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# REPUBLIC OF SLOVENIA:

## GENERAL INFORMATION

	1997	1998	1999 latest actual
Area (sq.km)		20,273	
Population		1,978,334	
Population growth (in %)		-0.3	
Density (persons/sq.km)		98	
Population of Ljubljana		325,373	
Origin of value added (in %):			
Agriculture	4.6		
Industry	33.3		
Construction	5.6		
Services	59.0		
GDP real annual change (in %)	4.6	3.9	2.7
Industrial production annual change (in %)	1.0	3.7	-3.5
Total employment annual change (in %)	0.3	0.2	0.9
Standardised unemployment rate (in %)	7.4	7.9	7.7
Inflation rate (in %)	9.4	6.5	4.3
General government:			
revenue (as % of GDP)	44.6	45.7	...
surplus/deficit ( as % of GDP)	-1.1	-0.6	...
Trade balance (in USD million)	-998	-1,049	-634
Current account (in USD million)	37	-3.8	-260
Current account receipts as % of GDP	60.9	60.5	...
Foreign exchange reserves (in USD million)	4,377	4,767	4,458
Foreign debt (in USD million)	4,176	4,959	5,244
Debt servicing ratio (in %)	8.5	13	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates:    tolars/1 USD			191.9302
(July 15, 1999)                tolars/1 EUR			195.2890

# REVIEW OF CURRENT DEVELOPMENTS: GRAPHS

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

Graphs are not available for Internet yet.

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#### Legend:

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

## 1.1. Main money aggregates (Statistical Definitions)

Millions of Tolars	Currency in circulation	Bank reserves	Demand deposits at BS	Government time deposits at BS	Demand deposits at banks	Tolar time and savings deposits at banks	Foreign currency deposits at banks	Base money	M1	M2	M3	
Column Code	1	2	3	4	5	6	7	8	9	10	11	
1994	Jan.	29,850	16,821	4,882	-	73,026	207,466	180,213	51,554	107,759	315,225	495,438
	Feb.	30,276	17,477	4,914	-	72,755	216,588	187,818	52,668	107,945	324,533	512,351
	Mar.	31,881	17,761	4,516	-	75,614	226,132	192,185	54,158	112,011	338,144	530,328
	Apr.	33,507	18,279	4,879	-	78,418	235,515	194,986	56,666	116,805	352,320	547,306
	May	35,453	19,255	5,081	-	82,007	245,770	198,746	59,789	122,541	368,311	567,058
	Jun.	36,966	20,182	5,532	-	85,857	259,866	201,276	62,680	128,356	388,222	589,498
	Jul.	38,393	21,678	6,177	-	88,814	271,720	203,585	66,247	133,384	405,104	608,690
	Aug.	38,755	22,683	6,955	-	89,852	283,518	206,877	68,393	135,562	419,080	625,958
	Sep.	39,618	23,891	6,760	-	89,058	290,918	210,701	70,269	135,437	426,355	637,055
	Oct.	40,852	24,758	7,238	-	92,219	297,119	214,810	72,848	140,309	437,428	652,238
	Nov.	40,814	29,832	8,633	-	95,603	308,770	217,537	79,278	145,050	453,820	671,357
	Dec.	43,980	32,418	9,151	-	106,501	329,692	219,536	85,549	159,632	489,324	708,860
1995	Jan.	43,429	33,036	9,526	-	108,144	341,664	226,437	85,991	161,099	502,763	729,200
	Feb.	43,807	32,015	9,308	-	105,605	355,866	229,117	85,130	158,721	514,587	743,704
	Mar.	45,173	32,801	8,615	-	107,605	371,290	231,593	86,589	161,393	532,683	764,276
	Apr.	47,748	35,308	7,678	-	111,601	386,859	233,927	90,734	167,027	553,886	787,814
	May	49,605	36,420	7,432	-	117,232	394,222	238,499	93,457	174,269	568,491	806,990
	Jun.	53,807	36,974	8,371	-	122,298	394,392	249,414	99,152	184,477	578,869	828,282
	Jul.	54,917	37,047	7,604	-	125,694	404,165	254,585	99,568	188,215	592,380	846,966
	Aug.	54,841	37,335	7,564	1,375	125,532	413,996	258,635	99,741	187,937	603,309	861,943
	Sep.	54,821	37,327	6,864	4,600	122,292	421,368	266,250	99,012	183,976	609,945	876,195
	Oct.	55,242	37,698	6,106	13,545	121,539	428,705	273,738	99,046	182,887	625,137	898,875
	Nov.	54,640	37,721	6,365	21,150	123,968	431,948	284,825	98,726	184,972	638,071	922,896
	Dec.	56,563	37,284	6,614	14,290	128,245	434,205	297,593	100,462	191,423	639,918	937,511
1996	Jan.	55,986	38,948	6,405	1,603	135,352	452,846	311,410	101,339	197,744	652,193	963,603
	Feb.	55,925	38,711	5,510	600	129,278	464,535	322,937	100,146	190,714	655,848	978,786
	Mar.	56,283	39,151	4,774	3,600	129,411	471,357	328,908	100,208	190,468	665,425	994,333
	Apr.	57,043	39,455	5,114	4,100	127,558	487,119	333,532	101,611	189,715	680,933	1,014,466
	May	57,334	40,122	4,794	7,013	128,876	501,875	335,825	102,249	191,003	699,891	1,035,717
	Jun.	61,124	42,338	5,414	6,510	136,916	508,937	336,486	108,876	203,453	718,901	1,055,387
	Jul.	62,334	42,708	5,480	6,994	139,679	501,162	336,792	110,521	207,492	715,648	1,052,440
	Aug.	61,640	43,524	5,295	15,244	141,699	502,220	336,721	110,459	208,634	726,098	1,062,819
	Sep.	62,167	42,633	4,748	20,710	138,203	504,422	340,281	109,548	205,118	730,250	1,070,531
	Oct.	62,805	42,863	5,129	16,460	140,148	517,884	345,768	110,797	208,082	742,427	1,088,195
	Nov.	62,358	43,496	5,844	12,002	142,707	528,948	351,831	111,698	210,910	751,859	1,103,690
	Dec.	65,283	46,586	5,617	2,424	153,576	536,303	356,083	117,486	224,476	763,203	1,119,286
1997	Jan.	64,157	46,791	5,081	4,206	152,559	556,617	359,332	116,029	221,797	782,621	1,141,952
	Feb.	64,663	46,281	5,081	2,100	149,679	570,496	358,873	116,025	219,424	792,019	1,150,893
	Mar.	67,189	46,992	4,895	571	153,677	587,085	357,763	119,076	225,761	813,416	1,171,179
	Apr.	68,316	48,703	4,779	3,050	156,648	606,884	356,072	121,798	229,744	839,677	1,195,749
	May	69,705	48,234	4,445	4,194	158,915	618,585	355,160	122,384	233,064	855,843	1,211,003
	Jun.	71,392	50,156	4,629	11,533	163,521	628,757	352,064	126,177	239,542	879,832	1,231,896
	Jul.	74,292	51,595	4,904	7,048	169,847	643,241	352,486	130,791	249,043	899,333	1,251,819
	Aug.	74,389	51,937	4,989	5,823	170,663	665,694	359,747	131,316	250,042	921,558	1,281,304
	Sep.	75,005	53,434	4,960	5,083	169,465	687,142	364,939	133,400	249,430	941,656	1,306,595
	Oct.	76,465	52,776	5,064	12,626	170,294	697,002	368,624	134,305	251,824	961,451	1,330,075
	Nov.	76,002	53,500	5,582	8,197	173,123	717,891	371,343	135,084	254,707	980,794	1,352,137
	Dec.	77,909	55,774	5,468	8,287	182,439	737,634	374,314	139,151	265,816	1,011,736	1,386,051
1998	Jan.	75,337	57,361	5,265	9,342	185,071	765,322	381,548	137,963	265,673	1,040,337	1,421,885
	Feb.	74,850	54,208	6,626	3,629	180,289	783,528	384,408	135,684	261,766	1,048,922	1,433,330
	Mar.	76,231	55,773	6,417	2,939	180,273	807,371	384,889	138,422	262,922	1,073,231	1,458,120
	Apr.	78,789	58,215	6,389	0	185,029	825,403	385,920	143,393	270,206	1,095,609	1,481,530
	May	80,720	60,021	6,011	2,710	190,680	837,040	384,884	146,752	277,411	1,117,161	1,502,045
	Jun.	81,568	63,448	6,547	2,000	193,960	861,478	382,226	151,563	282,075	1,145,553	1,527,779
	Jul.	85,709	64,738	6,786	161	207,211	875,445	384,370	157,233	299,706	1,175,313	1,559,683
	Aug.	86,330	64,906	6,976	0	207,810	891,729	387,070	158,212	301,117	1,192,845	1,579,916
	Sep.	88,093	65,666	7,474	0	211,666	904,304	389,469	161,233	307,234	1,211,538	1,601,007
	Oct.	88,603	66,716	7,187	0	210,761	921,532	388,309	162,506	306,551	1,228,084	1,616,393
	Nov.	87,663	67,207	6,917	0	211,179	941,990	392,869	161,787	305,759	1,247,749	1,640,617
	Dec.	90,666	73,107	7,285	0	228,662	947,894	400,967	171,059	326,614	1,274,508	1,675,474
1999	Jan.	89,027	69,961	7,039	0	224,412	979,152	409,555	166,026	320,477	1,299,629	1,709,184
	Feb.	89,580	73,529	7,238	0	227,073	985,764	413,245	170,347	323,891	1,309,655	1,722,900
	Mar.	91,928	69,638	7,209	3,194	233,486 *	989,389 *	416,179 *	168,775	332,623 *	1,325,206 *	1,741,385 *
	Apr.	96,706	75,953	7,089	0	241,868 *	989,686 *	416,008 *	179,749	345,664 *	1,335,349 *	1,751,358 *
	May	98,048	72,294	6,621	4,903	242,576 *	984,199 *	419,759 *	176,962	347,245 *	1,336,347 *	1,756,106 *
	Jun.	100,832	77,465	6,730	4,500	260,544	986,716	424,763	185,027	368,106	1,359,323	1,784,086



## 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	319,623	913,719	16,012	71,335	300,676	35,230	13	407,254
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	319,623	913,719	16,012	71,335	300,676	35,230	13	407,254
1999 31. Jan.	596,458	311,532	907,990	16,113	86,742	310,513	33,639	13	430,907
28. Feb.	589,991	330,281	920,272	16,280	81,092	315,802	33,538	13	430,445
31. Mar.	690,528	300,641	991,169	16,465	82,560	325,349	32,848	13	440,770
30. Apr.	685,656	302,528	988,183	16,532	114,930	320,514	3,294	1,190	439,929
31. May	656,975	321,629	978,604	16,710	117,236	317,695	3,330	1,208	439,469

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	200,702	200,872	93,655	233,202	3,531	2,324	5,855	332,711	929,469	
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	200,702	200,872	93,655	233,202	3,531	2,324	5,855	332,711	929,469	
1999 31. Jan.	92	193,978	194,071	91,992	219,298	3,770	2,425	6,195	317,485	947,951	
28. Feb.	99	198,629	198,728	94,314	225,317	3,956	2,788	6,744	326,375	946,190	
31. Mar.	93	200,783	200,876	95,573	232,822	4,369	2,590	6,959	335,354	955,209	
30. Apr.	83	207,300	207,383	100,506	239,818	3,412	2,775	6,188	346,512	948,916	
31. May	88	221,355	221,443	99,630	254,323	3,530	2,914	6,444	360,396	935,121	

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	
663,976	62,324	302,822	15,637	4,726	1,049,485	1,472,751	141,580	2,528,050	
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	
663,976	62,324	302,822	15,637	4,726	1,049,485	1,472,751	141,580	2,528,050	
662,402	59,304	305,706	16,597	3,444	1,047,453	1,494,473	143,961	2,546,424	
673,475	61,145	307,619	18,017	4,774	1,065,029	1,511,754	145,971	2,577,996	
688,286	61,565	319,304	17,879	4,788	1,091,822	1,549,057	150,013	2,690,240	
643,297	61,672	383,501	28,140	4,972	1,121,582	1,578,043	150,054	2,716,280	
661,029	58,691	393,803	29,728	6,373	1,149,624	1,605,803	153,373	2,737,781	

Liabilities										
Government time deposits at BS	Total	M3		Securities			Other for. curr. liabil. to cent. government	Restricted deposits	Other liabilities	Total
		Foreign curr. deposits at banks	Total	Tolar	Foreign currency	Total				
11	12=9+10+11	13	14=12+13	15	16	17=15+16	18	19	20	21
-	74,143	63,181	137,324	2,649	0	2,649	1,640	1,063	82,018	297,388
-	186,125	128,207	314,332	3,919	15,446	19,365	3,209	1,280	149,913	604,908
-	302,618	210,311	512,929	6,755	24,391	31,146	3,395	1,887	219,950	910,462
-	489,551	245,455	735,007	12,553	24,229	36,782	21,460	6,086	311,097	1,270,507
7,800	616,477	325,422	941,899	29,266	27,804	57,070	37,105	5,740	372,695	1,601,900
0	750,858	384,410	1,135,268	27,408	24,747	52,155	69,598	3,982	398,361	1,865,965
9,000	1,006,663	404,668	1,411,330	47,561	19,246	66,807	64,688	5,435	457,656	2,212,268
0	1,262,180	427,332	1,689,513	48,769	24,427	73,195	61,425	8,504	494,542	2,528,050
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	1,262,180	427,332	1,689,513	48,769	24,427	73,195	61,425	8,504	494,542	2,528,050
0	1,265,436	432,920	1,698,356	48,817	18,500	67,317	62,492	9,544	514,644	2,546,424
0	1,272,564	437,252	1,709,816	58,634	20,227	78,861	60,531	9,443	520,616	2,577,996
0	1,290,563	440,218	1,730,781	60,051	18,104	78,155	136,723	13,464	530,241	2,690,240
0	1,295,428	443,296	1,738,724	61,755	17,665	79,420	137,490	9,624	543,639	2,716,280
0	1,295,517	449,913	1,745,430	60,233	18,207	78,440	118,976	20,421	553,071	2,737,781

## 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
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	316,889	587,851	8,606	596,458	15,533
28. Feb.	15	16,095	49	21	238,457	326,437	581,074	8,917	589,991	15,679
31. Mar.	15	16,532	51	31	305,323	359,371	681,323	9,205	690,528	15,862
30. Apr.	16	16,691	51	25	258,908	400,625	676,315	9,340	685,656	15,929
31. May	16	16,937	117	22	213,689	416,684	647,465	9,509	656,975	16,086

Millions of Tolars	Liabilities									
	Notes issue	Deposits								
		Deposits of banks			General government deposits			Other demand deposits		
		Giro and reserves accounts	Foreign currency deposits	Total	Demand deposits	Time deposits	Foreign currency deposits	Total	Enterprises	Nonmonetary financial institutions
Column Code	1	2	3	4=2+3	5	6	7	8=5+6+7	9	10
1991 31. Dec.	9,769	6,089	0	6,089	4	-	1,640	1,644	42	18
1992 31. Dec.	25,532	6,335	4,381	10,716	2,573	-	3,209	5,782	109	753
1993 31. Dec.	34,612	10,483	5,112	15,595	2,596	-	3,395	5,991	197	712
1994 31. Dec.	50,618	27,466	1,047	28,513	5,954	-	21,460	27,414	0	1,104
1995 31. Dec.	63,904	33,681	1,494	35,175	2,607	7,800	37,105	47,512	0	1,370
1996 31. Dec.	71,441	43,093	0	43,093	3,325	0	18,972	22,297	34	1,566
1997 31. Dec.	85,653	55,067	0	55,067	2,283	9,000	11,833	23,116	0	2,148
1998 31. Dec.	104,667	62,863	0	62,863	2,324	0	16,177	18,500	1,616	1,915
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
28. Feb.	103,425	67,809	0	67,809	2,788	0	12,761	15,549	1,775	2,181
31. Mar.	105,616	59,424	0	59,424	2,590	0	87,616	90,206	2,326	2,043
30. Apr.	111,324	64,199	0	64,199	2,775	0	87,762	90,537	1,566	1,846
31. May	110,733	58,244	0	58,244	2,914	0	68,365	71,278	1,642	1,888

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	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
-	818	400	20,295	174	21,687	266	0	21,953	3,819	631,442
-	1,060	7,400	11,019	174	19,653	263	0	19,917	3,830	730,137
-	388	2,500	24,047	174	27,110	272	0	27,382	3,575	732,541
-	245	5,500	23,522	174	29,441	292	52	29,786	3,398	706,245

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
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	96,871	281,914	378,785	4,519	0	92	5,863	48,299 *	10,492 *	627,959
3,956	87,314	90,662	276,391	367,053	4,470	0	99	5,974	48,299 *	14,808 *	631,442
4,369	154,000	100,327	288,751	389,078	4,727	0	93	6,136	48,299 *	22,188 *	730,137
3,412	158,148	91,480	286,173	377,653	5,104	0	83	6,195	48,299 *	25,735 *	732,541
3,530	133,052	78,938	283,636	362,574	15,411	16	88	6,286	48,299	29,786	706,245

## 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	48,240	344,486	19,026	411,752	57,638	371,778	659,584	320,390
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	336,831
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	48,240	344,486	19,026	411,752	57,638	371,778	659,584	320,390
1999 31. Jan.	9,974	56,156	42,916	362,871	8,572	414,358	66,840	361,963	676,282	330,340
28. Feb.	9,682	67,809	45,642	341,858	21,004	408,504	58,921	368,658	686,162	335,457
31. Mar.	10,620	59,424	63,545	362,630	23,207	449,381	62,905	376,335	701,637	344,975
30. Apr.	11,400	64,199	59,085	350,156	23,194	432,434	64,069	393,743	715,350	340,975
31. May	11,693	58,244	53,922	335,464	26,029	415,415	64,202	400,327	740,597	337,495

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	42,535	54,656	233,202	99,660	829,809	4,204	1,166,875	427,332
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	42,535	54,656	233,202	99,660	829,809	4,204	1,166,875	427,332
1999 31. Jan.	7,963	12,242	38,375	58,580	219,298	105,639	842,312	5,025	1,172,274	432,920
28. Feb.	9,713	21,687	37,737	69,137	225,317	110,086	836,103	4,972	1,176,479	437,252
31. Mar.	14,693	19,653	50,744	85,090	232,822	110,834	844,375	8,737	1,196,768	440,218
30. Apr.	16,259	27,110	44,334	87,703	239,818	114,020	834,896	4,520	1,193,254	443,296
31. May	10,117	29,441	45,624	85,182	254,323	116,907	818,214	5,010	1,194,453	449,913

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	20,218	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
47,349	1,456,739	136,334	2,079,265	174,765	49,157	32,211	30,522	32,969	319,623	2,398,888
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
47,349	1,456,739	136,334	2,079,265	174,765	49,157	32,211	30,522	32,969	319,623	2,398,888
42,934	1,478,359	140,543	2,099,390	167,837	48,662	30,870	31,131	33,033	311,532	2,410,922
46,276	1,495,474	142,234	2,123,703	178,431	48,633	37,823	32,234	33,159	330,281	2,453,983
46,740	1,532,592	146,234	2,198,251	144,150	51,426	39,215	32,536	33,315	300,641	2,498,893
47,373	1,561,511	146,542	2,216,087	149,045	49,918	35,561	34,566	33,437	302,528	2,518,614
46,472	1,589,093	150,075	2,224,520	165,389	49,722	37,134	35,633	33,752	321,629	2,546,149

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	1,639,456	57,649	356,197	90,228	2,198,186	16,796	127,950	55,956	200,702	2,398,888
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	1,639,456	57,649	356,197	90,228	2,198,186	16,796	127,950	55,956	200,702	2,398,888
46,332	1,651,526	54,530	330,996	121,311	2,216,944	8,174	128,958	56,846	193,978	2,410,922
47,770	1,661,501	57,334	360,592	106,790	2,255,354	9,512	130,990	58,127	198,629	2,453,983
49,106	1,686,092	55,325	362,137	109,465	2,298,109	11,821	133,078	55,885	200,783	2,498,893
49,728	1,686,278	55,690	368,436	113,208	2,311,314	17,373	136,360	53,567	207,300	2,518,614
50,612	1,694,978	56,216	367,319	121,099	2,324,794	15,669	152,640	53,046	221,355	2,546,149

## 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.	57,041	323,942	580,144	961,127	22,723	287,836	310,558	47,349	1,319,035
1998 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.	57,041	323,942	580,144	961,127	22,723	287,836	310,558	47,349	1,319,035
1999 31. Jan.	65,921	314,226	594,458	974,606	30,036	290,716	320,752	42,934	1,338,292
28. Feb.	58,079	318,387	600,915	977,381	32,570	292,792	325,362	46,276	1,349,018
31. Mar.	62,074	321,876	612,916	996,866	32,655	294,262	326,916	46,740	1,370,523
30. Apr.	63,207	335,916	624,828	1,023,951	30,467	292,532	322,999	47,373	1,394,323
31. May	63,406	340,116	643,073	1,046,596	29,829	288,233	318,062	46,472	1,411,130
	<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.	7,092	294,903	272,178	574,173	6,591	13,107	19,698	42,626	636,497
1998 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.	7,092	294,903	272,178	574,173	6,591	13,107	19,698	42,626	636,497
1999 31. Jan.	8,469	289,519	272,937	570,924	6,157	13,653	19,810	39,494	630,228
28. Feb.	9,393	292,900	275,207	577,500	6,118	13,522	19,640	41,505	638,645
31. Mar.	10,193	296,839	278,415	585,448	6,009	13,601	19,610	41,955	647,013
30. Apr.	7,695	292,348	236,937	536,980	4,868	13,632	18,500	42,407	597,887
31. May	8,078	295,945	243,514	547,537	4,466	13,340	17,807	40,105	605,449
	<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.	2,889	90	34,999	37,978	16,132	274,713	290,844	-	328,822
1998 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.	2,889	90	34,999	37,978	16,132	274,713	290,844	-	328,822
1999 31. Jan.	10,462	90	41,925	52,477	23,879	277,047	300,926	-	353,403
28. Feb.	3,979	90	41,916	45,985	26,452	279,255	305,706	-	351,692
31. Mar.	4,779	90	41,807	46,676	26,646	280,645	307,291	-	353,967
30. Apr.	5,106	637	73,724	79,466	25,598	277,703	303,302	-	382,768
31. May	5,263	685	75,023	80,971	25,363	273,678	299,041	-	380,013

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

Claims						
Foreign currency claims						Total
Foreign currency loans				Foreign currency securities	Total	
Overdrafts etc.	Up to 1 year	Over 1 year	Total			14
10	11	12	13=10+11+12	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
597	47,836	79,439	127,872	9,832	137,704	1,456,739
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
597	47,836	79,439	127,872	9,832	137,704	1,456,739
919	47,737	81,824	130,480	9,588	140,068	1,478,359
842	50,271	85,247	136,360	10,096	146,456	1,495,474
831	54,459	88,722	144,011	18,058	162,069	1,532,592
863	57,828	90,521	149,212	17,977	167,188	1,561,511
796	60,211	97,523	158,530	19,433	177,963	1,589,093
<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
470	38,363	50,971	89,803	0	89,803	726,300
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
470	38,363	50,971	89,803	0	89,803	726,300
800	37,989	52,689	91,478	0	91,478	721,706
740	40,129	55,106	95,975	0	95,975	734,620
691	43,983	58,164	102,838	0	102,838	749,851
706	46,623	58,989	106,317	764	107,082	704,969
660	48,804	64,028	113,492	779	114,271	719,720
<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	23,884	33,358	9,832	43,189	372,011
-	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	23,884	33,358	9,832	43,189	372,011
-	9,748	24,516	34,264	9,588	43,852	397,255
-	10,142	24,965	35,107	10,096	45,202	396,894
-	10,476	25,408	35,884	18,058	53,942	407,909
-	10,628	24,836	35,464	17,212	52,676	435,445
-	10,830	25,435	36,265	18,654	54,919	434,931



## 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.	46,955	7,902	247,838	302,695	-	-	-	-	302,695	127	302,822	
1998 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.	46,955	7,902	247,838	302,695	-	-	-	-	302,695	127	302,822	
1999 31. Jan.	46,864	7,871	250,852	305,587	-	-	-	-	305,587	119	305,706	
28. Feb.	44,600	7,600	255,317	307,517	-	-	-	-	307,517	102	307,619	
31. Mar.	47,004	7,725	264,435	319,164	-	-	-	-	319,164	140	319,304	
30. Apr.	50,140	23,094	308,325	381,559	-	-	-	-	381,559	1,943	383,501	
31. May	49,897	22,858	318,659	391,413	-	-	-	-	391,413	2,389	393,803	
	<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.	-	11,919	23,310	35,230	0	9	9	4	35,242	-	35,242	
1998 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.	-	11,919	23,310	35,230	0	9	9	4	35,242	-	35,242	
1999 31. Jan.	-	6,707	26,932	33,639	0	9	9	4	33,652	-	33,652	
28. Feb.	-	6,825	26,712	33,538	0	9	9	4	33,551	-	33,551	
31. Mar.	-	6,331	26,517	32,848	0	9	9	4	32,861	-	32,861	
30. Apr.	-	990	2,234	3,224	0	1,190	1,190	0	4,414	70	4,484	
31. May	-	1,152	2,108	3,259	0	1,208	1,208	0	4,467	71	4,538	
	<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	9,128	1,819	11,052	0	7	7	4,719	15,779	4,584	20,363	
1998 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	9,128	1,819	11,052	0	7	7	4,719	15,779	4,584	20,363	
1999 31. Jan.	126	10,039	1,813	11,978	0	7	7	3,436	15,422	4,619	20,041	
28. Feb.	108	10,972	1,762	12,841	0	6	6	4,767	17,615	5,176	22,791	
31. Mar.	98	10,890	1,742	12,730	0	6	6	4,782	17,518	5,149	22,667	
30. Apr.	267	18,848	3,608	22,722	0	6	6	4,966	27,694	5,418	33,112	
31. May	168	19,477	3,770	23,415	0	6	6	6,367	29,788	6,313	36,101	

## 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	7,443	170	4,875	59,337	418	90,839	170	91,009
1995 31. Dec.	35,103	20,432	15,643	21,184	0	8,290	65,549	94	100,746	202	100,948
1996 31. Dec.	34,410	16,290	23,514	12,862	0	12,344	65,010	260	99,679	50,871	150,550
1997 31. Dec.	33,318	30,385	22,045	25,358	0	14,039	91,828	158	125,303	53,105	178,408
1998 31. Dec.	37,127	41,721	33,121	29,942	0	24,349	129,133	135	166,396	45,512	211,908
1998 30. Jun.	31,559	26,291	28,450	29,508	0	17,779	102,028	128	133,715	50,409	184,124
31. Jul.	30,467	29,156	26,236	30,316	0	18,965	104,673	127	135,267	49,724	184,991
31. Aug.	34,073	25,733	27,980	30,768	0	20,898	105,379	142	139,594	50,340	189,933
30. Sep.	35,110	28,655	31,412	29,638	0	21,554	111,259	158	146,527	47,538	194,065
31. Oct.	33,183	40,964	32,201	29,507	0	22,250	124,922	128	158,232	47,259	205,491
30. Nov.	36,662	36,550	32,452	28,819	0	22,357	120,177	175	157,014	48,523	205,537
31. Dec.	37,127	41,721	33,121	29,942	0	24,349	129,133	135	166,396	45,512	211,908
1999 31. Jan.	35,074	48,356	35,415	30,297	0	23,752	137,820	568	173,463	46,595	220,058
28. Feb.	34,397	42,630	31,639	34,164	0	23,881	132,314	691	167,402	48,033	215,434
31. Mar.	32,069	40,551	32,409	34,997	0	24,509	132,465	577	165,110	49,371	214,481
30. Apr.	22,541	39,710	32,236 *	30,724 *	0	25,407	128,077 *	1,099	151,716 *	49,988	201,704 *
31. May	25,481	30,229	35,307	27,685	0	24,511	117,731	1,191	144,404	50,878	195,281
	<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.	4,082	5,124	1,169	16,711	28,389	68,536	119,929	149	124,160	0	124,160
1998 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.	4,082	5,124	1,169	16,711	28,389	68,536	119,929	149	124,160	0	124,160
1999 31. Jan.	4,584	4,817	1,512	17,470	26,182	69,070	119,050	148	123,782	0	123,782
28. Feb.	4,428	3,585	987	17,470	25,392	68,781	116,215	140	120,783	0	120,783
31. Mar.	5,000	5,392	633	16,366	27,863	67,193	117,447	68	122,515	0	122,515
30. Apr.	3,450	4,577 *	791	16,132	29,354 *	80,421	131,276 *	386	135,113 *	0	135,113 *
31. May	5,602	5,482	388	17,228	31,244	78,895	133,237	71	138,910	0	138,910

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	82,784	10,241	38,358	277,421	4,263	439,472
1995 31. Dec.	139,961	54,676	39,998	95,618	131,480	14,272	68,731	350,098	3,825	548,560
1996 31. Dec.	163,327	65,159	43,433	144,691	133,857	21,759	106,869	450,608	3,122	682,216
1997 31. Dec.	187,948	79,059	74,487	177,351	199,462	24,856	171,946	648,103	3,141	918,251
1998 31. Dec.	233,202	99,660	105,398	208,679	240,297	28,389	247,046	829,809	4,204	1,166,875
1998 30. Jun.	199,998	96,255	75,431	196,646	225,324	23,560	211,011	731,973	4,030	1,032,255
31. Jul.	201,475	98,831	72,775	197,232	230,832	27,211	218,891	746,941	3,449	1,050,696
31. Aug.	213,946	100,893	71,958	191,451	234,983	28,127	225,043	751,562	3,950	1,070,351
30. Sep.	211,202	100,655	76,334	200,358	238,335	28,731	230,465	774,223	5,870	1,091,950
31. Oct.	205,201	99,674	93,534	206,260	237,236	24,808	235,908	797,747	4,000	1,106,622
30. Nov.	216,875	100,274	93,979	209,285	236,696	26,657	237,586	804,202	4,429	1,125,780
31. Dec.	233,202	99,660	105,398	208,679	240,297	28,389	247,046	829,809	4,204	1,166,875
1999 31. Jan.	219,298	105,639	108,734	207,396	250,218	26,182	249,782	842,312	5,025	1,172,274
28. Feb.	225,317	110,086	98,670	199,715	260,672	25,392	251,654	836,103	4,972	1,176,479
31. Mar.	232,822	110,834	98,774	205,898	262,713	27,863	249,126	844,375	8,737	1,196,768
30. Apr.	239,818	114,020	100,450 *	203,208 *	251,704 *	29,354 *	250,180	834,896	4,520	1,193,254
31. May	254,323	116,907	93,808	201,581	245,879	31,244	245,702	818,214	5,010	1,194,453
	<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	72,396	80,656	0	90,437	286,704	3,870	393,505
1998 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	72,396	80,656	0	90,437	286,704	3,870	393,505
1999 31. Jan.	88,402	-	39,516	67,297	84,941	0	92,953	284,708	4,241	377,351
28. Feb.	87,487	-	35,750	63,263	90,006	0	93,268	282,287	4,125	373,899
31. Mar.	94,178	-	35,209	67,938	93,267	0	91,729	288,143	8,067	390,388
30. Apr.	91,783	-	38,180	67,584 *	92,283 *	0	79,139	277,186 *	2,752	371,722 *
31. May	97,191	-	39,915	66,375	90,603	0	79,162	276,056	3,354	376,601
	<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.	89,061	99,660	15,339	101,992	112,987	-	63,724	294,042	50	482,814
1998 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.	89,061	99,660	15,339	101,992	112,987	-	63,724	294,042	50	482,814
1999 31. Jan.	91,238	105,639	16,046	103,172	117,509	-	64,007	300,734	67	497,679
28. Feb.	99,005	110,086	16,705	103,826	119,032	-	65,724	305,287	17	514,395
31. Mar.	101,575	110,834	17,623	104,919	118,084	-	65,695	306,320	25	518,755
30. Apr.	122,043	114,020	17,983	102,597	112,565	-	65,213	298,357	282	534,703
31. May	126,048	116,907	18,182	99,511	110,362	-	63,135	291,190	393	534,538

## 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
65,687	126,572	181,389	39,443	220,832	59,489	472,581	1,639,456
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
65,687	126,572	181,389	39,443	220,832	59,489	472,581	1,639,456
66,375	125,840	185,769	39,443	225,213	61,824	479,252	1,651,526
68,457	129,647	184,142	39,715	223,858	63,059	485,022	1,661,501
68,719	130,126	183,645	39,912	223,558	66,921	489,324	1,686,092
71,597	135,946	176,132	39,842	215,974	69,507	493,025	1,686,278
72,724	138,905	178,096	40,061	218,157	70,738	500,524	1,694,978
<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	14,241	18,768	412,274
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	14,241	18,768	412,274
3,839	-	514	3	517	15,492	19,848	397,199
4,040	-	958	2	960	15,290	20,290	394,189
4,085	-	648	1	649	17,815	22,549	412,937
4,018	-	771	0	771	19,778	24,568	396,289
4,025	-	822	0	822	20,127	24,974	401,575
<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
61,476	126,572	180,813	39,440	220,252	-	408,301	891,114
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
61,476	126,572	180,813	39,440	220,252	-	408,301	891,114
62,289	125,840	185,240	39,440	224,680	-	412,809	910,488
64,169	129,647	183,169	39,713	222,883	-	416,699	931,094
64,383	130,126	182,983	39,911	222,895	-	417,404	936,159
67,328	135,946	175,354	39,842	215,195	-	418,469	953,172
68,441	138,905	177,266	40,061	217,326	-	424,673	959,211

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

Millions of Tolars		Claims on non-residents														
		Tolar claims					Foreign currency claims									
		Tolar claims on banks			Tolar claims on non-monetary sectors	Total	Foreign currency claims on banks					Foreign currency securities	For. curr. loans to non- monetary sector	Other foreign currency claims	Total	Total
		Deposits	Short-term loans	Total			Currency and deposits	Loans		Total	Total					
Column Code	1	2	3=1+2	4	5=3+4	6	7	8	9=7+8	10=6+9	11	12	13	14=10+...+13	15=5+14	
1994	31. Dec.	12,591	227	12,818	25	12,843	156,597	16,981	9,391	26,372	182,970	13,539	29,965	51,732	278,206	291,049
1995	31. Dec.	4	420	424	141	564	193,114	14,855	10,720	25,575	218,689	19,601	32,821	30,074	301,185	301,750
1996	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174
1997	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253
1998	31. Dec.	0	441	441	497	939	174,765	24,495	24,220	48,716	223,480	32,211	30,025	32,969	318,684	319,623
1996	30. Nov.	0	175	175	152	326	252,238	16,106	12,466	28,572	280,810	18,874	37,434	31,172	368,290	368,616
	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174
1997	31. Jan.	0	145	145	241	385	238,062	16,017	12,614	28,631	266,693	22,559	35,199	31,134	355,584	355,970
	28. Feb.	0	152	152	253	405	211,395	16,352	12,616	28,968	240,363	21,171	36,303	31,194	329,031	329,436
	31. Mar.	0	194	194	257	451	215,358	17,097	12,373	29,470	244,829	22,568	34,351	31,228	332,976	333,427
	30. Apr.	0	226	226	196	422	207,369	16,839	12,382	29,221	236,590	23,739	35,838	31,209	327,377	327,799
	31. May	0	281	281	237	518	201,954	16,386	12,465	28,851	230,805	22,460	35,307	31,122	319,695	320,213
	30. Jun.	0	247	247	220	467	195,149	16,338	12,510	28,847	223,996	22,807	37,560	31,026	315,390	315,857
	31. Jul.	0	351	351	212	563	175,642	16,717	12,670	29,387	205,029	20,228	38,735	31,265	295,258	295,821
	31. Aug.	0	382	382	248	630	174,179	18,043	12,927	30,970	205,149	19,568	39,036	31,695	295,448	296,077
	30. Sep.	2,342	776	3,118	207	3,325	166,949	16,871	13,134	30,005	196,953	19,206	39,747	32,038	287,944	291,270
	31. Oct.	1	216	216	194	410	173,956	16,845	13,344	30,189	204,146	18,231	39,557	32,263	294,196	294,606
	30. Nov.	2,362	318	2,680	229	2,908	172,663	16,523	13,428	29,950	202,613	19,350	40,578	32,325	294,865	297,774
	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253
1998	31. Jan.	11,326	245	11,571	317	11,888	167,167	24,624	23,569	48,194	215,361	25,283	36,607	32,293	309,544	321,432
	28. Feb.	12,591	210	12,801	344	13,145	169,355	24,911	22,891	47,802	217,157	24,885	28,943	32,320	303,304	316,449
	31. Mar.	14,057	132	14,189	315	14,504	161,456	24,512	23,019	47,531	208,987	25,469	29,259	32,215	295,929	310,433
	30. Apr.	12,734	267	13,001	313	13,314	160,417	24,524	22,891	47,415	207,832	26,265	28,861	32,038	294,995	308,310
	31. May	15,892	538	16,430	278	16,708	142,109	24,387	22,689	47,076	189,185	25,065	27,453	31,985	273,689	290,397
	30. Jun.	3,937	221	4,158	304	4,462	148,200	22,316	23,639	45,956	194,156	24,047	27,672	32,076	277,952	282,414
	31. Jul.	2,827	379	3,206	277	3,483	157,575	25,364	23,755	49,119	206,694	25,580	27,080	32,241	291,596	295,078
	31. Aug.	12,743	385	13,128	298	13,426	160,604	25,328	24,490	49,817	210,422	26,902	28,465	32,298	298,086	311,512
	30. Sep.	9,920	239	10,159	259	10,418	155,358	24,253	24,051	48,304	203,663	31,166	29,421	32,326	296,575	306,993
	31. Oct.	0	235	235	334	569	140,510	24,875	23,521	48,396	188,906	31,592	29,462	32,487	282,447	283,016
	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	441	441	497	939	174,765	24,495	24,220	48,716	223,480	32,211	30,025	32,969	318,684	319,623
1999	31. Jan.	0	389	389	397	786	167,837	23,929	24,343	48,272	216,109	30,870	30,734	33,033	310,746	311,532
	28. Feb.	7,961	391	8,352	385	8,737	170,470	24,169	24,072	48,242	218,712	37,823	31,849	33,159	321,544	330,281
	31. Mar.	6,094	411	6,504	378	6,882	138,056	26,667	24,349	51,015	189,071	39,215	32,158	33,315	293,759	300,641
	30. Apr.	1,625	436	2,061	333	2,394	147,420	25,417	24,065	49,482	196,902	35,561	34,233	33,437	300,133	302,528
	31. May	1,640	466	2,106	306	2,412	163,749	25,091	24,164	49,255	213,004	37,134	35,326	33,752	319,217	321,629

## 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	4,240	4,626	16,410	92	127,858	127,950	144,361	51,716	196,077	200,702
1996	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	4,240	4,626	16,410	92	127,858	127,950	144,361	51,716	196,077	200,702
1999	31. Jan.	281	4,184	4,465	7,893	68	128,891	128,958	136,851	52,662	189,513	193,978
	28. Feb.	291	4,221	4,512	9,220	58	130,932	130,990	140,210	53,906	194,117	198,629
	31. Mar.	1,469	4,139	5,607	10,352	62	133,016	133,078	143,430	51,746	195,176	200,783
	30. Apr.	4,093	4,005	8,098	13,280	60	136,300	136,360	149,640	49,562	199,202	207,300
	31. May	1,037	4,177	5,214	14,632	59	152,581	152,640	167,272	48,869	216,141	221,355

## 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 Dec.	10.00	11.00	1.00	27.84	13.78	10.00	10.50	27.84
1998 Jan.	10.00	11.00	1.00	27.84	12.71	10.00	10.50	27.84
1998 Feb.	10.00	11.00	1.00	28.95	12.28	10.00	10.50	28.95
1998 Mar.	10.00	11.00	1.00	27.84	12.02	10.00	10.50	27.84
1998 Apr.	10.00	11.00	1.00	29.52	12.06	10.00	10.50	29.52
1998 May	10.00	11.00	1.00	27.84	11.91	10.00	10.50	27.84
1998 Jun.	10.00	11.00	1.00	26.86	11.22	10.00	10.50	26.86
1998 Jul.	10.00	11.00	1.00	26.56	11.05	10.00	10.50	26.56
1998 Avg.	10.00	11.00	1.00	25.30	10.20	10.00	10.50	25.30
1998 Sep.	10.00	11.00	1.00	25.55	9.91	10.00	10.50	25.55
1998 Oct.	10.00	11.00	1.00	24.05	7.87	10.00	10.50	24.05
1998 Nov.	10.00	11.00	1.00	24.26	7.89	10.00	10.50	24.26
1998 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
1999 Feb.	8.00	9.00	1.00	21.12	8.65	10.00	10.50	21.12
1999 Mar.	8.00	9.00	1.00	20.45	7.96	10.00	10.50	20.45
1999 Apr.	8.00	9.00	1.00	19.38	11.59	10.00	9.00	19.38
1999 May	8.00	9.00	1.00	19.21	9.10	10.00	8.00	19.21
1999 Jun.	8.00	9.00	1.00	19.38	8.88	10.00	8.00	19.38

## 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 Dec.	9.8	9.8	9.8	0.8	9.84	-0.1	-0.9	1.5	19.6
1998 Jan.	9.4	9.4	9.4	0.8	9.84	0.0	-0.3	1.9	24.8
1998 Feb.	9.1	9.0	9.1	0.8	10.95	0.1	1.1	-0.8	-9.4
1998 Mar.	8.8	8.8	8.8	0.8	9.84	-0.3	-3.8	0.9	11.5
1998 Apr.	10.0	10.0	10.0	0.9	11.52	-0.5	-6.5	-2.5	-26.5
1998 May	8.6	8.6	8.6	0.8	9.84	-0.2	-1.9	-1.0	-11.5
1998 Jun.	7.3	7.2	7.3	0.7	8.86	0.3	3.5	1.9	25.0
1998 Jul.	6.9	6.9	6.9	0.7	8.56	0.5	6.2	-1.8	-19.0
1998 Avg.	6.1	6.0	6.1	0.6	7.30	0.2	2.1	1.5	18.7
1998 Sep.	6.4	6.3	6.4	0.6	7.55	0.1	1.1	-6.5	-56.1
1998 Oct.	5.5	5.4	5.5	0.5	6.05	0.5	6.0	-0.8	9.2
1998 Nov.	5.7	5.7	5.7	0.5	6.26	0.8	9.8	3.9	60.0
1998 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
1999 Feb.	6.7	6.7	6.7	0.5	6.72	0.4	5.1	3.7	60.8
1999 Mar.	6.3	6.2	6.3	0.5	6.05	0.5	5.7	3.3	46.6
1999 Apr.	7.9	7.8	7.9	0.4	4.98	0.4	4.6	1.5	19.2
1999 May	8.1	8.1	8.1	0.4	4.81	0.9	11.7	2.0	25.5
1999 Jun.	6.6	6.4	6.6	0.4	4.98	0.9	11.1	2.2	30.5





## 2.4.1 Average Commercial Banks Interest Rates (Tolar Indexation Clause)

Column Code	Lending												Deposits															
	Short term loans						Long term loans						Demand deposits		Time deposits													
	Working capital loans			Consumer credits			For capital assets			For population housing programme					Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year	
	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	n	Spread	n	Spread	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n
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
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
Mar.	11.1	2.8	20.7	9.9	1.4	19.3	12.2	2.5	21.8	10.7	1.6	20.2	1.4	0.4	7.3	0.9	4.9	0.5	13.9	5.4	0.4	14.4	5.6	0.3	14.7	7.1	0.4	16.3
Apr.	10.5	2.8	18.9	9.5	1.4	17.8	11.7	2.4	20.2	10.3	1.5	18.6	1.0	0.0	6.5	0.8	3.7	0.3	11.5	4.1	0.2	12.0	4.7	0.2	12.6	6.3	0.7	14.3
May	10.1	2.8	19.5	8.7	1.5	18.0	11.4	2.3	20.9	9.7	1.9	19.1	1.0	0.0	7.2	1.1	3.7	0.2	12.6	4.1	0.2	13.1	4.7	0.3	13.6	6.2	0.8	15.3
Jun.	10.1	2.6	19.8	8.6	1.7	18.2	11.3	2.2	21.2	9.4	1.9	19.1	1.0	0.0	7.3	1.3	3.7	0.2	12.9	4.1	0.2	13.4	4.7	0.3	13.9	6.2	0.8	15.6
Jul.	10.0	2.6	19.5	8.5	1.7	17.8	11.3	2.2	20.8	9.5	2.1	18.9	1.0	0.0	7.1	1.2	3.7	0.2	12.6	4.1	0.2	13.1	4.7	0.3	13.6	6.2	0.8	15.3
Aug.	9.9	2.7	20.8	8.3	1.7	19.0	11.1	2.4	22.1	9.4	2.1	20.2	1.0	0.0	8.2	1.4	3.7	0.2	13.9	4.1	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7
Sep.	9.9	2.7	21.1	8.3	1.7	19.3	11.0	2.3	22.4	9.4	2.2	20.6	1.0	0.0	8.3	1.5	3.7	0.2	14.2	4.2	0.2	14.8	4.7	0.3	15.3	6.2	0.8	17.0
Oct.	9.8	2.6	20.6	8.3	1.6	18.9	11.0	2.3	21.9	9.5	2.0	20.3	1.0	0.0	8.1	1.4	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7
Nov.	9.7	2.7	20.9	8.2	1.6	19.2	10.9	2.3	22.2	9.4	2.1	20.6	1.0	0.0	8.4	1.4	3.7	0.2	14.2	4.2	0.2	14.8	4.7	0.3	15.3	6.2	0.8	17.0
Dec.	9.6	2.7	20.3	8.0	1.6	18.7	10.7	2.2	21.6	9.4	2.0	20.2	1.0	0.0	8.1	1.5	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.6
1998 Jan.	9.3	2.6	20.1	7.5	0.6	18.0	10.7	2.3	21.6	8.8	1.4	19.5	1.0	0.0	8.2	1.3	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7
Feb.	8.2	1.8	20.0	6.9	0.5	18.7	8.4	1.0	20.2	7.9	1.3	19.7	1.0	0.0	9.2	1.4	3.7	0.2	15.1	4.1	0.2	15.5	4.7	0.2	16.1	6.2	0.8	17.8
Mar.	7.6	1.8	18.2	6.5	0.3	17.0	8.7	1.1	19.3	7.5	1.2	18.1	1.0	0.0	8.4	1.1	2.3	0.2	12.4	2.8	0.1	13.0	3.3	0.2	13.5	5.3	0.7	15.6
Apr.	7.4	1.8	19.8	6.5	0.3	18.8	8.5	1.2	21.0	7.6	1.3	19.9	1.0	0.0	9.7	1.4	2.3	0.2	14.1	2.9	0.1	14.7	3.3	0.1	15.2	5.3	0.7	17.4
May	7.1	1.7	17.6	6.0	0.3	16.4	8.2	1.1	18.8	7.3	1.2	17.9	1.0	0.0	8.3	1.1	2.3	0.2	12.4	2.9	0.1	13.0	3.3	0.1	13.5	5.3	0.7	15.7
Jun.	6.9	1.7	16.4	5.6	0.4	14.9	8.1	1.0	17.6	7.3	1.2	16.8	1.0	0.0	7.5	1.0	2.2	0.2	11.3	2.7	0.2	11.8	3.2	0.2	12.4	5.2	0.8	14.5
Jul.	6.6	1.7	15.7	5.3	0.5	14.3	7.7	1.0	16.9	7.2	1.2	16.4	1.0	0.0	5.3	0.6	0.9	0.1	9.5	1.8	0.2	10.5	2.3	0.2	11.1	4.2	0.8	13.2
Aug.	6.2	1.7	14.0	4.6	0.4	12.2	7.5	1.2	15.4	6.7	1.1	14.4	1.0	0.0	5.2	0.6	0.9	0.1	8.2	1.8	0.2	9.2	2.3	0.2	9.8	4.2	0.8	11.8
Sep.	6.0	1.7	14.0	4.3	0.2	12.2	7.3	1.2	15.4	6.4	1.1	14.5	1.0	0.0	5.2	0.7	0.9	0.1	8.5	1.8	0.2	9.5	2.3	0.2	10.0	4.2	0.8	12.1
Oct.	6.0	1.9	12.4	4.2	0.2	10.5	7.3	1.3	13.7	6.1	1.0	12.5	1.0	0.0	5.1	0.7	0.9	0.1	7.0	1.8	0.2	8.0	2.3	0.2	8.5	4.2	0.8	10.5
Nov.	5.9	1.9	12.5	4.2	0.2	10.7	7.2	1.3	13.9	6.1	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
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
Feb.	5.4	1.4	12.5	4.1	0.2	11.1	6.8	1.1	14.0	5.9	1.0	13.0	1.0	0.0	5.2	0.7	0.9	0.1	7.7	1.8	0.2	8.6	2.2	0.3	9.1	4.2	0.8	11.2
Mar.	5.2	1.3	11.6	4.1	0.2	10.4	6.8	1.1	13.3	5.9	1.0	12.3	1.0	0.0	3.7	0.3	0.9	0.1	7.0	1.8	0.2	8.0	2.3	0.2	8.5	3.4	0.7	9.6
Apr.	5.2	1.4	10.5	4.2	0.3	9.4	6.8	1.2	12.1	5.8	1.0	11.1	1.0	0.0	3.7	0.3	0.9	0.1	5.9	1.8	0.2	6.9	2.3	0.2	7.4	3.4	0.7	8.5
May	5.3	1.4	10.3	4.2	0.3	9.2	6.8	1.2	12.0	6.0	1.1	11.1	1.0	0.0	3.7	0.3	0.9	0.1	5.7	1.8	0.2	6.7	2.3	0.2	7.2	3.3	0.7	8.3
Jun.	5.7	1.8	11.0	4.0	0.2	9.2	7.1	1.4	12.5	5.8	1.0	11.1	1.0	0.0	3.7	0.3	0.9	0.1	5.9	1.9	0.1	6.9	2.4	0.1	7.5	4.0	1.2	9.1

## 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
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 May	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	1.6	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
1999 Mar.	7.4	1.4	13.5	9.0	1.2	15.2	1.3	0.3	2.6	0.4	0.1	0.0	5.8	0.9	0.1	6.6	1.8	0.1	7.6	2.3	0.2	8.1	3.3	0.5	9.2
1999 Apr.	7.3	1.5	12.2	9.1	1.5	14.0	1.3	0.3	2.6	0.4	0.1	0.0	4.7	0.9	0.1	5.5	1.8	0.1	6.5	2.3	0.2	7.0	3.3	0.5	8.0
1999 May	7.3	1.5	19.8	8.1	0.9	20.7	1.2	0.3	2.2	0.3	0.1	0.0	11.8	0.9	0.1	12.7	1.9	0.1	13.7	2.3	0.2	14.2	3.3	0.6	15.4
1999 Jun.	6.7	1.3	18.5	7.2	0.4	19.0	1.0	0.2	2.3	0.3	0.1	0.0	11.2	0.9	0.1	12.1	1.8	0.2	13.1	2.3	0.2	13.7	3.8	1.1	15.3

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

Column Code	Lending				Deposits					
	Short term loans		Long term loans		Demand deposits	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
1999 I	5.5	11.5	6.6	13.0	1.0	5.2	1.9	8.2	5.1	11.6

### 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
1999 I	6.5	11.6	6.9	11.9	1.7	6.0	5.3	9.6

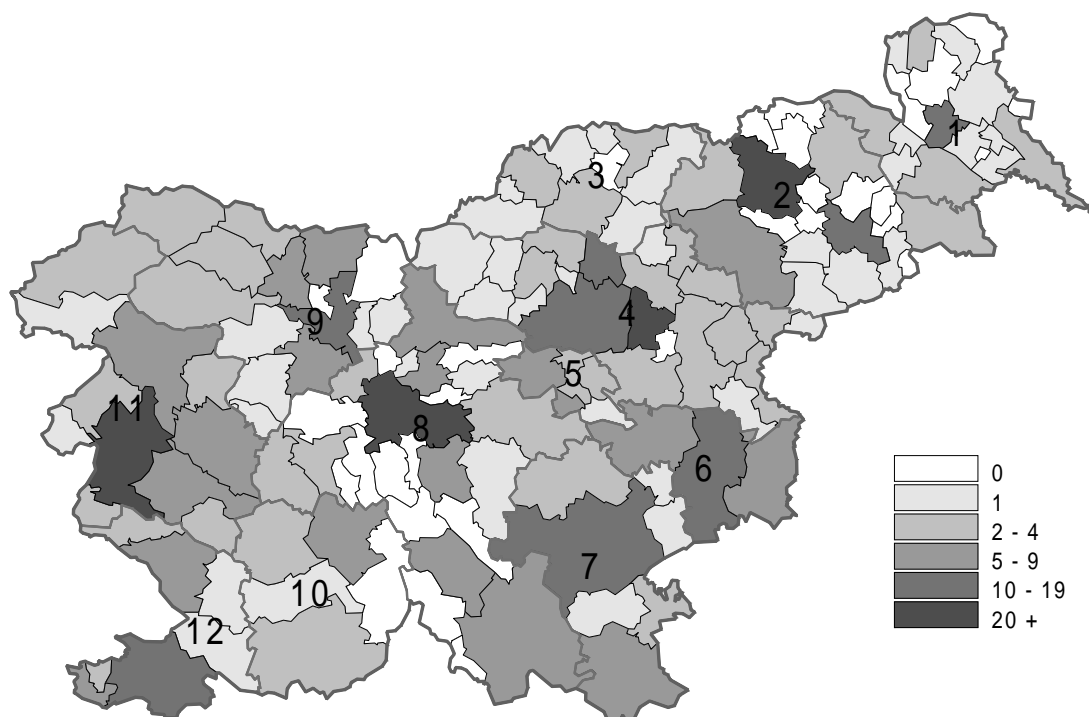
## 2.6. Government Security Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency	Number of issued securities						
						100	500	1,000	10,000	100,000	50 min	100 min
Short term government securities												
Treasury Bills - 11. issue	23.03.1999	24.06.1999	8.19%	3,000,600,000	SIT	-	-	-	-	30,006	-	-
Treasury Bills - 12. issue	24.04.1999	29.07.1999	8.39%	1,985,500,000	SIT	-	-	-	-	19,855	-	-
Treasury Bills - 13. issue	25.05.1999	26.08.1999	7.77%	3,000,500,000	SIT	-	-	-	-	30,005	-	-
Treasury Bills - 14. issue	22.06.1999	30.09.1999	8.34%	3,393,100,000	SIT	-	-	-	-	33,931	-	-
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	-	-	106,701	963,281	-	-	-
RS13	29.06.1998	29.06.2008	5.55%	106,701,000	DEM	-	-	-	-	-	-	-
RS14	01.06.1999	01.06.2003	TOM + 4.00%	6,304,000,000	SIT	-	-	-	630,400	-	-	-
PROMISSORY NOTE ZZZS	27.05.1997	22.03.2002	TOM + 4.00%	5,122,572,476	SIT	-	-	-	-	-	-	-
RS15 - serie B	16.11.1995	15.07.1999	TOM + 4.65%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie C	16.11.1995	15.10.2000	TOM + 4.75%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie D	16.11.1995	15.10.2001	TOM + 5.00%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie E	16.11.1995	15.10.2002	TOM + 5.10%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie F	16.11.1995	15.07.2003	TOM + 5.20%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie G	16.11.1995	15.10.2004	TOM + 5.35%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie H	16.11.1995	15.10.2005	TOM + 5.55%	8,866,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie I	16.11.1995	15.10.2006	TOM + 5.70%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie J	16.11.1995	15.10.2007	TOM + 5.90%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie K	16.11.1995	15.10.2008	TOM + 6.10%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie L	16.11.1995	15.07.2009	TOM + 6.25%	8,981,300,000	SIT	-	-	-	-	89,813	-	-
RS15 - serie M	16.11.1995	15.10.2010	TOM + 6.50%	13,880,200,000	SIT	-	-	-	-	138,802	-	-
RS15 - serie N	16.11.1995	15.07.2005	TOM or D + 5.55%	4,000,000,000	SIT	-	-	-	-	-	80	-
RS15 - serie O	16.11.1995	15.07.2006	TOM or D + 5.70%	4,000,000,000	SIT	-	-	-	-	-	-	40
RS15 - serie P	16.11.1995	15.07.2007	TOM or D + 5.90%	4,000,000,000	SIT	-	-	-	-	-	-	80
RS15 - serie R	16.11.1995	15.07.2008	TOM or D + 6.10%	4,000,000,000	SIT	-	-	-	-	-	-	40
RS15 - serie S	16.11.1995	15.07.2009	TOM or D + 6.25%	4,000,000,000	SIT	-	-	-	-	-	-	80
RS15 - serie T	16.11.1995	15.07.2010	TOM or D + 6.50%	4,000,000,000	SIT	-	-	-	-	-	-	40
Eurobonds												
EUROBOND - USD	06.08.1996	06.08.2001	7.00%	325,000,000	USD	-	-	-	-	325,000	-	-
EUROBOND - DEM	16.06.1997	16.06.2004	5.75%	400,000,000	DEM	-	-	-	-	400,000	-	-
EUROBOND - EUR	27.05.1998	27.05.2005	5.375%	500,000,000	EUR	-	-	-	-	...	-	-
EUROBOND - EUR	18.03.1999	18.03.2009	4.875%	400,000,000	EUR	-	-	-	-	400,000	-	-
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				
		1994	1995	1996	1997	1998	1994	1995	1996	1997	1998
1	Pomurska	1	1	1	1	1	427	431	414	424	405
2	Podravska	4	3	3	3	4	1,277	1,379	1,342	1,311	1,373
3	Koroška	1	1	1	1	1	255	271	275	269	270
4	Savinjska	4	3	3	3	2	963	951	1,002	1,035	1,046
5	Zasavska	1	1	1	1	1	192	189	188	182	189
6	Spodnje-posavska	2	2	1	1	0	160	178	201	189	182
7	Dolenjska	1	1	1	1	1	415	419	421	432	440
8	Osrednjeslovenska	17	18	17	16	13	4,328	4,564	4,632	4,655	4,543
9	Gorenjska	1	1	1	1	1	580	544	574	594	593
10	Notranjsko-kraška	0	0	0	0	0	101	105	106	107	112
11	Goriška	2	1	1	1	1	504	510	550	567	565
12	Obalno-kraška	1	1	1	1	1	546	596	612	652	668
	TOTAL	35	33	31	30	26	9,748	10,137	10,317	10,417	10,386

No.	Region <sup>2</sup>	Network <sup>3</sup> (31.12.1998)				Number of employees (31.12.1998)				Memo item: population <sup>4</sup> (31.12.1998)	ATMs (31.03.1999)	EFT POS (31.03.1999)
		H.office	Branch	Agency	Total	H.office	Branch	Agency	Total			
1	Pomurska	1	28	4	33	134	253	18	405	134,898	39	484
2	Podravska	4	40	35	79	634	595	144	1,373	311,515	94	1,685
3	Koroška	1	9	11	21	137	89	44	270	72,630	19	279
4	Savinjska	2	38	38	78	397	546	103	1,046	251,952	86	1,433
5	Zasavska	1	2	7	10	121	43	25	189	48,865	10	155
6	Spodnje-posavska	0	9	14	23	0	100	82	182	69,839	18	393
7	Dolenjska	1	13	23	37	187	173	80	440	105,997	29	497
8	Osrednjeslovenska	13	100	83	196	3,052	687	804	4,543	515,210	205	3,671
9	Gorenjska	1	13	37	51	168	223	202	593	195,211	42	1,064
10	Notranjsko-kraška	0	5	10	15	0	75	37	112	50,140	15	370
11	Goriška	1	21	48	70	74	379	112	565	119,659	57	646
12	Obalno-kraška	1	14	22	37	280	291	97	668	102,418	35	1,496
	Total	26	292	332	650	5,184	3,454	1,748	10,386	1,978,334	649	12,173



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

## 2.8. Modern Payment Instruments

### 2.8.1. Payment Cards

Column Code		Number of cards in circulation - cards issued in Slovenia							
		Credit cards <sup>1</sup>						Total 7=1+2,3+4,5+6	Debit cards <sup>2</sup> 8
		Domestic cards 1	Under licence 2	Issued by banks 3	Issued by enterprises 4	Personal cards 5	Business cards 6		
1996	31.Dec.	309,259	159,653	342,054	126,858	404,891	64,021	468,912	-
1997	31.Dec.	382,150	212,567	421,228	173,489	516,193	78,524	594,717	289,301
1998	31.Dec.	350,567	243,296	415,666	178,197	511,831	82,032	593,863	768,968
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	415,666	178,197	511,831	82,032	593,863	768,968
1999	31.mar.	341,186	246,257	411,180	176,263	506,085	81,358	587,443	752,665

In thousands		Volume of transactions in Slovenia								
		Cards issued in Slovenia							Debit cards <sup>2</sup> 8	Cards issued abroad <sup>3</sup> 9
		Credit cards <sup>1</sup>						Total 7=1+2,3+4,5+6		
Domestic cards 1	Under licence 2	Issued by banks 3	Issued by enterprises 4	Personal cards 5	Business cards 6					
Column Code	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	28,237	10,003	33,233	5,006	38,240	1,203	2,278
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	7,704	2,872	9,081	1,495	10,576	629	577
1999	I	6,538	3,430	7,282	2,687	8,503	1,466	9,968	851	571

Millions of Tolars		Value of transactions in Slovenia								
		Cards issued in Slovenia							Debit cards <sup>2</sup> 8	Cards issued abroad <sup>3</sup> 9
		Credit cards <sup>1</sup>						Total 7=1+2,3+4,5+6		
Domestic cards 1	Under licence 2	Issued by banks 3	Issued by enterprises 4	Personal cards 5	Business cards 6					
Column Code	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	138,662	45,989	152,453	32,198	184,651	6,836	33,552
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	39,424	13,208	43,350	9,282	52,631	3,565	8,639
1999	I	27,688	20,731	36,156	12,263	39,382	9,038	48,420	4,460	8,377

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	...	...	1,071	31,174	290,259
1998	612	27,934	224,010	11,361	...	...	1,233	26,692	266,650
1997 I	424	4,535	35,509	5,318	...	...	969	7,585	68,952
II	442	5,262	42,188	6,441	...	...	998	8,023	76,665
III	466	5,286	42,581	7,225	...	...	1,035	7,705	71,516
IV	501	5,772	47,888	8,073	...	...	1,071	7,861	73,126
1998 I	521	5,993	47,808	8,579	...	...	1,112	6,728	64,046
II	557	6,787	56,003	8,978	...	...	1,137	6,850	67,229
III	586	7,721	57,563	10,093	...	...	1,179	6,582	68,432
IV	612	7,433	62,636	11,361	...	...	1,233	6,531	66,943
1999 I	649	7,575	64,077	12,173	7,502	41,253	1,269	5,819	61,394

## 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 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
1999 Mar.	24,339	16,932	69.6	7,407	30.4	18,564	76.3	3,322.2	13.6	1,639	6.7	813	3.3
1999 Apr.	17,122	10,096	59.0	7,027	41.0	9,390	54.8	2,366.0	13.8	3,474	20.3	1,892	11.0
1999 May	14,105	9,491	67.3	4,615	32.7	9,645	68.4	2,804.3	19.9	1,462	10.4	194	1.4
1999 Jun.	19,048	11,991	63.0	7,056	37.0	12,987	68.2	3,581.9	18.8	2,302	12.1	176	0.9

Source: The Ljubljana Stock Exchange and computations in BS.



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

		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	Ratio
Column	1	2	3	4	5	6	7	8	9	10		11	12			
Code																
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			
	Feb.	73,366	0.066	67,032	0.069	6,333	0.031	27,153	0.118	-	-	46,213	0.035			
	Mar.	71,807	0.044	65,418	0.045	6,388	0.034	26,035	0.047	-	-	45,772	0.043			
	Apr.	71,742	0.039	65,062	0.042	6,680	0.014	25,263	0.042	-	-	46,478	0.038			
	May	76,816	0.049	70,129	0.052	6,687	0.021	29,957	0.079	-	-	46,860	0.030			
	Jun.	73,374	0.074	65,388	0.072	7,986	0.087	28,049	0.098	-	-	45,325	0.058			
	Jul.	77,367	0.028	69,250	0.027	8,117	0.038	28,368	0.043	-	-	48,999	0.019			
	Aug.	80,455	0.069	72,979	0.062	7,476	0.136	30,706	0.145	-	-	49,749	0.021			
	Sep.	83,434	0.053	76,094	0.053	7,340	0.054	32,310	0.083	-	-	51,124	0.034			
	Oct.	98,247	0.086	91,783	0.087	6,464	0.059	39,426	0.171	-	-	58,821	0.028			
	Nov.	103,414	0.110	95,977	0.109	7,437	0.127	42,044	0.185	-	-	61,370	0.058			
	Dec.	100,701	0.128	95,071	0.117	5,630	0.301	40,477	0.240	-	-	60,224	0.053			
1996	Jan.	104,825	0.062	99,294	0.063	5,531	0.044	46,027	0.100	-	-	58,798	0.033			
	Feb.	110,066	0.066	104,448	0.067	5,619	0.043	51,602	0.103	-	-	58,465	0.033			
	Mar.	108,357	0.116	102,121	0.109	6,236	0.239	49,280	0.225	-	-	59,077	0.026			
	Apr.	116,500	0.048	94,750	0.043	21,751	0.072	57,709	0.083	-	-	58,791	0.014			
	May	120,410	0.031	98,600	0.028	21,811	0.044	61,018	0.053	-	-	59,392	0.008			
	Jun.	119,399	0.044	91,710	0.036	27,689	0.071	61,386	0.071	-	-	58,012	0.016			
	Jul.	120,040	0.023	92,197	0.020	27,843	0.034	59,077	0.032	-	-	60,963	0.015			
	Aug.	121,286	0.024	94,346	0.023	26,940	0.025	60,855	0.035	-	-	60,430	0.012			
	Sep.	157,512	0.033	125,498	0.033	32,014	0.036	102,719	0.045	-	-	54,793	0.012			
	Oct.	173,411	0.083	137,116	0.081	36,295	0.090	116,571	0.116	-	-	56,840	0.013			
	Nov.	179,317	0.039	141,059	0.039	38,258	0.039	122,895	0.048	-	-	56,421	0.019			
	Dec.	177,182	0.040	140,101	0.039	37,081	0.043	124,990	0.044	-	-	52,192	0.029			
1997	Jan.	227,961	0.059	181,468	0.057	46,493	0.065	174,277	0.072	-	-	53,684	0.016			
	Feb.	311,355	0.047	193,169	0.042	118,185	0.055	245,139	0.056	-	-	66,216	0.015			
	Mar.	276,512	0.014	171,065	0.012	105,447	0.016	210,442	0.015	-	-	66,071	0.011			
	Apr.	308,317	0.013	183,517	0.014	124,800	0.012	226,295	0.012	-	-	82,022	0.017			
	May	338,032	0.011	213,342	0.012	124,690	0.010	256,993	0.011	-	-	81,039	0.012			
	Jun.	332,717	0.012	220,646	0.010	112,071	0.016	254,591	0.011	-	-	78,126	0.014			
	Jul.	397,789	0.042	254,790	0.035	142,999	0.053	317,129	0.051	-	-	80,660	0.005			
	Aug.	418,524	0.019	272,252	0.017	146,272	0.024	335,303	0.023	-	-	83,221	0.007			
	Sep.	412,365	0.019	267,946	0.017	144,420	0.021	328,056	0.021	-	-	84,309	0.009			
	Oct.	400,200	0.017	262,647	0.015	137,553	0.020	315,203	0.019	-	-	84,997	0.007			
	Nov.	373,224	0.015	302,996	0.015	70,228	0.017	288,634	0.018	-	-	84,590	0.005			
	Dec.	399,344	0.027	337,086	0.025	62,258	0.037	315,945	0.025	-	-	83,400	0.033			
1998	Jan.	422,957	0.010	360,587	0.010	62,370	0.009	334,134	0.010	1,911	0.004	86,912	0.010			
	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			
	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			
	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			
	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			
	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			
	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			
	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			
	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			
	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			
	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			
	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			
	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			
	Mar.	761,247	0.031	555,313	0.030	205,933	0.032	524,348	0.035	93,742	0.035	143,157	0.011			
	Apr.	747,787	0.020	551,663	0.018	196,125	0.026	516,083	0.018	87,598	0.027	144,106	0.024			
	May	759,399	0.018	548,506	0.017	210,893	0.021	519,257	0.019	96,653	0.029	143,488	0.010			
	Jun.	825,264	0.023	607,296	0.020	217,968	0.032	505,539	0.026	103,978	0.034	215,747	0.011			

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 Jul.	1,396.3	-177.8	-11.3	1,354.3	1,592.0	-	-	-	-	-
Aug.	1,480.4	84.1	6.0	1,385.5	1,497.6	-	-	-	-	-
Sep.	1,336.5	-143.9	-9.7	1,336.5	1,476.4	-	-	-	-	-
Oct.	1,314.4	-22.1	-1.7	1,131.2	1,314.4	-	-	-	-	-
Nov.	1,482.7	168.4	12.8	1,300.7	1,576.4	-	-	-	-	-
Dec.	1,396.8	-85.9	-5.8	1,360.4	1,501.4	-	-	-	-	-
1995 Jan.	1,294.0	-102.9	-7.4	1,294.0	1,406.7	-	-	-	-	-
Feb.	1,225.6	-68.4	-5.3	1,215.8	1,336.5	-	-	-	-	-
Mar.	1,165.4	-60.3	-4.9	1,155.0	1,240.3	-	-	-	-	-
Apr.	1,115.4	-49.9	-4.3	1,091.1	1,166.3	-	-	-	-	-
May	1,179.0	63.6	5.7	1,111.1	1,194.3	-	-	-	-	-
Jun.	1,042.0	-137.0	-11.6	1,031.6	1,175.7	-	-	-	-	-
Jul.	1,043.9	1.8	0.2	1,017.0	1,064.1	102.7	2.1	2.1	100.5	102.7
Aug.	1,142.5	98.6	9.4	1,048.2	1,175.0	103.8	1.1	1.1	103.1	103.8
Sep.	1,192.2	49.8	4.4	1,137.3	1,232.8	105.8	2.0	1.9	103.9	107.9
Oct.	1,420.3	228.0	19.1	1,190.5	1,420.3	108.0	2.3	2.1	105.9	108.3
Nov.	1,549.9	129.7	9.1	1,470.0	1,590.2	112.0	4.0	3.7	107.3	112.0
Dec.	1,448.8	-101.2	-6.5	1,437.0	1,559.4	111.7	-0.3	-0.3	109.1	113.5
1996 Jan.	1,434.9	-13.8	-1.0	1,282.6	1,434.9	110.7	-1.0	-0.9	110.7	112.0
Feb.	1,519.7	84.8	5.9	1,453.2	1,519.7	107.8	-2.9	-2.6	107.8	111.0
Mar.	1,306.1	-213.6	-14.1	1,306.1	1,589.2	106.9	-0.9	-0.9	106.9	109.0
Apr.	1,077.7	-228.5	-17.5	1,077.6	1,281.4	107.4	0.5	0.4	106.9	108.2
May	1,122.2	44.5	4.1	1,000.1	1,142.1	109.5	2.1	2.0	107.1	109.5
Jun.	992.7	-129.4	-11.5	955.4	1,125.5	106.6	-2.9	-2.6	106.6	109.4
Jul.	918.0	-74.7	-7.5	910.7	996.7	110.3	3.7	3.5	106.6	110.3
Aug.	982.4	64.4	7.0	935.8	993.6	110.8	0.5	0.4	109.7	110.8
Sep.	1,036.5	54.1	5.5	891.9	1,036.5	111.3	0.4	0.4	110.6	111.6
Oct.	1,192.1	155.6	15.0	1,057.4	1,298.3	110.6	-0.7	-0.6	110.3	111.3
Nov.	1,160.1	-32.0	-2.7	1,141.6	1,223.9	109.9	-0.7	-0.6	109.3	110.3
Dec.	1,183.3	23.2	2.0	1,158.4	1,192.8	107.9	-2.0	-1.8	107.1	110.0
1997 Jan.	1,573.5	390.2	33.0	1,156.1	1,622.6	105.4	-2.5	-2.3	104.9	109.2
Feb.	1,431.1	-142.4	-9.1	1,295.3	1,655.4	107.8	2.4	2.3	106.1	109.8
Mar.	1,274.0	-157.1	-11.0	1,260.8	1,412.1	107.9	0.2	0.1	107.5	109.2
Apr.	1,316.6	42.6	3.3	1,281.5	1,356.3	109.5	1.5	1.4	108.2	111.0
May	1,323.3	6.8	0.5	1,297.8	1,361.8	107.9	-1.6	-1.4	107.8	109.5
Jun.	1,262.4	-60.9	-4.6	1,190.5	1,321.1	108.4	0.5	0.5	106.3	108.9
Jul.	1,554.2	291.7	23.1	1,340.7	1,582.2	110.1	1.7	1.5	108.3	110.1
Aug.	1,563.3	9.1	0.6	1,534.8	1,611.1	109.8	-0.3	-0.3	109.7	110.3
Sep.	1,498.3	-65.0	-4.2	1,470.8	1,546.9	109.5	-0.3	-0.3	109.5	110.6
Oct.	1,433.8	-64.4	-4.3	1,385.1	1,527.9	108.4	-1.1	-1.0	108.1	109.9
Nov.	1,313.6	-120.3	-8.4	1,307.1	1,430.1	108.2	-0.2	-0.2	108.2	108.7
Dec.	1,404.7	91.1	6.9	1,314.0	1,427.8	107.3	-0.9	-0.8	106.8	108.3
1998 Jan.	1,415.5	10.8	0.8	1,378.5	1,431.4	106.4	-1.0	-0.9	104.0	107.3
Feb.	1,484.1	68.6	4.8	1,408.4	1,484.1	105.7	-0.6	-0.6	105.5	106.4
Mar.	1,629.2	145.1	9.8	1,490.5	1,717.0	104.2	-1.5	-1.4	103.9	106.4
Apr.	1,672.1	42.8	2.6	1,652.9	1,729.3	104.0	-0.3	-0.2	104.0	106.2
May	1,672.1	0.0	0.0	1,645.7	1,711.3	102.8	-1.2	-1.1	101.7	104.3
Jun.	1,679.6	7.5	0.4	1,638.5	1,701.4	103.8	1.0	1.0	103.3	104.2
Jul.	1,891.3	211.7	12.6	1,678.9	1,918.4	105.4	1.6	1.6	103.7	105.4
Aug.	1,780.4	-110.9	-5.9	1,769.4	2,026.5	105.2	-0.2	-0.2	104.7	106.6
Sep.	1,758.2	-22.3	-1.2	1,619.7	1,826.2	105.3	0.1	0.1	104.7	106.5
Oct.	1,654.8	-103.4	-5.9	1,620.6	1,715.2	105.4	0.1	0.1	105.4	107.1
Nov.	1,652.4	-2.4	-0.1	1,644.1	1,707.3	106.5	1.0	1.0	105.9	106.8
Dec.	1,705.8	53.4	3.2	1,660.7	1,705.8	108.2	1.7	1.6	106.6	108.2
1999 Jan.	1,886.9	181.1	10.6	1,679.5	1,886.9	110.3	2.1	1.9	107.2	110.3
Feb.	1,935.0	48.1	2.6	1,875.4	1,981.9	106.1	-4.3	-3.9	106.1	110.5
Mar.	1,804.1	-130.9	-6.8	1,799.7	1,931.9	106.2	0.1	0.1	105.3	107.5
Apr.	1,786.3	-17.8	-1.0	1,766.2	1,845.5	107.5	1.3	1.2	106.1	107.8
May	1,755.8	-30.6	-1.7	1,744.5	1,802.6	106.8	-0.7	-0.6	106.3	107.2
Jun.	1,699.3	-56.5	-3.2	1,697.9	1,760.9	106.8	-0.1	-0.1	106.3	106.9

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	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
	Mar.	190.0044	13.8082	28.9660	97.1477	9.8129	282.7081	119.1144	174.4524	1.4585	25.1037
	Apr.	190.6943	13.8583	29.0712	97.5004	9.8485	286.4960	119.1351	177.9989	1.4871	25.1704
	May	192.1213	13.9620	29.2887	98.2301	9.9222	291.6998	119.8525	180.6187	1.4821	25.3534
	Jun.	193.8524	14.0878	29.5526	99.1151	10.0116	298.4259	121.5923	186.8425	1.5481	25.5854

## 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											
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. 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
	31. Mar.	190.4341	13.8394	29.0315	97.3674	9.8351	287.3176	119.3570	177.7101	1.4786	25.1097
	30. Apr.	191.1328	13.8902	29.1380	97.7246	9.8712	291.0947	118.8711	180.2970	1.5127	25.2467
	31. May	192.9306	14.0208	29.4121	98.6438	9.9640	294.8657	121.0887	183.8135	1.5201	25.5034
	30. Jun.	194.6057	14.1425	29.6674	99.5003	10.0505	297.0626	121.5526	187.8796	1.5519	25.5646

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

		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											
Mar.	30	190.4065	13.8374	29.0273	97.3533	9.8337	287.0161	119.3173	177.1883	1.4751	25.1246
	31	190.4341	13.8394	29.0315	97.3674	9.8351	287.3176	119.3570	177.7101	1.4786	25.1097
Apr.	1	190.4395	13.8398	29.0323	97.3702	9.8354	285.8164	119.2333	177.3180	1.4906	25.0657
	2	190.4476	13.8404	29.0335	97.3743	9.8358	284.9732	119.3430	176.8808	1.4819	25.1253
	3	190.4708	13.8421	29.0371	97.3862	9.8370	283.4809	119.2753	176.8203	1.4670	25.1380
	7	190.5028	13.8444	29.0420	97.4025	9.8386	281.7672	119.4225	177.7576	1.4645	25.0794
	8	190.5152	13.8453	29.0439	97.4089	9.8393	281.5357	119.4378	176.2561	1.4554	25.0628
	9	190.5290	13.8463	29.0460	97.4159	9.8400	282.6840	119.4240	176.3341	1.4589	25.1417
	10	190.5433	13.8473	29.0481	97.4232	9.8407	283.6732	119.3581	176.9533	1.4585	25.0593
	13	190.5726	13.8495	29.0526	97.4382	9.8423	283.5058	119.0037	175.5782	1.4631	25.1173
	14	190.5985	13.8513	29.0566	97.4515	9.8436	285.0284	118.7086	176.5946	1.4660	25.1489
	15	190.6257	13.8533	29.0607	97.4654	9.8450	285.7528	118.7847	176.6198	1.4814	25.1631
	16	190.6540	13.8554	29.0650	97.4798	9.8465	285.3675	118.8912	176.8098	1.4852	25.1522
	17	190.6929	13.8582	29.0709	97.4997	9.8485	287.4045	118.9600	178.4679	1.5064	25.4784
	20	190.7528	13.8625	29.0801	97.5304	9.8516	290.1183	119.1312	179.2789	1.5209	25.1477
	21	190.7954	13.8656	29.0866	97.5521	9.8538	289.7424	118.9498	179.1843	1.5197	25.1699
	22	190.8345	13.8685	29.0925	97.5721	9.8558	289.4941	119.3088	180.1175	1.5124	25.1847
	23	190.8777	13.8716	29.0991	97.5942	9.8580	289.2963	119.1868	180.1243	1.4988	25.1904
	24	190.9326	13.8756	29.1075	97.6223	9.8608	289.9508	119.1393	179.5154	1.4997	25.1691
27	191.0204	13.8820	29.1209	97.6672	9.8654	290.5253	119.2164	180.0211	1.5135	25.1899	
29	191.0855	13.8867	29.1308	97.7005	9.8687	290.1830	118.8638	179.2883	1.5014	25.2152	
30	191.1328	13.8902	29.1380	97.7246	9.8712	291.0947	118.8711	180.2970	1.5127	25.2467	
May	1	191.2003	13.8951	29.1483	97.7592	9.8747	291.0645	118.6695	180.4798	1.5067	25.2847
	4	191.3180	13.9036	29.1662	97.8193	9.8808	291.1994	118.7352	180.6079	1.5102	25.2515
	5	191.4006	13.9096	29.1788	97.8616	9.8850	291.7692	118.8528	181.0620	1.4953	25.2581
	6	191.4622	13.9141	29.1882	97.8931	9.8882	292.4873	119.3357	179.4229	1.4852	25.2612
	7	191.5204	13.9183	29.1971	97.9228	9.8912	289.9628	119.1121	177.3009	1.4680	25.3093
	8	191.6092	13.9248	29.2106	97.9682	9.8958	289.9655	119.2267	177.6627	1.4721	25.2609
	11	191.7648	13.9361	29.2344	98.0478	9.9038	290.8612	119.3235	178.6185	1.4791	25.3158
	12	191.8643	13.9433	29.2495	98.0987	9.9090	289.7377	119.2815	178.5615	1.4752	25.2799
	13	191.9175	13.9472	29.2576	98.1259	9.9117	291.6679	119.5524	180.1704	1.4897	25.3059
	14	191.9730	13.9512	29.2661	98.1542	9.9146	291.8854	119.9307	180.3410	1.4838	25.2393
	15	192.0622	13.9577	29.2797	98.1998	9.9192	290.9592	119.8516	180.0865	1.4742	25.2890
	18	192.2310	13.9700	29.3054	98.2861	9.9279	291.5683	119.9270	180.1771	1.4633	25.3821
	19	192.3201	13.9764	29.3190	98.3317	9.9325	291.5266	120.0500	179.9065	1.4642	25.4015
	20	192.3662	13.9798	29.3260	98.3553	9.9349	292.7503	120.0788	180.9654	1.4542	25.4130
	21	192.4107	13.9830	29.3328	98.3780	9.9372	291.4872	120.1141	180.7692	1.4562	25.3961
22	192.4940	13.9891	29.3455	98.4206	9.9415	292.1888	120.0986	181.6152	1.4657	25.3839	
25	192.6760	14.0023	29.3733	98.5137	9.9509	291.4917	120.2271	182.1306	1.4711	25.4297	
26	192.7668	14.0089	29.3871	98.5601	9.9556	290.4427	120.7056	181.5130	1.4797	25.4454	
27	192.8062	14.0118	29.3931	98.5802	9.9576	292.4408	120.9271	182.6162	1.4972	25.5200	
28	192.8432	14.0145	29.3988	98.5992	9.9595	294.1925	120.9579	184.4683	1.5082	25.4679	
29	192.9306	14.0208	29.4121	98.6438	9.9640	294.8657	121.0887	183.8135	1.5201	25.5034	
Jun.	1	193.1318	14.0354	29.4428	98.7467	9.9744	296.1690	121.1845	184.6914	1.5199	25.4983
	2	193.2218	14.0420	29.4565	98.7927	9.9791	296.9902	121.3171	185.2558	1.5295	25.5098
	3	193.2517	14.0441	29.4610	98.8080	9.9806	300.3134	121.5190	186.3565	1.5411	25.4875
	4	193.2788	14.0461	29.4652	98.8219	9.9820	299.4249	121.4063	186.4726	1.5382	25.5386
	5	193.3030	14.0479	29.4689	98.8343	9.9833	301.6118	121.6967	187.5636	1.5403	25.5037
	8	193.5002	14.0622	29.4989	98.9351	9.9935	302.0609	122.0359	187.9738	1.5540	25.5973
	9	193.5867	14.0685	29.5121	98.9793	9.9979	298.6527	121.6914	186.4099	1.5352	25.5918
	10	193.6115	14.0703	29.5159	98.9920	9.9992	296.7681	121.5771	184.9732	1.5510	25.5975
	11	193.6380	14.0722	29.5199	99.0055	10.0006	296.0826	121.4488	185.1932	1.5541	25.5574
	12	193.7223	14.0783	29.5328	99.0486	10.0049	296.6651	121.2735	184.5502	1.5591	25.5574
	15	193.8972	14.0911	29.5594	99.1381	10.0140	299.2703	121.5504	185.5476	1.5420	25.5794
	16	193.9719	14.0965	29.5708	99.1763	10.0178	298.6480	121.7270	186.6191	1.5478	25.5916
	17	194.0023	14.0987	29.5755	99.1918	10.0194	298.1898	121.6773	187.6957	1.5610	25.7185
	18	194.0344	14.1010	29.5804	99.2082	10.0210	298.5145	121.4841	187.7086	1.5654	25.6901
	19	194.1117	14.1066	29.5921	99.2477	10.0250	300.0645	121.7459	188.4214	1.5817	25.6304
22	194.2611	14.1175	29.6149	99.3241	10.0327	298.5417	121.6641	187.4564	1.5364	25.6278	
23	194.3296	14.1225	29.6254	99.3591	10.0363	299.0146	121.7909	188.1034	1.5460	25.6267	
24	194.3661	14.1251	29.6309	99.3778	10.0382	297.9704	121.6918	188.5036	1.5427	25.6735	
25	194.4028	14.1278	29.6365	99.3966	10.0401	296.9795	121.6843	187.9559	1.5404	25.6110	
29	194.5413	14.1379	29.6576	99.4674	10.0472	296.3310	121.6872	187.2390	1.5440	25.5797	
30	194.6057	14.1425	29.6674	99.5003	10.0505	297.0626	121.5526	187.8796	1.5519	25.5646	

## 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	
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
	Mar.	97.3415	97.4860	97.4189	863.8	920.4	-56.6	1,923.7	97.3492	333.4	294.6	38.8
	Apr.	98.0396	98.3566	98.2082	782.6	880.0	-97.5	1,723.2	98.1600	316.0	349.6	-33.6
	May	99.0518	99.4119	99.2501	790.2	954.0	-163.8	1,825.6	99.6290	328.6	337.2	-8.7
	Jun.	99.6754	100.0006	99.8583	865.4	1,012.7	-147.2	1,938.2	99.8116	369.0	365.9	3.0

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

Column Code	Exchange rate (DEM)			Turnover				Exchange offices				
	Enterprises-Banks	Banks-Enterprises	Total	Enterprises-Banks	Banks-Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance	
	Tolars per 1 DEM			Millions of DEM				SIT per DEM	Millions of DEM			
	1	2	3	4	5	6	7	8	9	10	11	
Mar.	30	97.4406	97.6143	97.5371	31.9	46.8	-14.9	87.7	97.3904	13.8	11.3	2.5
	31	97.4410	97.5941	97.5416	31.0	52.5	-21.5	92.9	97.4053	15.4	13.6	1.8
Apr.	1	97.4273	97.5944	97.5150	41.3	44.4	-3.1	86.8	97.3963	13.5	13.2	0.3
	2	97.4301	97.6372	97.5153	42.4	29.8	12.6	72.4	97.4134	16.1	15.0	1.1
	6	97.5157	97.8735	97.7070	31.9	35.9	-4.0	70.6	97.5198	17.9	13.2	4.6
	7	97.4731	97.7397	97.6448	28.8	39.3	-10.5	75.9	97.5789	14.4	11.2	3.2
	8	97.5919	97.8307	97.7310	26.5	34.6	-8.0	65.8	97.5813	12.4	11.7	0.7
	9	97.6009	97.8383	97.7248	42.8	36.6	6.2	88.0	97.5653	14.5	15.3	-0.8
	12	97.7299	97.9613	97.8517	38.7	42.1	-3.4	82.1	97.7444	16.3	14.7	1.7
	13	97.8795	98.1351	98.0564	37.0	40.7	-3.7	84.5	97.8169	12.4	13.1	-0.7
	14	97.9295	98.1807	98.0642	43.8	49.9	-6.2	96.2	97.8941	14.1	13.2	0.9
	15	97.9484	98.2606	98.1091	39.4	42.0	-2.6	82.0	98.0042	14.0	14.8	-0.8
	16	98.0628	98.4253	98.2534	33.5	37.2	-3.7	71.2	98.1025	13.0	18.0	-5.0
	19	98.1400	98.4245	98.2825	40.7	40.6	0.1	82.6	98.2697	15.6	17.2	-1.7
	20	98.2250	98.5039	98.3483	52.7	41.2	11.5	96.6	98.3636	15.4	16.2	-0.8
	21	98.3133	98.6304	98.4835	41.9	45.2	-3.3	91.3	98.4564	13.5	16.0	-2.5
	22	98.3787	98.6380	98.5337	28.5	39.7	-11.3	72.0	98.5268	13.9	17.7	-3.8
	23	98.3503	98.6934	98.5630	39.2	61.2	-22.0	104.1	98.6152	15.2	23.1	-7.9
	26	98.5183	98.8309	98.6872	38.0	45.2	-7.2	83.5	98.6924	16.5	21.4	-4.9
	28	98.5160	98.8032	98.6699	42.5	51.4	-8.9	94.8	98.8096	16.5	18.8	-2.2
	29	98.6064	98.9574	98.8041	45.3	58.8	-13.5	106.7	98.9213	12.8	19.4	-6.6
	30	98.6789	98.9902	98.8484	46.3	53.7	-7.4	104.1	99.1109	15.3	20.9	-5.6
May	3	98.8066	99.2072	99.0186	44.9	46.3	-1.4	95.4	99.2759	16.4	17.8	-1.4
	4	98.8806	99.3026	99.1177	35.1	40.4	-5.3	78.6	99.3537	12.5	18.3	-5.8
	5	98.8744	99.1999	99.0467	40.8	49.7	-9.0	91.4	99.4330	13.1	19.9	-6.8
	6	98.9909	99.3221	99.2273	34.4	53.0	-18.6	110.9	99.4944	12.4	17.6	-5.2
	7	99.0817	99.4530	99.2716	37.1	39.5	-2.4	81.3	100.0032	13.4	19.9	-6.5
	10	99.0125	99.5079	99.3031	31.0	44.9	-13.9	76.4	99.8242	17.4	14.3	3.2
	11	99.0376	99.4107	99.1923	54.0	40.3	13.7	98.7	99.7882	12.6	11.7	0.9
	12	99.0697	99.4432	99.2687	39.8	49.3	-9.5	93.0	99.7777	14.3	14.8	-0.4
	13	99.0904	99.4030	99.2328	42.2	35.6	6.6	80.9	99.7191	14.8	14.1	0.6
	14	99.0212	99.4060	99.2164	38.1	41.8	-3.7	81.3	99.6849	15.6	16.0	-0.5
	17	99.0824	99.4499	99.3030	30.5	47.1	-16.5	79.3	99.6762	16.1	14.7	1.3
	18	99.0878	99.4258	99.2600	38.0	40.5	-2.5	79.3	99.6697	14.1	13.3	0.8
	19	99.1048	99.4464	99.2846	38.8	45.1	-6.3	85.4	99.6562	13.4	14.0	-0.6
	20	99.0888	99.3549	99.2232	46.6	48.3	-1.7	96.4	99.6114	13.3	13.8	-0.6
	21	99.1227	99.4821	99.2910	35.7	33.8	1.9	73.2	99.5941	13.6	14.5	-0.9
	24	99.1247	99.4339	99.3107	27.8	43.5	-15.7	72.6	99.5840	17.4	13.6	3.9
	25	99.1129	99.4517	99.3285	28.7	49.3	-20.6	81.4	99.5645	14.2	11.9	2.4
	26	99.1312	99.4879	99.3604	31.5	57.2	-25.8	90.4	99.5404	13.9	12.6	1.2
	27	99.1527	99.4920	99.3789	32.4	63.3	-31.0	100.6	99.4891	13.6	13.7	-0.1
	28	99.1120	99.4649	99.3117	34.8	39.8	-5.0	80.7	99.4735	15.8	15.6	0.2
	31	99.1757	99.5123	99.3476	44.2	43.7	0.5	92.6	99.4609	17.1	14.3	2.9
Jun.	1	99.0745	99.4990	99.2958	48.9	51.1	-2.2	102.2	99.4613	13.7	13.5	0.1
	2	99.2358	99.4739	99.3575	43.5	48.6	-5.1	92.4	99.4300	13.4	14.0	-0.6
	3	99.2521	99.5545	99.3880	40.3	33.4	6.9	74.0	99.4631	14.7	12.5	2.2
	4	99.2806	99.6437	99.4596	32.4	33.4	-1.0	67.0	99.4772	14.1	15.2	-1.1
	7	99.3109	99.6267	99.5057	23.9	37.6	-13.7	64.2	99.4875	15.5	12.9	2.6
	8	99.3564	99.6381	99.5112	37.6	46.5	-8.9	84.4	99.5048	16.2	12.9	3.2
	9	99.3819	99.6998	99.5471	44.8	45.5	-0.7	92.8	99.5155	13.6	12.9	0.6
	10	99.4119	99.8178	99.6292	38.1	44.0	-5.9	82.8	99.5400	13.6	14.3	-0.7
	11	99.5321	99.8710	99.6928	41.4	37.9	3.5	80.1	99.5810	14.8	16.1	-1.3
	14	99.6038	99.9519	99.7792	39.4	34.4	5.0	76.4	99.6469	16.1	14.9	1.2
	15	99.6732	99.9664	99.8152	46.0	39.9	6.1	89.8	99.7136	14.1	15.2	-1.1
	16	99.7013	100.0398	99.9071	34.8	53.2	-18.4	89.3	99.7691	14.5	16.2	-1.6
	17	99.7676	100.0826	99.9536	37.7	51.5	-13.8	90.4	99.8216	14.4	16.0	-1.6
	18	99.8204	100.1370	99.9677	37.5	32.8	4.7	70.8	99.8985	16.7	19.9	-3.1
	21	99.8659	100.0867	99.9804	44.8	49.1	-4.4	94.8	99.9647	17.9	17.7	0.2
	22	99.9851	100.2494	100.1311	42.8	51.1	-8.3	97.6	99.9940	15.0	16.9	-1.9
	23	100.0059	100.2769	100.1380	37.1	36.4	0.7	75.4	100.0733	17.6	17.8	-0.2
	24	100.0572	100.3142	100.2188	34.4	59.9	-25.5	95.5	100.1257	20.8	26.1	-5.3
	28	100.0255	100.2276	100.1675	49.3	90.5	-41.1	149.2	100.2102	23.7	17.6	6.0
	29	100.1720	100.4139	100.2972	58.3	65.7	-7.4	129.0	100.2583	20.6	16.7	3.9
	30	100.2039	100.4813	100.3621	57.8	80.3	-22.5	156.1	100.2812	20.6	22.1	-1.5

## 3.1. Balance of Payments

Millions of US Dollars	1996	1997	1998	II-1998	III-1998	IV-1998	I-1999
<b>I. Current account</b>	39.0	36.6	-3.8	-31.0	161.4	-55.2	-14.9
<b>1. Goods<sup>1</sup></b>	-881.7	-771.6	-774.9	-218.5	-46.3	-233.4	-203.0
1.1. Export of goods	8,370.0	8,407.1	9,095.4	2,277.1	2,225.8	2,481.5	2,126.9
- Export f.o.b. <sup>1</sup>	8,309.8	8,372.4	9,048.8	2,268.0	2,208.0	2,468.3	2,110.7
- Coverage adjustment	60.2	34.7	46.6	9.0	17.8	13.2	16.2
1.2. Import of goods	-9,251.7	-9,178.7	-9,870.3	-2,495.5	-2,272.2	-2,714.9	-2,329.9
- Import c.i.f. <sup>1</sup>	-9,421.4	-9,358.3	-10,097.9	-2,553.0	-2,322.8	-2,777.4	-2,383.8
- Valuation adjustment	382.4	379.8	409.8	103.6	94.3	112.7	90.1
- Coverage adjustment	-212.7	-200.2	-182.3	-46.1	-43.6	-50.2	-36.3
<b>2. Services</b>	704.2	590.0	513.7	134.8	145.8	106.4	116.1
2.1. Export of services	2,126.9	2,042.6	2,047.4	498.4	595.0	514.4	439.4
2.2. Import of services	-1,422.6	-1,452.6	-1,533.6	-363.5	-449.2	-407.9	-323.3
<b>3. Income</b>	154.9	130.6	145.5	19.3	38.4	40.5	46.8
3.1. Receipts	419.5	416.8	460.0	113.4	118.3	119.6	115.1
3.2. Expenditures	-264.6	-286.2	-314.5	-94.1	-79.9	-79.1	-68.3
<b>4. Current transfers</b>	61.6	87.6	111.9	33.3	23.6	31.3	25.2
4.1. In Slovenia	206.7	217.0	268.8	66.3	68.7	78.1	72.4
4.2. Abroad	-145.1	-129.4	-156.9	-32.9	-45.1	-46.8	-47.2
<b>II. Capital and financial account</b>	-46.8	-102.8	-167.0	23.8	-204.9	-16.3	-2.9
<b>A. Capital account</b>	-4.9	-4.2	-4.0	-0.6	0.6	-2.6	0.5
1. Capital transfers	-2.4	-3.0	-2.9	-0.6	0.5	-2.5	0.4
2. Nonproduced nonfinancial assets	-2.5	-1.2	-1.1	0.0	0.1	-0.1	0.0
<b>B. Financial account</b>	-41.9	-98.7	-163.0	24.5	-205.5	-13.7	-3.4
<b>1. Direct investment<sup>2</sup></b>	177.7	295.3	154.4	15.9	121.1	6.0	35.7
1.1. Abroad	-7.7	-25.5	-11.0	-5.1	-0.5	-4.3	-9.1
1.2. In Slovenia <sup>2</sup>	185.5	320.8	165.4	21.0	121.6	10.4	44.8
<b>2. Portfolio investment<sup>3,4</sup></b>	636.9	235.5	89.6	182.4	-96.9	-5.1	350.7
<b>3. Other investment</b>	-269.7	657.6	-249.2	166.6	-264.9	-190.2	64.4
3.1. Assets	-425.6	288.2	-591.6	41.9	-368.0	-292.0	41.9
a) Trade credits <sup>5</sup>	-161.6	-264.2	-486.3	-53.9	-257.2	-135.0	-145.1
- Long-term	2.8	1.3	-17.0	-9.4	-6.1	0.4	-1.4
- Short-term <sup>5</sup>	-164.3	-265.4	-469.3	-44.4	-251.0	-135.4	-143.8
b) Loans	-7.2	-67.2	-52.2	-14.5	-26.5	-7.7	-6.0
Banks	-5.5	-70.7	-30.6	-8.7	-17.6	-2.0	-6.2
Other sectors	-1.7	3.5	-21.6	-5.8	-8.9	-5.7	0.2
c) Currency and deposits	-414.3	678.9	-59.6	86.8	-73.2	-148.6	208.1
Banks	-339.3	599.5	-30.2	67.0	-51.2	-100.5	238.7
Other sectors	-75.1	79.4	-29.4	19.8	-21.9	-48.1	-30.6
Households	-103.3	73.8	-28.1	20.1	-20.2	-48.0	-39.5
Acc.'s abroad	28.3	5.7	-1.3	-0.3	-1.7	-0.1	8.9
d) Other assets	157.5	-59.3	6.5	23.4	-11.2	-0.7	-15.1
Bank of Slovenia <sup>6</sup>	131.4	-7.6	-5.4	0.5	-0.1	-0.2	-5.2
Banks	27.1	-52.3	9.2	23.5	-12.6	-1.4	-10.1
Other sectors	-1.0	0.5	2.7	-0.6	1.5	0.9	0.1
3.2. Liabilities	155.9	369.4	342.4	124.7	103.1	101.8	22.4
a) Trade credits <sup>5</sup>	17.2	14.1	35.9	0.8	18.7	16.2	-5.3
b) Loans	-11.6	334.2	257.1	104.7	107.1	27.6	73.6
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	-12.5	11.6	-17.6	5.9
Banks <sup>3</sup>	-177.6	3.0	41.8	41.9	30.2	-23.1	9.4
Other sectors	242.7	337.2	237.0	75.3	65.2	68.4	58.3
c) Deposits	154.9	20.4	44.0	11.3	-23.1	59.7	-45.6
d) Other liabilities	-4.6	0.7	5.4	7.9	0.4	-1.6	-0.3
<b>4. Reserve assets<sup>8</sup></b>	-586.8	-1,287.1	-157.8	-340.4	35.2	175.6	-454.2
4.1. Gold, SDR's and Reserve position in IMF	-0.1	0.1	-46.0	0.0	-22.4	-23.5	-30.8
4.2. Currency and deposits <sup>3,6</sup>	-391.9	-508.0	721.2	-239.3	227.9	561.9	-299.6
4.3. Securities	-194.8	-779.2	-833.1	-101.1	-170.3	-362.7	-123.8
<b>III. Net errors and omissions</b>	7.7	66.2	170.7	7.2	43.5	71.5	17.8

## 3.2. Balance of Payments 1988-1992

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



## 3.3. Balance of Payments - Current Account

Millions of US Dollars	Current account			Goods <sup>1</sup>			Services			
	Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports	
	Column Code	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9
1992		926.2	8,065.0	-7,138.9	791.1	6,682.9	-5,891.8	180.3	1,219.3	-1,039.0
1993		191.9	7,745.2	-7,553.3	-154.2	6,082.9	-6,237.1	375.3	1,392.7	-1,017.3
1994		600.1	9,207.4	-8,607.3	-337.5	6,830.3	-7,167.8	675.8	1,804.3	-1,128.5
1995		-22.8	11,062.2	-11,085.0	-954.3	8,350.2	-9,304.5	631.1	2,022.9	-1,391.8
1996		39.0	11,123.1	-11,084.1	-881.7	8,370.0	-9,251.7	704.2	2,126.9	-1,422.6
1997		36.6	11,083.5	-11,046.9	-771.6	8,407.1	-9,178.7	590.0	2,042.6	-1,452.6
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	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.	73.6	903.4	-829.7	-3.3	690.5	-693.8	44.1	152.0	-107.9
	Feb.	-32.1	850.4	-882.5	-80.2	658.3	-738.5	36.2	134.8	-98.6
	Mar.	-72.4	1,008.1	-1,080.4	-137.1	780.4	-917.5	36.8	157.1	-120.2
	Apr.	-121.6	884.1	-1,005.7	-171.1	676.5	-847.6	23.1	146.6	-123.5
	May	-108.0	932.0	-1,039.9	-124.1	713.7	-837.7	24.4	156.1	-131.7

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	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	9.8	-19.9	-7.2	14.2	-21.4	23.8	16.4	18.2	-1.8	7.4
	Feb.	-6.0	9.3	-15.3	-8.5	8.4	-16.8	8.7	16.0	17.9	-2.0	-7.3
	Mar.	-9.3	10.3	-19.6	-13.1	9.4	-22.5	13.7	15.8	17.8	-2.0	-2.1
	Apr.	-10.7	9.0	-19.7	-5.4	9.8	-15.3	13.5	15.5	17.3	-1.8	-1.9
	May	-13.3	8.0	-21.2	-7.6	9.4	-16.9	-18.5	15.6	17.3	-1.8	-34.1

Services											
Transport			Travel			Construction services			Merchandising		
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
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
12.4	40.2	-27.7	45.4	76.5	-31.2	2.3	4.1	-1.7	1.3	7.3	-6.0
9.7	36.5	-26.9	32.8	64.6	-31.8	4.8	6.3	-1.5	3.3	9.7	-6.4
10.2	39.6	-29.4	38.3	74.7	-36.3	0.5	4.6	-4.2	10.2	18.4	-8.2
10.8	40.7	-29.9	34.4	74.3	-39.8	-7.7	3.6	-11.3	1.8	9.2	-7.5
7.0	40.1	-33.2	37.9	79.3	-41.3	-8.4	4.8	-13.2	8.7	14.6	-5.9

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
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
19.3	0.3	9.0	10.0	-11.8	-0.1	-11.5	-0.2	8.9	2.5	20.9	-9.0	-5.4
18.6	0.0	7.0	11.6	-25.9	-3.5	-10.6	-11.8	3.2	0.6	20.1	-8.7	-8.8
23.3	0.0	8.2	15.1	-25.4	-1.8	-19.9	-3.7	14.2	2.0	27.5	-8.3	-7.0
15.8	0.1	6.9	8.9	-17.7	-3.1	-14.4	-0.2	12.9	3.4	24.6	-8.4	-6.6
19.5	0.2	6.3	12.9	-53.5	-9.1	-12.6	-31.8	10.3	2.1	23.3	-8.1	-7.1

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

Millions of US Dollars	Capital and financial account	Capital account	Capital transfers	Nonproduced nonfinancial assets	Financial account	Direct investment <sup>2</sup>	Abroad	In Slovenia <sup>2</sup>	Portfolio investment <sup>3,4</sup>	Other investment
Column Code	1	2	3	4	5	6	7	8	9	10
1992	-645.4	...	...	...	-645.4	112.9	1.8	111.0	-8.9	-116.8
1993	-201.7	4.1	4.7	-0.6	-205.8	111.3	-1.3	112.6	3.1	-209.2
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 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
Feb.	22.2	-0.8	-0.3	-0.5	23.0	4.2	0.0	4.2	12.3	23.8
Mar.	9.5	0.2	0.2	0.0	9.3	1.0	-0.1	1.1	15.5	10.6
Apr.	18.7	-0.4	-0.4	0.0	19.1	2.0	-0.7	2.7	-14.3	49.9
May	15.9	0.0	0.0	0.0	15.9	6.4	0.5	6.0	578.5	117.5
Jun.	-10.7	-0.2	-0.2	0.0	-10.5	7.4	-4.9	12.3	-381.7	-0.9
Jul.	-40.9	0.2	0.2	0.0	-41.1	106.6	-1.4	108.0	-16.4	-267.9
Aug.	-66.7	0.4	0.2	0.1	-67.1	4.6	0.4	4.3	-32.5	-11.5
Sep.	-97.4	0.0	0.0	0.0	-97.4	9.9	0.5	9.4	-48.0	14.5
Oct.	-39.7	-1.6	-1.6	0.0	-38.1	-17.9	-0.2	-17.8	-9.5	-8.7
Nov.	-13.2	0.1	0.1	0.0	-13.3	8.4	-0.8	9.2	6.9	-65.7
Dec.	36.5	-1.1	-1.0	-0.1	37.6	15.5	-3.4	18.9	-2.6	-115.9
1999 Jan.	-94.9	0.5	0.4	0.1	-95.4	1.7	-1.9	3.6	0.6	-122.6
Feb.	37.2	0.0	0.0	0.0	37.2	18.6	-1.7	20.3	-38.6	25.3
Mar.	80.2	0.1	0.1	0.0	80.2	15.3	-5.8	21.2	388.7	187.0
Apr.	100.9	-0.3	-0.2	-0.1	101.2	-0.5	-0.7	0.2	21.2	2.1
May	126.2	0.1	0.0	0.1	126.1	-10.4	-10.3	0.0	-14.8	-47.5

Millions of US Dollars	Assets			Liabilities						
	Other assets			Total	Trade credits <sup>5</sup>	Total	Loans			
	Bank of Slovenia <sup>6</sup>	Banks	Other sectors				Bank of Slovenia <sup>7</sup>	General government	Total	Banks <sup>3</sup> Long-term
Column Code	1	2	3	4	5	6	7	8	9=10+11	10
1992	0.6	5.7	-0.1	40.6	-12.9	32.9	...	-16.8	-9.1	-6.8
1993	0.1	-34.4	-0.3	104.3	-13.0	161.2	-13.9	78.6	1.7	-2.4
1994	-98.3	-12.0		333.5	-11.1	325.9	-5.2	82.1	92.1	91.4
1995	-66.8	-86.0	-1.8	615.4	-3.7	572.2	-3.5	190.5	208.2	206.2
1996	131.4	27.1	-1.0	155.9	17.2	-11.6	-2.6	-74.1	-177.6	-174.5
1997	-7.6	-52.3	0.5	369.4	14.1	334.2	-1.2	-4.7	3.0	3.0
1998	-5.4	9.2	2.7	342.4	35.9	257.1	0.0	-21.8	41.8	41.4
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
Feb.	-0.2	-2.5	0.0	26.3	-1.4	1.2	0.0	-1.3	-2.2	-2.2
Mar.	-0.2	-2.6	0.8	-23.2	0.6	-4.9	0.0	-6.4	-1.6	-1.6
Apr.	-0.2	-1.3	0.2	38.4	-2.7	42.2	0.0	20.2	1.6	1.6
May	-0.3	6.8	0.6	6.2	1.8	-0.2	0.0	-20.4	-2.0	-2.0
Jun.	1.0	17.9	-1.4	80.2	1.8	62.7	0.0	-12.3	42.3	41.9
Jul.	0.0	-9.1	0.2	-76.9	5.5	-57.8	0.0	-78.6	4.7	4.7
Aug.	0.0	-3.4	1.2	46.6	2.2	43.3	0.0	22.3	10.3	10.3
Sep.	0.0	-0.1	0.1	133.4	11.0	121.6	0.0	68.0	15.2	15.2
Oct.	0.0	1.9	0.2	-22.3	-1.1	-23.1	0.0	-26.7	-6.6	-6.6
Nov.	0.0	-0.4	0.0	116.1	18.4	97.1	0.0	91.5	-23.8	-23.8
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	0.4	0.0	-37.2	-2.7	16.1	0.0	-1.0	0.3	0.3
Feb.	0.0	0.5	0.0	65.2	-2.0	55.7	0.0	10.7	6.7	6.7
Mar.	0.0	-13.2	0.1	12.3	-1.5	20.4	0.0	-1.4	6.4	6.4
Apr.	0.0	1.3	0.6	58.3	-3.2	45.9	0.0	8.1	13.5	13.5
May	0.0	1.3	0.0	142.6	1.9	152.2	0.0	4.3	103.3	101.4

Total	Assets										
	Total	Trade credits <sup>5</sup>		Total	Loans			Total	Currency and deposits		
		Long-term	Short-term <sup>5</sup>		Banks		Other sectors		Banks	Other sectors	
					Long-term	Short-term				Households	Acc.'s abroad
11	12=13+14	13	14	15=16+..+18	16	17	18	19=20+..+22	20	21	22
-157.5	6.6	6.6	...	-30.8	-36.7	6.0	...	-139.5	-148.7	9.2	...
-313.5	93.3	5.3	88.0	11.5	21.7	-10.2	...	-383.7	-450.8	86.7	-19.6
-306.3	-0.1	2.4	-2.6	-10.8	-5.6	-5.6	0.4	-185.1	-335.5	153.3	-2.9
-351.0	0.0	16.5	-16.5	-14.4	-5.9	-7.0	-1.5	-181.9	-194.7	6.2	6.6
-425.6	-161.6	2.8	-164.3	-7.2	-2.1	-3.4	-1.7	-414.3	-339.3	-103.3	28.3
288.2	-264.2	1.3	-265.4	-67.2	-28.5	-42.2	3.5	678.9	599.5	73.8	5.7
-591.6	-486.3	-17.0	-469.3	-52.2	-32.6	2.1	-21.6	-59.6	-30.2	-28.1	-1.3
-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
-85.4	-128.7	0.3	-129.0	-0.9	-0.4	-0.5	0.0	48.9	51.9	-6.3	3.3
-39.9	-21.4	-3.1	-18.4	-0.1	0.0	-0.4	0.3	-18.8	-8.9	-11.9	2.1
174.7	16.8	-1.3	18.1	-5.3	0.4	-5.7	0.0	176.4	195.8	-22.2	2.8
-56.2	41.4	0.7	40.7	-5.6	-1.1	-2.9	-1.5	-93.9	-44.5	-50.4	0.9
-190.1	-86.0	-0.5	-85.6	-3.2	-0.1	-0.4	-2.7	-102.2	-79.9	-23.2	1.0

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	
Loans				Deposits	Other liabilities						
Banks <sup>3</sup>	Total	Other sectors									
		Long-term	Short-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	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	16.8	6.3	10.5	-50.5	-0.2	24.9	-2.5	-28.2	55.5	21.3	
0.0	38.3	37.6	0.7	11.6	-0.1	31.9	-28.3	89.0	-28.7	-5.1	
0.0	15.4	18.6	-3.2	-6.6	0.0	-510.9	0.0	-360.4	-150.5	-7.9	
0.0	24.3	31.8	-7.6	16.5	-1.0	78.4	0.0	291.9	-213.5	20.7	
1.9	44.6	36.2	8.4	-10.8	-0.6	198.7	-0.4	264.5	-65.5	-18.3	

## 3.5. Merchandise Trade; The Effective Exchange Rate

Column Code	Export	Imports	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
					Consumer Prices	Industrial producers prices	Unit labour costs
					1995=100		
Millions of USD Dollars							
1	2	3=1-2	4	5	6	7	
1992	6,681	6,141	540	145.8	87.6	93.7	82.1
1993	6,083	6,501	-418	114.5	87.5	89.7	91.3
1994	6,828	7,304	-476	100.5	90.7	91.7	91.9
1995	8,316	9,492	-1,176	100.0	100.0	100.0	100.0
1996	8,310	9,421	-1,112	90.2	97.1	95.9	97.7
1997	8,369	9,366	-998	85.4	97.8	95.8	101.1
1998	9,051	10,111	-1,060	83.2	101.6	99.3	103.5
1997 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	82.1	98.0	97.0	100.6
Feb.	698	803	-105	82.1	98.6	97.2	100.2
Mar.	765	893	-128	82.6	100.1	97.8	100.5
Apr.	751	860	-109	83.0	101.1	98.3	101.7
May	740	853	-113	83.4	102.2	97.7	102.3
Jun.	777	840	-63	82.7	101.2	98.4	103.0
Jul.	820	851	-30	82.3	100.7	98.2	103.6
Aug.	550	596	-46	82.7	101.1	99.0	103.6
Sep.	838	878	-40	83.0	101.8	99.5	103.6
Oct.	892	979	-87	83.0	102.1	100.2	103.3
Nov.	860	950	-90	82.0	101.2	99.6	103.5
Dec.	716	858	-142	81.7	101.5	99.9	105.6
1999 Jan.	683	706	-23	81.5	102.4	99.6	105.8
Feb.	654	755	-101	80.4	101.1	98.3	104.9
Mar.	775	939	-164	79.8	100.6	97.1	103.1
Apr.	671	868	-197	79.0	99.5	95.8	105.5
May	709	859	-150	78.0	98.9	94.5	...

Source: Statistical Office of RS

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

Millions of US Dollars	Exports				Imports			
	1997	1998	January - May		1997	1998	January - May	
			1998	1999			1998	1999
Total	8,369	9,051	3,596	3,493	9,366	10,111	4,158	4,127
Food and live animals	240	237	89	87	596	575	237	224
Beverages and tobacco	71	95	29	32	58	60	16	20
Crude materials except fuels	166	170	78	66	488	490	216	191
Mineral fuels and lubricants	101	88	42	10	782	562	274	216
Animal and vegetable oils and fats	16	16	7	4	41	53	24	16
Chemical products	941	944	403	365	1,133	1,206	517	484
Manufactured goods classified by mat.	2,265	2,336	973	910	1,921	2,202	880	887
Machinery and transport equipment	2,813	3,319	1,266	1,288	3,096	3,682	1,486	1,579
Miscellaneous articles	1,753	1,845	706	731	1,242	1,271	503	506
Other commodities and transactions	1	1	0	0	10	11	5	4
Intermediate goods	3,810	4,105	1,705	1,632	5,460	5,775	2,384	2,243
Capital goods	1,060	1,169	457	450	1,508	1,806	709	771
Consumption goods	3,499	3,777	1,433	1,411	2,398	2,530	1,066	1,114

Source: Statistical Office of RS.

## 3.7. Direction of Trade

Millions of US Dollars	Exports				Imports			
	1997	1998	January - May		1997	1998	January - May	
			1998	1999			1998	1999
<b>Total</b>	8,369	9,051	3,596	3,493	9,366	10,111	4,158	4,127
<b>European Union</b>	5,320	5,928	2,333	2,406	6,312	7,017	2,820	2,825
Austria	565	621	245	266	789	802	313	325
Belgium	85	158	60	62	149	155	66	62
Denmark	54	75	29	32	46	55	20	21
Finland	18	19	8	7	41	43	18	16
France	463	748	285	219	980	1,258	493	480
Greece	24	23	9	9	15	19	6	12
Ireland	5	5	2	3	26	35	14	15
Italy	1,248	1,255	470	500	1,558	1,697	700	679
Luxembourg	1	3	1	5	10	17	6	8
Germany	2,459	2,572	1,046	1,113	1,936	2,089	847	839
Netherlands	123	142	57	64	200	225	92	88
Portugal	14	12	6	5	11	14	7	4
Spain	53	69	24	32	199	233	93	100
Sweden	56	65	26	26	110	143	50	64
United Kingdom	150	161	65	64	241	233	95	110
<b>EFTA</b>	87	98	35	39	194	208	84	96
Iceland	0	1	1	1	1	0	0	0
Liechtenstein	2	3	1	2	1	1	0	0
Norway	14	16	6	7	30	36	8	7
Switzerland	70	78	27	30	162	172	75	89
<b>Non-European members of OECD</b>	350	382	158	146	631	737	331	332
Australia	15	14	5	5	17	11	5	10
South Korea	9	5	2	3	85	107	45	59
Mexico	4	5	2	2	2	5	2	2
New Zealand	2	2	1	1	2	3	1	1
Canada	28	35	14	8	33	96	58	16
Japan	15	10	3	2	161	175	69	85
Turkey	33	58	21	22	43	45	18	23
United States of America	243	252	108	102	287	296	133	134
<b>CEFTA</b>	517	608	235	242	720	778	323	334
Bulgaria <sup>2</sup>	13	19	7	9	15	52	28	21
Czech Republic	147	150	55	64	234	264	111	117
Hungary	120	141	56	54	293	244	100	97
Poland	155	181	74	77	58	78	29	44
Romania <sup>1</sup>	24	43	17	14	17	49	17	19
Slovakia	56	73	27	25	103	90	38	36
<b>Countries of former Yugoslavia</b>	1,387	1,397	548	472	594	593	240	225
Bosnia and Herzegovina	288	319	108	135	30	47	18	20
Croatia	837	815	335	268	466	432	180	175
Macedonia	149	161	58	52	56	47	17	14
FR Yugoslavia	112	103	47	18	42	68	25	17
<b>Baltic countries</b>	19	23	9	10	5	6	2	2
Estonia	2	3	1	1	1	1	0	0
Latvia	3	4	1	3	3	4	1	1
Lithuania	14	16	7	7	1	1	0	1
<b>Coun. of former Sov. Union, of which</b>	413	307	164	65	279	210	120	81
Belarus	29	16	7	4	4	5	1	1
Russian federation	326	235	126	46	250	178	105	67
Ukraine	46	42	24	10	10	15	9	5
<b>Other Europe</b>	8	6	2	2	3	3	2	1
Albania	6	5	2	2	2	2	1	1
Malta	1	1	0	0	1	1	0	0
<b>Other countries</b>								
Other developed countries	50	45	21	19	153	135	50	59
Other Middle East	39	64	17	22	21	3	1	2
Other Asia	76	69	28	27	190	229	92	109
Other North Africa	51	59	21	23	135	80	46	29
Other East Africa	5	5	2	2	8	8	3	2
Other Africa	3	4	2	0	9	11	5	3
Other Middle and South America	42	49	18	16	111	92	39	27
Other Oceania	0	0	0	0	0	0	0	0
<b>Other N.E.C.</b>	4	6	2	1	1	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 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	51.8	-	1,131.6	-20.8	4,461.7
31. Mar.	0.3	93.0	3,774.8	3,868.1	51.8	-	918.6	-26.1	4,693.4
30. Apr.	0.3	92.6	3,667.2	3,760.0	51.8	-	942.2	-41.8	4,609.3
31. May	0.6	92.1	3,438.5	3,531.2	51.7	-	1,019.5	-48.1	4,458.0
30. Jun.	0.6	102.2	3,207.9	3,310.8	...	-	...	...	...

## 3.9. External Debt

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	1998	31.05.1999
<b>Summary debt data</b>							
<b>TOTAL DEBT STOCKS (EDT) <sup>1</sup></b>	1,873	2,258	2,970	4,010	4,176	4,959	5,244
<b>Long-term debt (LDOD)</b>	1,744	2,172	2,916	3,960	4,041	4,849	5,135
Public and publicly guaranteed	1,206	1,331	1,437	2,025	2,067	2,370	2,639
Private nonguaranteed	538	841	1,479	1,935	1,974	2,479	2,496
<b>Use of IMF credit <sup>2</sup></b>	12	7	4	1	-	-	-
<b>Short-term debt</b>	117	79	50	49	135	110	109
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	1,699	902
Long-term debt	334	586	1,136	1,364	1,106	1,699	903
IMF purchases							
<b>Principal repayments</b>	272	358	574	739	692	1,299	194
Long-term debt	249	315	542	735	691	1,274	194
IMF repurchases	23	5	3	3	1	-	-
<b>Net flows</b>	97	228	562	625	500	400	708
<b>Interest payments (INT)</b>	142	122	165	197	229	237	109
Long-term debt (LINT)	125	111	159	193	224	231	107
IMF charges	4	2	2	2	1	1	1
Short-term debt	13	9	4	2	4	5	1
<b>Net transfers</b>	-45	106	397	428	271	163	599
<b>Total debt service (TDS)</b>	414	480	739	936	921	1,536	303
Long-term debt (LTDS)	374	426	701	928	915	1,505	301
IMF	27	7	5	5	2	1	1
Short-term debt	13	47	33	3	4	30	1
<b>Principal ratios</b>							
<b>TOTAL EXTERNAL DEBT (%)</b>							
ETD/Exports of goods & services	24.5	25.0	27.3	36.6	38.3	42.7	...
TDS/Exports of goods & services	5.4	5.3	6.8	8.5	8.5	13.2	...
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	73.4	67.3
Foreign ex. reserves/EDT	83.6	122.4	115.3	102.8	104.8	96.1	85.0
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	41.7	...
LTDS/Exports of goods & services	4.9	4.7	6.5	8.5	8.4	13.0	...
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	75.0	68.8
Foreign exchange reserves/LDOD	89.8	127.2	117.5	104.1	108.3	98.3	86.8
<b>Long-term debt</b>							
<b>DEBT OUTSTANDING (LDOD)</b>	1,744	2,172	2,916	3,960	4,041	4,849	5,135
<b>Public and publicly guaranteed <sup>3,5,6</sup></b>	1,206	1,331	1,437	2,025	2,067	2,370	2,639
Official creditors	723	749	702	770	711	740	675
Multilateral	442	472	482	541	569	579	528
Concessional	-	7	39	6	6	4	16
Nonconcessional	442	465	443	535	563	575	512
-IBRD	129	143	165	153	151	135	132
Bilateral	281	277	220	229	142	161	147
Concessional	5	6	26	78	57	52	47
Private creditors	483	582	735	1,255	1,356	1,630	1,964
Bonds	-	-	-	974	1,116	1,262	1,592
Commercial banks	470	569	725	275	238	368	372
Other private	13	13	10	6	2	0	-
<b>Private nonguaranteed</b>	538	841	1,479	1,935	1,974	2,479	2,496
Commercial banks	357	586	1,044	1,432	1,447	1,705	1,767
<b>UNDISBURSED DEBT</b>	382	579	431	562	440	494	475
<b>Public and publicly guaranteed</b>	250	341	283	236	115	180	175
Official creditors	221	341	283	220	115	120	94
Multilateral	203	308	258	198	98	60	42
-IBRD	111	60	15	31	12	6	4
-EBRD	82	182	160	108	75	44	34
Bilateral	18	33	25	22	17	60	52
Private creditors	29	-	-	16	-	60	81
<b>Private nonguaranteed</b>	132	238	148	326	325	314	300



## 3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	1998	31.05.1999
<b>COMMITMENTS</b>	644	848	1,105	1,545	1,028	1,824	913
<b>Public and publicly guaranteed</b>	310	292	206	427	267	908	499
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	499
<b>Private nonguaranteed</b>	334	556	899	1,118	761	916	414
<b>DISBURSEMENTS</b>	334	586	1,136	1,364	1,106	1,699	903
<b>Public and publicly guaranteed</b>	147	150	303	469	373	907	484
Official creditors	35	74	111	121	119	106	16
Multilateral	29	73	98	117	117	37	14
Nonconcessional	29	66	76	116	117	37	13
-IBRD	12	41	45	10	17	9	1
Bilateral	6	1	13	4	2	69	2
Concessional	6	1	1	4	1	-	-
Private creditors	112	76	192	348	254	801	468
Commercial banks	97	75	192	23	23	244	30
Other private	15	1	-	325	231	557	438
<b>Private nonguaranteed</b>	187	436	833	895	733	792	419
Commercial banks	159	353	632	717	556	545	327
<b>PRINCIPAL REPAYMENTS<sup>3</sup></b>	249	315	542	735	691	1,274	194
<b>Public and publicly guaranteed</b>	96	128	184	384	232	835	27
Official creditors	95	105	139	167	117	211	23
Multilateral	60	70	51	42	50	52	22
Nonconcessional	60	70	43	38	49	50	22
-IBRD	16	24	21	20	19	17	9
Bilateral	35	35	88	125	67	159	1
Concessional	0	0	1	51	13	8	1
Private creditors	1	23	45	217	115	624	4
Commercial banks	-	20	41	52	52	162	4
Other private	1	3	4	165	63	462	0
<b>Private nonguaranteed</b>	153	187	358	351	459	439	167
Commercial banks	140	179	201	240	356	316	102
<b>NET FLOWS</b>	85	271	594	629	415	425	709
<b>Public and publicly guaranteed</b>	51	22	119	85	141	72	457
Official creditors	-60	-31	-28	-46	2	-105	-7
Multilateral	-31	3	47	75	67	-15	-8
Nonconcessional	-31	-4	33	78	68	-13	-9
-IBRD	-4	17	24	-10	-2	-8	-8
Bilateral	-29	-34	-75	-121	-65	-90	1
Concessional	6	1	0	-47	-12	-8	-1
Private creditors	111	53	147	131	139	177	464
Commercial banks	97	55	151	-29	-29	82	26
Other private	14	-2	-4	160	168	95	438
<b>Private nonguaranteed</b>	34	249	475	544	274	353	252
Commercial banks	19	174	431	477	200	229	225
<b>INTEREST PAYMENTS (LINT)</b>	125	111	159	193	224	231	107
<b>Public and publicly guaranteed</b>	79	62	74	92	124	118	67
Official creditors	59	54	60	48	45	47	14
Multilateral	44	42	40	40	37	38	14
Nonconcessional	44	42	38	39	36	37	14
-IBRD	11	13	13	13	10	9	3
Bilateral	15	12	20	8	8	9	0
Concessional	0	0	1	2	1	1	0
Private creditors	20	8	14	44	79	71	53
Commercial banks	20	7	13	19	16	14	8
Other private	0	1	1	25	63	57	45
<b>Private nonguaranteed</b>	46	49	85	101	100	113	40
Commercial banks	41	40	58	75	76	79	27

## 3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	1998	31.05.1999
<b>NET TRANSFERS</b>	-40	160	435	436	191	194	602
<b>Public and publicly guaranteed</b>	-28	-40	45	-7	17	-46	390
Official creditors	-119	-85	-88	-94	-43	-152	-21
Multilateral	-75	-39	7	35	30	-53	-22
Nonconcessional	-75	-46	-5	39	32	-50	-23
-IBRD	-15	4	11	-23	-12	-17	-11
Bilateral	-44	-46	-95	-129	-73	-99	1
Concessional	6	1	1	-45	-11	-7	-1
Private creditors	91	45	133	87	60	106	411
Commercial banks	77	48	138	-48	-45	68	18
Other private	14	-1	-3	185	231	152	483
<b>Private nonguaranteed</b>	-12	200	390	443	174	240	212
Commercial banks	-22	134	373	402	124	150	198
<b>DEBT SERVICE (LTDS)</b>	374	426	701	928	915	1,505	301
<b>Public and publicly guaranteed</b>	175	190	258	476	356	953	94
Official creditors	154	159	199	215	162	258	37
Multilateral	104	112	91	82	87	90	36
Nonconcessional	104	112	81	77	85	87	36
-IBRD	27	37	34	33	29	26	12
Bilateral	50	47	108	133	75	168	1
Concessional	0	0	2	53	14	9	1
Private creditors	21	31	59	261	194	695	57
Commercial banks	20	27	54	71	68	176	12
Other private	1	4	5	190	126	519	45
<b>Private nonguaranteed</b>	199	236	443	452	559	552	207
Commercial banks	181	219	259	315	432	395	129
<b>Average terms of new commitments</b>							
<b>ALL CREDITORS</b>							
Interest (%)	10.0	8.8	7.4	6.0	5.5	5.4	4.7
Maturity (%)	7.0	8.6	6.5	6.5	7.1	7.5	8.5
Grace period (years)	2.0	1.6	1.3	2.3	2.6	3.6	6.0
<b>OFFICIAL CREDITORS</b>							
Interest (%)	7.0	6.8	7.0	5.1	5.0	6.2	5.8
Maturity (years)	13.0	16.0	14.5	12.3	11.8	12.9	15.4
Grace period (years)	4.0	3.6	3.0	4.0	2.8	4.7	3.5
<b>PRIVATE CREDITORS</b>							
Interest (%)	11.0	9.5	7.4	6.1	5.5	5.4	4.7
Maturity (years)	4.0	3.5	6.4	6.1	6.7	7.4	8.8
Grace period (years)	1.0	0.6	1.2	2.2	2.6	3.3	6.0
<b>MEMORANDUM ITEMS</b>							
Concessional LDOD	5	13	65	158	129	139	114
Variable rate LDOD	1,129	1,268	2,146	2,895	2,879	2,905	2,996

## 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>	656	886	1,260	759	616	3,015
Principal	490	617	1,013	561	445	2,484
Interest	166	269	247	198	171	531

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

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1997	31.12.1998	31.05.1999	31.12.1997	31.12.1998	31.05.1999
<b>TOTAL LONG-TERM LOANS</b>	4,059	4,849	5,135	440	494	475
<b>1. Multilateral</b>	625	657	605	223	80	76
IBRD	151	135	132	12	6	4
EBRD	151	135	128	151	67	64
EIB	313	378	337	60	2	4
IFC	1	-	-	-	-	-
EUROFIMA	9	8	7	-	-	-
<b>2. Paris Club<sup>5</sup></b>	101	56	50	-	-	-
Austria	8	-	-	-	-	-
Belgium	0	-	-	-	-	-
France	3	0	-	-	-	-
Germany	56	50	45	-	-	-
Italy	2	1	1	-	-	-
Netherlands	8	-	-	-	-	-
Norway	0	0	0	-	-	-
Sweden	2	-	-	-	-	-
Switzerland	5	5	4	-	-	-
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	4,127	4,471	217	414	399
USA	56	85	90	2	9	2
Switzerland	102	69	83	1	7	6
Germany	326	450	443	37	76	67
Austria	792	1,023	1,089	74	103	146
United Kingdom	77	72	69	38	0	0
Italy	89	104	100	22	20	21
France	63	64	66	2	3	2
Syndicate of banks	550	663	811	-	160	138
Bonds <sup>3</sup>	1,116	1,280	1,608	-	-	-
Other	153	317	112	41	36	17

## 3.11. Payments Effected to the Fiduciary Account

Balance on date	30 June 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	1998
<b>Summary</b>					
<b>Net</b>	837.7	619.4	-315.1	-340.1	-856.6
<b>Assets</b>	5962.5	6914.1	7385.0	7822.8	8743.8
Direct Investment Abroad	352.2	501.5	599.5	446.4	653.4
Portfolio Investment	62.0	108.4	95.9	58.0	51.3
Other Investment	4049.2	4483.2	4392.2	4003.6	4400.5
Reserve Assets	1499.1	1820.9	2297.5	3314.8	3638.6
<b>Liabilities</b>	5125.0	6294.7	7700.2	8162.9	9600.4
Direct Investment in Slovenia	1325.4	1759.5	2052.4	2284.5	2863.2
Portfolio Investment	92.5	103.4	1168.3	1315.1	1513.0
Other Investment	3707.2	4431.7	4479.5	4563.3	5224.2
<b>Breakdown Items</b>					
<b>Assets</b>	5962.5	6914.1	7385.0	7822.8	8743.8
<b>Direct Investment Abroad</b>	352.2	501.5	599.5	446.4	653.4
Equity Capital and Reinvested Earnings	341.3	360.6	358.5	324.6	375.9
Other Capital	10.9	140.9	240.9	121.8	277.5
Claims on Affiliated Enterprises	264.8	369.0	473.7	357.0	427.4
Liabilities to Affiliated Enterprises	-253.9	-228.1	-232.7	-235.2	-149.9
<b>Portfolio Investment</b>	62.0	108.4	95.9	58.0	51.3
Equity Securities	15.0	19.1	17.8	17.6	28.4
Banks	4.0	8.2	8.4	6.0	7.3
Other Sectors	11.0	10.9	9.5	11.6	21.1
Debt Securities	47.0	89.3	78.1	40.4	22.9
Bonds and Notes	47.0	89.3	78.1	40.4	22.9
Banks	47.0	89.3	78.1	40.4	22.9
<b>Other Investment</b>	4049.2	4483.2	4392.2	4003.6	4400.5
Trade Credits	1686.6	1809.8	1738.9	2002.0	2324.0
Other Sectors	1686.6	1809.8	1738.9	2002.0	2324.0
Long-term	183.4	179.5	168.8	155.5	181.6
Short-term	1503.2	1630.2	1570.1	1846.5	2142.4
Loans	28.6	43.4	45.8	104.8	138.7
Banks	22.9	37.4	39.1	100.0	125.5
Long-term	14.9	23.7	26.5	57.1	83.8
Short-term	8.0	13.7	12.6	42.9	41.7
Other Sectors	5.7	6.0	6.7	4.8	13.2
Long-term	4.0	4.6	3.5	3.4	5.2
Short-term	1.7	1.5	3.2	1.4	8.0
Currency and Deposits	1818.2	2219.5	2346.7	1660.2	1683.2
Banks	1377.3	1727.7	1911.8	1168.3	1250.7
Other Sectors	440.9	491.8	434.9	491.9	432.4
Other Assets	515.9	410.6	260.8	236.6	254.7
Bank of Slovenia	103.3	170.1	33.3	40.7	46.3
Long-term	0.0	0.0	0.0	0.0	0.0
Short-term	103.3	170.1	33.3	40.7	46.3
General Government	...	...	...	...	...
Banks	412.6	240.4	227.5	195.9	208.4
Long-term	0.0	0.0	1.2	1.0	1.0
Short-term	412.6	240.4	226.4	194.9	207.3
<b>Reserve Assets</b>	1499.1	1820.9	2297.5	3314.8	3638.6
Monetary Gold	0.1	0.1	0.1	0.1	0.1
Special Drawing Rights	0.1	0.1	0.1	0.1	0.2
Reserve Position in the Fund	18.8	19.1	18.5	17.4	65.4
Foreign Exchange	1480.1	1801.6	2278.7	3297.2	3572.9
Currency and Deposits	1388.7	1593.0	1891.8	2191.1	1576.2
Securities	91.4	208.5	386.9	1106.1	1996.6
Bonds and Notes	91.4	208.5	386.9	1106.1	1996.6

## 3.12.2. International Investment Position of Slovenia - Liabilities

Millions of US Dollars	1994	1995	1996	1997	1998
<b>Liabilities</b>	5125.0	6294.7	7700.2	8162.9	9600.4
<b>Direct Investment in Slovenia</b>	1325.4	1759.5	2052.4	2284.5	2863.2
Equity Capital and Reinvested Earnings	966.5	1202.1	1335.1	1655.8	2124.9
Other Capital	358.9	557.3	717.3	628.6	738.3
Claims on Direct Investors	-117.6	-137.5	-176.0	-178.3	-103.2
Liabilities to Direct Investors	476.4	694.8	893.3	807.0	841.5
<b>Portfolio Investment</b>	92.5	103.4	1168.3	1315.1	1513.0
Equity Securities	45.9	62.8	134.0	156.4	143.9
Banks	17.9	27.5	30.2	15.6	17.9
Other Sectors	28.0	35.3	103.8	140.8	126.0
Debt Securities	46.6	40.6	1034.3	1158.7	1369.1
Bonds and Notes	46.6	55.5	1034.3	1158.7	1369.1
General Government	0.0	0.0	973.6	1116.3	1262.1
Banks	0.0	17.0	25.3	22.0	23.5
Other Sectors	46.6	23.6	35.4	20.5	83.4
<b>Other Investment</b>	3707.2	4431.7	4479.5	4563.3	5224.2
Trade Credits	1491.5	1678.0	1552.4	1675.5	1859.8
General Government	7.3	6.9	5.4	1.8	0.9
Long-term	7.3	6.9	5.4	1.8	0.9
Other sectors	1484.3	1671.1	1547.0	1673.7	1858.9
Long-term	78.4	78.4	96.0	95.1	129.6
Short-term	1405.9	1592.7	1451.0	1578.6	1729.3
Loans	1867.8	2359.1	2413.3	2438.9	2856.3
Bank of Slovenia	7.2	4.0	1.3	0.0	0.0
Use of Fund Credit and Loans from Fund	7.2	4.0	1.3	0.0	0.0
General Government	411.0	572.4	588.0	501.3	573.0
Long-term	411.0	572.4	588.0	501.3	573.0
Short-term	0.0	0.0	0.0	0.0	0.0
Banks	469.1	578.0	737.6	727.7	757.9
Long-term	467.6	574.6	737.6	727.7	757.4
Short-term	1.5	3.4	0.0	0.0	0.5
Other Sectors	980.5	1204.8	1086.4	1210.0	1525.4
Long-term	931.0	1197.0	1072.0	1127.3	1455.5
Short-term	49.6	7.8	14.4	82.7	69.9
Currency and Deposits	171.4	219.0	363.7	344.9	407.7
Bank of Slovenia	0.1	0.1	0.3	0.2	0.4
Banks	171.3	218.8	363.5	344.6	407.3
Other Liabilities	176.4	175.6	150.0	104.0	100.5
Banks	68.8	82.0	73.8	70.9	74.1
Long-term	65.5	78.1	70.4	68.4	72.3
Short-term	3.4	4.0	3.3	2.5	1.8
Other Sectors	107.5	93.6	76.2	33.1	26.4
Long-term	107.5	93.6	76.2	33.1	26.4

## 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	108,184	1.6	1.0	-2.9
C Mining and quarrying	26,006	30,683	33,908	0.9	1.9	3.1
D Manufacturing	545,730	616,410	706,266	2.5	1.6	6.6
E Electricity, gas and water supply	56,693	65,032	73,492	0.2	1.2	4.2
F Construction	96,588	123,827	143,158	9.2	13.2	7.7
G Wholesale and retail trade, certain repair	232,286	257,269	294,293	6.7	3.0	2.8
H Hotels and restaurants	57,164	68,467	77,314	3.5	4.4	3.6
I Transport, storage, communication	148,746	169,275	204,827	5.9	2.6	4.2
J Financial intermediation	77,067	93,185	108,916	3.5	11.0	0.1
K Real estate, renting and business services	226,191	263,568	291,572	3.1	4.1	2.5
L Public administration and defence	102,937	121,447	149,612	3.1	5.3	10.3
M Education	108,178	123,881	146,687	2.8	1.1	4.9
N Health and social work	99,385	118,454	134,589	2.1	6.4	3.1
O Other social and personal services	63,829	77,431	88,243	2.1	4.9	4.1
Imputed bank services (FISIM)	-43,947	-55,127	-58,554	-0.5	14.3	-2.6
Agriculture (A+B)	87,458	98,699	108,184	1.6	1.1	-2.9
Industry (C+D+E)	628,429	712,125	813,666	2.3	1.5	6.2
Construction (F)	96,588	123,827	143,158	9.2	13.2	7.7
Services (G to O)	1,115,784	1,292,977	1,496,053	4.0	4.2	3.8
Total Value Added, at basic cost	1,884,311	2,172,501	2,502,509	3.5	3.4	4.6
Corrections	337,148	382,868	404,768	7.7	4.2	4.1
Gross domestic product	2,221,459	2,555,369	2,907,277	4.1	3.5	4.6
<b>Cost structure of gross domestic product</b>				in percent		
Total	2,221,459	2,555,369	2,907,277	100.0	100.0	100.0
1. Taxes on production and on imports	377,964	444,708	493,398	17.0	17.4	17.0
2. Less: Subsidies	48,001	52,873	59,867	2.2	2.1	2.1
3. Compensation of employees	1,271,699	1,400,005	1,554,734	57.2	54.8	53.5
- Wages and salaries	1,070,010	1,213,825	1,360,110	48.2	47.5	46.8
- Employers actual social contributions	201,689	186,180	194,624	9.1	7.3	6.7
4. Gross operating surplus	380,932	488,300	611,359	17.1	19.1	21.0
- Consumption of fixed capital	352,315	417,938	468,585	15.9	16.4	16.1
- Net operating surplus	28,617	70,362	142,774	1.3	2.8	4.9
5. Gross mixed income	238,865	275,229	307,653	10.8	10.8	10.6
- Consumption of fixed capital	38,576	45,528	49,685	1.7	1.8	1.7
- Net mixed income	200,289	229,701	257,968	9.0	9.0	8.9
<b>Expenditure on gross domestic product</b>				Real growth rates in %		
Total (3+4)	2,221,459	2,555,369	2,907,277	4.1	3.5	4.6
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	2,580,508	2,941,175	11.0	3.0	5.1
5. Final consumption	1,738,979	1,980,106	2,236,556	7.5	2.7	3.6
- Households	1,266,058	1,437,756	1,612,434	9.0	2.5	3.3
- Nonprofit institutions	24,353	25,493	29,015	24.3	-5.7	2.9
- Government	448,568	516,857	595,107	2.5	3.2	4.3
6. Gross capital formation	518,949	600,402	704,619	23.3	4.2	10.1
- Gross fixed capital formation	475,188	576,932	684,295	17.1	9.2	11.6
- Changes in inventories	43,761	23,470	20,324	-	-	-
* 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	18,878	18,206			
GDP per capita, in US Dollars	9,431	9,481	9,163			

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	545,729	2.5	96,588	9.2	232,286	6.7	148,747	5.9	2,221,459	4.1
1996	88,379	1.1	554,260	1.6	109,382	13.2	239,175	3.0	152,612	2.6	2,299,900	3.5
1997	85,792	-2.9	590,670	6.6	117,792	7.7	245,870	2.8	159,052	4.2	2,404,763	4.6
1998	87,662	2.2	620,744	5.1	122,392	3.9	255,982	4.1	167,658	5.4	2,499,625	3.9
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	21,664	0.5	139,047	9.1	15,869	40.9	53,396	4.5	36,892	10.2	532,794	5.6
1995 II	20,848	0.9	141,973	3.5	21,384	14.3	58,006	6.9	37,585	1.6	554,450	3.2
1995 III	22,746	2.2	130,419	-1.2	26,563	7.8	58,405	11.4	35,325	7.2	558,880	5.3
1995 IV	22,200	2.6	134,290	-1.3	32,772	-3.2	62,479	4.4	38,945	5.1	575,335	2.5
1996 I	21,900	1.1	132,925	-4.4	22,733	43.3	55,679	4.3	38,571	4.6	547,788	2.8
1996 II	21,103	1.2	140,364	-1.1	25,572	19.6	60,030	3.5	37,961	1.0	571,222	3.0
1996 III	23,039	1.3	135,997	4.3	29,709	11.8	59,723	2.3	34,918	-1.2	579,973	3.8
1996 IV	22,337	0.6	144,974	8.0	31,368	-4.3	63,743	2.0	41,162	5.7	600,917	4.4
1997 I	21,280	-2.8	137,132	3.2	24,073	5.9	57,839	3.9	38,608	0.1	569,457	4.0
1997 II	20,449	-3.1	151,380	7.8	28,187	10.2	62,782	4.6	40,730	7.3	607,391	6.3
1997 III	22,333	-3.1	146,985	8.1	31,651	6.5	60,560	1.4	38,391	9.9	606,168	4.5
1997 IV	21,730	-2.7	155,173	7.0	33,881	8.0	64,689	1.5	41,323	0.4	621,747	3.5
1998 I	21,691	1.9	149,358	8.9	26,041	8.2	60,460	4.5	41,772	8.2	604,258	6.1
1998 II	20,888	2.1	157,833	4.3	28,662	1.7	63,201	0.7	41,602	2.1	623,661	2.7
1998 III	22,832	2.2	155,113	5.5	31,463	-0.6	63,849	5.4	39,486	2.9	627,553	3.5
1998 IV	22,251	2.4	158,440	2.1	36,226	6.9	68,472	5.8	44,798	8.4	644,153	3.6
1999 I	22,162	2.2	153,370	2.7	27,634	6.1	62,515	3.4	42,737	2.3	620,337	2.7

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 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
1999 Jan.	103.5	-3.3	107.4	7.5	100.2	-4.4	136.1	0.2	...	...	...	...
1999 Feb.	99.8	-9.6	79.4	-19.8	99.3	-9.4	116.9	-5.3	...	...	...	...
1999 Mar.	119.4	-1.1	74.5	-33.3	121.4	1.4	124.6	-7.9	...	...	...	...
1999 Apr.	101.2	-8.0	52.7	-40.2	104.4	-5.7	96.1	-16.0	...	...	...	...
1999 May	112.7	-0.4	79.7	-19.0	116.5	0.1	88.9	-3.3	...	...	...	...

Source: Statistical Office of RS, estimation in BS.

## 4.4. Travel

Thousands	Overnight stays			Road border crossing						Slovenian overnight stays in Croatia
	Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	Excluding border with Croatia			
							Total	From Slovenia	From abroad	
Column Code	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10
1992	5,098	3,083	2,015	71,968	26,706	45,274	46,320	17,565	28,755	2,088
1993	5,385	3,372	2,013	82,642	28,293	54,346	51,988	18,585	33,402	1,495
1994	5,866	3,385	2,481	93,522	28,440	65,080	59,916	20,480	39,433	2,065
1995	5,883	3,448	2,435	90,751	28,720	62,031	65,166	22,446	42,721	2,060
1996	5,832	3,282	2,551	98,712	28,841	69,871	71,169	22,214	48,955	2,795
1997	6,385	3,306	3,079	101,571	27,372	74,199	71,406	20,916	50,490	3,736
1998	6,279	3,221	3,058	89,867	25,438	64,429	59,058	18,454	40,603	4,036
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.	316	181	135	6,486	1,978	4,508	4,485	1,532	2,952	8
1999 Jan.	378	189	189	5,656	1,665	3,991	3,683	1,218	2,466	7
1999 Feb.	388	257	130	5,081	1,593	3,487	3,485	1,214	2,271	18
1999 Mar.	359	195	164	6,061	1,820	4,242	4,082	1,375	2,707	16
1999 Apr.	364	194	170	6,751	2,039	4,712	4,503	1,514	2,989	99
1999 May	...	...	...	7,188	2,208	4,980	4,588	1,557	3,031	75

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	
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	-	
1999 Jan.	598,347	61,156	659,503	50,929	34,319	85,248	744,751	126,028	870,779	14.5	-	
1999 Feb.	600,072	61,404	661,476	50,937	34,319	85,256	746,732	124,920	871,652	14.3	7.7	
1999 Mar.	602,175	62,288	664,463	50,911	34,319	85,230	749,693	122,917	872,610	14.1	-	
1999 Apr.	604,301	62,966	667,267	50,862	33,441	84,303	751,570	121,882	873,452	14.0	-	

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 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
1999 Jan.	165,630	8.2	136.9	2.0	136,344	7.2	132.2	1.0	104,636	8.1	143.2	1.9
1999 Feb.	164,399	7.5	135.4	1.9	134,916	5.9	130.3	0.3	104,666	7.7	142.7	2.0
1999 Mar.	168,489	9.5	138.3	4.3	140,615	9.4	135.3	4.2	106,312	9.2	144.5	3.9
1999 Apr.	168,533	8.6	137.8	3.9	139,673	7.8	133.9	3.1	106,140	8.3	143.7	3.6

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 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
1999 Feb.	62,705	133.5	1.0	20,398	116.5	4.0	49,100	192.1	16.0	132,203	146.8	6.6
1999 Mar.	63,940	135.7	5.1	23,703	134.9	3.9	49,866	194.5	4.7	137,509	152.2	4.8
1999 Apr.	65,066	137.6	4.5	33,812	191.7	9.6	49,657	193.0	3.4	148,535	163.8	5.2
1999 May	63,723	133.9	6.3	31,384	176.9	16.1	50,007	193.1	6.3	145,114	159.1	8.3

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	
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
	Mar.	179.8	18.3	0.4	17.7	0.1	20.5	1.3	175.4	16.6	0.5	159.6	16.6	0.7
	Apr.	179.5	15.3	-0.2	14.5	-0.6	19.1	1.5	175.2	14.1	-0.1	159.8	15.9	0.1
	May	181.4	15.3	1.1	14.5	1.1	17.9	0.7	176.1	13.5	0.5	159.6	15.0	-0.1
	Jun.	182.3	14.1	0.5	13.1	0.3	17.3	0.9	177.4	12.6	0.8	160.0	13.7	0.2
	Jul.	182.5	12.7	0.1	11.1	-0.3	18.3	1.4	177.9	11.7	0.3	160.0	12.3	0.0
	Aug.	181.9	11.4	-0.3	9.7	-0.8	18.4	1.7	178.8	11.0	0.5	160.6	11.5	0.4
	Sep.	183.8	10.7	1.0	9.0	0.9	17.6	1.7	181.2	10.8	1.3	162.3	10.9	1.1
	Oct.	184.7	9.4	0.5	7.3	0.3	17.5	1.0	182.2	9.3	0.6	164.2	8.6	1.2
	Nov.	187.3	8.9	1.4	6.8	1.6	17.1	1.0	184.6	9.1	1.3	166.2	8.2	1.2
	Dec.	189.2	9.0	1.0	7.1	0.9	15.9	1.1	185.8	8.6	0.6	168.2	7.9	1.2
1996	Jan.	191.8	8.4	1.4	6.0	1.2	16.6	1.9	187.7	8.5	1.0	168.7	7.1	0.3
	Feb.	194.1	8.4	1.2	6.0	1.2	16.8	1.5	189.3	8.5	0.9	170.6	7.6	1.1
	Mar.	197.1	9.6	1.6	7.6	1.6	16.7	1.2	191.7	9.3	1.3	170.4	6.8	-0.1
	Apr.	200.0	11.4	1.4	9.8	1.4	16.6	1.4	194.0	10.7	1.2	171.1	7.1	0.4
	May	201.1	10.8	0.6	9.1	0.5	17.1	1.1	195.3	10.9	0.7	169.9	6.5	-0.7
	Jun.	201.5	10.5	0.2	9.0	0.2	16.3	0.2	196.2	10.5	0.5	171.1	7.0	0.7
	Jul.	202.1	10.7	0.3	9.3	0.0	15.9	1.1	197.1	10.7	0.5	171.7	7.4	0.4
	Aug.	200.9	10.4	-0.6	9.1	-0.9	15.3	1.1	197.3	10.3	0.1	172.2	7.3	0.3
	Sep.	201.7	9.7	0.4	8.4	0.2	14.1	0.6	198.2	9.4	0.5	173.2	6.8	0.6
	Oct.	203.6	10.2	0.9	9.3	1.1	13.2	0.3	199.9	9.7	0.8	175.3	6.7	1.2
	Nov.	204.5	9.2	0.5	8.1	0.5	12.7	0.5	200.7	8.6	0.4	175.9	5.9	0.4
	Dec.	206.2	9.0	0.8	8.0	0.8	12.2	0.6	202.2	8.8	0.7	178.0	5.8	1.1
1997	Jan.	208.9	8.9	1.3	8.3	1.4	10.8	0.7	204.4	9.0	1.1	178.5	5.8	0.3
	Feb.	210.3	8.4	0.7	7.6	0.6	10.5	1.2	205.2	8.5	0.4	179.8	5.4	0.7
	Mar.	211.4	7.2	0.5	6.3	0.4	10.0	0.8	205.8	7.4	0.3	178.9	5.0	-0.5
	Apr.	213.8	7.0	1.2	6.2	1.3	9.3	0.8	209.9	8.2	2.0	179.6	5.0	0.4
	May	217.3	8.1	1.6	7.1	1.5	10.2	1.8	212.7	8.9	1.3	180.3	6.2	0.4
	Jun.	217.3	7.8	0.0	6.9	-0.2	10.7	0.8	213.5	8.8	0.4	181.7	6.2	0.8
	Jul.	218.6	8.1	0.6	7.6	0.7	9.9	0.4	215.7	9.4	1.0	181.9	5.9	0.1
	Aug.	219.0	9.0	0.2	8.6	0.0	9.4	0.6	216.4	9.6	0.3	182.3	5.8	0.2
	Sep.	220.2	9.2	0.6	8.9	0.5	10.0	1.2	218.4	10.1	0.9	184.8	6.6	1.4
	Oct.	221.3	8.7	0.5	8.2	0.5	10.3	0.6	219.4	9.7	0.5	188.1	7.3	1.8
	Nov.	223.1	9.1	0.8	8.7	0.9	10.1	0.3	220.6	9.9	0.6	188.5	7.1	0.2
	Dec.	224.3	8.8	0.6	8.5	0.6	9.8	0.4	221.2	9.4	0.3	190.1	6.8	0.8
1998	Jan.	227.4	9.0	1.4	8.6	1.5	10.1	1.0	223.0	9.1	0.8	192.4	7.7	1.2
	Feb.	229.5	9.1	0.9	8.4	0.4	11.6	2.6	225.0	9.6	0.9	193.0	7.3	0.3
	Mar.	231.3	9.4	0.8	8.7	0.7	11.8	1.0	228.1	10.8	1.4	192.6	7.7	-0.2
	Apr.	233.3	9.1	0.9	8.4	1.0	11.5	0.5	230.9	10.0	1.3	192.8	7.3	0.1
	May	235.3	8.3	0.9	7.9	1.1	9.8	0.3	232.0	9.1	0.5	190.9	5.9	-1.0
	Jun.	235.3	8.3	0.0	7.7	-0.4	10.1	1.0	232.7	9.0	0.3	193.5	6.5	1.4
	Jul.	235.3	7.7	0.0	6.9	-0.1	9.9	0.3	232.9	8.0	0.1	193.9	6.6	0.2
	Aug.	235.5	7.6	0.1	6.8	-0.1	10.3	0.8	234.0	8.2	0.5	194.3	6.6	0.2
	Sep.	235.7	7.1	0.1	6.3	0.0	9.3	0.4	234.7	7.5	0.3	194.3	5.2	0.0
	Oct.	236.4	6.9	0.3	6.1	0.3	9.3	0.5	235.4	7.3	0.3	195.4	3.9	0.6
	Nov.	237.3	6.4	0.4	5.8	0.5	9.1	0.1	236.2	7.1	0.4	196.0	4.0	0.3
	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
	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
	Mar.	243.0	5.1	0.3	4.6	0.3	6.7	0.5	240.4	5.4	0.3	195.9	1.8	-0.4
	Apr.	243.9	4.6	0.4	3.8	0.2	6.8	0.6	241.1	4.4	0.3	195.7	1.6	-0.1
	May	245.4	4.3	0.6	3.4	0.7	7.0	0.5	242.6	4.5	0.6	195.3	2.4	-0.2
	Jun.	245.4	4.3	0.0	3.7	-0.1	6.1	0.2	243.3	4.5	0.3	196.3	1.5	0.5

Source: Statistical Office of RS and computations in BS.

## 5.1. General Government Revenues and Expenditure

	Outturn				Share in GDP
	1995	1996	1997	1998	1998
	Millions of Tolars at current prices				In %
<b>A. Total revenues</b>	1,015,350	1,153,820	1,295,844	1,489,671	45.7
1. Tax revenues	531,419	629,848	722,875	811,517	24.9
1.1. Corporate income tax	12,941	22,291	33,562	39,593	1.2
1.2. Individual income taxes	151,497	192,916	231,528	259,253	7.9
1.3. Domestic taxes on goods and services	288,032	337,076	390,048	441,960	13.5
1.4. Customs duties and other import taxes	78,176	76,593	58,463	47,291	1.4
1.5. Other income taxes	772	971	9,274	23,420	0.7
2. Social security contributions	407,977	424,284	452,333	512,884	15.7
2.1. Contribution for unemployment	7,294	2,784	2,412	2,654	0.1
2.2. Contributions for health care	140,260	169,009	189,550	211,740	6.5
2.3. Contributions for the pension fund	260,423	252,491	260,371	294,101	9.0
2.4. Other security contributions	-	-	-	4,389	0.1
3. Nontax revenues	67,399	89,328	104,854	151,670	4.6
4. Receipts from privatisation sales	8,556	10,361	15,781	13,600	0.4
<b>B. Total expenditure</b>	1,016,006	1,147,130	1,328,417	1,507,944	46.2
1. Central government expenditure	453,000	498,274	592,139	680,335	20.9
1.1. Wages, salaries and employers contributions	142,925	171,623	205,650	225,573	6.9
1.2. Purchase of goods and services	36,869	42,454	48,825	57,236	1.8
1.3. Social transfers (excl. to Pension fund)	75,481	87,341	113,450	127,487	3.9
1.4. Transfers to social services (excl. Health)	29,813	34,681	44,574	48,464	1.5
1.5. Other payments	19,341	20,691	20,044	25,532	0.8
1.6. Interest payments	24,566	30,435	33,916	40,482	1.2
1.7. Payments of government guarantees	905	2,168	1,396	2,544	0.1
1.8. Subsidies and other transfers to enterprises	36,351	29,844	36,742	44,770	1.4
1.9. Other current expenditure, incl. Refugees	12,931	12,400	13,947	9,197	0.3
1.10. Acquisition of fixed assets and other capital exp.	69,209	61,905	66,131	83,066	2.5
1.11. Capital transfers to financial institutions	4,210	3,739	7,092	6,404	0.2
1.12. Reserve fund	400	1,000	370	9,578	0.3
2. Local government expenditure	102,368	123,937	139,858	160,598	4.9
2.1. Wages, contributions, purchases of g. and services	13,532	15,808	18,823	21,822	0.7
2.2. Transfers to social services	45,532	49,966	56,074	65,421	2.0
2.3. Subsidies and other transfers to enterprises	36,710	50,775	57,147	64,704	2.0
2.4. Other current expenditure incl. reserve fund	6,594	7,387	7,814	8,650	0.3
3. Pension fund	302,531	340,783	387,702	431,746	13.2
4. Health care	153,232	173,173	196,636	221,619	6.8
5. Solidarity fund expenditure	0	0	0	0	0.0
6. Expenditures from privatisation receipts	4,874	10,964	12,082	13,646	0.4
<b>C. General government surplus or deficit</b>	-655	6,690	-32,573	-18,273	-0.6
<b>D. Financing</b>					
1. Borrowing	19,592	45,485	63,784	113,430	3.5
1.1. Borrowing abroad (Central government)	18,844	44,163	39,208	44,487	1.4
1.2. Domestic borrowing	748	1,322	24,576	68,943	2.1
1.2.1 Bank	481	1,321	10,337	36,465	1.1
- Central government from banks and other short-term b.	0	0	0	29,780	0.9
- Local governments from banks	481	1,321	1,637	1,684	0.1
- Borrowing of the Pension Fund	0	0	8,700	5,000	0.2
1.2.2 Nonbank	267	1	14,239	32,478	1.0
- Sales of government securities	267	1	10,000	33,185	1.0
- Other short-term borrowing of the Central government	0	0	4,239	-707	0.0
2. Amortization of debt	25,037	50,972	33,467	79,695	2.4
2.1. Amortization of foreign debt (Central government)	12,569	21,063	19,109	33,169	1.0
2.2. Amortization of domestic debt	12,468	13,284	14,358	46,525	1.4
2.2.1 Bank	5,996	6,122	7,543	17,695	0.5
- Central government	4,998	5,188	6,195	7,247	0.2
- Local governments	998	934	1,348	1,748	0.1
- Pension fund	0	0	0	8,700	0.3
2.2.2 Nonbank	6,471	7,163	6,815	28,830	0.9
- Central government	5,782	6,462	6,241	28,336	0.9
- Local governments	689	700	574	494	0.0
- Pension fund	0	0	0	0	0.0
3. Change in cash and deposits	-5,992	17,959	-2,257	15,462	0.5
- Central Government, incl. Privatisation fund	-1,138	10,537	-8,391	8,475	0.3
- Local governments	3,915	5,033	6,908	7,563	0.2
- Pension Fund	-7,601	-323	567	447	0.0
- Health Care Fund	-1,168	2,713	-1,341	-1,023	0.0

Source: Ministry of Finance, Bank of Slovenia (estimation of GDP)

## 5.2. General Government Revenues: Taxes

Millions of Tolars	Social insurance taxes			Total	Personal income tax	Corporate income tax	Taxes on wage-bill etc.	Property taxes	Sales tax	Customs and import duties
	Pension fund	Health fund	Maternity, employment etc.							
Column Code	1	2	3	4=1+2+3	5	6	7	8	9	10
1992	129,524	81,697	0	224,977	69,057	8,728	5	316	101,491	32,412
1993	198,429	103,161	0	322,737	98,416	6,684	0	409	166,343	51,628
1994	242,183	116,964	8,551	370,491	129,077	15,048	5,940	476	230,378	64,499
1995	287,056	139,671	9,139	435,865	148,370	12,995	3,844	572	289,028	78,359
1996	284,230	168,339	4,899	457,468	175,580	22,374	18,325	685	338,298	76,692
1997	297,748	188,673	4,790	491,211	194,909	33,663	37,599	920	391,214	58,524
1998	336,040	211,055	5,293	552,387	214,484	44,080	50,476	999	443,561	47,352
1997 Dec.	29,454	17,997	454	47,904	22,171	2,810	3,902	89	51,157	4,627
1998 Jan.	26,677	16,782	408	43,867	18,456	2,318	3,699	55	17,292	4,001
1998 Feb.	26,561	16,536	418	43,515	17,079	2,871	3,564	57	32,074	3,369
1998 Mar.	28,140	17,516	438	46,094	17,306	2,542	3,716	61	31,842	4,093
1998 Apr.	27,348	17,196	433	44,977	18,892	7,549	3,677	40	38,463	4,431
1998 May	26,382	16,930	429	43,742	18,025	3,523	3,616	62	35,844	3,675
1998 Jun.	28,587	17,860	448	46,895	17,412	2,628	3,836	84	36,612	3,871
1998 Jul.	28,418	17,638	437	46,493	19,255	5,005	3,811	135	38,276	4,070
1998 Aug.	27,202	17,372	432	45,006	14,641	2,932	4,191	176	36,046	3,711
1998 Sep.	27,631	17,495	440	45,567	15,194	3,102	5,682	77	37,311	3,739
1998 Oct.	28,326	17,754	441	46,521	18,069	3,450	5,030	82	38,830	4,460
1998 Nov.	27,918	17,766	438	46,122	17,819	4,605	4,405	87	37,407	4,211
1998 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
1999 Feb.	28,040	18,062	508	46,610	18,368	2,921	4,286	54	35,410	2,593
1999 Mar.	30,271	19,353	467	50,091	18,898	4,915	4,445	64	36,489	3,761
1999 Apr.	29,923	19,115	487	49,526	21,096	7,092	4,515	49	42,392	4,097
1999 May	29,551	19,067	441	49,060	20,895	1,672	4,528	83	39,342	3,922

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 Dec.	132,660	6,517	139,177	81,379	10,287	17,997	29,454	60
1998 Jan.	89,687	5,058	94,745	43,194	7,915	16,754	26,633	249
1998 Feb.	102,529	5,212	107,741	57,129	7,288	16,509	26,518	297
1998 Mar.	105,653	6,343	111,996	58,422	7,672	17,487	28,094	321
1998 Apr.	118,029	6,143	124,172	71,659	7,676	17,168	27,303	367
1998 May	108,488	7,150	115,638	64,128	7,980	16,902	26,339	289
1998 Jun.	111,338	7,078	118,415	63,846	7,863	17,830	28,540	336
1998 Jul.	117,046	8,626	125,671	69,309	9,768	17,879	28,371	344
1998 Aug.	106,704	7,150	113,855	61,869	7,441	17,074	27,157	315
1998 Sep.	110,671	8,711	119,382	65,541	8,457	17,466	27,586	333
1998 Oct.	116,442	8,171	124,613	69,760	8,499	17,725	28,279	350
1998 Nov.	114,656	9,043	123,699	68,364	9,380	17,737	27,872	346
1998 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
1999 Feb.	110,242	6,272	116,514	61,586	8,587	18,032	27,993	314
1999 Mar.	118,664	7,870	126,534	67,344	9,292	19,321	30,221	356
1999 Apr.	128,768	7,011	135,779	76,729	9,568	19,084	29,874	525
1999 May	119,502	9,558	129,059	68,231	12,073	19,036	29,502	216

Source: Agency of RS for Payments.



# BANKING INSTITUTIONS IN SLOVENIA

## BANKING INSTITUTIONS IN SLOVENIA

with the Bank of Slovenia license<sup>3</sup>, as of July 15, 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

HYPO ALPE ADRIA BANKA d.d. Ljubljana  
Dunajska cesta 103  
1000 LJUBLJANA  
Tel.: +386 61 16-53-380

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:**

<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

<sup>3</sup> Law on Banking (Official Gazette of the Republic of Slovenia - 7/99):

Article 240, first paragraph:

Banks or savings banks who, on the day of entry into effect of the present law, possess an authorisation to conduct business shall continue to operate as banks or savings banks under the present law within the limits of the operations based on the existing authorisation.

Article 240, second paragraph:

Banks or savings banks specified in the first paragraph of this article must, within eighteen months after the entry into effect of the present law:

1. adjust their shares of stock with the first and third paragraph of article 16 and article 17 of the present law;
2. ensure that the members of the management board obtain authorisations of the Bank of Slovenia for performing the functions of a member of the management board, or appoint as a member of the management board a person who has obtained such authorisation;
3. adjust their operations with other provisions of the present law, unless the next paragraph of this article provides for a longer deadline for harmonisation with specific provisions.

# NOTES ON METHODOLOGY

## General Notes

### Sectors

*External sector* consists of non-residents.

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

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

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

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

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

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

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

*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

### Sectorization of banks' data as from April 30, 1999

For data from April 30, 1999 on a new sectorization has been implemented according to *Regulation on Introduction and Implementation of Standard Classification of Institutional Sectors*, (hereinafter "SKIS") - Official Gazette 56/98. SKIS which implemented a new national standard for economic sectorization is based on European System of Accounts 95 and is in accordance with System of National Accounts 93.

According to SKIS the sectors of the economy are: 1.) Non-financial corporations, 2.) Financial corporations (central bank, commercial banks, other financial institutions), 3.) General government, 4.) Households, 5.) Non-profit institutions serving households and 6.) External Sector (non-residents)

There has been no change regarding definition of *Non-resident*.

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

*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. Domestic banks, owned by residents or non-residents, are included.

*Non-monetary Sectors* are: Non-financial corporations, Non-monetary financial institutions, General government, Households, Non-profit institutions serving households.

*Non-financial corporations* are legal persons - market producers of goods and non-financial services.

*Non-monetary financial institutions* consist: of Savings banks, Co-operatives and *Other financial institutions*. *Other financial institutions* are: 1. Other financial intermediaries, except insurance corporations and pension funds (mutual funds, investment funds and financial leasing comp.), 2. Financial auxiliaries (securities brokers, stock exchanges) and 3. Insurance corporations and pension funds.

*General government* consists of: 1. Central government (administrative departments of state and central government agencies), 2. Local government (local administration, local agencies) and 3. Social security funds.

*Households*: resident individuals as consumers and resident individuals as sole proprietorships and partnerships being market producers and having no independent legal status. The data of the latter have been prior to April 30, 1999 included in the sector Enterprises.

*Non-profit institutions serving households* are clubs, political parties, trade unions, churches or religious societies, humanitarian and charity organizations, professional societies.

### 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.

It the table as from April 30, 1999 in conformity with SKIS items of assets and liabilities to *Other general government* mean assets and liabilities to both *Local Government* and *Social Security Funds*. By analogy *Enterprises* means *Non – financial corporations* and *Non – profit institutions serving households*, and *Individuals* means *Households*.

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'.

As from April 30, 1999 SKIS has been implemented in the sectorial distribution of the economy and therefore:

- the sector *Enterprises and non-profit institutions* comprises the data on SKIS Sectors *Non financial corporations* and *Non-profit institutions serving households*;
- the sector *Central government* comprises the data on SKIS subsector *Central government*;
- the sector *Other general government* comprises the data on SKIS subsectors *Local government* and *Social security funds*;
- the sector *Individuals* comprises the data on SKIS sector *Households*;
- the sector *Non-monetary financial institutions* comprises the data on *Savings banks* and *Savings cooperatives* as well as the data on SKIS sector *Other financial institutions*.

*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.

As from April 30, 1999 SKIS has been implemented in the sectorial distribution of the economy and therefore:

- the sector *Enterprises and non-profit institutions* comprises the data on SKIS Sectors *Non financial corporations* and *Non-profit institutions serving households*;
- the sector *Total General government* comprises the data on SKIS sector *General government*;
- the sector *Individuals* comprises the data on SKIS sector *Households*;
- the sector *Non-monetary financial institutions* comprises the data on *Savings banks* and *Savings cooperatives* as well as the data on SKIS sector *Other financial institutions*.

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

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

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

#### Table 2.5.: Average Effective Commercial Banks Interest Rates

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

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

		Loans		Deposits		Total	
		TOM	D	TOM	D	TOM	D
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
1999	Jan.-Mar.	92.15	7.85	96.42	3.58	94.48	5.52

#### 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 the 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.157/99.

*ATM:* Automated teller machine that permits the withdrawal of cash from accounts using plastic (cheque) cards and the use of other services (balance inquiries, 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:* Data refer to transactions with credit and debit cards in Slovenia. Relevant data for previous periods are not available.

## **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 (index value: January 1994=1000)

BIO - Bond Index.

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

dT - change of index value by points.

d% - change of index value in percentage.

Min, Max - minimum and maximum value of index in a period.

**Exchange rates (Tables 2.12.1. to 2.13.2.)****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 using the 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, d.) money spent in casinos by nonresidents, e.) data on sales of goods to nonresidents in duty free shops and consignment warehouses, f.) payments with credit cards and g.) sales of Tolars to nonresidents abroad.

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

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

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

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

Premiums on life and non-life insurance are split into two components: (i) the service charge included in insurance services and (ii) the premium in a narrow sense recorded as current transfer. The calculation of service charge is based on a fixed percentage (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, net deposits to households' foreign exchange accounts at domestic banks, 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);
- March 1999 (USD 438.2 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 1999: provisional data (Source: Statistical Office of RS).

The effective exchange rate: Growth of index denotes growth of value of Tolar, and vice versa.

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

*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 equals the 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 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.

**Table 3.9.: External Debt**

**Table 3.10.: Regional Structure and Breakdown by Creditors**

*Note 1:* Debt data apply to loans used directly by Slovenian beneficiaries, and to obligations from credits of the former SFR Yugoslavia taken over by the Republic of Slovenia in separate bilateral agreements with foreign creditors. The Republic of Slovenia is engaged in process of ratification, i.e., negotiations for the assumption of the remaining obligations of former SFR Yugoslavia with governments of two countries and with creditors from the Alternative Participation Instruments Exchange Agreement (APIEA).

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

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

Negotiations are not yet concluded with creditors under the 1988 Yugoslavia Alternative Participation Instruments Exchange Agreement. Table 2.10., item 3: 'Refinancing –Commercial Banks' 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 June 30, 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 collected from ITRS are included in Direct Investment item until 1997).

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.

**Changes 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".

Data on investment of Slovene enterprises in indirectly affiliated enterprises abroad for 1996, 1997 and 1998 are included in the item 'Direct investment abroad' (in case when enterprise abroad having Slovene direct investment holds 10% or more of equity in other foreign enterprise). In the item 'Direct investment in Slovenia' data on investment of foreign enterprises in indirectly affiliated enterprises in Slovenia are included (in case that Slovene enterprise with foreign direct investment holds 10% or more of equity in other Slovene enterprise).

**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),
- 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
	July 1999	August 1999	September 1999	October 1999	
<b>REAL SECTOR</b>					
National accounts			NLT 30 (Quarter 2 1999)		First Release of Statistical Office
Production index	NLT 30 (for Jun 1999)	NLT 31 (for Jul 1999)	NLT 30 (for Aug 1999)	NLT 29 (for Oct 1999)	First Release of Statistical Office
Forward-looking indicators	19 (for Jul 1999)	NLT 20 (for Aug 1999)	NLT 22 (for Sep 1999)	NLT 22 (for Oct 1999)	Rapid reports of Statistical Office
Labor market: Employment		NLT 31 (Quarter 2 1999)			First Release of Statistical Office
Labor market: Unemployment		NLT 31 (Quarter 2 1999)			First Release of Statistical Office
Labor market: Wages	15 (for May 1999)	16 (for Jun 1999)	15 (for Jul 1999)	15 (for Aug 1999)	First Release of Statistical Office
Price indices: Consumer Price Index (Retail Price Index)	30 (for Jul 1999)	31 (for Aug 1999)	30 (for Sep 1999)	29 (for Oct 1999)	First Release of Statistical Office
Price indices: Producer Price Index	7 (for Jun 1999)	NLT 5 (for Jul 1999)	NLT 6 (for Aug 1999)	NLT 6 (for Sep 1999)	First Release of Statistical Office
<b>FISCAL SECTOR</b>					
General government operations					<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	NLT 30 (for Jun 1999)	NLT 31 (for Jul 1999)	NLT 30 (for Aug 1999)	NLT 29 (for Sep 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 30 (Quarter 2 1999)		<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)	30 (for Jun 1999)	31 (for Jul 1999)	30 (for Aug 1999)	29 (for Sep 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)	14 (for Jun 1999)	16 (for Jul 1999)	14 (for Aug 1999)	14 (for Sep 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	9 (for Jun 1999)	NLT 13 (for Jul 1999)	NLT 11 (for Aug 1999)	NLT 8 (for Sep 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	9 (for Jun 1999)	NLT 13 (for Jul 1999)	NLT 11 (for Aug 1999)	NLT 8 (for Sep 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	16 (for May 1999)	NLT 19 (for Jun 1999)	... <sup>1</sup>	NLT 21 (for Aug 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	7 (for Jun 1999)	9 (for Jul 1999)	7 (for Aug 1999)	7 (for Sep 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	8 (for May 1999)	NLT 10 (for Jun 1999)	... <sup>2</sup>	NLT 11 (for Aug 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	1 (Quarter 1 1999)			NLT 15 (Quarter 2 1999)	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> Due to expected delays in availability of some sources (see note 2), the data on Balance of payments for July 1999 might be delayed.

<sup>2</sup> Changes in customs law and introduction of VAT will come in effect for the July 1999 data. Publishing delays are expected for the month of September.

<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/arhiv/index.html](http://www.bsi.si/html/eng/financial_data/arhiv/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