7	20.0	1.5	0.4	3.0	0.5	0.1	0.0	8.7	0.9	0.1	9.6	1.8	0.2	10.6	2.3	0.2	11.1	4.1	0.6	13.1
1999 Jan.	7.6	1.7	10.1	9.1	1.3	11.7	1.4	0.4	2.8	0.4	0.1	0.0	2.4	0.9	0.1	3.2	1.8	0.2	4.2	2.3	0.2	4.6	4.2	0.6	6.6
1999 Feb.	7.4	1.5	12.9	9.0	1.2	14.6	1.3	0.3	2.6	0.3	0.1	0.0	5.2	0.9	0.1	6.1	1.8	0.2	7.0	2.3	0.2	7.5	4.2	0.6	9.5

### 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
1998	7.1	15.6	7.9	16.6	1.0	7.2	3.0	11.8	5.9	14.6
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	6.7	14.6	7.5	15.5	1.0	5.9	2.4	10.3	5.7	13.7
IV	5.9	11.9	6.8	13.1	1.0	5.7	2.0	8.2	5.4	11.8

### 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
1998	7.1	9.4	7.6	9.2	3.0	2.9	5.9	8.3
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	7.0	10.1	6.9	7.1	2.3	-3.4	5.9	8.7
IV	6.9	15.4	7.5	15.8	1.4	9.1	5.8	14.3

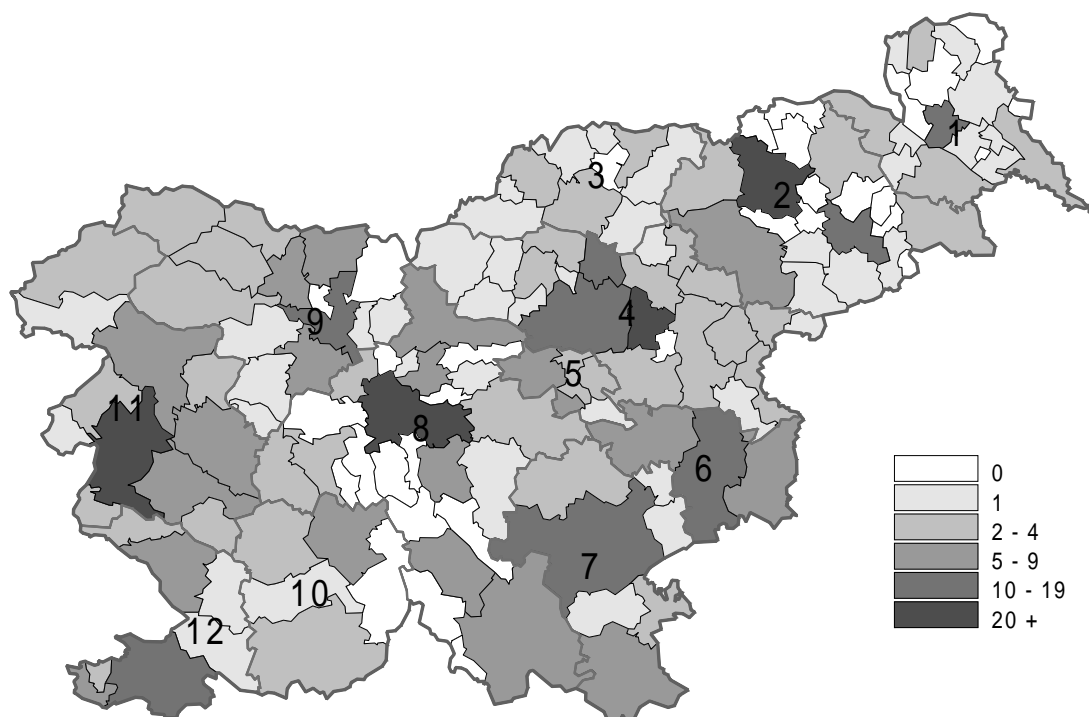
2.6. Government Security Rates

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 - 7. issue	24.11.1998	25.02.1999	8.30%	2,500,200,000	SIT	-	-	-	-	25,002	-	-	-
Treasury Bills - 8. issue	22.12.1998	25.03.1999	8.30%	2,500,900,000	SIT	-	-	-	-	25,009	-	-	-
Treasury Bills - 9. issue	26.01.1999	29.04.1999	8.19%	3,000,500,000	SIT	-	-	-	-	30,005	-	-	-
Treasury Bills - 10. issue	23.02.1999	27.05.1999	8.30%	1,731,900,000	SIT	-	-	-	-	17,319	-	-	-
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	30.06.1993	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	EUR	-	-	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	-	-	-	-	-	-	-	40
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	-	-	-	-	-	-	-	40
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 - EUR	27.05.1998	27.05.2005	5.375%	500,000,000	EUR	-	-	-	-	...	-	-	-
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 (31.12.1998)	EFT POS (31.12.1998)
		H.office	Branch	Agency	Total	H.office	Branch	Agency	Total			
1	Pomurska	1	31	3	35	140	278	6	424	125,722	36	422
2	Podravska	3	40	33	76	545	642	124	1,311	319,841	86	1,494
3	Koroška	1	10	7	18	136	112	21	269	73,947	17	235
4	Savinjska	3	37	45	85	434	492	109	1,035	256,158	81	1,347
5	Zasavska	1	2	6	9	118	42	22	182	46,713	10	135
6	Spodnje-posavska	1	7	16	24	3	116	70	189	70,035	17	370
7	Dolenjska	1	13	23	37	189	168	75	432	106,128	26	469
8	Osrednjeslovenska	16	45	83	144	3,263	606	786	4,655	517,263	194	3,522
9	Gorenjska	1	12	38	51	172	215	207	594	195,638	39	1,002
10	Notranjsko-kraška	0	5	9	14	0	72	35	107	50,365	15	347
11	Goriška	1	21	41	63	73	394	100	567	120,286	56	589
12	Obalno-kraška	1	14	22	37	277	282	93	652	102,827	35	1,429
	Total	30	237	326	593	5,350	3,419	1,648	10,417	1,984,923	612	11,361



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>							Debit cards <sup>2</sup>
		Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	
1	2	3	4	5	6	7=1+2,3+4,5+6	8		
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
1998	31.Dec	350,567	243,296	428,616	165,247	511,831	82,032	593,863	768,968
1996	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
	31.Dec	350,567	243,296	428,616	165,247	511,831	82,032	593,863	768,968

In thousands		Volume of transactions in Slovenia								
		Cards issued in Slovenia							Debit cards <sup>2</sup>	Cards issued abroad <sup>3</sup>
		Credit cards <sup>1</sup>								
Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	8	9		
1	2	3	4	5	6	7=1+2,3+4,5+6	8	9		
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
1998		25,995	12,245	28,331	9,908	33,233	5,006	38,240	1,203	2,278
1996	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
	IV	7,054	3,522	7,799	2,777	9,081	1,495	10,576	629	577

Millions of Tolars		Value of transactions in Slovenia								
		Cards issued in Slovenia							Debit cards <sup>2</sup>	Cards issued abroad <sup>3</sup>
		Credit cards <sup>1</sup>								
Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	8	9		
1	2	3	4	5	6	7=1+2,3+4,5+6	8	9		
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
1998		111,565	73,086	139,059	45,592	152,453	32,198	184,651	6,836	33,552
1996	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
	IV	30,893	21,738	39,821	12,811	43,350	9,282	52,631	3,565	8,639

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
1998	612	27,934	224,010	11,361	1,203	6,836	1,233	26,692	266,650
1996 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
IV	612	7,433	62,636	11,361	629	3,565	1,233	6,531	66,943

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

Column Code	Turnover by Market Segment and by Type of Securities													
	Total		Official Market		OTC Market		Shares		PIF		Bonds		Short-Term Securities	
	Mio SIT	%	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	13,583	-	-	-	-	274	2.0	-	-	8,154	60.0	5,155	38.0	
1993	87,227	-	-	-	-	34,795	39.9	-	-	36,360	41.7	16,073	18.4	
1994	112,830	-	-	-	-	53,352	47.3	-	-	33,014	29.3	26,464	23.5	
1995	88,092	61,726	70.1	26,366	29.9	45,216	51.3	-	-	22,738	25.8	20,138	22.9	
1996	87,004	64,716	74.4	22,288	25.6	67,081	77.1	-	-	13,221	15.2	6,702	7.7	
1997	108,296	62,931	58.1	45,366	41.9	87,555	80.8	-	-	11,526	10.6	9,216	8.5	
1998	173,375	135,373	78.1	38,002	21.9	133,757	77.1	10,035.5	5.8	22,070	12.7	7,512	4.3	
1994 Apr.	10,565	-	-	-	-	7,110	67.3	-	-	3,333	31.5	122	1.2	
1994 May	9,722	-	-	-	-	6,701	68.9	-	-	2,950	30.3	70	0.7	
1994 Jun.	10,825	-	-	-	-	7,723	71.3	-	-	3,085	28.5	17	0.2	
1994 Jul.	7,424	-	-	-	-	3,579	48.2	-	-	3,200	43.1	645	8.7	
1994 Aug.	11,570	-	-	-	-	887	7.7	-	-	1,405	12.1	9,278	80.2	
1994 Sep.	12,719	-	-	-	-	1,485	11.7	-	-	2,838	22.3	8,397	66.0	
1994 Oct.	6,925	-	-	-	-	1,812	26.2	-	-	1,202	17.4	3,911	56.5	
1994 Nov.	10,182	-	-	-	-	5,330	52.4	-	-	2,280	22.4	2,571	25.3	
1994 Dec.	10,782	-	-	-	-	6,691	62.1	-	-	4,083	37.9	8	0.1	
1995 Jan.	3,988	3,072	77.0	915	23.0	2,021	50.7	-	-	1,183	29.7	783	19.6	
1995 Feb.	9,058	4,614	50.9	4,444	49.1	3,194	35.3	-	-	1,619	17.9	4,245	46.9	
1995 Mar.	9,604	2,966	30.9	6,638	69.1	1,231	12.8	-	-	1,953	20.3	6,419	66.8	
1995 Apr.	6,548	2,731	41.7	3,817	58.3	1,067	16.3	-	-	1,760	26.9	3,722	56.8	
1995 May	5,650	3,625	64.2	2,026	35.8	2,362	41.8	-	-	1,405	24.9	1,883	33.3	
1995 Jun.	6,597	4,702	71.3	1,895	28.7	2,752	41.7	-	-	2,647	40.1	1,197	18.1	
1995 Jul.	2,542	1,850	72.8	692	27.2	1,209	47.6	-	-	948	37.3	385	15.2	
1995 Aug.	5,843	4,512	77.2	1,331	22.8	4,462	76.4	-	-	1,067	18.3	314	5.4	
1995 Sep.	5,100	4,048	79.4	1,052	20.6	2,689	52.7	-	-	1,755	34.4	655	12.8	
1995 Oct.	8,735	8,017	91.8	718	8.2	6,736	77.1	-	-	1,664	19.1	335	3.8	
1995 Nov.	11,415	10,417	91.3	998	8.7	7,792	68.3	-	-	3,569	31.3	55	0.5	
1995 Dec.	13,012	11,171	85.9	1,841	14.2	9,699	74.5	-	-	3,169	24.4	144	1.1	
1996 Jan.	6,630	6,296	95.0	334	5.0	4,616	69.6	-	-	1,923	29.0	91	1.4	
1996 Feb.	8,130	7,047	86.7	1,082	13.3	5,341	65.7	-	-	1,947	24.0	842	10.4	
1996 Mar.	14,379	11,103	77.2	3,275	22.8	11,076	77.0	-	-	1,521	10.6	1,782	12.4	
1996 Apr.	7,406	4,038	54.5	3,368	45.5	4,776	64.5	-	-	837	11.3	1,793	24.2	
1996 May	4,051	2,724	67.2	1,327	32.8	3,222	79.5	-	-	458	11.3	371	9.2	
1996 Jun.	5,477	3,333	60.9	2,143	39.1	4,387	80.1	-	-	906	16.5	184	3.4	
1996 Jul.	3,401	1,849	54.4	1,552	45.6	1,895	55.7	-	-	895	26.3	612	18.0	
1996 Aug.	3,320	2,190	66.0	1,130	34.0	2,140	64.4	-	-	735	22.1	446	13.4	
1996 Sep.	5,400	4,096	75.8	1,305	24.2	4,597	85.1	-	-	639	11.8	164	3.0	
1996 Oct.	14,546	11,078	76.2	3,468	23.8	13,579	93.4	-	-	756	5.2	210	1.4	
1996 Nov.	7,125	5,509	77.3	1,616	22.7	5,928	83.2	-	-	1,089	15.3	109	1.5	
1996 Dec.	7,140	5,454	76.4	1,686	23.6	5,525	77.4	-	-	1,517	21.2	98	1.4	
1997 Jan.	13,487	10,329	76.6	3,158	23.4	12,511	92.8	-	-	849	6.3	128	0.9	
1997 Feb.	14,782	8,180	55.3	6,603	44.7	13,701	92.7	-	-	981	6.6	100	0.7	
1997 Mar.	4,014	2,109	52.5	1,906	47.5	3,098	77.2	-	-	742	18.5	174	4.3	
1997 Apr.	4,734	2,623	55.4	2,110	44.6	2,680	56.6	-	-	1,379	29.1	674	14.2	
1997 May	4,273	2,579	60.4	1,694	39.6	2,857	66.9	-	-	939	22.0	477	11.2	
1997 Jun.	4,510	2,242	49.7	2,268	50.3	2,863	63.5	-	-	1,119	24.8	528	11.7	
1997 Jul.	16,803	8,979	53.4	7,824	46.6	16,121	95.9	-	-	433	2.6	249	1.5	
1997 Aug.	8,339	4,579	54.9	3,761	45.1	7,558	90.6	-	-	574	6.9	207	2.5	
1997 Sep.	7,788	4,619	59.3	3,169	40.7	6,903	88.6	-	-	782	10.0	103	1.3	
1997 Oct.	7,443	3,900	52.4	3,542	47.6	6,118	82.2	-	-	566	7.6	758	10.2	
1997 Nov.	5,706	4,439	77.8	1,267	22.2	5,244	91.9	-	-	409	7.2	53	0.9	
1997 Dec.	16,417	8,361	50.9	8,055	49.1	7,901	48.1	-	-	2,752	16.8	5,764	35.1	
1998 Jan.	4,570	3,573	78.2	997	21.8	3,227	70.6	8.3	0.2	890	19.5	445	9.7	
1998 Feb.	9,219	7,862	85.3	1,358	14.7	7,894	85.6	27.8	0.3	581	6.3	717	7.8	
1998 Mar.	15,371	12,901	83.9	2,470	16.1	13,054	84.9	59.6	0.4	859	5.6	1,398	9.1	
1998 Apr.	7,787	5,787	74.3	2,001	25.7	6,197	79.6	102.6	1.3	546	7.0	941	12.1	
1998 May	6,766	4,930	72.9	1,836	27.1	5,448	80.5	300.0	4.4	715	10.6	303	4.5	
1998 Jun.	12,496	9,721	77.8	2,775	22.2	10,206	81.7	105.6	0.8	1,620	13.0	564	4.5	
1998 Jul.	17,119	12,790	74.7	4,329	25.3	14,453	84.4	211.3	1.2	1,539	9.0	916	5.3	
1998 Aug.	20,209	16,501	81.6	3,708	18.4	17,597	87.1	579.9	2.9	1,291	6.4	741	3.7	
1998 Sep.	13,979	11,228	80.3	2,750	19.7	12,426	88.9	883.7	6.3	619	4.4	50	0.4	
1998 Oct.	9,775	6,732	68.9	3,043	31.1	6,371	65.2	1,244.6	12.7	1,899	19.4	260	2.7	
1998 Nov.	20,177	15,112	74.9	5,065	25.1	13,515	67.0	3,560.1	17.6	2,978	14.8	123	0.6	
1998 Dec.	35,907	28,237	78.6	7,670	21.4	23,369	65.1	2,952.0	8.2	8,533	23.8	1,053	2.9	
1999 Jan.	23,418	17,632	75.3	5,786	24.7	16,615	70.9	2,674.6	11.4	4,076	17.4	53	0.2	
1999 Feb.	22,830	17,691	77.5	5,139	22.5	18,057	79.1	2,485.1	10.9	1,943	8.5	345	1.5	

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			PIF		Bonds	
	Mio	SIT	Ratio	Mio	SIT	Ratio	Mio	SIT	Ratio	Mio	SIT	Ratio	Mio	SIT
	1	2	3	4	5	6	7	8	9	10		11	12	
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	
1998	710,252	0.234	524,334	0.258	185,918	0.164	483,037	0.277	82,106	0.122	-	145,108	0.152	
1995 Jan.	72,692	0.044	72,692	0.042	6,452	0.020	28,534	0.071	-	-	-	50,610	0.023	
1995 Feb.	73,366	0.066	67,032	0.069	6,333	0.031	27,153	0.118	-	-	-	46,213	0.035	
1995 Mar.	71,807	0.044	65,418	0.045	6,388	0.034	26,035	0.047	-	-	-	45,772	0.043	
1995 Apr.	71,742	0.039	65,062	0.042	6,680	0.014	25,263	0.042	-	-	-	46,478	0.038	
1995 May	76,816	0.049	70,129	0.052	6,687	0.021	29,957	0.079	-	-	-	46,860	0.030	
1995 Jun.	73,374	0.074	65,388	0.072	7,986	0.087	28,049	0.098	-	-	-	45,325	0.058	
1995 Jul.	77,367	0.028	69,250	0.027	8,117	0.038	28,368	0.043	-	-	-	48,999	0.019	
1995 Aug.	80,455	0.069	72,979	0.062	7,476	0.136	30,706	0.145	-	-	-	49,749	0.021	
1995 Sep.	83,434	0.053	76,094	0.053	7,340	0.054	32,310	0.083	-	-	-	51,124	0.034	
1995 Oct.	98,247	0.086	91,783	0.087	6,464	0.059	39,426	0.171	-	-	-	58,821	0.028	
1995 Nov.	103,414	0.110	95,977	0.109	7,437	0.127	42,044	0.185	-	-	-	61,370	0.058	
1995 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	
1996 Feb.	110,066	0.066	104,448	0.067	5,619	0.043	51,602	0.103	-	-	-	58,465	0.033	
1996 Mar.	108,357	0.116	102,121	0.109	6,236	0.239	49,280	0.225	-	-	-	59,077	0.026	
1996 Apr.	116,500	0.048	94,750	0.043	21,751	0.072	57,709	0.083	-	-	-	58,791	0.014	
1996 May	120,410	0.031	98,600	0.028	21,811	0.044	61,018	0.053	-	-	-	59,392	0.008	
1996 Jun.	119,399	0.044	91,710	0.036	27,689	0.071	61,386	0.071	-	-	-	58,012	0.016	
1996 Jul.	120,040	0.023	92,197	0.020	27,843	0.034	59,077	0.032	-	-	-	60,963	0.015	
1996 Aug.	121,286	0.024	94,346	0.023	26,940	0.025	60,855	0.035	-	-	-	60,430	0.012	
1996 Sep.	157,512	0.033	125,498	0.033	32,014	0.036	102,719	0.045	-	-	-	54,793	0.012	
1996 Oct.	173,411	0.083	137,116	0.081	36,295	0.090	116,571	0.116	-	-	-	56,840	0.013	
1996 Nov.	179,317	0.039	141,059	0.039	38,258	0.039	122,895	0.048	-	-	-	56,421	0.019	
1996 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	
1997 Feb.	311,355	0.047	193,169	0.042	118,185	0.055	245,139	0.056	-	-	-	66,216	0.015	
1997 Mar.	276,512	0.014	171,065	0.012	105,447	0.016	210,442	0.015	-	-	-	66,071	0.011	
1997 Apr.	308,317	0.013	183,517	0.014	124,800	0.012	226,295	0.012	-	-	-	82,022	0.017	
1997 May	338,032	0.011	213,342	0.012	124,690	0.010	256,993	0.011	-	-	-	81,039	0.012	
1997 Jun.	332,717	0.012	220,646	0.010	112,071	0.016	254,591	0.011	-	-	-	78,126	0.014	
1997 Jul.	397,789	0.042	254,790	0.035	142,999	0.053	317,129	0.051	-	-	-	80,660	0.005	
1997 Aug.	418,524	0.019	272,252	0.017	146,272	0.024	335,303	0.023	-	-	-	83,221	0.007	
1997 Sep.	412,365	0.019	267,946	0.017	144,420	0.021	328,056	0.021	-	-	-	84,309	0.009	
1997 Oct.	400,200	0.017	262,647	0.015	137,553	0.020	315,203	0.019	-	-	-	84,997	0.007	
1997 Nov.	373,224	0.015	302,996	0.015	70,228	0.017	288,634	0.018	-	-	-	84,590	0.005	
1997 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	334,134	0.010	1,911	0.004	-	86,912	0.010	
1998 Feb.	438,341	0.019	375,990	0.021	62,351	0.010	350,062	0.023	1,693	0.016	-	86,587	0.007	
1998 Mar.	479,817	0.029	409,870	0.031	69,947	0.015	391,288	0.033	3,396	0.018	-	85,133	0.010	
1998 Apr.	496,903	0.014	419,605	0.014	77,298	0.014	405,973	0.015	5,435	0.019	-	85,494	0.006	
1998 May	497,022	0.013	419,883	0.012	77,139	0.020	406,562	0.013	6,705	0.045	-	83,755	0.009	
1998 Jun.	523,125	0.023	422,828	0.023	100,297	0.022	423,331	0.024	14,259	0.007	-	85,536	0.019	
1998 Jul.	607,406	0.027	467,186	0.027	140,221	0.024	476,558	0.030	16,283	0.013	-	114,565	0.013	
1998 Aug.	611,291	0.032	491,977	0.034	119,314	0.025	445,496	0.039	24,812	0.023	-	140,982	0.009	
1998 Sep.	612,050	0.023	487,257	0.023	124,793	0.022	443,052	0.028	27,626	0.032	-	141,372	0.004	
1998 Oct.	608,546	0.016	466,479	0.014	142,066	0.020	419,854	0.015	46,165	0.027	-	142,527	0.013	
1998 Nov.	647,780	0.031	488,833	0.031	158,947	0.031	440,304	0.031	64,583	0.055	-	142,893	0.021	
1998 Dec.	710,252	0.049	524,334	0.054	185,918	0.036	483,037	0.048	82,106	0.036	-	145,108	0.059	
1999 Jan.	776,931	0.030	574,772	0.031	202,159	0.028	540,644	0.031	90,928	0.029	-	145,359	0.028	
1999 Feb.	796,969	0.028	587,859	0.030	209,110	0.023	558,826	0.032	93,815	0.026	-	144,328	0.013	

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
1998	1,705.8	301.1	21.4	1,378.5	2,026.5	108.2	0.9	0.8	101.7	108.2
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
	Dec.	1,705.8	53.4	3.2	1,660.7	1,705.8	108.2	1.7	1.6	106.6
1999	Jan.	1,886.9	181.1	10.6	1,679.5	1,886.9	110.3	2.1	1.9	107.2
	Feb.	1,935.0	48.1	2.6	1,875.4	1,981.9	106.1	-4.3	-3.9	106.1

Source: The Ljubljana Stock Exchange and computations in BS.

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

	EUR	ATS	FRF	DEM	ITL (100)	GBP	CHF	USD	JPY	HRK	
	Tolars per 1 unit of currency, unless indicated otherwise										
Column	1	2	3	4	5	6	7	8	9	10	
Code											
1992	105.0788	7.4079	15.3806	52.1280	6.5964	142.7462	57.9490	81.2870	0.6422	0.4271	
1993	132.2802	9.7263	19.9698	68.4290	7.2000	170.0252	76.6669	113.2419	1.0248	0.0491	
1994	152.3622	11.2826	23.2076	79.3741	7.9863	197.0006	94.2149	128.8086	1.2598	21.2188	
1995	153.1177	11.7496	23.7403	82.6606	7.2839	186.9737	100.2418	118.5185	1.2644	22.5009	
1996	169.5098	12.7891	26.4599	89.9759	8.7756	211.4174	109.6247	135.3655	1.2453	24.8883	
1997	180.3985	13.0900	27.3646	92.1182	9.3789	261.5308	110.0789	159.6893	1.3224	25.9223	
1998	186.2659	13.4189	28.1624	94.4126	9.5657	275.2013	114.6526	166.1346	1.2743	26.0659	
1997	May	177.5799	12.9407	27.0129	91.0828	9.2228	253.7314	108.3855	155.2447	1.3065	25.5422
	Jun.	177.3041	12.9016	26.8971	90.7940	9.2449	257.3874	108.7652	156.7438	1.3694	25.4864
	Jul.	179.3672	12.9275	26.9597	90.9580	9.3455	272.0948	109.9174	162.6400	1.4148	25.5160
	Aug.	181.0379	13.0762	27.2989	92.0112	9.4203	271.8127	111.8998	169.4761	1.4382	25.8738
	Sep.	182.7346	13.2369	27.7085	93.1529	9.5457	266.8780	113.1564	166.8074	1.3810	26.2436
	Oct.	184.6936	13.3583	28.0193	94.0174	9.6014	269.4074	113.5775	165.5936	1.3684	26.5785
	Nov.	186.8105	13.4194	28.2057	94.4493	9.6391	276.0143	116.2822	163.5840	1.3088	26.8011
	Dec.	186.8369	13.4220	28.2107	94.4404	9.6342	278.9127	116.7544	167.6490	1.2961	26.8101
1998	Jan.	186.4228	13.4154	28.1837	94.3813	9.5908	280.4598	116.1845	171.3025	1.3250	26.8436
	Feb.	186.4277	13.4197	28.1689	94.4210	9.5684	280.9207	117.0453	171.3136	1.3628	26.8405
	Mar.	187.1243	13.4119	28.1470	94.3572	9.5836	285.8834	115.8443	172.2604	1.3383	26.7201
	Apr.	186.1823	13.3456	28.0108	93.8932	9.5080	285.6367	113.1727	170.7925	1.2916	26.3572
	May	184.1981	13.2883	27.8839	93.5046	9.4814	271.8683	112.2290	165.9809	1.2318	25.9188
	Jun.	184.8274	13.3031	27.9164	93.6032	9.5011	276.2433	112.3616	167.5283	1.1962	25.7299
	Jul.	185.7253	13.3572	28.0320	93.9766	9.5329	278.1709	111.6062	169.1221	1.2045	25.7919
	Aug.	186.0466	13.4077	28.1384	94.3365	9.5616	275.5002	112.7914	168.7189	1.1659	26.0594
	Sep.	185.6987	13.4180	28.1566	94.4132	9.5563	270.5335	114.6860	161.0634	1.1960	25.8225
	Oct.	186.5661	13.4549	28.2332	94.6652	9.5687	263.0587	116.0226	155.0097	1.2810	25.4730
	Nov.	187.4029	13.5498	28.4302	95.3298	9.6334	266.2681	115.8643	160.1551	1.3331	25.5413
	Dec.	188.5689	13.6550	28.6483	96.0693	9.7023	267.8727	118.0236	160.3682	1.3648	25.6932
1999	Jan.	188.6930	13.7129	28.7661	96.4772	9.7452	268.4026	117.5315	162.5013	1.4370	25.8177
	Feb.	189.1781	13.7481	28.8400	96.7252	9.7702	274.7648	118.3320	168.6383	1.4458	25.3825

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

	EUR	ATS	FRF	DEM	ITL (100)	GBP	CHF	USD	JPY	HRK	
	Tolars per 1 unit of currency, unless indicated otherwise										
Column	1	2	3	4	5	6	7	8	9	10	
Code											
1991	31. Dec.	75.7555	5.3038	10.9283	37.3298	4.9238	106.1285	41.9008	56.6927	0.4502	1.0000
1992	31. Dec.	119.4741	8.6916	17.9544	61.1527	6.6932	149.2738	67.5004	98.7005	0.7925	0.1300
1993	31. Dec.	147.8001	10.8632	22.4726	76.3726	7.7251	195.2084	89.8447	131.8420	1.1819	0.0200
1994	31. Dec.	155.1327	11.6039	23.6594	81.6488	7.7877	197.6472	96.5088	126.4576	1.2687	22.0000
1995	31. Dec.	161.4538	12.4927	25.7104	87.8899	7.9496	194.5444	109.4581	125.9902	1.2224	23.6770
1996	31. Dec.	175.4113	12.9313	26.9691	90.9951	9.2578	239.0169	104.6444	141.4792	1.2201	25.5786
1997	31. Dec.	186.7334	13.4175	28.2104	94.4028	9.6074	281.5091	116.3514	169.1792	1.3063	26.8496
1998	31. Dec.	188.9271	13.6958	28.7310	96.3545	9.7318	269.5999	117.7452	161.2011	1.3976	25.7502
1997	30. Jun.	177.7696	12.8872	26.8652	90.6780	9.2700	261.7147	108.8135	156.8729	1.3727	25.4537
	31. Jul.	180.1498	12.9874	27.1052	91.3770	9.3771	273.9939	110.5388	168.4809	1.4163	25.6355
	31. Aug.	181.9742	13.1629	27.5161	92.6313	9.4632	269.6405	112.0654	166.1806	1.3939	26.0848
	30. Sep.	183.4762	13.3058	27.8831	93.6366	9.5687	266.5646	113.3377	165.0625	1.3633	26.4015
	31. Oct.	185.3766	13.3972	28.1391	94.2937	9.5991	269.8685	115.7549	162.0908	1.3459	26.7535
	30. Nov.	187.2329	13.4228	28.2316	94.4738	9.6448	279.4914	116.8074	166.6235	1.3050	26.7874
	31. Dec.	186.7334	13.4175	28.2104	94.4028	9.6074	281.5091	116.3514	169.1792	1.3063	26.8496
1998	31. Jan.	186.2768	13.4145	28.1645	94.3819	9.5665	282.2018	116.8212	172.3885	1.3515	26.8474
	28. Feb.	186.7673	13.4253	28.1665	94.4581	9.5856	281.4852	116.5283	171.0826	1.3548	26.7981
	31. Mar.	187.1495	13.3827	28.0986	94.1514	9.5517	290.3160	114.4317	172.6738	1.3078	26.5613
	30. Apr.	185.1612	13.3073	27.9301	93.6340	9.4823	280.6211	112.5134	168.3539	1.2743	26.1580
	31. May	184.0273	13.2856	27.8771	93.4813	9.4855	271.7502	112.5394	166.6118	1.2010	25.7656
	30. Jun.	185.7913	13.3242	27.9664	93.7464	9.5162	282.4578	111.2957	169.6997	1.1965	25.7279
	31. Jul.	185.6202	13.3927	28.0998	94.2282	9.5510	273.6576	112.6216	166.6897	1.1730	25.9017
	31. Aug.	186.2918	13.4153	28.1531	94.3942	9.5565	278.8878	114.3492	169.1356	1.1807	26.0582
	30. Sep.	185.9714	13.4279	28.1746	94.4760	9.5544	270.1070	114.0137	158.0773	1.1778	25.6076
	31. Oct.	186.7537	13.4946	28.3128	94.9458	9.5971	262.9524	116.4748	156.7365	1.3454	25.4602
	30. Nov.	188.0369	13.5991	28.5340	95.6809	9.6657	270.0115	116.0466	162.9063	1.3300	25.6071
	31. Dec.	188.9271	13.6958	28.7310	96.3545	9.7318	269.5999	117.7452	161.2011	1.3976	25.7502
1999	31. Jan.	188.8185	13.7220	28.7852	96.5414	9.7517	273.2144	117.0677	165.8776	1.4269	25.6707
	28. Feb.	189.5431	13.7746	28.8957	96.9118	9.7891	275.6991	119.2620	172.0304	1.4392	25.1520



## 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	
1998	94.5099	94.6356	94.5752	10,092.8	10,060.2	32.6	21,467.3	94.4367	4,280.2	3,885.2	395.0	
1994	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	828.2	16.1	1,751.1	96.2305	286.8	306.9	-20.1
	Dec.	96.3775	96.5143	96.4480	1,053.6	1,024.4	29.1	2,200.1	96.5536	302.9	316.8	-13.9
1999	Jan.	96.4878	96.7215	96.6088	722.7	766.5	-43.8	1,576.3	96.6641	266.2	245.1	21.2
	Feb.	97.2073	97.3898	97.2971	737.5	721.1	16.4	1,496.4	97.2330	257.9	242.4	15.5

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

		Exchange rate (DEM)			Turnover				Exchange offices			
		Enterprises-Banks	Banks-Enterprises	Total	Enterprises-Banks	Banks-Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance
Column	Code	Tolars per 1 DEM			Millions of DEM				SIT per DEM	Millions of DEM		
		1	2	3	4	5	6	7	8	9	10	11
Nov.	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
Dec.	1	96.3557	96.5869	96.4425	58.0	39.7	18.3	102.3	96.5599	11.8	13.2	-1.5
	2	96.3789	96.5742	96.4904	38.4	49.6	-11.2	90.9	96.5390	11.1	11.8	-0.7
	3	96.3819	96.5925	96.4763	40.5	40.3	0.2	89.7	96.5567	11.1	13.5	-2.4
	4	96.3992	96.5898	96.4799	44.5	33.2	11.3	80.7	96.5670	10.6	11.7	-1.2
	7	96.3988	96.5225	96.4624	34.9	36.7	-1.8	72.0	96.5610	14.0	12.2	1.8
	8	96.3835	96.6317	96.5198	34.1	40.3	-6.2	84.2	96.5748	11.4	10.5	0.9
	9	96.3903	96.5972	96.4987	35.3	36.2	-0.9	78.3	96.5791	10.4	11.1	-0.7
	10	96.4008	96.5359	96.4691	46.2	36.3	9.9	96.4	96.5672	10.7	11.7	-1.1
	11	96.3204	96.4948	96.4147	36.4	42.7	-6.2	82.5	96.5633	11.3	14.1	-2.8
	14	96.3667	96.5888	96.4806	41.3	42.1	-0.8	88.4	96.5493	13.8	12.8	1.0
	15	96.3986	96.5667	96.4828	40.8	41.0	-0.2	82.5	96.5541	12.5	13.9	-1.4
	16	96.3381	96.5762	96.4557	71.7	62.0	9.7	141.3	96.5348	11.6	13.9	-2.3
	17	96.4152	95.9098	96.1427	50.9	71.4	-20.4	128.1	96.5542	12.2	12.6	-0.5
	18	96.3412	96.5736	96.4240	70.0	37.3	32.7	112.1	96.5735	13.9	15.3	-1.4
	21	96.3644	96.4701	96.4280	41.8	62.8	-21.0	105.4	96.5602	16.1	15.4	0.6
	22	96.4045	96.5749	96.5161	37.6	58.4	-20.8	103.7	96.5557	14.5	14.4	0.1
	23	96.3833	96.5954	96.4995	40.9	48.9	-8.0	92.1	96.5667	15.2	16.5	-1.2
	24	96.4243	96.5853	96.4845	64.0	39.9	24.1	106.6	96.5248	14.9	15.1	-0.1
	28	96.3389	96.6310	96.5353	35.1	72.9	-37.8	119.7	96.5630	21.0	18.8	2.1
	29	96.3938	96.4923	96.4521	43.9	59.0	-15.1	111.4	96.5425	15.7	16.3	-0.6
	30	96.3958	96.5907	96.4564	69.6	31.9	37.7	109.6	96.5206	14.5	16.7	-2.2
	31	96.3568	96.3970	96.3725	77.3	41.7	35.6	122.0	96.5408	7.8	9.2	-1.3
Jan.	4	96.3876	96.3475	96.3628	20.7	47.6	-26.9	70.6	96.6017	15.8	13.8	2.0
	5	96.3573	96.5529	96.4337	68.9	44.1	24.8	131.2	96.5743	11.7	11.6	0.0
	6	96.3950	96.6917	96.5612	21.6	41.2	-19.6	77.0	96.5731	11.7	11.6	0.1
	7	96.4149	96.6273	96.5369	30.9	37.2	-6.3	76.4	96.6071	10.3	10.4	-0.1
	8	96.4038	96.5534	96.5029	24.9	32.4	-7.5	65.8	96.5846	11.1	11.7	-0.7
	11	96.4129	96.6707	96.5617	28.4	39.1	-10.7	68.9	96.6035	11.9	10.1	1.8
	12	96.4022	96.6511	96.5505	25.5	37.4	-11.9	63.4	96.6143	11.3	9.8	1.5
	13	96.3833	96.3969	96.3960	52.1	36.1	16.0	90.9	96.6202	12.3	10.2	2.1
	14	96.4299	96.6399	96.5290	48.2	34.2	14.0	89.5	96.6226	11.6	10.3	1.2
	15	96.3949	96.6030	96.4937	41.5	32.3	9.2	76.5	96.6139	13.7	14.4	-0.7
	18	96.4257	96.7502	96.6011	33.9	40.4	-6.5	75.0	96.6267	16.1	12.3	3.8
	19	96.4406	96.6302	96.5243	43.7	35.0	8.7	79.6	96.6267	12.0	11.0	1.0
	20	96.4508	96.7417	96.5806	42.8	34.6	8.3	77.6	96.6203	13.1	10.9	2.2
	21	96.4852	96.7005	96.5802	41.6	31.9	9.7	74.3	96.6232	11.0	11.1	-0.1
	22	96.4562	96.7218	96.5998	33.3	37.6	-4.3	73.4	96.6124	12.4	12.0	0.4
	25	96.4799	96.7104	96.6080	30.7	38.7	-8.0	71.6	96.6185	14.7	10.7	4.0
	26	96.5712	96.9237	96.7641	32.8	40.0	-7.2	74.6	96.7825	11.0	11.0	0.0
	27	96.8467	97.1537	97.0294	32.3	44.8	-12.5	81.7	96.9334	11.1	9.4	1.6
	28	96.8846	97.1712	97.0588	31.1	41.9	-10.8	79.0	96.9431	11.3	9.9	1.4
	29	96.8692	97.0913	96.9839	35.7	37.9	-2.2	75.3	96.9356	13.2	14.5	-1.3
Feb.	1	96.8941	97.1676	97.0398	33.3	38.1	-4.9	71.8	96.9394	14.7	12.2	2.5
	2	97.0836	97.3327	97.2121	42.8	48.6	-5.8	92.3	97.1164	10.6	11.1	-0.5
	3	97.1244	97.2934	97.2203	33.9	42.1	-8.2	78.2	97.1690	13.1	11.1	2.0
	4	97.1961	97.4397	97.3146	36.5	33.1	3.4	72.2	97.1800	12.6	10.9	1.7
	5	97.1679	97.3592	97.2610	31.4	31.1	0.3	63.6	97.2088	14.3	15.0	-0.7
	9	97.1926	97.4257	97.3036	47.2	42.9	4.3	90.3	97.2158	16.1	11.7	4.4
	10	97.2218	97.4654	97.3005	45.5	23.2	22.3	69.2	97.2182	7.4	6.3	1.0
	11	97.2617	97.4761	97.3567	51.1	40.4	10.6	92.4	97.2320	10.0	9.6	0.4
	12	97.2217	97.4882	97.3501	36.5	30.5	6.0	71.1	97.2212	12.8	15.1	-2.3
	15	97.2385	97.3631	97.3037	34.3	34.7	-0.4	71.6	97.2379	14.5	11.7	2.8
	16	97.2409	97.4792	97.3745	31.3	39.2	-7.9	72.8	97.2332	11.3	10.8	0.5
	17	97.2136	97.3430	97.2638	41.4	34.8	6.6	80.1	97.2375	11.9	10.9	1.0
	18	97.2559	97.4385	97.3345	38.9	29.5	9.4	69.8	97.2974	12.1	12.0	0.1
	19	97.2842	97.4534	97.3795	36.1	46.9	-10.9	84.2	97.3083	12.9	15.0	-2.2
	22	97.3826	97.4461	97.4182	30.4	43.5	-13.1	75.6	97.3542	14.8	12.5	2.3
	23	97.2673	97.2417	97.2538	37.7	41.8	-4.1	80.8	97.3296	12.2	11.2	1.1
	24	97.2104	97.4029	97.3108	47.0	52.4	-5.4	101.8	97.3371	12.6	10.0	2.6
	25	97.2103	97.4036	97.2926	48.2	37.8	10.4	91.2	97.3038	11.5	10.3	1.1
	26	97.2641	97.4554	97.3516	34.2	30.5	3.7	67.4	97.3048	13.2	14.6	-1.3

## 3.1. Balance of Payments

Millions of US Dollars	1996	1997	1998	I-1998	II-1998	III-1998	IV-1998
<b>I. Current account</b>	39.0	36.6	-3.8	-79.0	-31.0	161.4	-55.2
<b>1. Goods<sup>1</sup></b>	-881.7	-771.6	-774.9	-276.8	-218.5	-46.3	-233.4
1.1. Export of goods	8,370.0	8,407.1	9,095.4	2,111.0	2,277.1	2,225.8	2,481.5
- Export f.o.b. <sup>1</sup>	8,309.8	8,372.4	9,048.8	2,104.4	2,268.0	2,208.0	2,468.3
- Coverage adjustment	60.2	34.7	46.6	6.5	9.0	17.8	13.2
1.2. Import of goods	-9,251.7	-9,178.7	-9,870.3	-2,387.7	-2,495.5	-2,272.2	-2,714.9
- Import c.i.f. <sup>1</sup>	-9,421.4	-9,358.3	-10,097.9	-2,444.7	-2,553.0	-2,322.8	-2,777.4
- Valuation adjustment	382.4	379.8	409.8	99.2	103.6	94.3	112.7
- Coverage adjustment	-212.7	-200.2	-182.3	-42.2	-46.1	-43.6	-50.2
<b>2. Services</b>	704.2	590.0	513.7	126.7	134.8	145.8	106.4
2.1. Export of services	2,126.9	2,042.6	2,047.4	439.7	498.4	595.0	514.4
2.2. Import of services	-1,422.6	-1,452.6	-1,533.6	-313.0	-363.5	-449.2	-407.9
<b>3. Income</b>	154.9	130.6	145.5	47.3	19.3	38.4	40.5
3.1. Receipts	419.5	416.8	460.0	108.7	113.4	118.3	119.6
3.2. Expenditures	-264.6	-286.2	-314.5	-61.4	-94.1	-79.9	-79.1
<b>4. Current transfers</b>	61.6	87.6	111.9	23.7	33.3	23.6	31.3
4.1. In Slovenia	206.7	217.0	268.8	55.8	66.3	68.7	78.1
4.2. Abroad	-145.1	-129.4	-156.9	-32.1	-32.9	-45.1	-46.8
<b>II. Capital and financial account</b>	-46.8	-102.8	-167.0	30.5	23.8	-204.9	-16.3
<b>A. Capital account</b>	-4.9	-4.2	-4.0	-1.3	-0.6	0.6	-2.6
1. Capital transfers	-2.4	-3.0	-2.9	-0.3	-0.6	0.5	-2.5
2. Nonproduced nonfinancial assets	-2.5	-1.2	-1.1	-1.1	0.0	0.1	-0.1
<b>B. Financial account</b>	-41.9	-98.7	-163.0	31.8	24.5	-205.5	-13.7
<b>1. Direct investment<sup>2</sup></b>	177.7	295.3	154.4	11.4	15.9	121.1	6.0
1.1. Abroad	-7.7	-25.5	-11.0	-1.0	-5.1	-0.5	-4.3
1.2. In Slovenia <sup>2</sup>	185.5	320.8	165.4	12.4	21.0	121.6	10.4
<b>2. Portfolio investment<sup>3,4</sup></b>	636.9	235.5	89.6	9.2	182.4	-96.9	-5.1
<b>3. Other investment</b>	-269.7	657.6	-249.2	39.4	166.6	-264.9	-190.2
3.1. Assets	-425.6	288.2	-591.6	26.6	41.9	-368.0	-292.0
a) Trade credits <sup>5</sup>	-161.6	-264.2	-486.3	-40.2	-53.9	-257.2	-135.0
- Long-term	2.8	1.3	-17.0	-1.9	-9.4	-6.1	0.4
- Short-term <sup>5</sup>	-164.3	-265.4	-469.3	-38.4	-44.4	-251.0	-135.4
b) Loans	-7.2	-67.2	-52.2	-3.5	-14.5	-26.5	-7.7
Banks	-5.5	-70.7	-30.6	-2.3	-8.7	-17.6	-2.0
Other sectors	-1.7	3.5	-21.6	-1.2	-5.8	-8.9	-5.7
c) Currency and deposits	-414.3	678.9	-59.6	75.4	86.8	-73.2	-148.6
Banks	-339.3	599.5	-30.2	54.6	67.0	-51.2	-100.5
Other sectors	-75.1	79.4	-29.4	20.8	19.8	-21.9	-48.1
Households	-103.3	73.8	-28.1	20.0	20.1	-20.2	-48.0
Acc.'s abroad	28.3	5.7	-1.3	0.8	-0.3	-1.7	-0.1
d) Other assets	157.5	-59.3	6.5	-5.1	23.4	-11.2	-0.7
Bank of Slovenia <sup>6</sup>	131.4	-7.6	-5.4	-5.6	0.5	-0.1	-0.2
Banks	27.1	-52.3	9.2	-0.3	23.5	-12.6	-1.4
Other sectors	-1.0	0.5	2.7	0.9	-0.6	1.5	0.9
3.2. Liabilities	155.9	369.4	342.4	12.8	124.7	103.1	101.8
a) Trade credits <sup>5</sup>	17.2	14.1	35.9	0.3	0.8	18.7	16.2
b) Loans	-11.6	334.2	257.1	17.7	104.7	107.1	27.6
Bank of Slovenia <sup>7</sup>	-2.6	-1.2	0.0	0.0	0.0	0.0	0.0
General government	-74.1	-4.7	-21.8	-3.3	-12.5	11.6	-17.6
Banks <sup>3</sup>	-177.6	3.0	41.8	-7.2	41.9	30.2	-23.1
Other sectors	242.7	337.2	237.0	28.2	75.3	65.2	68.4
c) Deposits	154.9	20.4	44.0	-3.9	11.3	-23.1	59.7
d) Other liabilities	-4.6	0.7	5.4	-1.3	7.9	0.4	-1.6
<b>4. Reserve assets<sup>8</sup></b>	-586.8	-1,287.1	-157.8	-28.2	-340.4	35.2	175.6
4.1. Gold, SDR's and Reserve position in IMF	-0.1	0.1	-46.0	-0.1	0.0	-22.4	-23.5
4.2. Currency and deposits <sup>3,6</sup>	-391.9	-508.0	721.2	170.8	-239.3	227.9	561.9
4.3. Securities	-194.8	-779.2	-833.1	-198.9	-101.1	-170.3	-362.7
<b>III. Net errors and omissions</b>	7.7	66.2	170.7	48.6	7.2	43.5	71.5

## 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

BALANCE OF PAYMENTS AND EXTERNAL POSITION



## 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	7,745.2	-7,553.3	-154.2	6,082.9	-6,237.1	375.3	1,392.7	-1,017.3
1994	600.1	9,207.4	-8,607.3	-337.5	6,830.3	-7,167.8	675.8	1,804.3	-1,128.5
1995	-22.8	11,062.2	-11,085.0	-954.3	8,350.2	-9,304.5	631.1	2,022.9	-1,391.8
1996	39.0	11,123.1	-11,084.1	-881.7	8,370.0	-9,251.7	704.2	2,126.9	-1,422.6
1997	36.6	11,083.5	-11,046.9	-771.6	8,407.1	-9,178.7	590.0	2,042.6	-1,452.6
1998	-3.8	11,871.6	-11,875.3	-774.9	9,095.4	-9,870.3	513.7	2,047.4	-1,533.6
1997 Aug.	-13.6	734.4	-748.0	-69.7	498.2	-567.9	44.1	189.3	-145.2
Sep.	80.9	990.3	-909.4	12.1	762.2	-750.1	50.8	177.1	-126.3
Oct.	18.6	1,023.3	-1,004.7	-54.5	798.9	-853.4	47.8	172.9	-125.2
Nov.	45.8	957.2	-911.4	-36.2	746.0	-782.1	47.9	153.0	-105.0
Dec.	-11.8	941.0	-952.8	-43.1	697.5	-740.6	24.9	174.3	-149.4
1998 Jan.	-15.7	836.7	-852.4	-86.6	644.7	-731.2	39.6	139.2	-99.5
Feb.	-31.5	894.2	-925.7	-85.7	699.3	-785.0	36.0	141.1	-105.1
Mar.	-31.9	984.2	-1,016.1	-104.5	767.0	-871.5	51.1	159.4	-108.4
Apr.	-18.8	971.0	-989.8	-90.1	752.3	-842.4	46.7	163.0	-116.3
May	-17.8	962.0	-979.8	-89.4	742.9	-832.3	43.1	163.8	-120.7
Jun.	5.6	1,022.0	-1,016.5	-39.0	781.9	-820.8	45.1	171.6	-126.5
Jul.	30.5	1,078.3	-1,047.8	-7.9	824.7	-832.5	22.2	192.0	-169.8
Aug.	58.2	829.6	-771.4	-30.6	555.0	-585.6	64.7	213.3	-148.6
Sep.	72.7	1,099.9	-1,027.1	-7.8	846.2	-854.0	58.8	189.6	-130.8
Oct.	1.1	1,131.7	-1,130.6	-59.0	895.5	-954.5	29.1	171.1	-141.9
Nov.	-4.9	1,084.4	-1,089.4	-58.3	864.6	-922.8	36.6	156.7	-120.0
Dec.	-51.3	977.5	-1,028.8	-116.1	721.5	-837.6	40.6	186.6	-146.0
1999 Jan.	93.9	901.2	-807.3	15.1	688.9	-673.8	45.7	151.6	-105.9

Millions of US Dollars	Services						Income				
	Business etc. services			Others services			Balance	Labor income			Balance
	Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures	
Column Code	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16
1992	-6.3	5.2	-11.4	-132.8	136.2	-269.0	-91.3	-1.5	-	-1.5	-89.8
1993	-1.4	108.7	-110.1	-85.8	57.7	-143.5	-51.4	-7.7	8.0	-15.7	-43.6
1994	32.6	152.5	-119.9	-95.5	48.6	-144.1	169.6	201.1	217.1	-16.1	-31.5
1995	-37.8	124.8	-162.6	-102.7	65.9	-168.5	209.5	209.9	235.1	-25.3	-0.3
1996	-84.4	108.0	-192.4	-76.9	91.6	-168.5	154.9	209.7	233.6	-24.0	-54.8
1997	-77.4	107.5	-185.0	-119.4	103.3	-222.7	130.6	208.0	234.2	-26.2	-77.5
1998	-102.3	112.2	-214.4	-96.4	115.6	-211.9	145.5	208.0	234.9	-26.9	-62.5
1997 Aug.	-4.7	7.2	-12.0	-9.7	7.5	-17.3	8.2	17.5	19.5	-2.0	-9.3
Sep.	-3.2	11.7	-14.9	-6.6	11.6	-18.2	13.3	17.4	19.5	-2.1	-4.0
Oct.	-6.9	9.8	-16.7	-14.8	8.9	-23.7	20.2	17.3	19.5	-2.2	2.9
Nov.	-5.6	9.1	-14.7	-7.1	7.6	-14.8	19.6	17.3	19.5	-2.1	2.3
Dec.	-13.4	9.9	-23.3	-30.1	11.5	-41.7	-7.3	17.2	19.8	-2.6	-24.5
1998 Jan.	-10.0	8.2	-18.2	-10.2	8.5	-18.7	23.8	16.8	19.4	-2.6	7.0
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.	-5.9	8.8	-14.6	-7.2	9.2	-16.4	15.7	17.4	19.6	-2.3	-1.7
May	-7.1	9.0	-16.2	-13.7	8.6	-22.3	17.1	17.4	19.5	-2.1	-0.3
Jun.	-8.4	9.6	-18.0	-7.6	9.8	-17.3	-13.5	17.4	19.7	-2.2	-30.9
Jul.	-10.0	9.3	-19.2	-7.9	9.3	-17.2	10.7	17.4	19.6	-2.2	-6.7
Aug.	-6.9	8.4	-15.3	-4.4	9.2	-13.6	11.9	17.6	19.6	-2.0	-5.7
Sep.	-7.5	8.6	-16.1	-9.0	11.6	-20.6	15.9	17.4	19.6	-2.2	-1.5
Oct.	-9.5	9.7	-19.2	-10.3	9.8	-20.1	20.8	17.2	19.5	-2.3	3.6
Nov.	-6.7	9.5	-16.2	-6.5	8.4	-14.9	10.9	17.4	19.6	-2.1	-6.6
Dec.	-9.9	14.4	-24.3	-7.6	15.2	-22.8	8.8	17.0	19.6	-2.6	-8.3
1999 Jan.	-10.1	9.7	-19.8	-6.7	14.0	-20.7	24.0	16.7	18.2	-1.5	7.3

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
-163.8	275.6	-439.4	389.0	671.0	-281.9	...	...	...	94.0	131.3	-37.3
56.7	446.2	-389.5	428.9	734.1	-305.2	...	...	...	-22.9	46.1	-69.0
67.9	486.3	-418.4	537.3	911.3	-374.0	121.8	125.1	-3.3	11.7	80.5	-68.8
69.8	504.8	-435.0	558.1	1,082.4	-524.3	112.0	135.5	-23.5	31.7	109.5	-77.8
75.8	480.4	-404.7	687.5	1,229.9	-542.5	58.2	93.6	-35.5	44.2	123.2	-79.0
100.6	465.4	-364.9	643.2	1,187.6	-544.4	25.0	76.3	-51.3	18.1	102.4	-84.3
132.2	536.7	-404.4	542.1	1,116.6	-574.5	29.0	72.2	-43.2	9.0	94.1	-85.1
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	48.1	78.9	-30.9	9.0	10.5	-1.5	-7.5	0.4	-7.9
7.9	38.5	-30.6	38.3	70.0	-31.7	7.3	9.3	-2.0	1.1	7.9	-6.8
17.3	47.2	-29.9	45.5	81.6	-36.1	4.1	8.2	-4.1	-2.0	5.0	-7.1
8.8	44.6	-35.8	46.0	87.3	-41.3	2.7	3.9	-1.2	2.1	9.2	-7.0
12.6	45.8	-33.1	51.6	92.1	-40.5	2.2	3.6	-1.4	-2.5	4.7	-7.2
9.9	42.0	-32.1	46.9	95.7	-48.8	3.8	6.9	-3.1	0.4	7.6	-7.1
15.8	51.8	-36.1	24.0	112.0	-88.0	3.2	4.9	-1.6	-2.9	4.7	-7.6
13.1	42.8	-29.6	49.0	130.2	-81.2	2.6	5.6	-3.0	11.3	17.1	-5.8
17.0	49.3	-32.4	61.5	112.4	-50.9	1.5	6.0	-4.6	-4.6	1.6	-6.2
1.6	45.1	-43.5	49.6	93.8	-44.2	-5.9	2.4	-8.2	3.6	10.3	-6.7
9.2	43.2	-34.0	39.4	81.0	-41.6	-1.3	4.9	-6.3	2.7	9.7	-7.0
8.8	53.6	-44.8	42.3	81.6	-39.3	-0.2	5.9	-6.1	7.3	16.0	-8.7
12.3	39.9	-27.6	46.5	76.8	-30.3	2.3	4.0	-1.7	1.4	7.2	-5.8

Income								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Total	Receipts			Total	Expenditures				General govern.	Other sectors	General govern.	Other sectors
	Direct investment income	On debt	From securities		Direct investment income	On debt	From securities					
12=13+...+15	13	14	15	16=17+...+19	17	18	19	20	21	22	23	24
69.8	7.6	62.2	...	-159.6	-1.4	-158.2	...	46.0	13.3	79.7	-43.9	-3.0
106.7	2.8	103.9	...	-150.3	-3.4	-146.9	...	22.2	62.0	93.1	-120.8	-12.1
117.2	7.9	109.2	0.0	-148.6	-6.4	-142.2	0.0	92.2	11.3	227.3	-120.1	-26.1
203.9	13.8	176.3	13.8	-204.2	-21.1	-175.3	-7.7	90.8	19.1	231.0	-101.2	-58.1
185.9	4.7	161.4	19.8	-240.6	-18.6	-194.9	-27.2	61.6	17.6	189.1	-96.7	-48.4
182.5	7.3	144.4	30.9	-260.0	-20.7	-208.6	-30.7	87.6	30.2	186.8	-95.7	-33.7
225.1	5.4	136.8	82.8	-287.6	-27.1	-209.9	-50.5	111.9	22.2	246.6	-105.9	-51.0
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	-10.1	-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	-17.6	-3.9	-13.3	-0.4	9.0	3.2	17.0	-8.7	-2.5
15.0	0.1	10.8	4.0	-15.3	-1.7	-11.5	-2.1	11.5	2.4	18.5	-7.6	-1.7
23.7	2.2	12.4	9.1	-54.6	-4.7	-18.9	-31.0	12.9	2.9	22.3	-10.2	-2.2
20.7	0.8	12.8	7.2	-27.4	-9.8	-17.3	-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	22.6	-8.5	-2.9
20.7	1.2	11.8	7.8	-22.2	-1.4	-20.4	-0.5	5.9	2.3	21.4	-8.9	-9.0
19.0	0.1	12.0	6.9	-15.3	-0.5	-14.7	-0.1	10.1	2.9	23.7	-8.4	-8.1
21.0	0.1	10.1	10.8	-27.6	-1.2	-26.3	-0.1	5.8	1.0	21.6	-9.4	-7.4
20.9	0.1	10.2	10.6	-29.2	-1.8	-23.6	-3.9	15.4	1.3	27.6	-9.8	-3.6
19.1	0.3	8.9	10.0	-11.8	-0.1	-11.5	-0.2	9.1	2.5	20.8	-9.0	-5.2

## 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	-209.2
1994	-523.6	-4.4	-2.8	-1.6	-519.2	131.0	2.9	128.1	-32.5	27.3
1995	168.2	-17.9	-15.6	-2.3	186.0	170.5	-5.5	176.0	-13.5	264.5
1996	-46.8	-4.9	-2.4	-2.5	-41.9	177.7	-7.7	185.5	636.9	-269.7
1997	-102.8	-4.2	-3.0	-1.2	-98.7	295.3	-25.5	320.8	235.5	657.6
1998	-167.0	-4.0	-2.9	-1.1	-163.0	154.4	-11.0	165.4	89.6	-249.2
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.	-1.3	-0.7	-0.2	-0.6	-0.5	6.1	-1.0	7.1	-18.6	5.0
1998 Feb.	22.2	-0.8	-0.3	-0.5	23.0	4.2	0.0	4.2	12.3	23.8
1998 Mar.	9.5	0.2	0.2	0.0	9.3	1.0	-0.1	1.1	15.5	10.6
1998 Apr.	18.7	-0.4	-0.4	0.0	19.1	2.0	-0.7	2.7	-14.3	49.9
1998 May	15.9	0.0	0.0	0.0	15.9	6.4	0.5	6.0	578.5	117.5
1998 Jun.	-10.7	-0.2	-0.2	0.0	-10.5	7.4	-4.9	12.3	-381.7	-0.9
1998 Jul.	-40.9	0.2	0.2	0.0	-41.1	106.6	-1.4	108.0	-16.4	-267.9
1998 Aug.	-66.7	0.4	0.2	0.1	-67.1	4.6	0.4	4.3	-32.5	-11.5
1998 Sep.	-97.4	0.0	0.0	0.0	-97.4	9.9	0.5	9.4	-48.0	14.5
1998 Oct.	-39.7	-1.6	-1.6	0.0	-38.1	-17.9	-0.2	-17.8	-9.5	-8.7
1998 Nov.	-13.2	0.1	0.1	0.0	-13.3	8.4	-0.8	9.2	6.9	-65.7
1998 Dec.	36.5	-1.1	-1.0	-0.1	37.6	15.5	-3.4	18.9	-2.6	-115.9
1999 Jan.	-60.3	0.5	0.4	0.1	-60.8	2.3	-0.6	2.9	0.5	-118.2

Millions of US Dollars	Assets			Liabilities						
	Other assets			Total	Trade credits <sup>5</sup>	Total	Loans			
	Bank of Slovenia <sup>6</sup>	Banks	Other sectors				Bank of Slovenia <sup>7</sup>	General government	Total	Banks <sup>3</sup> Long-term
Column Code	1	2	3	4	5	6	7	8	9=10+11	10
1992	0.6	5.7	-0.1	40.6	-12.9	32.9	...	-16.8	-9.1	-6.8
1993	0.1	-34.4	-0.3	104.3	-13.0	161.2	-13.9	78.6	1.7	-2.4
1994	-98.3	-12.0		333.5	-11.1	325.9	-5.2	82.1	92.1	91.4
1995	-66.8	-86.0	-1.8	615.4	-3.7	572.2	-3.5	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
1998	-5.4	9.2	2.7	342.4	35.9	257.1	0.0	-21.8	41.8	41.4
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	9.6	1.1	21.4	0.0	4.4	-3.4	-3.4
1998 Feb.	-0.2	-2.5	0.0	26.3	-1.4	1.2	0.0	-1.3	-2.2	-2.2
1998 Mar.	-0.2	-2.6	0.8	-23.2	0.6	-4.9	0.0	-6.4	-1.6	-1.6
1998 Apr.	-0.2	-1.3	0.2	38.4	-2.7	42.2	0.0	20.2	1.6	1.6
1998 May	-0.3	6.8	0.6	6.2	1.8	-0.2	0.0	-20.4	-2.0	-2.0
1998 Jun.	1.0	17.9	-1.4	80.2	1.8	62.7	0.0	-12.3	42.3	41.9
1998 Jul.	0.0	-9.1	0.2	-76.9	5.5	-57.8	0.0	-78.6	4.7	4.7
1998 Aug.	0.0	-3.4	1.2	46.6	2.2	43.3	0.0	22.3	10.3	10.3
1998 Sep.	0.0	-0.1	0.1	133.4	11.0	121.6	0.0	68.0	15.2	15.2
1998 Oct.	0.0	1.9	0.2	-22.3	-1.1	-23.1	0.0	-26.7	-6.6	-6.6
1998 Nov.	0.0	-0.4	0.0	116.1	18.4	97.1	0.0	91.5	-23.8	-23.8
1998 Dec.	-0.1	-2.8	0.7	8.0	-1.1	-46.4	0.0	-82.4	7.3	7.3
1999 Jan.	-5.1	3.1	0.0	-46.3	-2.2	6.4	0.0	-1.2	-3.0	-3.0

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	...	-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
-591.6	-486.3	-17.0	-469.3	-52.2	-32.6	2.1	-21.6	-59.6	-30.2	-28.1	-1.3
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
-4.6	-30.6	-1.8	-28.7	-1.6	-0.8	-0.3	-0.4	27.9	21.6	9.7	-3.4
-2.5	4.2	0.4	3.8	-0.8	-0.6	0.5	-0.8	-3.2	-14.3	6.0	5.1
33.7	-13.9	-0.4	-13.5	-1.1	-0.2	-0.9	0.0	50.7	47.3	4.3	-0.8
11.6	11.5	0.9	10.7	0.5	-1.0	2.4	-0.8	0.8	-5.4	7.1	-0.9
111.3	-3.6	-2.1	-1.5	-7.8	-6.5	2.9	-4.3	115.7	106.3	9.0	0.3
-81.0	-61.8	-8.2	-53.6	-7.1	-10.7	4.2	-0.7	-29.7	-34.0	4.0	0.3
-190.9	-106.7	-5.5	-101.3	-5.5	-3.6	-0.8	-1.1	-69.7	-58.9	-12.5	1.7
-58.1	-31.3	0.7	-32.0	-16.0	-6.4	-1.7	-7.8	-8.6	-11.2	5.6	-2.9
-118.9	-119.1	-1.4	-117.7	-5.0	-4.9	-0.1	0.1	5.1	18.9	-13.3	-0.5
13.6	-79.6	-4.9	-74.7	10.8	0.3	-1.3	11.7	80.4	97.4	-19.1	2.0
-181.8	-38.0	-0.8	-37.1	-5.4	-3.7	-2.0	0.3	-138.0	-123.7	-12.8	-1.6
-123.8	-17.5	6.1	-23.5	-13.1	5.5	-0.9	-17.7	-90.9	-74.3	-16.2	-0.4
-71.9	-143.6	-0.1	-143.5	-1.0	0.0	-1.0	0.0	74.7	76.3	-5.7	4.1

Liabilities											
Banks <sup>3</sup>	Loans			Deposits	Other liabilities	Reserve assets <sup>8</sup>	Gold, SDR's and Reserve position in IMF	Currency and deposits <sup>3,6</sup>	Securities	Net errors and omissions	
	Short-term	Total	Other sectors								
			Long-term								Short-term
11	12=13+14	13	14	15	16	17	18	19	20	21	
-2.4	58.8	52.1	6.7	13.8	7.4	-632.6	-	-627.0	-5.6	-280.8	
4.1	94.7	27.3	67.5	-40.3	-3.7	-111.1	-17.8	-48.0	-45.3	9.7	
0.8	156.8	143.9	12.9	32.3	-13.5	-644.9	0.0	-604.7	-40.2	-76.5	
2.0	237.0	279.6	-42.5	39.2	7.7	-235.4	0.0	-119.9	-115.5	-145.4	
-3.2	242.7	238.6	4.1	154.9	-4.6	-586.8	-0.1	-391.9	-194.8	7.7	
0.0	337.2	247.9	89.3	20.4	0.7	-1,287.1	0.1	-508.0	-779.2	66.2	
0.4	237.0	245.5	-8.5	44.0	5.4	-157.8	-46.0	721.2	-833.1	170.7	
0.0	22.0	17.4	4.6	2.6	0.5	-102.8	0.3	-75.6	-27.4	1.0	
0.0	29.0	26.4	2.5	-7.8	0.9	-132.8	0.0	41.2	-174.0	11.8	
0.0	46.7	24.4	22.2	-1.3	-0.2	-35.3	-0.3	54.2	-89.2	-0.2	
0.0	10.9	4.4	6.5	-1.1	-0.5	-52.7	0.3	80.7	-133.7	19.0	
0.0	25.5	13.2	12.3	1.2	0.3	5.4	0.0	58.8	-53.4	19.3	
0.0	20.3	21.1	-0.8	-12.4	-0.4	6.9	-0.4	41.0	-33.8	16.9	
0.0	4.7	11.9	-7.2	26.6	-0.1	-17.4	0.3	46.4	-64.1	9.3	
0.0	3.1	3.7	-0.6	-18.0	-0.8	-17.7	0.0	83.4	-101.1	22.3	
0.0	20.4	13.3	7.1	-1.3	0.2	-18.6	-0.3	63.3	-81.6	0.1	
0.0	22.2	42.4	-20.2	4.8	-0.2	-686.6	0.3	-652.3	-34.6	1.9	
0.4	32.7	33.8	-1.1	7.8	7.8	364.7	0.0	349.6	15.1	5.1	
0.0	16.2	22.2	-6.0	-24.7	0.1	136.6	-0.2	234.5	-97.7	10.4	
0.0	10.6	13.4	-2.7	1.4	-0.2	-27.7	-22.2	4.3	-9.8	8.5	
0.0	38.4	28.3	10.1	0.3	0.5	-73.7	0.0	-10.9	-62.8	24.7	
0.0	10.2	1.5	8.7	2.8	-0.8	-2.0	-0.3	321.2	-322.8	38.5	
0.0	29.4	24.9	4.5	1.5	-0.9	37.1	-5.6	92.4	-49.8	18.1	
0.0	28.8	29.1	-0.3	55.4	0.0	140.5	-17.6	148.2	9.9	14.8	
0.0	10.6	0.8	9.8	-50.4	-0.1	54.6	-2.5	44.1	12.9	-33.6	

## 3.5. Merchandise Trade; The Effective Exchange Rate

Column Code	1	2	3=1-2	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	-998	85.4	97.8	95.8	101.1
1998	9,049	10,098	-1,049	83.2	101.7	99.2	103.5
1996 Dec.	660	732	-72	88.6	97.5	97.1	97.3
1997 Jan.	625	673	-48	87.8	97.5	96.3	98.9
Feb.	639	734	-96	87.1	97.1	96.3	99.9
Mar.	673	829	-155	86.9	97.4	95.7	102.7
Apr.	753	903	-150	86.9	98.5	96.0	101.2
May	679	791	-112	87.2	100.2	96.6	102.3
Jun.	745	842	-97	87.2	100.0	97.2	102.9
Jul.	765	822	-57	85.0	97.9	94.9	100.0
Aug.	495	577	-82	83.7	96.4	93.4	100.5
Sep.	759	763	-4	83.3	96.5	94.2	100.9
Oct.	795	873	-78	83.2	96.8	95.7	101.1
Nov.	743	803	-60	83.4	97.8	96.2	101.3
Dec.	696	756	-60	83.1	97.9	96.8	101.5
1998 Jan.	641	748	-107	82.8	98.9	97.7	102.8
Feb.	698	803	-105	82.7	99.5	97.9	102.1
Mar.	765	894	-129	83.3	101.0	98.6	102.5
Apr.	751	860	-109	83.7	102.1	99.0	103.1
May	740	853	-113	84.0	103.1	98.4	103.4
Jun.	777	840	-63	83.4	102.0	99.1	103.3
Jul.	820	850	-30	83.0	101.5	98.9	103.6
Aug.	550	596	-46	83.3	101.9	99.7	103.5
Sep.	838	877	-39	83.6	102.4	100.2	103.9
Oct.	892	977	-85	83.5	102.7	100.8	104.4
Nov.	860	945	-86	82.5	101.8	100.1	103.8
Dec.	716	855	-138	82.3	102.2	100.5	105.0
1999 Jan.	683	687	-4	82.1	103.0	100.2	...

Source: Statistical Office of RS

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

Millions of US Dollars	Export				Imports			
	1997	1998	January - January		1997	1998	January - January	
			1998	1999			1998	1999
Total	8,369	9,049	641	683	9,366	10,098	748	687
0 Food and live animals	240	237	16	16	596	574	42	45
1 Beverages and tobacco	71	94	4	5	58	60	3	3
2 Crude materials except fuels	166	170	13	12	488	489	37	31
3 Mineral fuels and lubricants	101	89	3	2	782	557	62	39
4 Animal and vegetable oils and fats	16	16	2	1	41	53	8	2
5 Chemical products	941	944	66	66	1,133	1,207	96	87
6 Manufactured goods classified by material	2,265	2,335	182	175	1,921	2,202	150	155
7 Machinery and transport equipment	2,813	3,318	226	256	3,096	3,676	274	248
8 Miscellaneous manufactures articles	1,753	1,845	130	151	1,242	1,270	76	77
9 Other commodities and transactions	1	1	0	0	10	10	1	1
Intermediate goods	3,810	4,104	302	312	5,460	5,768	441	409
Capital goods	1,060	1,168	78	86	1,508	1,802	141	109
Consumption goods	3,499	3,777	261	286	2,398	2,528	166	169

Source: Statistical Office of RS.

## 3.7. Direction of Trade

Millions of US Dollars	Exports				Imports			
	1997	1998	January - January		1997	1998	January - January	
			1998	1999			1998	1999
<b>Total</b>	8,369	9,049	641	683	9,366	10,098	748	687
<b>European union</b>	5,320	5,927	441	487	6,312	7,012	469	473
Austria	565	621	42	50	789	801	58	54
Belgium	85	158	13	15	149	155	13	12
Denmark	54	75	5	6	46	54	4	4
Finland	18	19	1	1	41	43	3	3
France	463	747	44	42	980	1,257	78	88
Greece	24	23	1	1	15	19	1	1
Ireland	5	5	0	0	26	35	3	3
Italy	1,248	1,254	93	109	1,558	1,696	114	102
Luxembourg	1	3	0	1	10	17	1	2
Germany	2,459	2,570	206	223	1,936	2,086	139	148
Netherlands	123	142	11	12	200	225	17	17
Portugal	14	12	1	1	11	14	1	1
Spain	53	69	4	6	199	233	16	17
Sweden	56	65	4	6	110	143	5	5
United Kingdom	150	161	13	12	241	233	18	17
<b>EFTA</b>	87	98	6	7	194	207	14	13
Iceland	0	1	0	0	1	0	0	0
Liechtenstein	2	3	0	1	1	1	0	0
Norway	14	16	1	1	30	36	1	2
Switzerland	70	78	5	6	162	171	12	11
<b>CEFTA</b>	517	607	42	49	720	776	58	50
Bulgaria <sup>2</sup>	13	19	1	1	15	51	8	2
Czech Republic	147	150	10	15	234	264	20	17
Hungary	120	141	10	9	293	244	16	14
Poland	155	181	14	17	58	78	5	6
Romania <sup>1</sup>	24	43	3	3	17	49	2	6
Slovak Republic	56	73	4	4	103	90	7	6
<b>Countries of former Yugoslavia</b>	1,387	1,397	76	79	594	593	41	38
Bosnia and Herzegovina	288	319	17	22	30	47	3	3
Croatia	837	815	43	44	466	431	32	30
Macedonija	149	161	10	9	56	47	2	2
FR Yugoslavia	112	103	7	4	42	68	3	3
<b>Other Europe</b>								
Albania	6	5	0	0	2	2	0	0
Malta	1	1	0	0	1	1	0	0
<b>Countries of former Soviet union</b>	432	330	26	10	284	216	23	18
Canada	28	35	1	2	33	96	42	1
Japan	15	10	2	1	161	174	12	14
Turkey	33	58	3	3	43	45	2	4
United States of America	243	252	23	16	287	295	23	20
<b>Other countries</b>								
Other developed countries	50	45	4	3	153	136	12	10
Other Middle East	39	64	2	11	21	3	0	0
Other Asia	85	69	6	5	274	229	13	17
Other North Africa	51	59	2	4	135	76	19	7
Other West Africa	5	5	0	0	8	8	0	0
Other Africa	3	4	0	0	9	11	1	1
Other North and South America	42	49	2	3	111	92	11	5
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	
	Total reserves minus gold				Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions		
	SDR's	Reserve position in IMF	Foreign exchange	Total						
Column Code	1	2	3	4=1+2+3	5	6	7	8	9=3+7	
1994	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	-	1,120.9	-14.2	4,805.3
	31. Dec.	0.2	65.4	3,572.9	3,638.5	46.8	-	1,193.7	-67.3	4,766.5
1999	31. Jan.	0.2	67.0	3,476.5	3,543.8	51.9	-	1,125.3	-13.8	4,601.9
	28. Feb.	0.3	93.6	3,330.1	3,423.9	...	-	...	...	...

## 3.9. External Debt

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	31.12.1998*	31.01.1999
<b>Summary debt data</b>							
<b>TOTAL DEBT STOCKS (EDT) <sup>1</sup></b>	1,873	2,258	2,970	4,010	4,176	4,935	4,850
<b>Long-term debt (LDOD)</b>	1,744	2,172	2,916	3,960	4,041	4,824	4,730
Public and publicly guaranteed	1,206	1,331	1,437	2,025	2,067	2,370	2,323
Private nonguaranteed	538	841	1,479	1,935	1,974	2,454	2,407
<b>Use of IMF credit <sup>2</sup></b>	12	7	4	1	-	-	-
<b>Short-term debt</b>	117	79	50	49	135	111	120
Interest arrears on LDOD	0	22	51	13	14	16	18
<b>TOTAL DEBT FLOWS</b>							
<b>Disbursements</b>	369	586	1,136	1,364	1,192	1,669	40
Long-term debt	334	586	1,136	1,364	1,106	1,669	31
IMF purchases							
<b>Principal repayments</b>	272	358	574	739	692	1,293	34
Long-term debt	249	315	542	735	691	1,269	34
IMF repurchases	23	5	3	3	1		
<b>Net flows</b>	97	228	562	625	500	376	6
<b>Interest payments (INT)</b>	142	122	165	197	229	234	7
Long-term debt (LINT)	125	111	159	193	224	228	7
IMF charges	4	2	2	2	1	1	
Short-term debt	13	9	4	2	4	5	0
<b>Net transfers</b>	-45	106	397	428	271	142	-1
<b>Total debt service (TDS)</b>	414	480	739	936	921	1,527	41
Long-term debt (LTDS)	374	426	701	928	915	1,497	41
IMF	27	7	5	5	2	1	-
Short-term debt	13	47	33	3	4	29	0
<b>Principal ratios</b>							
<b>TOTAL EXTERNAL DEBT (%)</b>							
ETD/Exports of goods & services	24.5	25.0	27.3	36.6	38.3	42.5	...
TDS/Exports of goods & services	5.4	5.3	6.8	8.5	8.5	13.1	...
INT/Exports of goods & services	1.9	1.4	1.5	1.8	2.1	2.0	...
International reserves/EDT	42.1	66.4	61.3	57.3	79.4	73.7	73.1
Foreign ex. reserves/EDT	83.6	122.4	115.3	102.8	104.8	96.6	94.9
International reserves/Imports of goods & services (months)	1.3	2.1	2.0	2.5	3.7	3.7	...
Foreign ex. reserves/Imports of goods & services (months)	2.5	3.9	3.8	4.5	4.8	4.9	...
<b>LONG-TERM DEBT (%)</b>							
LDOD/Exports of goods & services	22.8	24.1	26.8	36.1	37.1	41.5	...
LTDS/Exports of goods & services	4.9	4.7	6.5	8.5	8.4	12.9	...
LINT/Exports of goods & services	1.6	1.2	1.5	1.8	2.1	2.0	...
International reserves/LDOD	45.2	69.0	62.4	58.0	82.0	75.4	74.9
Foreign exchange reserves/LDOD	89.8	127.2	117.5	104.1	108.3	98.8	97.3
<b>Long-term debt</b>							
<b>DEBT OUTSTANDING (LDOD)</b>	1,744	2,172	2,916	3,960	4,041	4,824	4,730
<b>Public and publicly guaranteed <sup>3,5,6</sup></b>	1,206	1,331	1,437	2,025	2,067	2,370	2,323
Official creditors	723	749	702	770	711	740	723
Multilateral	442	472	482	541	569	579	566
Concessional	-	7	39	6	6	4	4
Nonconcessional	442	465	443	535	563	575	562
-IBRD	129	143	165	153	151	142	138
Bilateral	281	277	220	229	142	161	157
Concessional	5	6	26	78	57	52	50
Private creditors	483	582	735	1,255	1,356	1,630	1,600
Bonds	-	-	-	974	1,116	1,262	1,238
Commercial banks	470	569	725	275	238	368	362
Other private	13	13	10	6	2	0	0
<b>Private nonguaranteed</b>	538	841	1,479	1,935	1,974	2,454	2,407
Commercial banks	357	586	1,044	1,432	1,447	1,769	1,748
<b>UNDISBURSED DEBT</b>	382	579	431	562	440	536	476
<b>Public and publicly guaranteed</b>	250	341	283	236	115	180	174
Official creditors	221	341	283	220	115	120	116
Multilateral	203	308	258	198	98	60	58
-IBRD	111	60	15	31	12	6	6
-EBRD	82	182	160	108	75	44	41
Bilateral	18	33	25	22	17	60	58
Private creditors	29	-	-	16	-	60	58
<b>Private nonguaranteed</b>	132	238	148	326	325	356	302



## 3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	31.12.1998*	31.01.1999
<b>COMMITMENTS</b>	644	848	1,105	1,545	1,028	1,824	10
<b>Public and publicly guaranteed</b>	310	292	206	427	267	908	-
Official creditors	170	212	36	63	34	109	-
Multilateral	164	189	36	63	34	6	-
-IBRD	80	-	-	23	1	-	-
-EBRD	84	116	-	-	-	-	-
Bilateral	6	23	-	-	-	103	-
Private creditors	140	80	170	364	233	799	-
<b>Private nonguaranteed</b>	334	556	899	1,118	761	916	10
<b>DISBURSEMENTS</b>	334	586	1,136	1,364	1,106	1,669	31
<b>Public and publicly guaranteed</b>	147	150	303	469	373	907	1
Official creditors	35	74	111	121	119	106	1
Multilateral	29	73	98	117	117	37	1
Nonconcessional	29	66	76	116	117	37	1
-IBRD	12	41	45	10	17	9	-
Bilateral	6	1	13	4	2	69	-
Concessional	6	1	1	4	1	-	-
Private creditors	112	76	192	348	254	801	-
Commercial banks	97	75	192	23	23	244	-
Other private	15	1	-	325	231	557	-
<b>Private nonguaranteed</b>	187	436	833	895	733	762	30
Commercial banks	159	353	632	717	556	548	29
<b>PRINCIPAL REPAYMENTS<sup>3</sup></b>	249	315	542	735	691	1,269	34
<b>Public and publicly guaranteed</b>	96	128	184	384	232	834	2
Official creditors	95	105	139	167	117	211	2
Multilateral	60	70	51	42	50	52	2
Nonconcessional	60	70	43	38	49	50	2
-IBRD	16	24	21	20	19	17	-
Bilateral	35	35	88	125	67	159	-
Concessional	0	0	1	51	13	8	-
Private creditors	1	23	45	217	115	623	0
Commercial banks	-	20	41	52	52	162	-
Other private	1	3	4	165	63	461	0
<b>Private nonguaranteed</b>	153	187	358	351	459	435	32
Commercial banks	140	179	201	240	356	312	17
<b>NET FLOWS</b>	85	271	594	629	415	400	-3
<b>Public and publicly guaranteed</b>	51	22	119	85	141	73	-1
Official creditors	-60	-31	-28	-46	2	-105	-1
Multilateral	-31	3	47	75	67	-15	-1
Nonconcessional	-31	-4	33	78	68	-13	-1
-IBRD	-4	17	24	-10	-2	-8	-
Bilateral	-29	-34	-75	-121	-65	-90	-
Concessional	6	1	0	-47	-12	-8	-
Private creditors	111	53	147	131	139	178	0
Commercial banks	97	55	151	-29	-29	82	-
Other private	14	-2	-4	160	168	96	0
<b>Private nonguaranteed</b>	34	249	475	544	274	327	-2
Commercial banks	19	174	431	477	200	236	12
<b>INTEREST PAYMENTS (LINT)</b>	125	111	159	193	224	228	7
<b>Public and publicly guaranteed</b>	79	62	74	92	124	117	3
Official creditors	59	54	60	48	45	46	3
Multilateral	44	42	40	40	37	37	3
Nonconcessional	44	42	38	39	36	37	3
-IBRD	11	13	13	13	10	9	-
Bilateral	15	12	20	8	8	9	-
Concessional	0	0	1	2	1	1	-
Private creditors	20	8	14	44	79	71	0
Commercial banks	20	7	13	19	16	14	-
Other private	0	1	1	25	63	57	0
<b>Private nonguaranteed</b>	46	49	85	101	100	111	4
Commercial banks	41	40	58	75	76	78	3

## 3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	31.12.1998*	31.01.1999
<b>NET TRANSFERS</b>	-40	160	435	436	191	172	-10
<b>Public and publicly guaranteed</b>	-28	-40	45	-7	17	-44	-4
Official creditors	-119	-85	-88	-94	-43	-151	-4
Multilateral	-75	-39	7	35	30	-52	-4
Nonconcessional	-75	-46	-5	39	32	-50	-4
-IBRD	-15	4	11	-23	-12	-17	-
Bilateral	-44	-46	-95	-129	-73	-99	-
Concessional	6	1	1	-45	-11	-7	-
Private creditors	91	45	133	87	60	107	0
Commercial banks	77	48	138	-48	-45	68	-
Other private	14	-1	-3	185	231	153	0
<b>Private nonguaranteed</b>	-12	200	390	443	174	216	-6
Commercial banks	-22	134	373	402	124	158	9
<b>DEBT SERVICE (LTDS)</b>	374	426	701	928	915	1,497	41
<b>Public and publicly guaranteed</b>	175	190	258	476	356	951	5
Official creditors	154	159	199	215	162	257	5
Multilateral	104	112	91	82	87	89	5
Nonconcessional	104	112	81	77	85	87	5
-IBRD	27	37	34	33	29	26	-
Bilateral	50	47	108	133	75	168	-
Concessional	0	0	2	53	14	9	-
Private creditors	21	31	59	261	194	694	0
Commercial banks	20	27	54	71	68	176	-
Other private	1	4	5	190	126	518	0
<b>Private nonguaranteed</b>	199	236	443	452	559	546	36
Commercial banks	181	219	259	315	432	390	20
<b>Average terms of new commitments</b>							
<b>ALL CREDITORS</b>							
Interest (%)	10.0	8.8	7.4	6.0	5.5	5.4	5.3
Maturity (%)	7.0	8.6	6.5	6.5	7.1	7.5	5.5
Grace period (years)	2.0	1.6	1.3	2.3	2.6	3.6	0.7
<b>OFFICIAL CREDITORS</b>							
Interest (%)	7.0	6.8	7.0	5.1	5.0	6.2	-
Maturity (years)	13.0	16.0	14.5	12.3	11.8	12.9	-
Grace period (years)	4.0	3.6	3.0	4.0	2.8	4.7	-
<b>PRIVATE CREDITORS</b>							
Interest (%)	11.0	9.5	7.4	6.1	5.5	5.4	5.3
Maturity (years)	4.0	3.5	6.4	6.1	6.7	7.4	5.5
Grace period (years)	1.0	0.6	1.2	2.2	2.6	3.3	0.7
<b>MEMORANDUM ITEMS</b>							
Concessional LDOD	5	13	65	158	129	143	139
Variable rate LDOD	1,129	1,268	2,146	2,895	2,879	2,944	2,905

## 3.9. External Debt (continued)

Millions of US Dollars	1999	2000	2001	2002	2003	Subsequent years
<b>Debt service projections on existing pipeline</b>						
<b>TOTAL LONG-TERM</b>	912	823	1,252	730	597	3,077
Principal	647	560	997	531	426	2,562
Interest	265	263	255	199	171	515

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

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1997	31.12.1998*	31.01.1999	31.12.1997	31.12.1998*	31.01.1999
<b>TOTAL LONG-TERM LOANS</b>	4,059	4,824	4,730	440	536	476
<b>1. Multilateral</b>	625	662	646	223	80	81
IBRD	151	142	138	12	6	6
EBRD	151	133	134	151	70	66
EIB	313	379	366	60	4	3
IFC	1	-	-	-	-	-
EUROFIMA	9	8	8	-	-	-
<b>2. Paris Club<sup>5</sup></b>	101	56	55	-	-	-
Austria	8	-	-	-	-	-
Belgium	0	-	-	-	-	-
France	3	0	0	-	-	-
Germany	56	50	49	-	-	-
Italy	2	1	1	-	-	-
Netherlands	8	-	-	-	-	-
Norway	0	0	0	-	-	-
Sweden	2	-	-	-	-	-
Switzerland	5	5	5	-	-	-
USA	16	-	-	-	-	-
Great Kingdom	0	0	0	-	-	-
Kuwait <sup>6</sup>	-	-	-	-	-	-
<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>	3,324	4,097	4,020	217	456	395
USA	56	87	74	2	9	12
Switzerland	102	82	74	1	7	5
Germany	326	449	492	37	82	83
Austria	792	1,007	997	74	139	114
United Kingdom	77	73	72	38	0	0
Italy	89	103	104	22	25	20
France	63	64	62	2	3	3
Syndicate of banks	550	663	657	-	160	140
Bonds <sup>3</sup>	1,116	1,280	1,285	-	-	-
Other	153	289	203	41	31	18

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

Balance on date	28.Feb.1999
Payments pursuant to the Osimo and Rome treaties, in USD	40,662,939

## 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	107,473	1.6	2.1	-2.1
C Mining and quarrying	26,006	30,683	33,661	0.9	1.9	-1.4
D Manufacturing	545,730	616,410	720,445	2.5	1.2	5.1
E Electricity, gas and water supply	56,693	65,032	76,310	0.2	1.2	5.5
F Construction	96,588	123,827	147,152	9.2	13.2	6.8
G Wholesale and retail trade, certain repair	232,286	257,273	293,360	6.7	3.0	2.5
H Hotels and restaurants	57,164	68,467	80,050	3.5	4.4	5.1
I Transport, storage, communication	148,746	169,275	196,278	5.9	2.6	4.3
J Financial intermediation	77,067	93,181	106,129	3.5	5.2	2.4
K Real estate, renting and business services	226,191	263,568	301,440	3.1	3.6	2.8
L Public administration and defence	102,937	118,746	138,381	3.1	5.3	4.8
M Education	108,178	123,881	141,013	2.8	1.9	2.3
N Health and social work	99,385	118,454	134,198	2.1	2.3	1.9
O Other social and personal services	63,829	77,431	90,663	2.1	4.7	5.3
Imputed bank services (FISIM)	-43,947	-55,127	-62,207	-0.5	4.3	1.5
Agriculture (A+B)	87,458	98,699	107,473	1.6	2.2	-2.1
Industry (C+D+E)	628,429	712,125	830,416	2.3	1.2	4.9
Construction (F)	96,588	123,827	147,152	9.2	13.2	6.8
Services (G to O)	1,115,784	1,290,276	1,481,512	4.0	3.4	3.2
Imputed bank services (FISIM)	-43,947	-55,127	-62,207	-0.5	4.3	1.5
Total Value Added, at basic cost	1,884,311	2,169,800	2,504,345	3.5	3.1	3.8
Corrections	337,148	382,868	402,342	7.7	4.2	4.1
Gross domestic product	2,221,459	2,552,668	2,906,687	4.1	3.3	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	3.3	3.8
1. Exports of goods and services	1,225,659	1,419,884	1,660,733	1.0	3.3	11.3
2. Imports of goods and services	1,262,128	1,445,128	1,694,631	11.6	2.4	12.2
3. Foreign balance (exports-imports)	-36,469	-25,139	-33,898	-	-	-
4. Total domestic consumption (5+6)	2,257,928	2,577,807	2,940,585	11.0	2.8	4.4
5. Final consumption	1,738,562	1,980,982	2,252,739	7.5	2.6	3.5
- Households	1,266,058	1,437,756	1,631,311	9.0	2.5	3.6
- Nonprofit institutions	24,353	25,493	29,015	24.3	-5.7	1.3
- Government	448,151	517,733	592,413	2.5	3.2	3.2
6. Gross capital formation	519,366	596,825	687,846	23.3	3.4	7.4
- Gross fixed capital formation	475,605	573,355	682,672	17.1	8.4	11.2
- Changes in inventories	43,761	23,470	5,174	-	-	-
* Consumption of fixed capital	390,891	460,765	521,034	...	...	...
* Net fixed capital formation	128,475	136,060	166,812	...	...	...
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. Quarterly Real Gross Domestic Products

Column Code	Value added in selected activities										Gross Domestic Product	
	Agriculture		Manufacturing		Construction		Trade		Transport		Millions of Tolars, 1995 prices	Annual growth in %
	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %		
1	2	3	4	5	6	7	8	9	10	11	12	
1992	86,250	-6.7	506,557	-13.6	96,072	-5.6	191,169	-3.9	134,129	-5.5	1,969,879	-5.5
1993	82,623	-4.2	496,286	-2.0	88,110	-8.3	207,972	8.8	132,123	-1.5	2,025,891	2.8
1994	86,122	4.2	532,634	7.3	88,465	0.4	217,619	4.6	140,465	6.3	2,133,817	5.3
1995	87,458	1.6	545,730	2.5	96,588	9.2	232,286	6.7	148,747	5.9	2,221,459	4.1
1996	89,340	2.2	552,318	1.2	109,384	13.2	239,176	3.0	152,611	2.6	2,294,350	3.3
1997	87,465	-2.1	580,398	5.1	116,871	6.8	245,207	2.5	159,101	4.3	2,382,070	3.8
1993 III	21,473	-4.1	120,187	-0.2	23,123	9.2	53,063	13.1	33,469	4.4	509,430	4.8
1993 IV	20,967	-3.8	129,199	2.7	30,650	39.0	56,498	17.9	34,499	9.2	533,287	8.1
1994 I	21,559	5.4	127,428	3.9	11,259	-16.7	51,082	8.5	33,485	4.5	504,347	4.6
1994 II	20,660	4.7	137,146	10.4	18,701	-10.2	54,267	5.7	36,993	15.2	537,406	7.3
1994 III	22,259	3.7	132,025	9.8	24,640	6.6	52,423	-1.2	32,948	-1.6	530,554	4.1
1994 IV	21,644	3.2	136,035	5.3	33,865	10.5	59,847	5.9	37,039	7.4	561,510	5.3
1995 I	21,640	0.4	139,095	9.2	15,869	40.9	53,396	4.5	36,892	10.2	532,931	5.7
1995 II	20,814	0.7	142,043	3.6	21,384	14.3	58,006	6.9	37,585	1.6	554,649	3.2
1995 III	22,744	2.2	130,423	-1.2	26,563	7.8	58,405	11.4	35,325	7.2	558,889	5.3
1995 IV	22,260	2.8	134,169	-1.4	32,772	-3.2	62,479	4.4	38,945	5.1	574,990	2.4
1996 I	22,020	1.8	132,848	-4.5	22,756	43.4	55,695	4.3	38,569	4.5	547,408	2.7
1996 II	21,293	2.3	140,222	-1.3	25,605	19.7	60,054	3.5	37,959	1.0	570,575	2.9
1996 III	23,321	2.5	135,442	3.8	29,712	11.9	59,725	2.3	34,918	-1.2	578,372	3.5
1996 IV	22,706	2.0	143,806	7.2	31,311	-4.5	63,702	2.0	41,165	5.7	597,995	4.0
1997 I	21,618	-1.8	135,475	2.0	23,941	5.2	57,744	3.7	38,615	0.1	565,640	3.3
1997 II	20,838	-2.1	148,998	6.3	27,979	9.3	62,632	4.3	40,741	7.3	602,105	5.5
1997 III	22,794	-2.3	144,052	6.4	31,379	5.6	60,365	1.1	38,405	10.0	599,748	3.7
1997 IV	22,215	-2.2	151,873	5.6	33,572	7.2	64,466	1.2	41,340	0.4	614,577	2.8
1998 I	22,114	2.3	147,927	9.2	26,223	9.5	60,346	4.5	42,889	11.1	601,849	6.4
1998 II	21,296	2.2	156,012	4.7	28,826	3.0	63,072	0.7	42,976	5.5	620,243	3.0
1998 III	23,277	2.1	150,954	4.8	31,495	0.4	63,719	5.6	41,202	7.3	623,761	4.0

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
1998	111.7	3.7	87.4	-0.3	112.5	3.9	116.9	3.3	74.8	-1.7	149.2	5.4
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
1998 Nov.	122.4	4.5	104.2	48.1	122.1	2.4	134.2	9.6	74.2	-1.6	164.9	6.2
1998 Dec.	102.2	-2.0	76.0	-21.6	101.2	-1.0	128.3	0.8	73.8	-1.1	138.6	-1.0

Source: Statistical Office of RS, estimation in BS.

## 4.4. Travel

Thousands	Overnight stays									Slovenian overnight stays in Croatia
	Total	Road border crossing		Total	Excluding border with Croatia		Total	From		
		From Slovenia	From abroad		From Slovenia	From abroad		Slovenian	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
1998	6,279	3,221	3,058	89,867	25,438	64,429	59,058	18,454	40,603	4,036
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.	403	196	207	7,060	2,115	4,944	4,775	1,573	3,202	17
1998 Nov.	277	146	131	6,299	1,870	4,428	4,108	1,376	2,732	5
1998 Dec.	311	177	134	6,486	1,978	4,508	4,485	1,532	2,952	9

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	
1998	591,653	60,827	652,481	51,674	41,012	92,688	745,169	126,079	871,249	14.5	7.9	
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	7.5	
1998 Sep.	592,964	61,560	654,524	51,465	41,609	93,074	747,598	124,712	872,310	14.3	-	
1998 Oct.	593,611	61,986	655,597	51,362	36,429	87,791	743,388	126,806	870,194	14.6	-	
1998 Nov.	594,499	62,169	656,668	51,234	36,429	87,663	744,331	126,675	871,006	14.5	7.8	
1998 Dec.	592,652	61,468	654,120	51,139	36,429	87,568	741,688	126,625	868,313	14.6	-	

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
1998	165,063	9.6	134.5	1.6	132,076	11.0	131.8	2.9	103,905	9.6	140.8	1.5
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
1998 Oct.	158,774	7.2	133.9	0.3	132,978	7.8	131.6	0.9	100,365	7.4	140.2	0.6
1998 Nov.	164,293	10.1	138.1	3.5	137,843	12.1	135.9	5.4	103,373	10.1	143.9	3.5
1998 Dec.	172,118	9.1	143.7	2.4	141,035	9.4	138.1	2.7	107,973	9.0	149.3	2.3

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	116.1	16.1	150,590	130.3	30.3	220,481	131.0	31.0	730,330	123.1	23.1
1994	445,487	118.9	2.4	165,048	118.0	-9.4	284,858	139.7	6.6	895,394	124.6	1.3
1995	529,684	124.7	4.9	206,838	130.6	10.6	329,933	142.9	2.3	1,066,455	131.0	5.1
1996	594,907	127.5	2.2	261,298	150.0	14.9	420,773	165.7	15.9	1,276,978	142.7	8.9
1997	654,872	129.6	1.6	289,031	153.2	2.1	494,015	179.7	8.4	1,437,917	148.4	4.0
1998	720,371	132.1	2.0	308,850	151.8	-0.9	551,855	186.0	3.5	1,581,075	151.2	1.9
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
1998 Nov.	60,419	131.3	1.7	23,402	136.4	0.7	45,885	183.3	6.1	129,705	147.0	3.0
1998 Dec.	68,749	148.4	5.6	32,917	190.5	-2.5	45,788	181.6	1.1	147,454	166.0	2.3
1999 Jan.	60,528	129.3	-1.3	22,200	127.2	-16.5	46,998	184.6	4.0	129,727	144.6	-2.5

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	200.4	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
1998	234.3	8.0	0.5	7.3	0.5	10.2	0.8	231.9	8.6	0.6	193.8	6.0	0.3
1994 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
1994 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
1995 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
1995 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
1995 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
1995 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
1995 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
1995 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
1995 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
1995 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
1995 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
1995 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
1995 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
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1996 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1997 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 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
1998 Dec.	238.9	6.5	0.7	5.6	0.7	9.3	0.6	237.8	7.5	0.7	196.9	3.6	0.5
1999 Jan.	241.3	6.1	1.0	5.2	1.1	9.0	0.7	238.8	7.1	0.4	196.9	2.4	0.0
1999 Feb.	242.2	5.6	0.4	5.0	0.2	7.1	0.8	239.7	6.5	0.4	196.7	2.0	-0.1

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	45,484	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	1,321	24,576	0.8
1.2.1. Bank	1,177	481	1,321	10,337	0.4
- Central government	0	0	0	0	0.0
- Local governments	1,177	481	1,321	1,637	0.1
- Pension Fund	0	0	0	8,700	0.3
1.2.2. Nonbank	275	267	0	14,239	0.5
- Central government	275	267	0	14,239	0.5
- Local government	0	0	0	0	0.0
1.3. Borrowing inside Central Government (consolidates)	0	0	0	1,820	0.1
2. Amortization of debt	17,344	25,037	34,347	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
1.2.1. Bank	2,894	5,996	6,122	7,543	0.3
- Central government	2,313	4,998	5,188	6,195	0.2
- Local governments	581	998	934	1,348	0.0
- Pension Fund	0	0	0	0	0.0
1.2.2. Nonbank	6,052	6,471	7,163	6,815	0.2
- Central government	5,655	5,782	6,462	6,241	0.2
- Local government	397	689	700	574	0.0
2.3. Amortization inside Central Government (consolidates)	0	19,021	16,625	0	0.0
3. Change in cash and deposits	-5,721	-5,992	17,959	-2,257	-0.1
- Central Government, incl. Privatisation fund	5,813	-1,138	10,537	-8,391	-0.3
- Local governments	1,814	3,915	5,033	6,908	0.2
- Pension Fund	-6,435	-7,601	-323	567	0.0
- Health Care Fund	-6,913	-1,168	2,713	-1,341	0.0

Source: Ministry of Finance.

## 5.2. General Government Revenues: Taxes

Millions of Tolars	Social insurance taxes				Personal income tax	Corporate income tax	Taxes on wage-bill etc.	Property taxes	Sales tax	Customs and import duties	
	Pension fund	Health fund	Maternity, employment etc.	Total							
Column Code	1	2	3	4=1+2+3	5	6	7	8	9	10	
1992	129,524	81,697	0	224,977	69,057	8,728	5	316	101,491	32,412	
1993	198,429	103,161	0	322,737	98,416	6,684	0	409	166,343	51,628	
1994	242,183	116,964	8,551	370,491	129,077	15,048	5,940	476	230,378	64,499	
1995	287,056	139,671	9,139	435,865	148,370	12,995	3,844	572	289,028	78,359	
1996	284,230	168,339	4,899	457,468	175,580	22,374	18,325	685	338,298	76,692	
1997	297,748	188,673	4,790	491,211	194,909	33,663	37,599	920	391,214	58,524	
1998	336,040	211,055	5,293	552,387	214,484	44,080	50,476	999	443,561	47,352	
1997	Sep.	25,061	15,727	400	41,189	11,262	2,381	3,115	85	31,990	4,361
	Oct.	26,124	16,153	393	42,670	12,337	2,316	3,236	88	34,186	4,981
	Nov.	25,593	16,088	411	42,092	16,463	2,731	3,321	124	33,285	4,934
	Dec.	29,454	17,997	454	47,904	22,171	2,810	3,902	89	51,157	4,627
1998	Jan.	26,677	16,782	408	43,867	18,456	2,318	3,699	55	17,292	4,001
	Feb.	26,561	16,536	418	43,515	17,079	2,871	3,564	57	32,074	3,369
	Mar.	28,140	17,516	438	46,094	17,306	2,542	3,716	61	31,842	4,093
	Apr.	27,348	17,196	433	44,977	18,892	7,549	3,677	40	38,463	4,431
	May	26,382	16,930	429	43,742	18,025	3,523	3,616	62	35,844	3,675
	Jun.	28,587	17,860	448	46,895	17,412	2,628	3,836	84	36,612	3,871
	Jul.	28,418	17,638	437	46,493	19,255	5,005	3,811	135	38,276	4,070
	Aug.	27,202	17,372	432	45,006	14,641	2,932	4,191	176	36,046	3,711
	Sep.	27,631	17,495	440	45,567	15,194	3,102	5,682	77	37,311	3,739
	Oct.	28,326	17,754	441	46,521	18,069	3,450	5,030	82	38,830	4,460
	Nov.	27,918	17,766	438	46,122	17,819	4,605	4,405	87	37,407	4,211
	Dec.	32,849	20,209	529	53,588	22,337	3,555	5,249	84	63,565	3,721
1999	Jan.	27,476	17,539	450	45,465	17,433	3,429	4,242	47	22,292	3,443
	Feb.	28,040	18,062	508	46,610	18,368	2,921	4,286	54	35,410	2,593

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	
1998	1,353,339	87,790	1,441,129	789,555	101,368	210,707	335,485	4,014	
1997	Sep.	94,385	5,543	99,927	51,468	7,470	15,702	25,020	267
	Oct.	99,814	6,099	105,913	55,331	8,096	16,131	26,091	264
	Nov.	102,950	6,361	109,312	62,139	5,470	16,088	25,593	22
	Dec.	132,660	6,517	139,177	81,379	10,287	17,997	29,454	60
1998	Jan.	89,687	5,058	94,745	43,194	7,915	16,754	26,633	249
	Feb.	102,529	5,212	107,741	57,129	7,288	16,509	26,518	297
	Mar.	105,653	6,343	111,996	58,422	7,672	17,487	28,094	321
	Apr.	118,029	6,143	124,172	71,659	7,676	17,168	27,303	367
	May	108,488	7,150	115,638	64,128	7,980	16,902	26,339	289
	Jun.	111,338	7,078	118,415	63,846	7,863	17,830	28,540	336
	Jul.	117,046	8,626	125,671	69,309	9,768	17,879	28,371	344
	Aug.	106,704	7,150	113,855	61,869	7,441	17,074	27,157	315
	Sep.	110,671	8,711	119,382	65,541	8,457	17,466	27,586	333
	Oct.	116,442	8,171	124,613	69,760	8,499	17,725	28,279	350
	Nov.	114,656	9,043	123,699	68,364	9,380	17,737	27,872	346
	Dec.	152,097	9,105	161,202	96,334	11,429	20,176	32,795	468
1999	Jan.	96,351	6,702	103,053	49,473	8,353	17,510	27,431	285
	Feb.	110,242	6,272	116,514	61,586	8,587	18,032	27,993	314

Source: Agency of RS for Payments.



# BANKING INSTITUTIONS IN SLOVENIA

## BANKING INSTITUTIONS IN SLOVENIA

with the Bank of Slovenia license, as of March 24, 1999

**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

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

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  
Bleiweisova 1  
4000 KRANJ  
Tel.: +386 64 221-446

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

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

SKB BANKA d.d. Ljubljana  
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

**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

**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):**

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

**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;



**Savings banks:**

Hranilnica LON d.d. Kranj, Bleiweisova 2, 4000 Kranj

Hranilnica in posojilnica KGP Kočevske d.d., Roška cesta 8, 1330 Kočevje

Mariborska hranilnica in posojilnica d.o.o., Partizanska 3-5, 2000 Maribor

LLT Hranilnica in posojilnica d.d. Murska Sobota, Staneta Rozmana 11/a, 9000 Murska Sobota

Delavska hranilnica d.o.o. Ljubljana, Dalmatinova 4, 1000 Ljubljana

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

# 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.

Figures for 1993 to 1998 in columns 5, 7 and 9 represent growth of the category in the

period December to December.

### Table 2.3.: Interest Rates for Bank of Slovenia Bills

*Tolar bills* are registered securities subscribed by banks with maturity of two, twelve, thirty, sixty or 270 days and by savings banks with maturity of seven, fourteen, and since December 1996 also sixty days. Since September 1998 Bank of Slovenia offers Tolar Bills of 270 days with nominal interest rate (figures in brackets are indexed interest rates). All 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 Euros (till 16.02.1999 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 accrued 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	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.	90.47	9.53	95.98	4.02	93.53	6.47
	Oct.-Dec.	90.01	9.99	95.58	4.42	93.07	6.93

### 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**

Shares – Privatization Investment Funds shares are not included.  
PIF - Privatization Investment Funds shares.

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 (inedx 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.)**

**Tables 2.12.: Bank of Slovenia Exchange Rates- Average rates**

Middle rates. Annual rates are computed as arithmetical averages of monthly rates. Monthly averages are computed as arithmetical averages of daily rates (Sundays and holidays are not included).

As of January 1<sup>st</sup>, 1999, with introduction of European Monetary Union, the European Currency Unit (XEU) was replaced by the EURO (EUR) in rate one versus one.

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

**Tables 2.13.: 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 daily rates on 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 3.5.

**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 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, Italian pensions (till the end of 1998), short-term commercial credits, foreign currency and deposits of resident households.

*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, c.) money spent in casinos by nonresidents, d.) data on sales of goods to nonresidents in duty free shops and consignment warehouses, e.) payments with credit cards and f.) 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 (5% till the end of 1998 and 25% from 1999 on) 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 exchange offices, estimated net sales of foreign currency by nonresidents, estimated expenditure of resident households abroad (see Travel.)

**Tables 3.1., 3.3. and 3.4.: Balance of Payments**

The data for 1999 are revised every month for all previous months.

In 1999 additional information from some data sources was included:

- from customs declarations: additional breakdown of goods (goods on processing, goods procured in ports by carriers and nonmonetary gold), additional information was added to coverage adjustment, included foreign direct investment and transfers in kind,
- estimation of Italian pensions was replaced with the data from reports on transactions, and some methodological changes introduced:
- the new cif/fob coefficient (1,0393),
- the percentage of the insurance premiums payments for the calculation of service charge was changed from the previous 5% to 25%.

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

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

Note 3: June 1996: includes issue of government bonds in exchange for a part of allocated foreign debt in the amount of USD 465.4 million. Banks' liabilities under foreign loans are decreased for the same amount and transferred to liabilities to Government.

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.

*Note 2:* Bulgaria became a member of CEFTA on January 1, 1999. 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.

### **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* \*: Preliminary data

*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 6 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 40.7 million were effected by February 28, 1999 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>.

#### 4. 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 Operations - old economic classifications,
- Central Government Operations - new economic classifications,
- General Government Operations,
- Government Debt,
- Government Securities' Interest Rates,

are available first on the Internet Web site:

- [http://www.sigov.si/mf/ang/tekgib/atek\\_gib.html](http://www.sigov.si/mf/ang/tekgib/atek_gib.html)

## ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	March 1999	April 1999	May 1999	
<b>REAL SECTOR</b>				
National accounts	NLT 31 (Quarter 4 1998)			First Release of Statistical Office
Production index <sup>1</sup>	NLT 30 (for Jan and Feb 1999)	NLT 29 (for Mar 1999)	NLT 31 (for Apr 1999)	First Release of Statistical Office
Forward-looking indicators	18 (for Mar 1999)	NLT 20 (for Apr 1999)	NLT 20 (for May 1999)	Rapid reports of Statistical Office
Labor market: Employment			NLT 31 (Quarter 1 1999)	First Release of Statistical Office
Labor market: Unemployment			NLT 31 (Quarter 1 1999)	First Release of Statistical Office
Labor market: Wages	15 (for Jan 1999)	15 (for Feb 1999)	17 (for Mar 1999)	First Release of Statistical Office
Price indices: Consumer Price Index (Retail Price Index)	31 (for Mar 1999)	30 (for Apr 1999)	31 (for May 1999)	First Release of Statistical Office
Price indices: Producer Price Index	5 (for Feb 1999)	NLT 7 (for Mar 1999)	NLT 6 (for Apr 1999)	First Release of Statistical Office
<b>FISCAL SECTOR</b>				
General government operations	24 (for 1998)			<a href="http://www.sigov.si/mf/angl/tekgib/atek_gib.html">http://www.sigov.si/mf/angl/tekgib/atek_gib.html</a>
Central government operations <sup>2</sup> - new economic classific. - old economic classific.	19 (for Jan 1999) 22 (for Feb 1999)	NLT 30 (for Mar 1999)	NLT 31 (for Apr 1999)	<a href="http://www.sigov.si/mf/angl/tekgib/atek_gib.html">http://www.sigov.si/mf/angl/tekgib/atek_gib.html</a>
Central government debt	NLT 31 (Quarter 4 1998)			<a href="http://www.sigov.si/mf/angl/tekgib/atek_gib.html">http://www.sigov.si/mf/angl/tekgib/atek_gib.html</a>
<b>FINANCIAL SECTOR</b>				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	31 (for Feb 1999)	30 (for Mar 1999)	31 (for Apr 1999)	<a href="http://www.bsi.si/html/eng/financial_data/hit/mon_survey.html">http://www.bsi.si/html/eng/financial_data/hit/mon_survey.html</a>
Analytical accounts of the central bank (Balance Sheet of the Bank of Slovenia)	15 (for Feb 1999)	14 (for Mar 1999)	14 (for Apr 1999)	<a href="http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html">http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html</a>
Interest rates	10 (for Feb 1999)	NLT 9 (for Mar 1999)	NLT 10 (for Apr 1999)	<a href="http://www.bsi.si/html/eng/financial_data/hit/repo.html">http://www.bsi.si/html/eng/financial_data/hit/repo.html</a> <a href="http://www.sigov.si/mf/angl/tekgib/atek_gib.html">http://www.sigov.si/mf/angl/tekgib/atek_gib.html</a>
Stock market: Share price index	10 (for Feb 1999)	NLT 9 (for Mar 1999)	NLT 10 (for Apr 1999)	<a href="http://www.bsi.si/html/eng/financial_data/hit/sbi.html">http://www.bsi.si/html/eng/financial_data/hit/sbi.html</a>
<b>EXTERNAL SECTOR</b>				
Balance of payments	19 (for Jan 1999)	NLT 19 (for Feb 1999)	NLT 19 (for Mar 1999)	<a href="http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.html">http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.html</a>
International reserves	8 (for Feb 1999)	7 (for Mar 1999)	7 (for Apr 1999)	<a href="http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html">http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html</a>
Merchandise trade	16 (for Jan 1999)	NLT 9 (for Feb 1999)	NLT 10 (for Mar 1999)	First Release of Statistical Office
International investment position				<a href="http://www.bsi.si/html/eng/financial_data/hit/int_inv_pos.html">http://www.bsi.si/html/eng/financial_data/hit/int_inv_pos.html</a>
Exchange rates <sup>3</sup>				<a href="http://www.bsi.si/html/eng/publications/index.html">http://www.bsi.si/html/eng/publications/index.html</a>
<b>Addendum:</b>				
Population		NLT 29 (Quarter 4 1998)		First Release of Statistical Office

\* The period to which data to be released relate is shown in parentheses. NLT stands for no-later-than.

Financial and external sector data (except Merchandise trade) are first disseminated on the Bank of Slovenia Internet website, and later in the Bank of Slovenia Monthly Bulletin. At the end of business week, the precise dates of release during the following week are published on the Bank of Slovenia Internet website ([http://www.bsi.si/html/eng/financial\\_data/hit/adv\\_rel\\_cal.html](http://www.bsi.si/html/eng/financial_data/hit/adv_rel_cal.html)).

<sup>1</sup> January data for the Production index will be released in March because the Statistical Office will change the base year and enlarge the sample of the enterprises in January 1999. Data for the following months will be disseminated in accordance with the SDDS requirements

<sup>2</sup> Due to major changes in the government accounting system and introduction of new economic classification of transactions, the data for January 1999 are published in March 1999. Data for the following months will be disseminated in accordance with the SDDS requirements.

<sup>3</sup> Data are disseminated daily on Bank of Slovenia's page Currency Exchange rates - for display ([http://www.bsi.si/html/eng/financial\\_data/daily/tecajna\\_lista.asp](http://www.bsi.si/html/eng/financial_data/daily/tecajna_lista.asp)) and on Archive of financial data ([http://www.bsi.si/html/eng/financial\\_data/archiv/index.html](http://www.bsi.si/html/eng/financial_data/archiv/index.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