BANKA

SLOVENIJE

BANK OF SLOVENIA

MONTHLY BULLETIN

December , 1999
Vol. 8 No. 12

Published by:

BANK OF SLOVENIA
Slovenska 35,
1000 Ljubljana
Slovenia

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

Editorial Board:

Mr. Janez KOŠAK, Vice Governor
Mr. Janez FABIJAN, Financial Statistics
Mr. Uroš ČUFER, Analaysis & Research Department
Mrs. Danica PRELOVŠEK, Central Banking Operations
Mr. Janko TRATNIK, International Department

Ljubljana, January 18, 2000

Printed by:

Inštitut za geodezijo in fotogrametrijo. Ljubljana

Publication and other public use of data from this publication is permitted subject to statement of the source.
Publication excluding graphs is available on the Web.
For PGP key see last page.

ISSN 1318-0770

Ta publikacija je na voljo tudi v slovenščini.

TABLE OF CONTENTS

REPUBLIC OF SLOVENIA:
General Information 6

REVIEW OF CURRENT DEVELOPMENTS (Graphs) 7
Real Sector
Public Finance
External Transactions
Money and Banks
Financial Markets
STATISTICAL TABLES 19
Money and Banks 21
Financial Markets 36
Balance of Payments and External Position 52
Real Sector 67
Public Finance 72

BANKING INSTITUTIONS IN SLOVENIA 75
NOTES ON METHODOLOGY 79

ADVANCE RELEASE CALENDAR 95

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	4.0	...
Industry	33.3	32.8	...
Construction	5.6	5.8	...
Services	59.0	59.7	...
GDP real annual change (in %)	4.6	3.9	4.1
Industrial production annual change (in %)	1.0	3.7	-1.3
Total employment annual change (in %)	0.3	0.2	1.5
Standardised unemployment rate (in %)	7.4	7.9	7.5
Inflation rate (in %)	9.4	6.5	8.0
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	-1,217
Current account (in USD million)	37	-3.8	-463
Current account receipts as % of GDP	60.9	60.5	...
Foreign exchange reserves (in USD million)	4,377	4,767	4,178
Foreign debt (in USD million)	4,176	4,959	5,458
Debt servicing ratio (in %)	8.5	13	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates: tolars/1 USD			195.9865
(January 18, 2000) tolars/1 EUR			197.9660

REVIEW OF CURRENT DEVELOPMENTS: GRAPHS

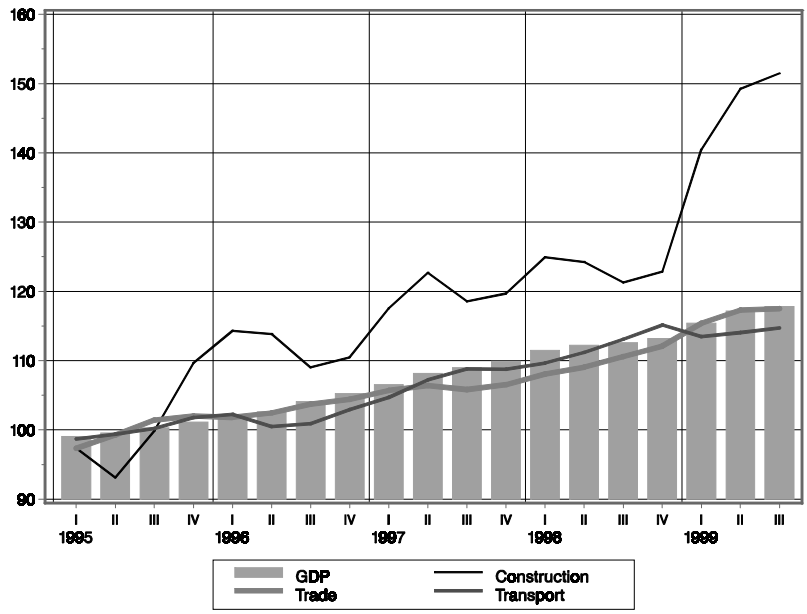
1. Real Sector
2. Public Finance
3. External Transactions
4. Money and Banks
5. Financial Markets

1.1. GROSS DOMESTIC PRODUCT

1995 = 100
(seasonally adjusted)

* Real GDP
* Real Value Added:
  - Construction
  - Trade
  - Transport

Source: Tables 4.2.,4.7. and suplementary data

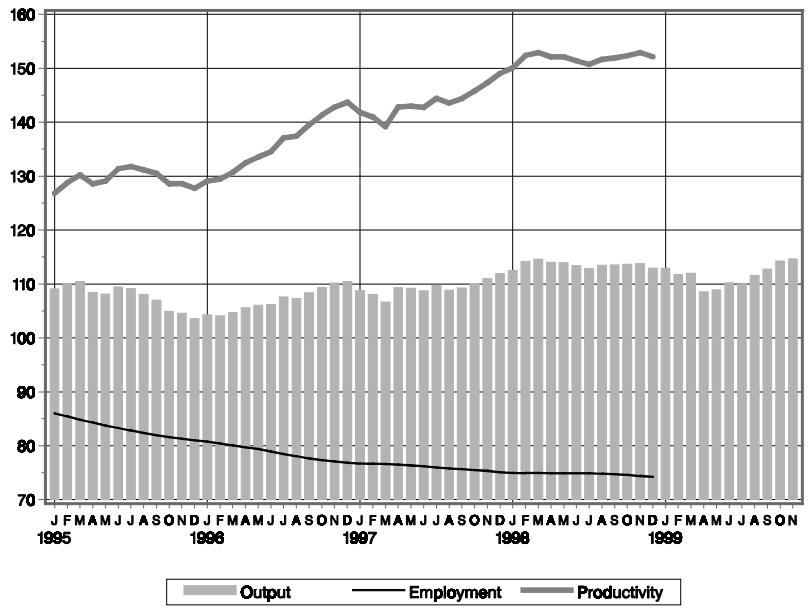


1.2. INDUSTRY

1992 = 100
(seasonally adjusted)

* Output
* Employment
* Productivity

Source: Table 4.3.

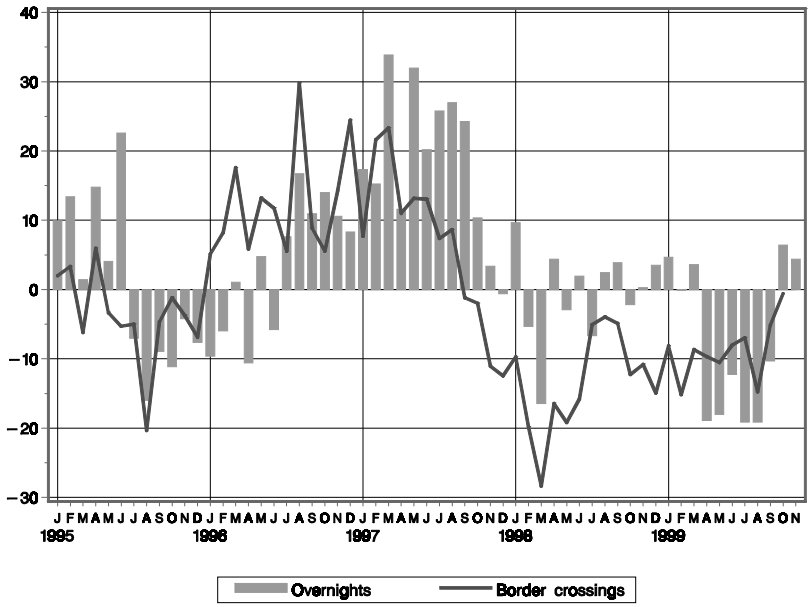


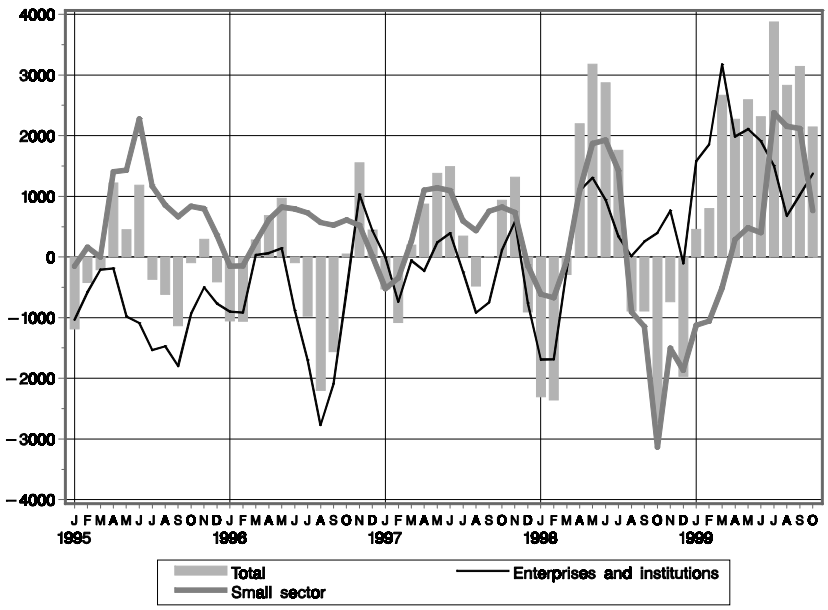
1.3. TRAVEL

Annual growth rates (y/y) in %

* Overnights, foreign
* Border crossings, foreign

Source: Table 4.4.



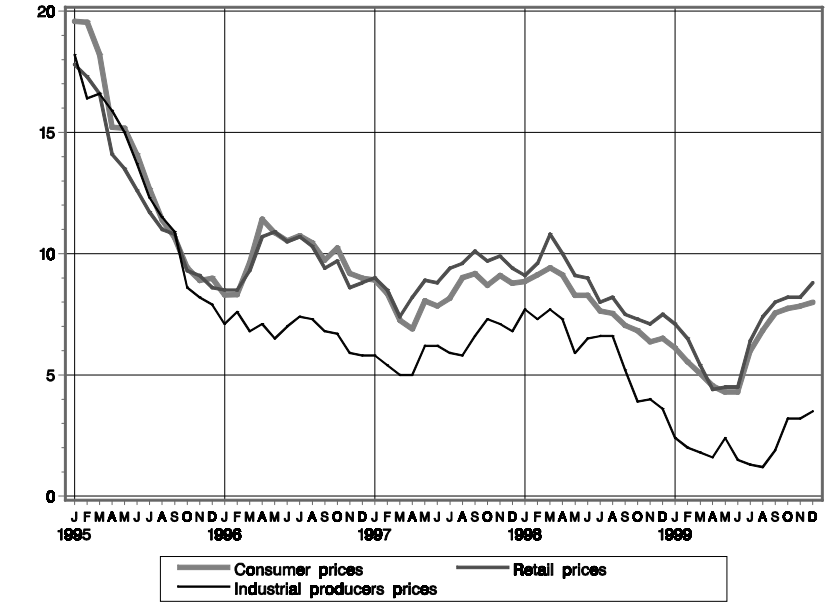


1.4. EMPLOYMENT

Number of persons - monthly changes in thousands (data for the period 1997 partially estimated)

* Total employment
* Enterprises and institutions
* Small sector (employed and selfemployed)

Source: Table 4.5.

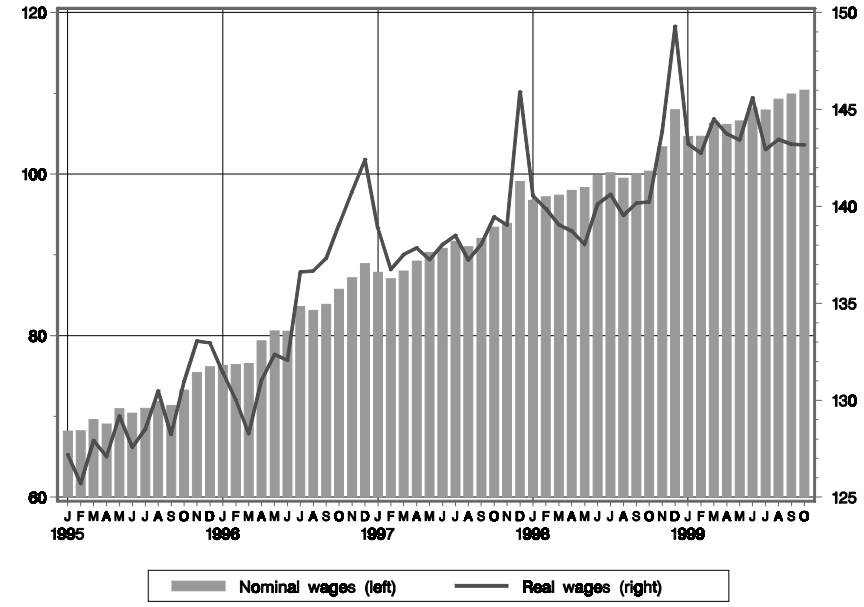


1.5. PRICES

Annual growth (y/y) in %

* Retail prices
* Consumer prices
* Industrial producers prices

Source: Table 4.8.



1.6. AVERAGE NET WAGES

LEFT: nominal wages in thousand of tolars

RIGHT: real wages (deflated with the consumer price index), 1992 = 100

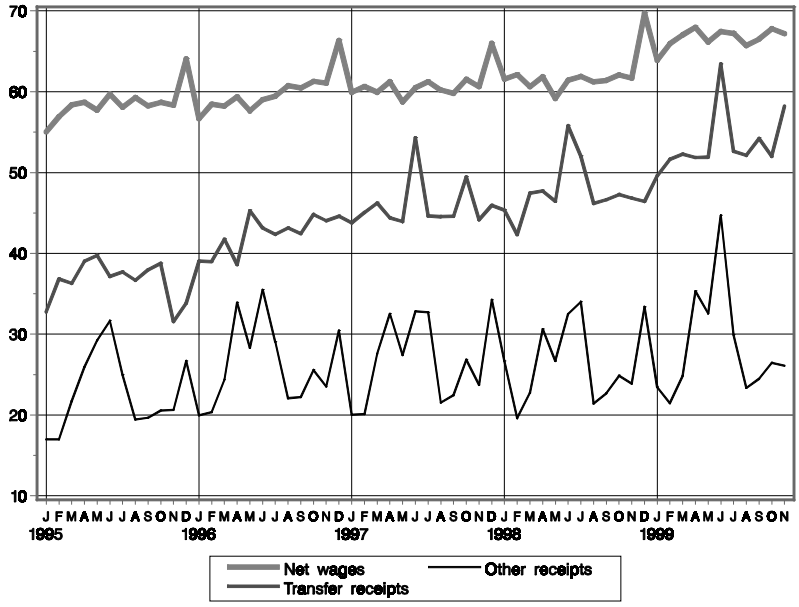
Source: Table 4.6.

1.7. REGISTERED HOUSEHOLDS INCOME

Registered payments to households in SIT billion at constant (consumer) prices of latest month

* Net wages and salaries
* Other receipts from work and employment
* Transfer receipts

Source: Table 4.7.

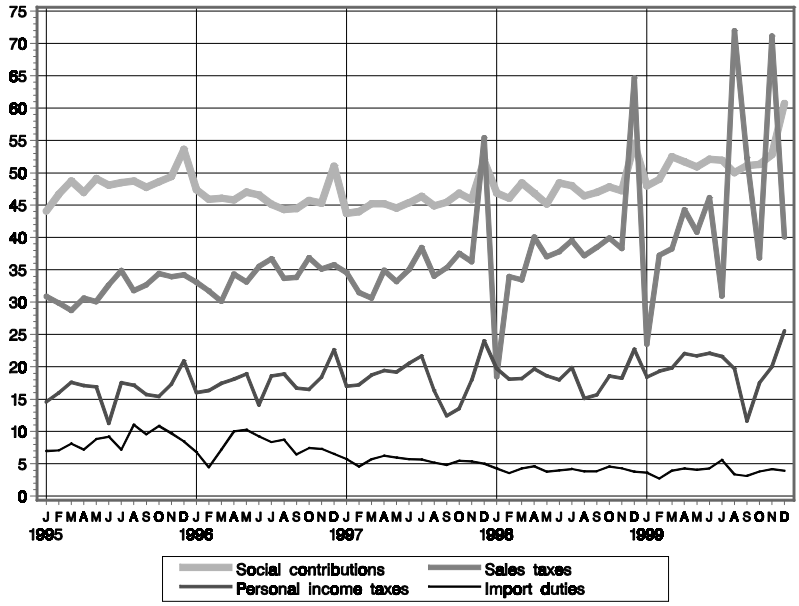


2.1. FISCAL REVENUE

In SIT billion at constant prices of latest month

* Social contributions: for health care, pension and disability fund, and unemployment

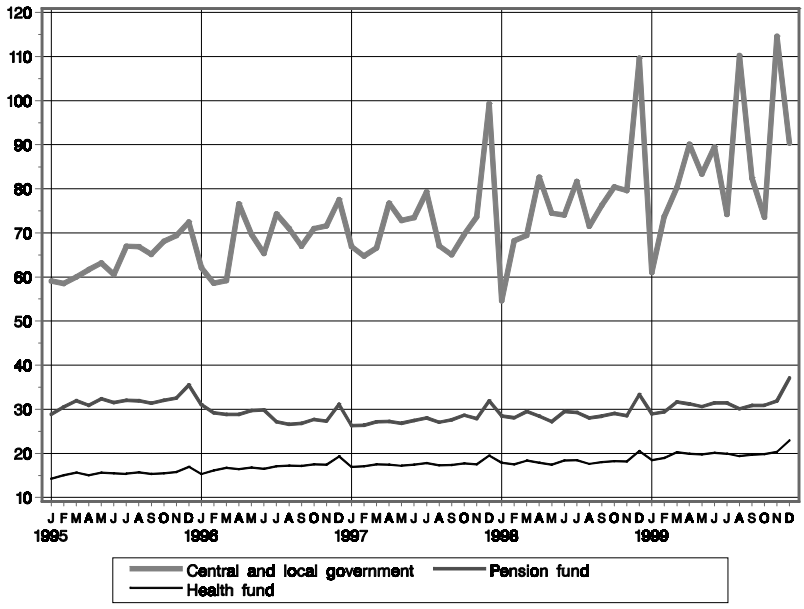
Source: Table 5.2.



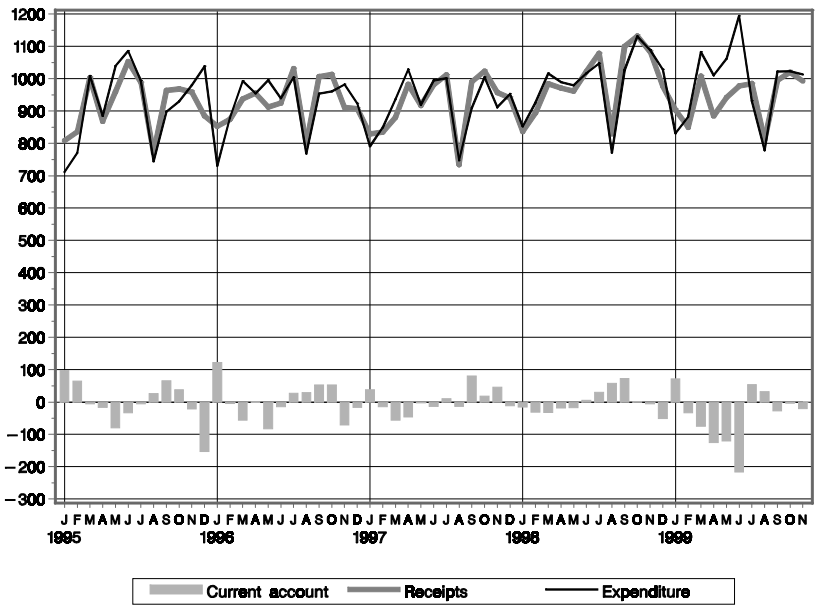
2.2. ALLOCATION OF FISCAL REVENUE

In SIT billion at constant prices of latest month

Source: Table 5.3.



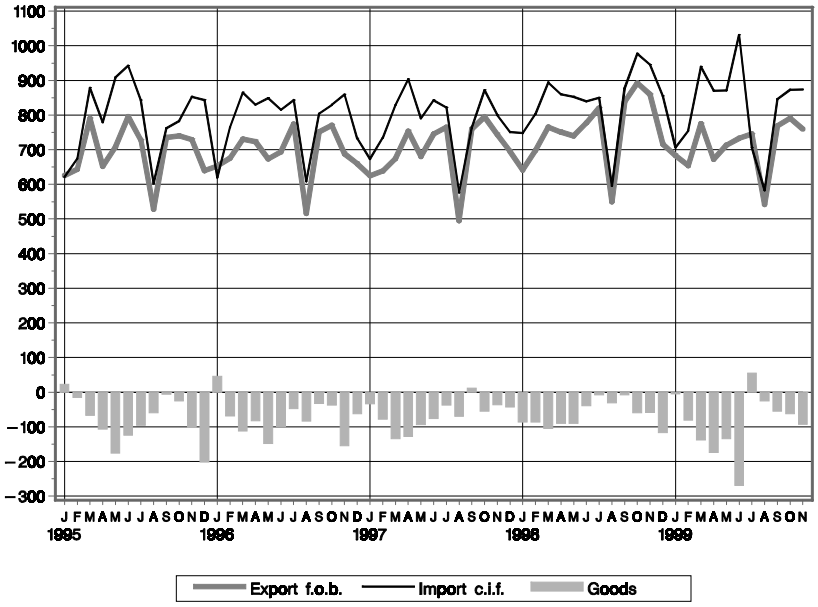
PUBLIC FINANCE



3.1. BALANCE OF PAYMENTS: CURRENT ACCOUNT

In USD million

Source: Table 3.3.

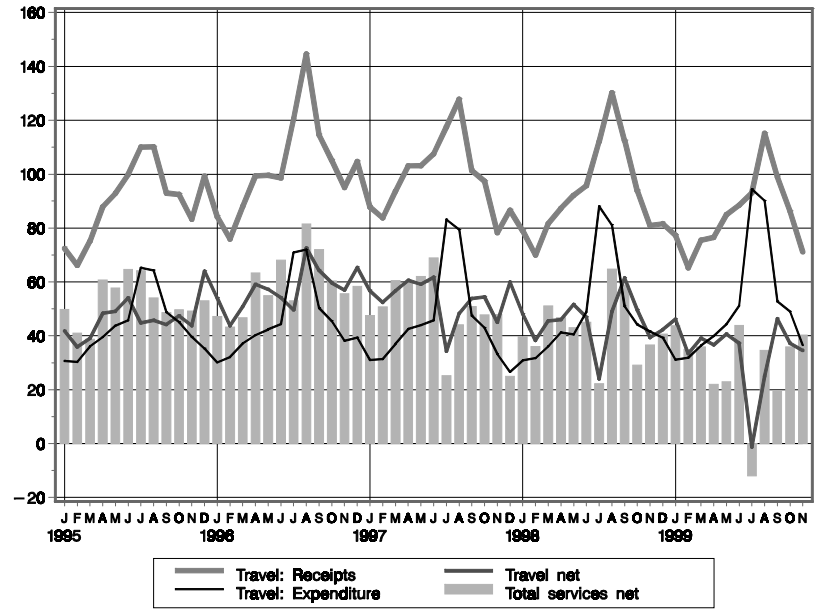


3.2. TRADE BALANCE

Total merchandise trade

In USD million

Source: Table 3.5.



3.3. SERVICES

In USD million

* Travel: receipts, expenditure, balance
* Balance of total Services.

Source: Table 3.3.

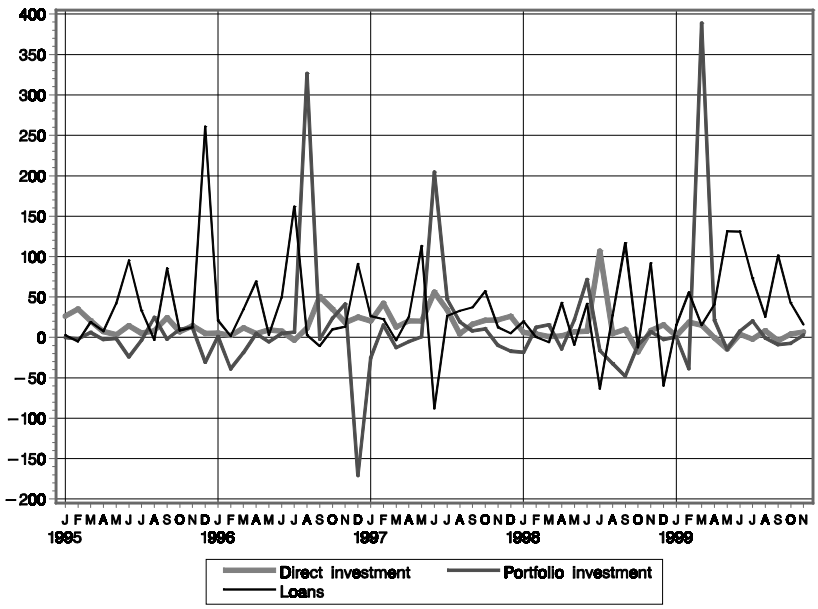
3.4. FINANCIAL ACCOUNT

From data on securities excluded:

- amount of USD 465.4 million in July 1996 representing the repayment of credits based on issue of government bonds
- issue of government bonds in May 1998 (556.6 mio USD)
- in June 1998 repayment of government bonds, issued in exchange for a part of allocated foreign debt, in the amount of USD 453.2 million, financed with an issue of government bonds in May1998

In USD million

Source: Table 3.4.

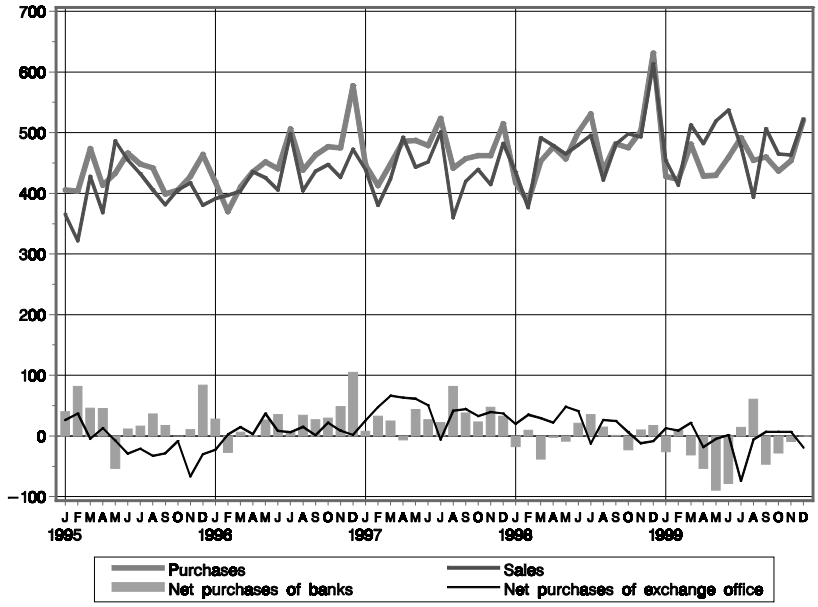


3.5. TURNOVER ON THE FOREIGN EXCHANGE MARKET

In USD million monthly

* bank purchases from enterprises,
* banksales to enterprises
* net bank purchases from enterprises (balance).
* net purchases of exchange offices (balance; negative values indicate net sales of exchange offices).

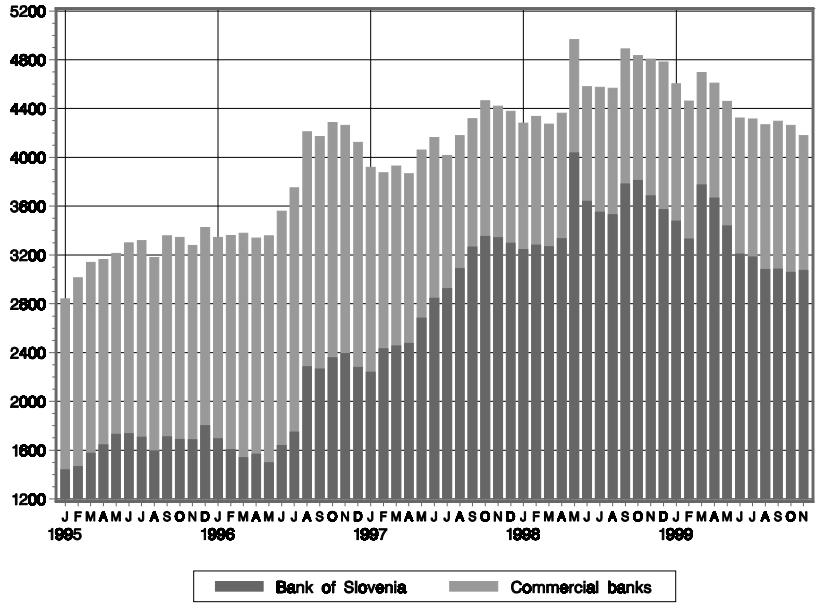
Source: Table 2.13.1.

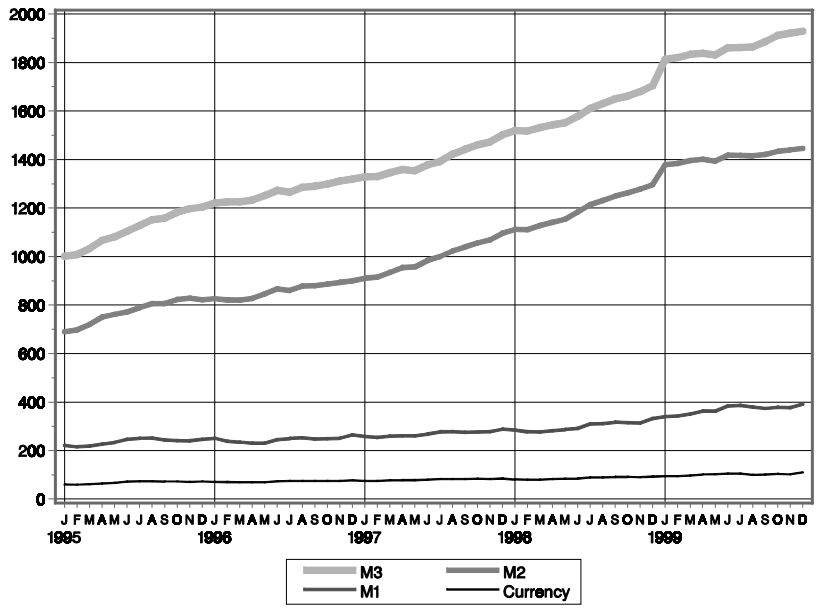


3.6. FOREIGN EXCHANGE RESERVES

In USD million at end of month

Source: Table 3.8.



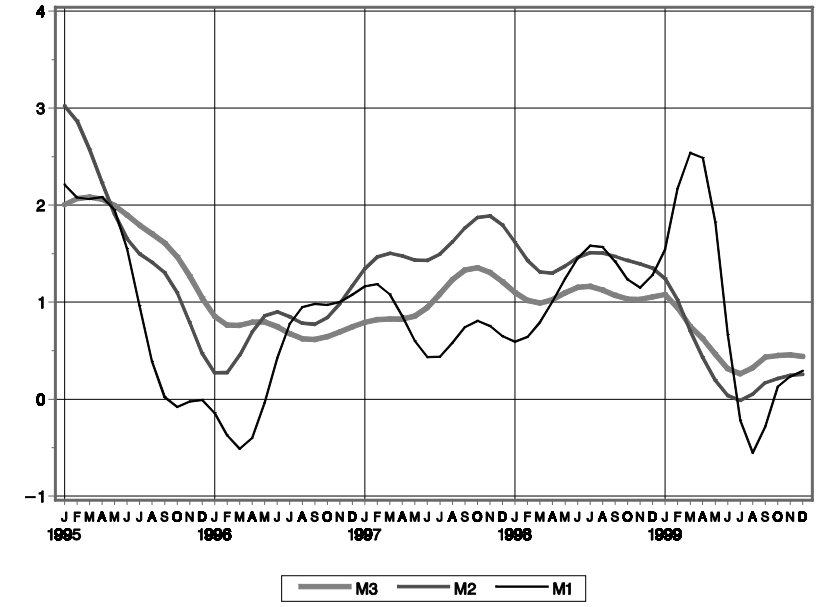


4.1. MONETARY AGGREGATES

Deflated with the retail price index, in SIT billion at prices of last month:

* M3
* M2
* M1
* Currency in circulation

Source: Table 1.1.

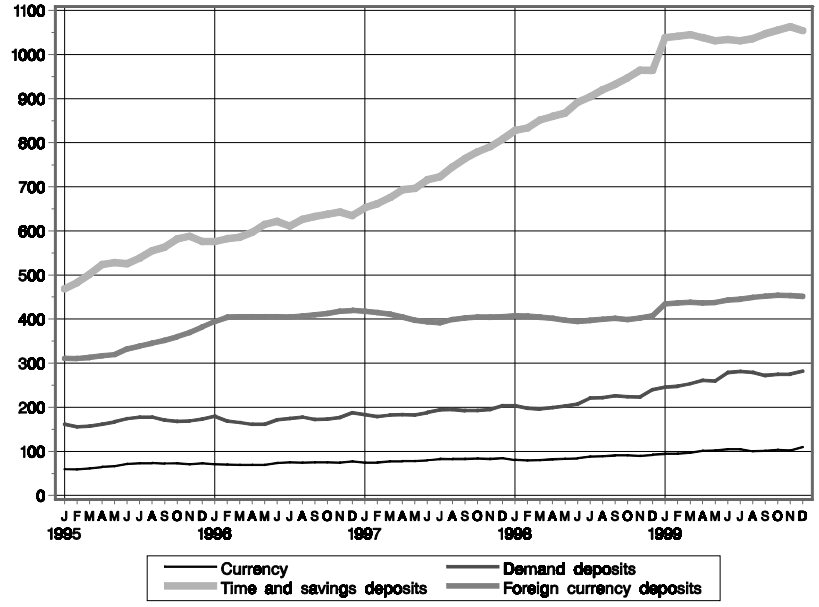


4.2. REAL GROWTH OF MONETARY AGGREGATES

In % monthly (seasonally adjusted):

* M3
* M2
* M1

Source: Table 1.1.



4.3. MAIN COMPONENTS OF MONEY (M3)

Deflated with the retail price index, in SIT billion at prices of last month:

* Currency in circulation
* Total demand deposits
* Tolar time and savings deposits
* Households foreign currency deposits

Source: Table 1.1.

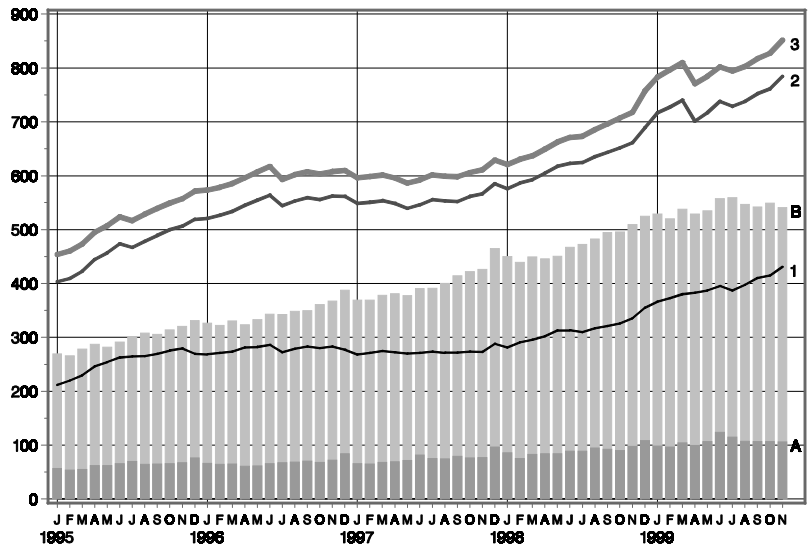
4.4. BANKS' CLAIMS AND LIABILITIES TO ENTERPRISES

Real values, in SIT billion at prices of last month:

Deposits:
A - demand deposits
B - time and restricted deposits

Loans and other claims on enterprises:
1 - short-term loans, including overdrafts and advances
2 - long-term loans
3 - commercial papers and bonds

Source: Tables 1.5., 1.6.



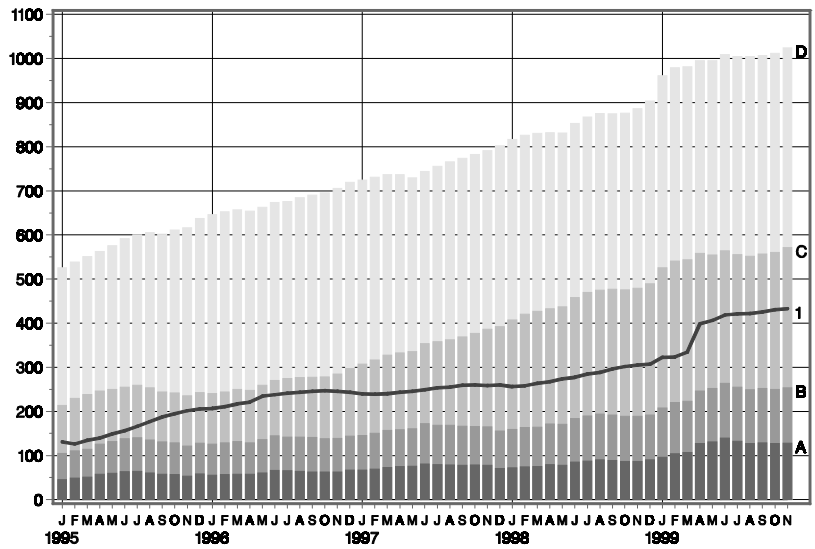
4.5. BANKS' CLAIMS AND LIABILITIES TO INDIVIDUALS

Real values, in SIT billion at prices of last month:

Deposits:
A - tolars demand deposits
B - tolar savings deposits
C - tolar time deposits
D - total foreign currency deposits

Loans:
1- Total loans to individuals.

Source: Tables 1.5., 1.6.



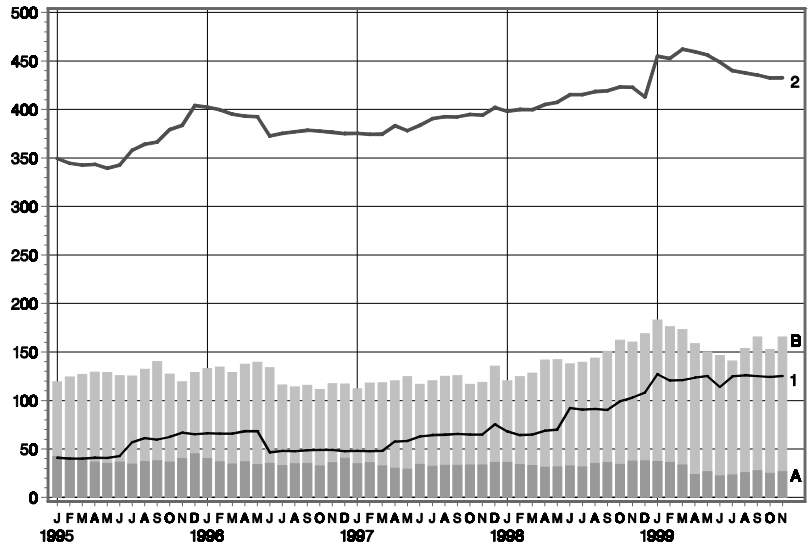
4.6. BANKS' CLAIMS AND LIABILITIES TO GENERAL GOVERNMENT

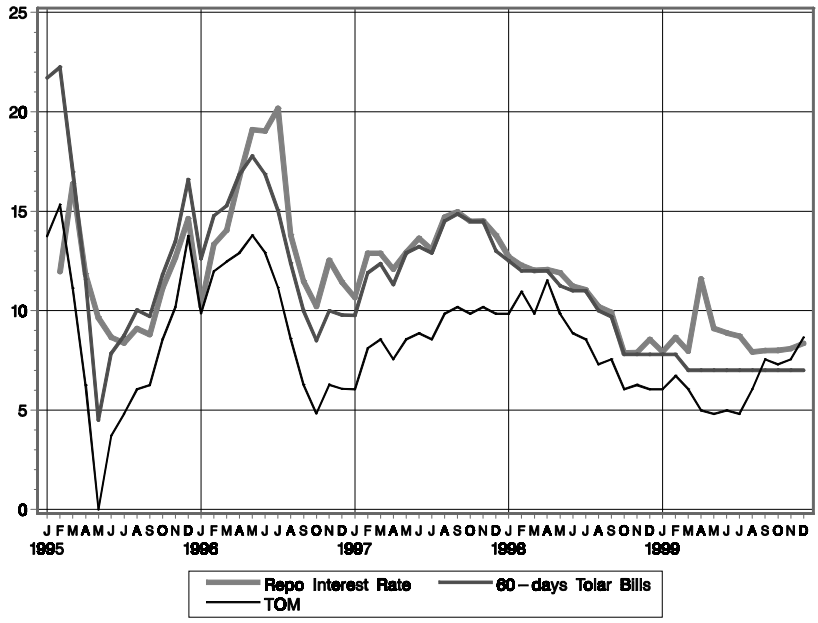
Real values, in SIT million at prices of last month

Deposits:
A - demand deposits
B - time and restricted deposits

Loans and other claims on general government :
1 - loans
2 - securities

Source: Tables 1.5., 1.6.

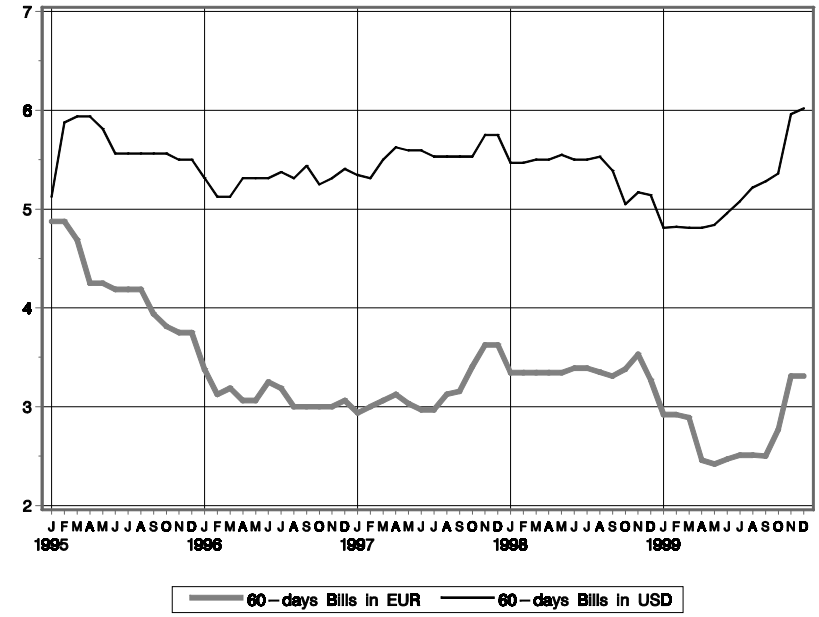




5.1. BANK OF SLOVENIA INTEREST RATES

Nominal interest rates and Tolar Indexation Clause (TOM) in % p.a..

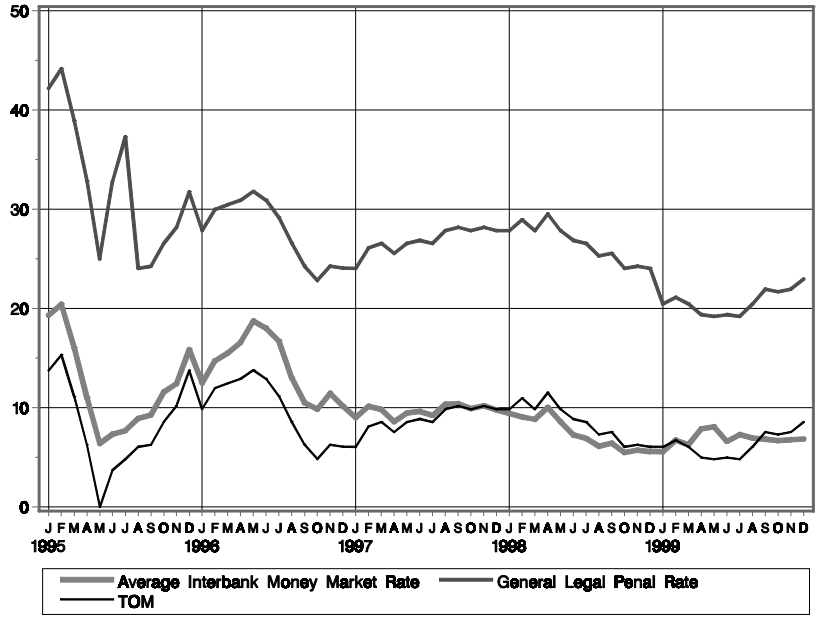
Source: Table 2.1., 2.2. and 2.3.



5.2. INTEREST RATES FOR BANK OF SLOVENIA BILLS

Real interest rates in % p.a.

Source: Table 2.3.



5.3. INTERBANK MONEY MARKET RATES AND GENERAL LEGAL PENAL RATE

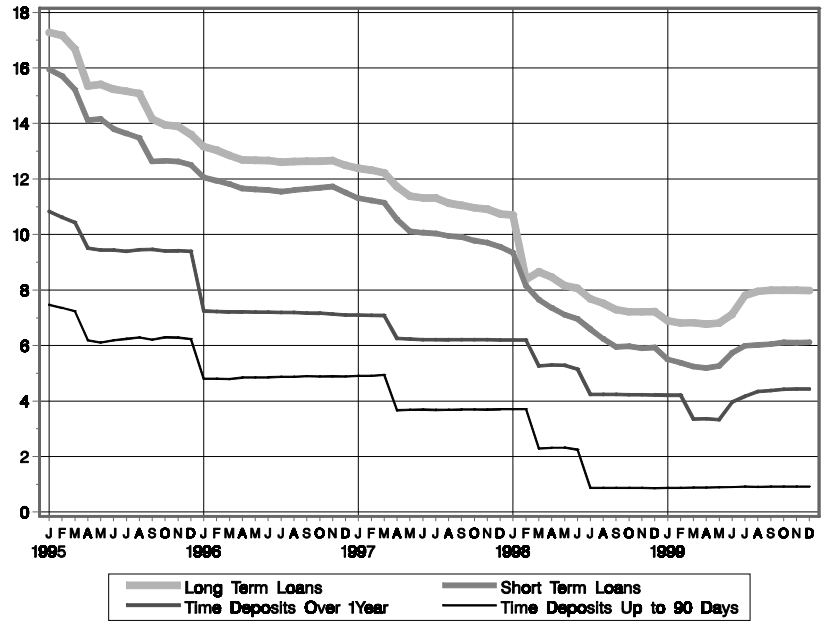
Nominal interest rates and Tolar Indexation Clause (TOM) in % p.a.

Source: Table 2.1. and 2.2..

5.4. COMMERCIAL BANKS INTEREST RATES

Real interest rates over Tolar Indexation Clause in % p.a.

Source: Table 2.4.1.

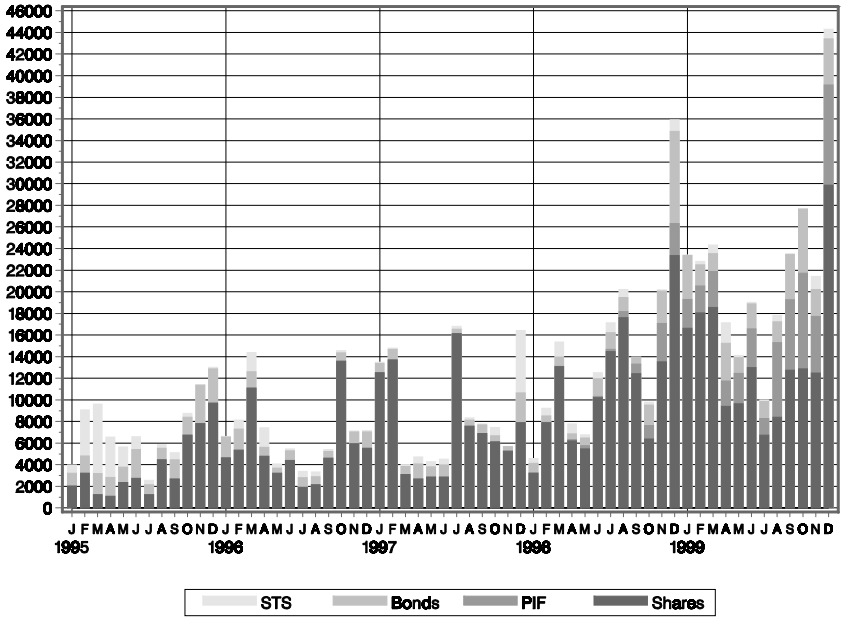


5.5. THE LJUBLJANA STOCK EXCHANGE TURNOVER BY TYPE OF SECURITES

Monthly data in mio SIT

PIF = Privatization Investment Fund Shares
STS = Short - Term Securities

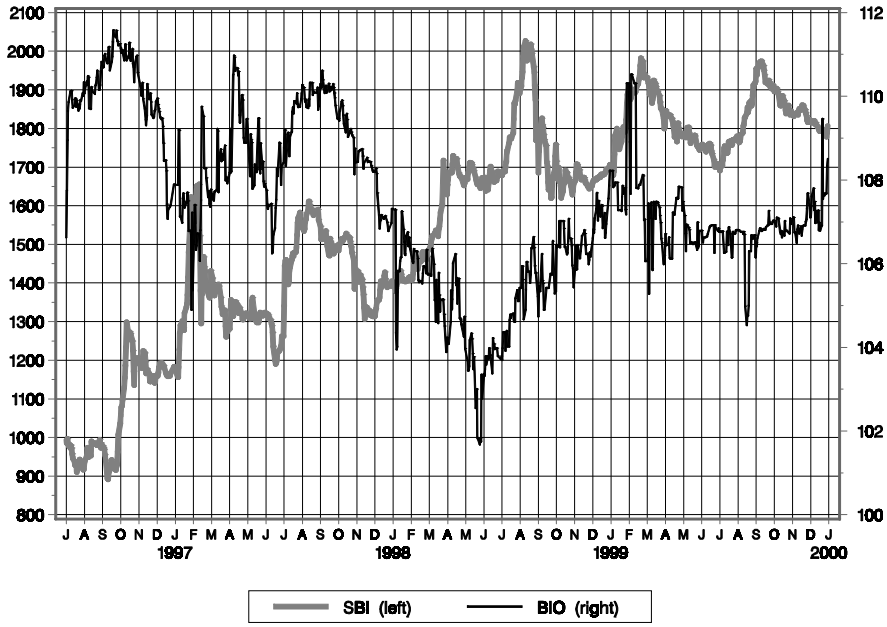
Source: Table 2.9.

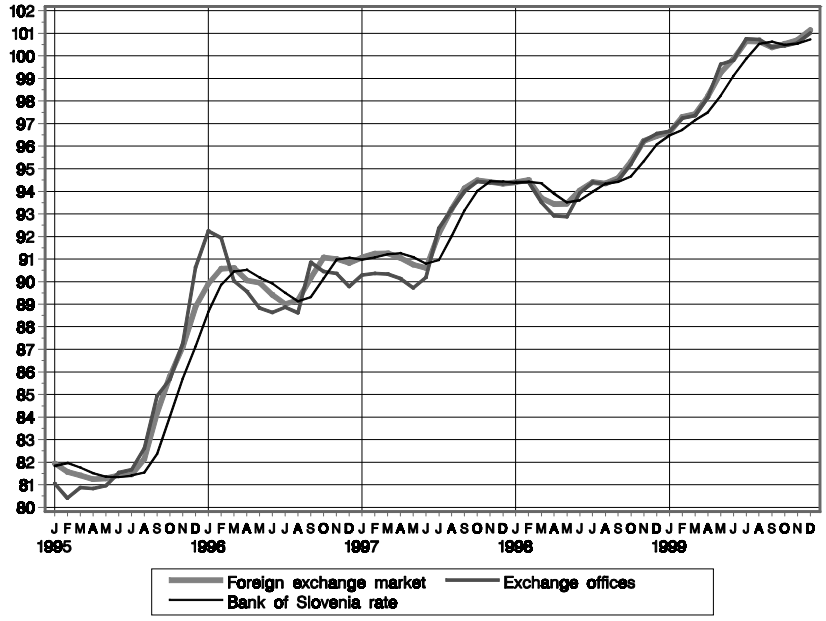


5.6. SLOVENIAN STOCK EXCHANGE INDEX(SBI) AND BOND INDEX (BIO)

Daily data

Source: Table 2.11. and suplementary data

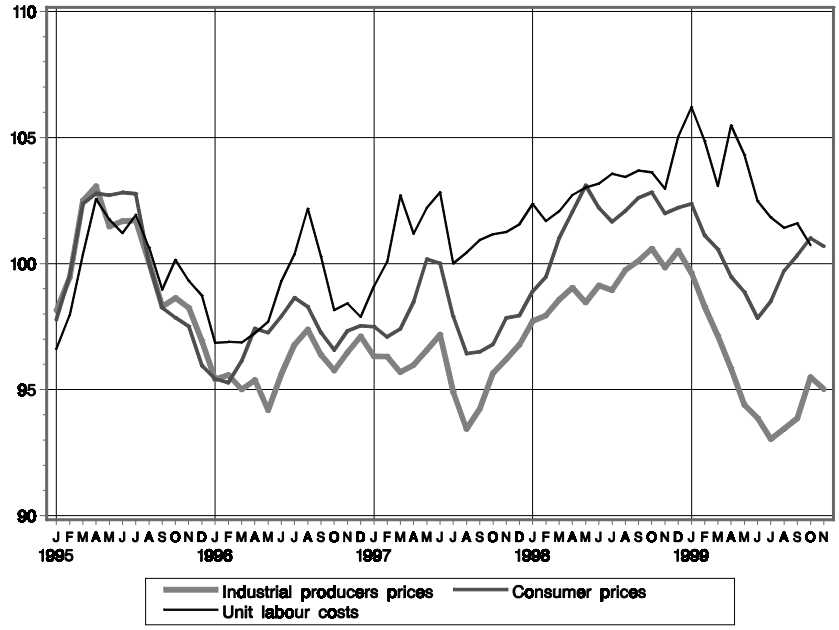




5.7. EXCHANGE RATES

SIT per 1 DEM

Source: Tables 2.12.1.a., 2.13.1.



5.8. REAL EFFECTIVE EXCHANGE RATE

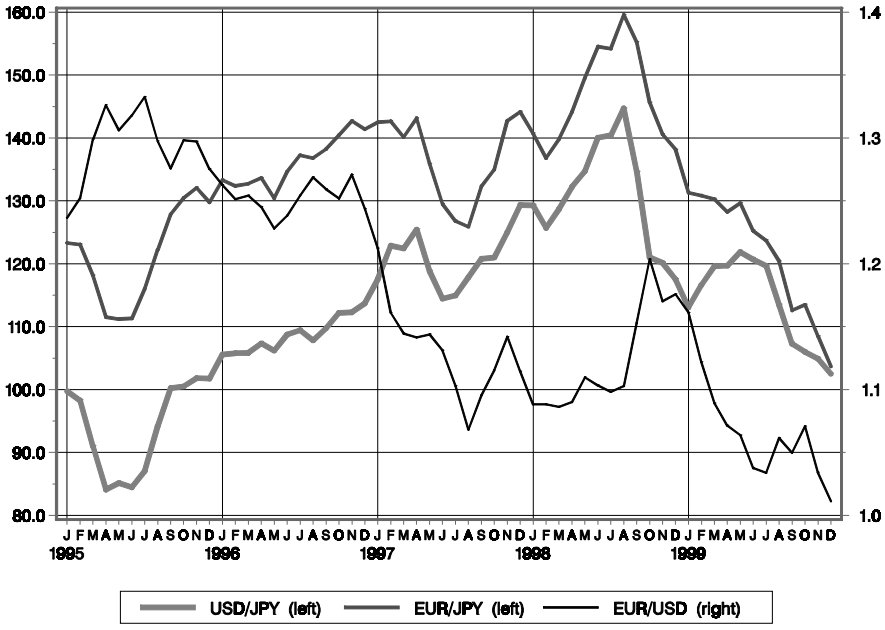
Effective exchange rate (weighed with the currency basket of payments for goods), deflated with relative;

- industrial producers prices
- consumer prices
- unit labour costs

Growth of index denotes growth of value of the tolar, and vice versa.

1995 = 100

Source: Table 3.5.



5.9. CROSS - RATES

Selected cross - rates:

- EUR/JPY
- EUR/USD
- USD/JPY

Source: Table 2.12.1.a.

STATISTICAL TABLES

1. MONEY AND BANKS

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

2. FINANCIAL MARKETS

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

3. BALANCE OF PAYMENTS AND EXTERNAL POSITION

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

4. THE REAL SECTOR

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

5. PUBLIC FINANCE

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

Legend:

- no occurence
… not available
. provisional or estimated
* corrected data
/ average
0 value less than 0.5
1,2,3,… footnote, explained in Notes on Methology

Sums of part figures may differ from totals due to roundings.

1.1. Main money aggregates (Statistical Definitions)

Millions of Tolars		Currency in circulation	Bank reserves	Demand deposits at BS	Government time deposits at BS	Demand deposits at banks	Tolar time and savings deposits at banks	Foreign currency deposits at banks	Base money	M1	M2	M3
	Column	1	2	3	4	5	6	7	8	9	10	11
	Code											
1994	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	260,522	986,876	424,879	185,027	368,085	1,359,461	1,784,339
	Jul.	102,109	80,088	6,723	0	267,240	1,005,180	433,747	188,920	376,073	1,381,252	1,815,000
	Aug.	98,614	78,537	7,186	581	267,197	1,017,953	441,827	184,338	372,998	1,391,532	1,833,358
	Sep.	100,447	77,672	7,853	6,600	261,730	1,030,831	447,566	185,972	370,030	1,407,461	1,868,685
	Oct.	102,481	79,311	7,165	1,935	263,898	1,039,924	448,320	188,957	373,543	1,415,402	1,887,658
	Nov.	100,950	78,818	7,530	2,233	265,343	1,052,297	449,644	187,298	373,823	1,428,353	1,905,983
	Dec.	109,758	81,635	7,646	645	274,274	1,053,487	451,525	199,040	391,679	1,445,811	1,929,010

1.2. Monetary Survey - Consolidated Balance Sheet of the Monetary System

Millions of Tolars	Assets								
	Foreign assets			Domestic assets					
					Claims of banks on general government				
					Central government		Other general government		
	Bank of Slovenia	Deposit money banks	Total	Claims of BS on central government	Loans etc.	Securities	Loans	Securities	Total
Column	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8
Code									
1991 31. Dec.	6,499	112,806	119,305	8,650	5,582	3,495	2,154	91	11,322
1992 31. Dec.	70,769	203,903	274,671	8,880	13,061	8,771	2,198	149	24,179
1993 31. Dec.	104,006	188,794	292,801	18,783	16,401	188,670	2,842	162	208,076
1994 31. Dec.	190,058	291,049	481,107	15,650	25,083	224,939	5,148	40	255,210
1995 31. Dec.	250,853	301,750	552,602	15,283	43,367	264,609	7,511	28	315,515
1996 31. Dec.	329,814	365,174	694,988	15,518	30,055	278,714	10,597	23	319,389
1997 31. Dec.	559,274	316,253	875,527	15,668	39,837	302,420	30,026	20	372,304
1998 31. Dec.	594,096	322,847	916,943	16,012	71,378	300,676	35,230	13	407,297
1998 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	322,847	916,943	16,012	71,378	300,676	35,230	13	407,297
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
30. Jun.	630,995	346,417	977,413	16,920	106,976	321,432	2,765	1,213	432,386
31. Jul.	611,242	345,805	957,047	16,950	118,681	307,330	3,587	1,203	430,801
31. Aug.	603,777	370,578	974,355	17,210	120,958	306,811	3,529	1,207	432,505
30. Sep.	596,064	374,381	970,444	17,267	120,878	307,748	3,589	1,216	433,430
31. Oct.	600,661	371,620	972,281	16,233	119,759	305,745	3,831	1,202	430,537
30. Nov.	625,924	358,105	984,029	16,472	121,995	306,295	3,192	1,201	432,683

Millions of Tolars	Liabilities									
	Foreign liabilities			M1						M2
						Demand deposits at BS				
	Bank of Slovenia	Deposit money banks	Total	Currency in circulation	Demand deposits at banks	Enterprises and NFI	Central government	Total	Total	Tolar savings and time deposits at banks
Column	1	2	3=1+2	4	5	6	7	8=6+7	9=4+5+8	10
Code										
1991 31. Dec.	0	72,693	72,693	9,176	29,496	60	4	64	38,736	35,407
1992 31. Dec.	0	116,809	116,809	24,183	53,844	862	2,573	3,436	81,463	104,662
1993 31. Dec.	1,541	139,615	141,156	32,721	79,430	909	2,596	3,506	115,657	186,962
1994 31. Dec.	923	159,153	160,075	47,285	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	214,973	215,142	93,655	233,202	3,531	2,324	5,855	332,711	929,469
1998 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	214,973	215,142	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
30. Jun.	177	244,013	244,189	105,093	274,918	3,567	3,477	7,044	387,055	939,548
31. Jul.	188	245,984	246,172	103,945	264,447	3,110	2,977	6,086	374,478	960,289
31. Aug.	130	251,287	251,417	99,332 *	256,910	4,288 *	3,131	7,419 *	363,662 *	975,507
30. Sep.	160	250,822	250,982	102,159 *	261,545	4,515 *	2,935	7,449 *	371,153 *	992,918
31. Oct.	135	252,658	252,794	107,270 *	257,390	3,504 *	2,844	6,349 *	371,008 *	994,408
30. Nov.	192	256,340	256,531	103,033	260,227	3,850	3,307	7,157	370,418	1,014,097

Assets								
Domestic assets								
Claims of banks on other sectors								
Enterprises		Individuals	Nonmon. fin. institutions		Total	Total	Other assets	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
674,610	62,201	302,822	15,637	4,726	1,059,996	1,483,304	141,638	2,541,885
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
674,610	62,201	302,822	15,637	4,726	1,059,996	1,483,304	141,638	2,541,885
662,402	59,304	305,706	16,597	3,444	1,047,453	1,494,473	143,963	2,546,425
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
680,025	55,502	405,954	30,960	6,141	1,178,580	1,627,886	163,525	2,768,824
683,537	57,126	415,016	29,892	7,202	1,192,772	1,640,523	163,106	2,760,676
699,502	56,278	419,167	29,313	7,967	1,212,227	1,661,942	166,904 *	2,803,200 *
718,757	56,645	425,961	29,851	8,187	1,239,401	1,690,097	169,197 *	2,829,739 *
727,212	56,569	431,422	30,301	9,240	1,254,744	1,701,515	168,827 *	2,842,622 *
752,537	57,991	435,714	31,638	9,527	1,287,407	1,736,562	171,943	2,892,534

Liabilities										
		M3		Securities						
Government time deposits at BS	Total	Foreign curr. deposits at banks	Total	Tolar	Foreign currency	Total	Other for. curr. liabil. to cent. government	Restricted deposits	Other liabilities	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	428,099	1,690,279	48,769	24,427	73,195	61,425	8,504	493,339	2,541,885
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	428,099	1,690,279	48,769	24,427	73,195	61,425	8,504	493,339	2,541,885
0	1,265,436	432,920	1,698,356	48,817	18,500	67,317	62,492	9,544	514,646	2,546,425
0	1,272,564	437,252	1,709,816	58,634	20,230	78,864	60,531	9,443	520,614	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
0	1,326,603	461,603	1,788,206	45,035	15,707	60,742	99,564	11,283	564,841	2,768,824
0	1,334,766	462,948	1,797,714	47,473	12,777	60,250	83,410	9,652	563,479	2,760,676
18,000	1,357,169 *	471,730	1,828,899 *	50,345	11,731	62,076	79,894	8,834	572,081 *	2,803,201 *
6,000	1,370,071 *	485,993	1,856,064 *	49,190	9,185	58,375	77,033	8,790	578,494 *	2,829,739 *
0	1,365,416 *	490,666	1,856,082 *	50,929	10,855	61,784	76,273	9,027	586,663 *	2,842,622 *
4,000	1,388,515	499,843	1,888,359	53,009	11,288	64,297	76,227	8,021	599,100	2,892,534

1.3. Balance Sheet of the Bank of Slovenia

Millions of Tolars	Assets									
	Foreign assets								Total	Claims on general government
	International monetary reserves (exc. Forex. Repos)						Total	Other claims		
	Gold	Reserve position with IMF	SDRs	Currency	Deposits	Securities				
Column	1	2	3	4	5	6	7=1+...+6	8	9=7+8	10
Code										
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. 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
30. Jun.	16	19,203	119	34	184,972	416,917	621,261	9,734	630,995	16,239
31. Jul.	16	19,146	119	27	188,943	393,489	601,740	9,502	611,242	16,269
31. Aug.	16	20,617	203	23	176,647	396,510	594,015	9,762	603,777	16,528
30. Sep.	16	20,737	204	30	157,895	407,152	586,033	10,030	596,064	16,564
31. Oct.	18	20,819	205	41	154,663	415,157	590,903	9,758	600,661	15,530
30. Nov.	18	21,370	311	142	168,594	425,405	615,840	10,083	625,924	15,769

Millions of Tolars	Liabilities									
	Notes issue	Deposits								
		Deposits of banks		Total	General government deposits			Total	Other demand deposits	
		Giro and reserves accounts	Foreign currency deposits		Demand deposits	Time deposits	Foreign currency deposits		Enterprises	Nonmonetary financial institutions
Column	1	2	3	4=2+3	5	6	7	8=5+6+7	9	10
Code										
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. 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
30. Jun.	118,184	63,015	0	63,015	3,477	0	50,985	54,462	1,722	1,845
31. Jul.	115,655	69,829	0	69,829	2,977	0	35,728	38,705	1,187	1,923
31. Aug.	111,110 *	73,569	0	73,569	3,131	18,000	31,092	52,223	2,492	1,796 *
30. Sep.	115,985 *	71,092	0	71,092	2,935	6,000	28,695	37,629	2,581	1,934 *
31. Oct.	120,688 *	68,064	0	68,064	2,844	0	27,577	30,421	1,623	1,881 *
30. Nov.	117,031	67,465	0	67,465	3,307	4,000	26,117	33,424	1,645	2,205

Assets										
Claims on domestic banks										Total
Loans					Total	Deposits	Other claims	Total	Other assets	
Rediscounts	Lombard loans	Liquidity loans	Repurchase agreements	Other loans						
11	12	13	14	15	16=11+...+15	17	18	19=16+..+18	20	21
934	0	0	1,005	458	2,396	447	977	3,821	336	19,307
-	152	15,000	0	443	15,595	99	600	16,295	1,988	97,902
-	351	13,611	1,488	395	15,845	147	10	16,002	1,506	140,113
-	0	13,784	12,574	3,281	29,639	252	8	29,899	4,865	240,189
-	66	7,667	16,804	18,295	42,832	223	1	43,056	3,620	312,391
-	209	1,269	13,650	291	15,418	298	0	15,716	3,540	364,124
-	0	0	13,675	4,160	17,834	245	0	18,079	5,232	597,718
-	0	0	3,454	174	3,628	280	0	3,909	5,263	618,699
-	0	0	6,153	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	3,477	627,960
-	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	3,574	732,541
-	245	5,500	23,522	174	29,441	292	52	29,786	3,398	706,245
-	153	11,921	10,931	174	23,179	285	2	23,466	3,285	673,986
-	0	1,000	31,498	157	32,655	293	0	32,948	3,473	663,932
-	0	2,500	33,489	18,863	54,852	282	0	55,133	3,771 *	679,210 *
-	958	1,000	25,541	7,068	34,566	281	0	34,847	3,623 *	651,098 *
-	0	2,500	24,812	157	27,469	308	0	27,777	3,523 *	647,491 *
-	618	1,500	17,470	4,398	23,986	298	0	24,284	3,635	669,612

Liabilities											
Deposits		Bank of Slovenia bills									Total
Total	Total	Tolar bills	Foreign currency bills	Total	Restricted deposits	Money transfers in transit	Deposits and loans of IFO	Allocation of SDRs	Capital and reserves	Other liabilities	
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
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	10,493	627,960
3,956	87,314	90,662	276,393	367,055	4,470	0	99	5,974	48,299	14,805	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	29,785	706,245
3,567	121,043	56,648	285,942	342,590	4,501	0	177	6,383	48,299	32,809	673,986
3,110	111,644	54,151	291,772	345,923	4,599	1	188	6,364	48,299	31,259	663,932
4,288 *	130,081 *	57,820	285,043	342,864	4,318	2 *	130	6,546	48,299	35,860 *	679,210 *
4,515 *	113,236 *	47,814	279,474	327,288	4,594	2 *	160	6,577	48,299	34,956 *	651,098 *
3,504 *	101,989 *	46,188	283,906	330,094	4,475	3 *	135	6,603	48,299	35,204 *	647,491 *
3,850	104,739	42,093	304,375	346,469	4,463	0	192	6,777	48,299	41,641	669,612

1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system				Claims on non-monetary sectors			
	Cash	Deposits with BS	Deposits, loans and other	BS bills	Banks' securities	Total	Overdrafts and advances	Loans-up to 1 year[1]	Loans-over 1 year	Commercial papers and bonds
Column	1	2	3	4	5	6=3+4+5	7	8	9	10
Code										
1991 31. Dec.	593	6,109	32,281	0	3,032	35,313	7,496	36,419	83,786	5,003
1992 31. Dec.	1,349	6,334	61,470	31,794	3,268	96,533	10,555	75,892	139,734	28,986
1993 31. Dec.	2,065	10,483	92,996	38,077	2,406	133,479	18,651	99,112	196,125	206,485
1994 31. Dec.	3,592	27,475	76,127	82,418	2,993	161,539	26,454	163,635	226,458	246,836
1995 31. Dec.	4,278	33,681	66,371	106,958	9,263	182,593	33,705	231,411	351,697	288,416
1996 31. Dec.	5,016	43,093	66,790	160,917	6,102	233,809	39,398	240,696	445,827	303,441
1997 31. Dec.	8,019	55,067	43,515	345,084	10,442	399,040	48,552	280,751	523,292	326,390
1998 31. Dec.	11,577	62,863	48,240	344,486	19,026	411,752	58,599	381,326	659,751	347,572
1998 31. Jul.	11,390	49,793	47,371	369,179	10,808	427,358	54,927	315,434	600,996	344,557
31. Aug.	9,545	61,450	39,203	363,839	10,993	414,035	56,554	322,672	607,788	348,692
30. Sep.	9,892	59,048	42,967	369,155	10,801	422,923	59,189	327,123	615,749	353,252
31. Oct.	9,936	59,045	41,454	375,771	9,141	426,365	61,261	333,501	632,686	351,802
30. Nov.	10,490	58,925	47,466	367,756	9,179	424,400	64,005	344,788	638,864	351,722
31. Dec.	11,577	62,863	48,240	344,486	19,026	411,752	58,599	381,326	659,751	347,572
1999 31. Jan.	9,974	56,156	42,916	362,871	8,572	414,358	66,840	361,963	676,282	354,743
28. Feb.	9,682	67,809	45,642	341,858	21,004	408,504	58,921	368,658	686,162	361,335
31. Mar.	10,620	59,424	63,545	362,630	23,207	449,381	62,905	376,335	701,637	371,133
30. Apr.	11,400	64,199	59,085	350,156	23,194	432,434	64,069	393,743	715,350	367,677
31. May	11,693	58,244	53,922	335,464	26,029	415,415	64,202	400,327	740,597	363,285
30. Jun.	13,688	63,015	56,822	333,277	25,832	415,931	61,843	401,320	763,516	363,718
31. Jul.	12,315	69,829	62,397	336,695	26,295	425,388	67,143	408,199	775,370	351,963
31. Aug.	12,389	73,569	62,972	330,863	27,619	421,454	69,507	421,715	781,248	351,226
30. Sep.	14,448	71,092	62,352	318,014	27,892	408,258	70,686	436,273	792,077	352,670
31. Oct.	14,046	68,064	60,713	321,650	27,165	409,529	73,526	439,872	799,127	350,294
30. Nov.	14,634	67,465	57,363	334,015	26,638	418,016	75,771	457,104	812,201	352,640

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system				Liabilities to non-monetary sectors					
					Tolar deposits					
	Deposits	Loans from BS	Loans from banks	Total	Demand deposits	Savings deposits	Time deposits	Restricted deposits	Total	Foreign currency deposits
Column	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10
Code										
1991 31. Dec.	1,922	1,398	34,161	37,480	29,496	7,133	28,274	1,009	65,912	63,181
1992 31. Dec.	3,526	15,606	58,986	78,118	53,844	20,382	84,280	1,241	159,747	128,207
1993 31. Dec.	43,349	15,479	53,241	112,069	79,430	29,873	157,088	1,521	267,913	210,311
1994 31. Dec.	29,971	29,639	52,406	112,016	115,894	41,893	277,421	4,263	439,472	245,455
1995 31. Dec.	28,782	41,665	39,299	109,746	139,961	54,676	350,098	3,825	548,560	325,422
1996 31. Dec.	34,184	15,277	38,573	88,035	163,327	65,159	450,608	3,122	682,216	384,410
1997 31. Dec.	8,684	17,834	37,372	63,891	187,948	79,059	648,103	3,141	918,251	404,668
1998 31. Dec.	8,594	3,528	42,535	54,656	233,202	99,660	829,809	4,204	1,166,875	428,099
1998 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	428,099
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
30. Jun.	11,174	23,179	47,476	81,829	274,918	119,651	819,896	6,782	1,221,248	461,603
31. Jul.	11,822	33,238	52,270	97,331	264,447	120,272	840,016	5,053	1,229,788	462,948
31. Aug.	12,185	55,434	52,488	120,107	256,910	120,386	855,122	4,517	1,236,934	471,730
30. Sep.	12,923	34,566	51,748	99,237	261,545	122,843	870,075	4,196	1,258,659	485,993
31. Oct.	11,801	27,469	51,021	90,291	257,390	121,576	872,833	4,552	1,256,350	490,666
30. Nov.	12,246	23,986	47,379	83,611	260,227	125,909	888,188	3,558	1,277,883	499,843

Assets

Domestic assets			Total	Foreign assets						Total
				Claims on banks						
Shares and participations	Total	Other assets		Currency and deposits	Loans	Securities	Loans to non-monetary sectors	Other claims (on NBY)	Total	
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
14,812	678,195	91,239	962,040	169,188	26,599	13,539	29,990	51,732	291,049	1,253,089
17,091	922,319	108,316	1,251,187	193,118	25,995	19,601	32,961	30,074	301,750	1,552,937
16,209	1,045,571	106,453	1,433,942	252,458	29,282	20,218	32,075	31,141	365,174	1,799,116
16,788	1,195,773	119,917	1,777,817	181,729	49,448	23,309	29,465	32,301	316,253	2,094,069
20,044	1,467,292	136,392	2,089,877	177,168	49,878	31,520	31,312	32,969	322,847	2,412,723
18,191	1,334,105	131,915	1,954,561	160,402	49,498	25,580	27,357	32,241	295,078	2,249,639
18,113	1,353,820	132,798	1,971,648	173,348	50,202	26,902	28,763	32,298	311,512	2,283,160
18,267	1,373,579	137,063	2,002,506	165,278	48,543	31,166	29,680	32,326	306,993	2,309,499
18,589	1,397,839	137,018	2,030,203	140,510	48,631	31,592	29,796	32,487	283,016	2,313,219
16,919	1,416,298	138,162	2,048,275	162,133	49,243	32,311	30,960	32,738	307,385	2,355,660
20,044	1,467,292	136,392	2,089,877	177,168	49,878	31,520	31,312	32,969	322,847	2,412,723
18,531	1,478,359	140,543	2,099,390	167,837	48,662	30,870	31,131	33,033	311,532	2,410,922
20,398	1,495,474	142,234	2,123,703	178,431	48,633	37,823	32,234	33,159	330,281	2,453,983
20,581	1,532,592	146,234	2,198,251	144,150	51,426	39,215	32,536	33,315	300,641	2,498,893
20,671	1,561,511	146,542	2,216,087	149,045	49,918	35,561	34,566	33,437	302,528	2,518,614
20,682	1,589,093	150,075	2,224,520	165,389	49,722	37,134	35,633	33,752	321,629	2,546,149
20,570	1,610,966	160,365	2,263,964	186,690	51,338	36,912	37,432	34,045	346,417	2,610,381
20,898	1,623,574	159,754	2,290,859	187,251	52,237	34,110	37,908	34,299	345,805	2,636,665
21,036	1,644,732	163,240	2,315,385	209,258	53,453	34,708	38,711	34,448	370,578	2,685,964
21,125	1,672,831	165,682	2,332,311	213,218	53,580	35,129	38,050	34,404	374,381	2,706,691
22,462	1,685,282	165,414	2,342,334	210,605	53,289	34,611	38,734	34,382	371,620	2,713,954
22,374	1,720,090	168,416	2,388,622	197,494	52,714	34,126	39,341	34,430	358,105	2,746,727

Liabilities

Domestic liabilities						Foreign liabilities				Total
						Liabilities to banks				
Other for. curr. liabilities to govt.[1]	Total	Securities issued	Capital and reserves	Other liabilities	Total	Deposits	Borrowings[1]	Liabilities to non-monetary sectors	Total	
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	1,640,223	57,649	354,932	90,291	2,197,751	28,159	130,857	55,956	214,973	2,412,723
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	1,640,223	57,649	354,932	90,291	2,197,751	28,159	130,857	55,956	214,973	2,412,723
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
48,579	1,731,429	57,407	361,245	134,458	2,366,369	18,614	167,412	57,987	244,013	2,610,381
47,682	1,740,418	56,933	366,023	129,976	2,390,681	16,551	177,304	52,128	245,984	2,636,665
48,802	1,757,466	57,029	370,465	129,611	2,434,677	17,350	180,162	53,774	251,287	2,685,964
48,338	1,792,990	55,785	373,605	134,252	2,455,869	17,847	179,836	53,138	250,822	2,706,691
48,697	1,795,712	60,529	374,652	140,112	2,461,296	16,974	181,897	53,788	252,658	2,713,954
50,110	1,827,836	58,427	376,365	144,149	2,490,388	20,253	181,752	54,334	256,340	2,746,728

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

Millions of Tolars	Claims								
	Tolar claims								
	Tolar loans				Commercial papers and bonds			Shares and participations	Total
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total		
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8
Code									
					Total				
1991 31. Dec.	5,858	31,957	30,595	68,410	1,870	3,133	5,003	1,132	74,545
1992 31. Dec.	8,634	69,157	61,399	139,190	11,543	17,443	28,986	6,779	174,955
1993 31. Dec.	16,172	91,359	110,255	217,786	11,914	188,257	200,172	6,186	424,143
1994 31. Dec.	25,173	141,712	151,834	318,719	10,704	229,843	240,547	14,812	574,078
1995 31. Dec.	33,690	201,767	268,076	503,533	16,954	266,913	283,866	17,091	804,490
1996 31. Dec.	39,012	223,784	364,200	626,996	13,343	281,998	295,341	16,209	938,547
1997 31. Dec.	47,740	262,670	448,887	759,297	19,165	294,935	314,100	16,788	1,090,185
1998 31. Dec.	57,074	323,942	580,271	961,287	49,904	287,836	337,740	20,044	1,319,071
1998 31. Dec.	57,074	323,942	580,271	961,287	49,904	287,836	337,740	20,044	1,319,071
1999 31. Jan.	65,921	314,226	594,458	974,606	54,439	290,716	345,155	18,531	1,338,292
28. Feb.	58,079	318,387	600,915	977,381	58,448	292,792	351,240	20,398	1,349,018
31. Mar.	62,074	321,876	612,916	996,866	58,814	294,262	353,075	20,581	1,370,523
30. Apr.	63,207	335,916	624,828	1,023,951	57,169	292,532	349,700	20,671	1,394,323
31. May	63,406	340,116	643,073	1,046,596	55,619	288,233	343,852	20,682	1,411,130
30. Jun.	60,959	347,845	659,826	1,068,630	60,512	285,840	346,352	20,570	1,435,551
31. Jul.	66,151	350,787	669,173	1,086,111	71,291	263,318	334,609	20,898	1,441,618
31. Aug.	68,550	360,973	672,876	1,102,399	67,065	266,701	333,766	21,036	1,457,201
30. Sep.	69,850	371,235	683,916	1,125,001	79,533	254,661	334,195	21,125	1,480,321
31. Oct.	72,492	374,957	689,537	1,136,986	76,922	253,937	330,859	22,462	1,490,308
30. Nov.	74,682	389,491	698,520	1,162,693	78,053	255,203	333,257	22,374	1,518,324
					Enterprises and non-profit institutions				
1991 31. Dec.	2,277	30,895	21,377	54,549	1,333	165	1,499	968	57,016
1992 31. Dec.	4,036	64,992	42,453	111,481	5,145	15,066	20,211	6,118	137,810
1993 31. Dec.	2,902	82,795	69,115	154,812	2,519	15,279	17,799	5,647	178,257
1994 31. Dec.	6,248	129,730	78,680	214,658	6,434	15,423	21,858	13,045	249,561
1995 31. Dec.	7,109	188,829	131,812	327,749	6,772	16,703	23,475	12,866	364,090
1996 31. Dec.	5,554	208,974	185,655	400,183	7,756	16,379	24,135	13,881	438,200
1997 31. Dec.	6,206	234,447	225,713	466,365	11,962	11,725	23,688	14,404	504,457
1998 31. Dec.	7,082	294,903	272,305	574,290	33,772	13,107	46,879	15,322	636,490
1998 31. Dec.	7,082	294,903	272,305	574,290	33,772	13,107	46,879	15,322	636,490
1999 31. Jan.	8,469	289,519	272,937	570,924	30,560	13,653	44,213	15,091	630,228
28. Feb.	9,393	292,900	275,207	577,500	31,996	13,522	45,518	15,627	638,645
31. Mar.	10,193	296,839	278,415	585,448	32,168	13,601	45,769	15,796	647,013
30. Apr.	7,695	292,348	236,937	536,980	31,570	13,632	45,202	15,705	597,887
31. May	8,078	295,945	243,514	547,537	30,256	13,340	43,597	14,315	605,449
30. Jun.	6,682	299,927	249,068	555,677	28,202	12,070	40,272	14,433	610,383
31. Jul.	8,118	293,179	250,915	552,212	30,644	12,004	42,648	13,700	608,561
31. Aug.	9,031	303,378	250,502	562,911	30,321	12,084	42,406	13,074	618,390
30. Sep.	9,288	314,013	254,503	577,804	30,951	11,961	42,912	12,942	633,659
31. Oct.	8,728	319,905	256,365	584,998	30,718	11,828	42,546	13,226	640,770
30. Nov.	7,897	335,025	261,348	604,269	32,494	11,822	44,315	12,851	661,435
					Central government				
1991 31. Dec.	73	0	845	918	536	2,959	3,495	-	4,414
1992 31. Dec.	21	0	3,086	3,106	6,398	2,373	8,771	-	11,878
1993 31. Dec.	172	100	3,004	3,276	9,395	172,961	182,357	-	185,633
1994 31. Dec.	758	0	2,837	3,594	4,270	214,380	218,650	-	222,244
1995 31. Dec.	210	0	2,524	2,735	10,182	249,877	260,059	-	262,793
1996 31. Dec.	369	0	2,919	3,288	5,587	265,028	270,614	-	273,902
1997 31. Dec.	1,085	10	11,289	12,384	7,203	282,927	290,130	-	302,514
1998 31. Dec.	2,932	90	34,999	38,021	16,132	274,713	290,844	-	328,865
1998 31. Dec.	2,932	90	34,999	38,021	16,132	274,713	290,844	-	328,865
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
30. Jun.	5,885	2,294	74,216	82,395	32,310	272,552	304,862	-	387,257
31. Jul.	6,513	11,279	76,770	94,561	40,647	250,106	290,753	-	385,315
31. Aug.	6,261	11,797	78,541	96,600	36,744	253,405	290,149	-	386,749
30. Sep.	6,695	10,042	80,230	96,968	48,582	241,480	290,063	-	387,031
31. Oct.	7,632	8,571	79,355	95,558	46,204	240,902	287,107	-	382,665
30. Nov.	9,734	7,531	79,781	97,046	45,560	242,176	287,736	-	384,782

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

Claims						
Foreign currency claims					Total	Total
Foreign currency loans				Foreign currency securities		
Overdrafts etc.	Up to 1 year	Over 1 year	Total			
10	11	12	13=10+11+12	14	15=13+14	16=9+15
			Total			
1,638	4,461	53,191	59,290	0	59,290	133,836
1,921	6,735	78,336	86,991	0	86,991	261,946
2,479	7,753	85,870	96,102	6,314	102,416	526,559
1,281	21,923	74,625	97,828	6,289	104,118	678,195
15	29,644	83,621	113,280	4,550	117,829	922,319
386	16,912	81,626	98,924	8,100	107,025	1,045,571
811	18,081	74,406	93,298	12,290	105,588	1,195,773
1,525	57,384	79,480	138,389	9,832	148,221	1,467,292
1,525	57,384	79,480	138,389	9,832	148,221	1,467,292
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
884	53,475	103,690	158,048	17,366	175,415	1,610,966
992	57,412	106,196	164,601	17,354	181,955	1,623,574
957	60,742	108,372	170,071	17,461	187,531	1,644,732
836	65,038	108,162	174,035	18,475	192,510	1,672,831
1,034	64,915	109,590	175,538	19,435	194,973	1,685,282
1,089	67,613	113,681	182,383	19,383	201,767	1,720,090
			Enterprises and non-profit institutions			
1,638	4,461	48,528	54,627	0	54,627	111,643
1,917	6,735	68,381	77,033	0	77,033	214,843
2,471	7,753	72,745	82,969	0	82,969	261,227
1,270	12,187	62,872	76,329	0	76,329	325,890
2	11,071	58,403	69,476	0	69,476	433,567
368	16,094	54,924	71,386	0	71,386	509,585
717	18,081	46,952	65,751	0	65,751	570,208
1,397	47,911	51,012	100,320	0	100,320	736,811
1,397	47,911	51,012	100,320	0	100,320	736,811
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
746	52,834	70,768	124,347	796	125,144	735,526
812	56,749	73,764	131,324	778	132,102	740,662
783	59,977	75,832	136,591	799	137,390	755,780
676	64,257	76,019	140,953	790	141,743	775,402
882	64,102	77,229	142,213	797	143,010	783,781
926	66,837	80,505	148,268	825	149,092	810,528
			Central government			
-	0	4,663	4,663	0	4,663	9,077
-	0	9,955	9,955	0	9,955	21,832
-	0	13,125	13,125	6,314	19,439	205,072
-	9,736	11,753	21,489	6,289	27,778	250,022
-	15,415	25,218	40,632	4,550	45,182	307,976
-	64	26,703	26,767	8,100	34,867	308,769
-	0	27,453	27,453	12,290	39,744	342,257
-	9,473	23,884	33,358	9,832	43,189	372,054
-	9,473	23,884	33,358	9,832	43,189	372,054
-	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
-	28	24,553	24,581	16,570	41,151	428,408
-	28	24,092	24,120	16,577	40,697	426,011
-	28	24,331	24,359	16,662	41,021	427,769
-	28	23,882	23,910	17,685	41,595	428,626
-	28	24,173	24,201	18,638	42,839	425,504
-	28	24,921	24,949	18,559	43,507	428,290

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	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10
Code											
						Individuals					
1991 31. Dec.	3,380	758	6,233	10,371	-	-	-	-	10,371	0	10,371
1992 31. Dec.	4,502	3,492	14,018	22,012	-	-	-	-	22,012	4	22,016
1993 31. Dec.	12,954	6,989	35,274	55,217	-	-	-	-	55,217	7	55,225
1994 31. Dec.	17,788	8,402	65,366	91,556	-	-	-	-	91,556	11	91,567
1995 31. Dec.	26,287	7,298	126,890	160,475	-	-	-	-	160,475	13	160,488
1996 31. Dec.	32,996	5,894	168,312	207,203	-	-	-	-	207,203	18	207,221
1997 31. Dec.	40,336	6,344	194,128	240,807	-	-	-	-	240,807	94	240,901
1998 31. Dec.	46,955	7,902	247,838	302,695	-	-	-	-	302,695	127	302,822
1998 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
30. Jun.	48,094	24,261	330,894	403,249	-	-	-	-	403,249	2,704	405,954
31. Jul.	51,139	25,223	335,840	412,202	-	-	-	-	412,202	2,814	415,016
31. Aug.	53,002	25,111	338,354	416,467	-	-	-	-	416,467	2,700	419,167
30. Sep.	53,623	25,700	343,830	423,153	-	-	-	-	423,153	2,809	425,961
31. Oct.	55,828	25,772	347,014	428,614	-	-	-	-	428,614	2,809	431,422
30. Nov.	56,795	25,833	350,216	432,843	-	-	-	-	432,843	2,871	435,714
						Other general government					
1991 31. Dec.	-	52	2,102	2,154	0	9	9	82	2,245	-	2,245
1992 31. Dec.	-	416	1,781	2,198	0	3	3	145	2,346	-	2,346
1993 31. Dec.	-	535	2,308	2,842	0	16	16	145	3,004	-	3,004
1994 31. Dec.	-	1,612	3,536	5,148	0	40	40	0	5,188	-	5,188
1995 31. Dec.	-	2,081	5,430	7,511	0	28	28	0	7,539	-	7,539
1996 31. Dec.	-	3,969	6,628	10,597	0	23	23	0	10,620	-	10,620
1997 31. Dec.	-	14,653	15,373	30,026	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 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
30. Jun.	-	771	1,928	2,699	0	1,213	1,213	0	3,912	65	3,978
31. Jul.	-	1,567	1,953	3,521	0	1,203	1,203	0	4,724	66	4,790
31. Aug.	-	1,589	1,873	3,463	0	1,207	1,207	0	4,670	66	4,736
30. Sep.	-	1,707	1,816	3,523	0	1,216	1,216	0	4,738	66	4,804
31. Oct.	-	1,898	1,867	3,765	0	1,202	1,202	0	4,967	66	5,034
30. Nov.	-	1,200	1,926	3,126	0	1,201	1,201	0	4,327	66	4,394
						Nonmonetary financial institutions					
1991 31. Dec.	128	252	38	418	0	0	0	82	500	0	500
1992 31. Dec.	76	256	61	393	0	0	0	516	909	0	909
1993 31. Dec.	145	939	555	1,639	0	0	0	394	2,032	0	2,032
1994 31. Dec.	379	1,967	1,416	3,761	0	0	0	1,767	5,528	0	5,528
1995 31. Dec.	84	3,559	1,420	5,063	0	305	305	4,224	9,592	3,157	12,749
1996 31. Dec.	92	4,946	687	5,725	0	569	569	2,328	8,622	754	9,376
1997 31. Dec.	114	7,217	2,383	9,714	0	266	266	2,380	12,361	0	12,361
1998 31. Dec.	105	9,128	1,819	11,052	0	7	7	4,719	15,779	4,584	20,363
1998 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
30. Jun.	298	20,591	3,720	24,609	0	4	4	6,136	30,750	6,351	37,100
31. Jul.	382	19,539	3,694	23,615	0	4	4	7,197	30,817	6,278	37,094
31. Aug.	256	19,098	3,605	22,959	0	4	4	7,962	30,925	6,354	37,280
30. Sep.	244	19,773	3,537	23,554	0	4	4	8,182	31,740	6,298	38,038
31. Oct.	304	18,811	4,936	24,051	0	4	4	9,236	33,291	6,250	39,541
30. Nov.	256	19,903	5,249	25,408	0	4	4	9,523	34,935	6,230	41,165

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											
						Total general government					
1991 31. Dec.	10,372	167	972	892	251	748	3,030	51	13,454	27	13,480
1992 31. Dec.	14,542	10,889	8,887	1,608	1,244	1,736	24,364	115	39,021	64	39,085
1993 31. Dec.	22,442	19,686	14,713	5,415	1,049	3,646	44,509	121	67,071	122	67,193
1994 31. Dec.	31,084	25,136	21,713	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 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
30. Jun.	21,551	38,156	30,993	24,112	0	25,105	118,366	1,029	140,946	48,845	189,791
31. Jul.	22,790	38,780	29,065	21,674	0	24,761	114,279	876	137,945	47,947	185,892
31. Aug.	25,099	46,580	33,076	21,782	0	24,532	125,970	742	151,811	49,070	200,881
30. Sep.	27,487	53,138	33,789	25,466	0	24,410	136,804	527	164,818	48,752	213,570
31. Oct.	24,737	36,639	37,893	26,657	0	25,371	126,559	589	151,886	49,180	201,066
30. Nov.	26,495	51,776	34,115	25,772	0	26,873	138,536	592	165,623	50,602	216,225
						Nonmonetary financial institutions					
1991 31. Dec.	35	26	0	19	157	42	244	-	279	2,732	3,011
1992 31. Dec.	133	107	0	2	1,318	79	1,505	-	1,638	4,363	6,000
1993 31. Dec.	219	168	0	1	4,110	572	4,850	-	5,069	4,853	9,922
1994 31. Dec.	658	716	11,372	644	159	1,852	14,743	-	15,401	1,637	17,037
1995 31. Dec.	759	1,796	15,262	6,088	172	4,496	27,814	-	28,573	673	29,245
1996 31. Dec.	1,496	1,905	23,122	10,215	13	10,184	45,440	-	46,936	364	47,300
1997 31. Dec.	3,272	4,922	9,634	29,511	0	41,273	85,340	81	88,693	0	88,693
1998 31. Dec.	4,082	5,124	7,749	38,520	0	68,536	119,929	149	124,160	0	124,160
1998 31. Dec.	4,082	5,124	7,749	38,520	0	68,536	119,929	149	124,160	0	124,160
1999 31. Jan.	4,584	4,817	5,765	39,398	0	69,070	119,050	148	123,782	0	123,782
28. Feb.	4,428	3,585	4,542	39,308	0	68,781	116,215	140	120,783	0	120,783
31. Mar.	5,000	5,392	4,958	39,904	0	67,193	117,447	68	122,515	0	122,515
30. Apr.	3,450	4,577	4,858	41,420	0	80,421	131,276	386	135,113	0	135,113
31. May	5,602	5,482	4,160	44,700	0	78,895	133,237	71	138,910	0	138,910
30. Jun.	5,975	5,206	3,996	46,284	0	80,554	136,040	48	142,063	0	142,063
31. Jul.	4,297	6,002	5,898	45,816	0	82,129	139,844	57	144,198	0	144,198
31. Aug.	4,878	4,665	4,348	46,443	0	85,931	141,386	51	146,315	0	146,315
30. Sep.	5,955	6,091	4,371	44,794	0	87,681	142,937	92	148,984	218	149,202
31. Oct.	4,033	6,106	3,768	44,106	0	91,610	145,590	130	149,754	297	150,050
30. Nov.	4,682	6,665	6,827	44,721	0	91,954	150,167	133	154,982	558	155,540

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

Millions of Tolars	Liabilities									
	Tolar deposits									Total
	Tolar demand deposits	Tolar savings deposits	Tolar time deposits					Total	Tolar restricted deposits	
			1-30 days	31-90 days	91 days-1 year	Other short-term	Over 1 year			
Column	1	2	3	4	5	6	7	8=3+...+7	9	10=1+2+8+9
Code										
					Total					
1991 31. Dec.	29,496	7,133	1,172	12,720	7,504	1,781	5,097	28,274	1,009	65,912
1992 31. Dec.	53,844	20,382	15,306	32,641	18,245	6,604	11,485	84,280	1,241	159,747
1993 31. Dec.	79,430	29,873	28,992	53,526	44,326	10,899	19,345	157,088	1,521	267,913
1994 31. Dec.	115,894	41,893	45,879	109,992	82,784	408	38,358	277,421	4,263	439,472
1995 31. Dec.	139,961	54,676	39,998	109,631	131,480	258	68,731	350,098	3,825	548,560
1996 31. Dec.	163,327	65,159	43,433	166,437	133,857	13	106,869	450,608	3,122	682,216
1997 31. Dec.	187,948	79,059	74,487	185,845	215,824	0	171,946	648,103	3,141	918,251
1998 31. Dec.	233,202	99,660	105,398	215,258	262,107	0	247,046	829,809	4,204	1,166,875
1998 31. Dec.	233,202	99,660	105,398	215,258	262,107	0	247,046	829,809	4,204	1,166,875
1999 31. Jan.	219,298	105,639	108,734	211,650	272,146	0	249,782	842,312	5,025	1,172,274
28. Feb.	225,317	110,086	98,670	203,269	282,510	0	251,654	836,103	4,972	1,176,479
31. Mar.	232,822	110,834	98,774	210,223	286,252	0	249,126	844,375	8,737	1,196,768
30. Apr.	239,818	114,020	100,450	207,275	276,991	0	250,180	834,896	4,520	1,193,254
31. May	254,323	116,907	93,808	205,353	273,351	0	245,702	818,214	5,010	1,194,453
30. Jun.	274,918	119,651	99,769	202,243	274,204	0	243,680	819,896	6,782	1,221,248
31. Jul.	264,447	120,272	107,372	211,321	276,763	0	244,560	840,016	5,053	1,229,788
31. Aug.	256,910	120,386	113,263	211,585	281,510	0	248,764	855,122	4,517	1,236,934
30. Sep.	261,545	122,843	114,687	211,255	291,889	0	252,245	870,075	4,196	1,258,659
31. Oct.	257,390	121,576	104,511	217,989	291,893	0	258,440	872,833	4,552	1,256,350
30. Nov.	260,227	125,909	121,129	210,275	296,195	0	260,589	888,188	3,558	1,277,883
					Enterprises and non-profit institutions					
1991 31. Dec.	13,730	-	938	3,943	5,364	1,372	4,022	15,639	956	30,325
1992 31. Dec.	24,794	-	4,244	19,458	13,651	4,042	7,894	49,289	1,111	75,194
1993 31. Dec.	36,041	-	9,104	30,990	33,017	5,740	11,574	90,425	1,349	127,815
1994 31. Dec.	49,491	-	14,115	46,875	52,290	79	20,308	133,667	3,792	186,950
1995 31. Dec.	58,836	-	12,543	46,785	70,020	87	38,014	167,448	3,672	229,957
1996 31. Dec.	70,223	-	18,440	70,439	65,998	0	54,810	209,687	2,858	282,767
1997 31. Dec.	86,218	-	29,629	65,938	84,241	0	72,685	252,493	2,879	341,590
1998 31. Dec.	102,931	-	43,214	72,396	80,656	0	90,437	286,704	3,870	393,505
1998 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
30. Jun.	113,070	-	38,515	69,622	93,187	0	75,014	276,338	5,421	394,828
31. Jul.	108,155	-	44,223	76,867	95,747	0	74,505	291,342	3,761	403,258
31. Aug.	101,128	-	43,659	75,508	95,189	0	74,494	288,851	3,574	393,553
30. Sep.	99,838	-	37,188	76,344	98,337	0	75,311	287,180	3,456	390,475
31. Oct.	101,855	-	43,205	77,641	94,972	0	75,523	291,341	3,746	396,942
30. Nov.	101,171	-	44,235	67,991	93,860	0	75,900	281,986	2,734	385,891
					Individuals					
1991 31. Dec.	5,359	7,133	41	7,805	1,229	-	286	9,360	2	21,854
1992 31. Dec.	14,375	20,382	66	4,296	2,984	-	1,776	9,122	15	43,894
1993 31. Dec.	20,728	29,873	34	7,822	5,894	-	3,554	17,305	52	67,957
1994 31. Dec.	34,661	41,893	5,912	30,032	22,407	-	11,323	69,674	54	146,283
1995 31. Dec.	45,263	54,676	5,227	31,942	34,188	-	17,930	89,287	59	189,285
1996 31. Dec.	57,198	65,159	6,797	49,362	44,782	-	29,531	130,472	5	252,833
1997 31. Dec.	65,141	79,059	9,551	88,228	76,714	-	43,950	218,442	23	362,665
1998 31. Dec.	89,061	99,660	15,339	101,992	112,987	-	63,724	294,042	50	482,814
1998 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
30. Jun.	134,323	119,651	17,892	97,631	110,622	-	63,007	289,153	283	543,410
31. Jul.	129,205	120,272	18,367	99,491	113,527	-	63,165	294,550	360	544,388
31. Aug.	125,805	120,386	18,360	98,653	118,095	-	63,807	298,915	149	545,255
30. Sep.	128,265	122,843	18,270	96,751	123,291	-	64,843	303,154	119	554,381
31. Oct.	126,764	121,576	18,561	98,687	126,158	-	65,936	309,342	87	557,768
30. Nov.	127,880	125,909	18,454	101,341	131,842	-	65,862	317,499	99	571,388

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

Liabilities							
Foreign currency liabilities							Total
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	
		Short-term	Long-term				
11	12	13	14	15=13+14	16	17=11+12+15+16	18=10+17
				Total			
7,376	30,031	2,611	15,202	17,812	7,962	63,181	129,093
25,784	36,296	28,594	25,829	54,423	11,704	128,207	287,955
40,068	39,989	63,870	47,872	111,742	18,512	210,311	478,224
49,912	55,231	87,428	41,054	128,482	11,831	245,455	684,927
64,145	85,335	111,633	53,333	164,966	10,977	325,422	873,982
68,188	115,019	149,559	33,437	182,996	68,833	435,035	1,117,251
65,975	117,202	167,933	34,679	202,612	71,734	457,522	1,375,773
66,048	126,572	181,786	39,443	221,228	59,499	473,348	1,640,223
66,048	126,572	181,786	39,443	221,228	59,499	473,348	1,640,223
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
73,863	140,067	179,847	40,408	220,254	75,998	510,182	1,731,429
75,297	142,919	186,395	40,694	227,088	65,326	510,630	1,740,418
76,220	143,549	192,363	41,385	233,749	67,014	520,532	1,757,466
88,609	142,215	195,884	42,231	238,114	65,393	534,331	1,792,990
91,192	143,555	195,944	43,061	239,005	65,610	539,362	1,795,712
95,888	141,428	201,384	44,600	245,984	66,654	549,953	1,827,836
				Enterprises and non-profit institutions			
1,051	-	0	0	0	7,956	9,007	39,332
3,785	-	247	95	342	11,633	15,759	90,953
4,327	-	3,676	149	3,825	18,512	26,663	154,479
5,739	-	934	249	1,183	11,831	18,753	205,702
4,016	-	505	166	671	10,977	15,664	245,620
5,706	-	347	116	463	18,207	24,377	307,144
5,065	-	541	63	605	18,879	24,549	366,139
4,324	-	957	3	960	14,251	19,535	413,040
4,324	-	957	3	960	14,251	19,535	413,040
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
4,352	-	677	0	677	27,419	32,448	427,276
4,889	-	835	0	835	17,644	23,368	426,626
5,864	-	617	0	617	18,212	24,694	418,246
18,379	-	2,345	7	2,352	17,054	37,785	428,260
20,618	-	2,868	5	2,873	16,913	40,404	437,346
25,607	-	3,588	0	3,588	16,544	45,739	431,630
				Individuals			
6,298	30,031	2,611	12,470	15,081	6	51,416	73,271
21,935	36,296	28,347	21,372	49,719	72	108,022	151,916
35,619	39,989	60,195	42,869	103,064	-	178,673	246,630
44,002	55,231	86,494	39,168	125,662	-	224,895	371,178
59,927	85,335	111,127	52,494	163,622	-	308,884	498,169
62,248	115,019	149,200	32,957	182,158	-	359,424	612,257
60,673	117,202	167,378	34,615	201,994	-	379,869	742,533
61,476	126,572	180,813	39,440	220,252	-	408,301	891,114
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
69,252	140,067	179,163	40,408	219,570	-	428,889	972,300
70,149	142,919	185,552	40,694	226,246	-	439,314	983,702
70,095	143,549	191,739	41,385	233,124	-	446,768	992,023
69,603	142,215	193,533	42,224	235,757	-	447,576	1,001,957
69,802	143,555	193,068	43,056	236,124	-	449,481	1,007,249
69,244	141,428	197,782	44,599	242,381	-	453,054	1,024,441

1.7. Deposit Money Banks Claims on Non-residents

Millions of Tolars	Claims on non-residents														
	Tolar claims					Foreign currency claims									Total
	Tolar claims on banks		Total	Tolar claims on non-monetary sectors	Total	Foreign currency claims on banks				Total	Foreign currency securities	For. curr. loans to non-monetary sector	Other foreign currency claims	Total	
	Deposits	Short-term loans				Currency and deposits	Loans		Total						
							Short-term	Long-term							
Column	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
Code															
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	177,168	25,216	24,220	49,437	226,604	31,520	30,814	32,969	321,908	322,847
1997 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	177,168	25,216	24,220	49,437	226,604	31,520	30,814	32,969	321,908	322,847
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	2,413	163,749	25,091	24,164	49,255	213,004	37,134	35,326	33,752	319,217	321,629
30. Jun.	779	311	1,090	475	1,565	185,912	26,850	24,176	51,027	236,939	36,912	36,957	34,045	344,852	346,417
31. Jul.	1,765	363	2,128	405	2,534	185,485	27,924	23,950	51,874	237,359	34,110	37,503	34,299	343,271	345,805
31. Aug.	7,483	628	8,111	496	8,607	201,775	28,777	24,049	52,826	254,601	34,708	38,215	34,448	361,971	370,578
30. Sep.	9,441	737	10,178	397	10,575	203,777	28,460	24,382	52,842	256,619	35,129	37,653	34,404	363,806	374,381
31. Oct.	5,307	728	6,035	425	6,460	205,297	28,204	24,357	52,561	257,858	34,611	38,309	34,382	365,159	371,620
30. Nov.	3,740	758	4,498	381	4,879	193,754	27,373	24,583	51,956	245,710	34,126	38,960	34,430	353,226	358,105

1.8. Deposit Money Banks Liabilities to Non-residents

Millions of Tolars		Liabilities to non-residents										
		Tolar liabilities			Foreign currency liabilities							
					Foreign currency liabilities to banks							
						Loans						
		Tolar loans and deposits of banks	Tolar liabilities to non-monetary sectors	Total	Deposits	Short-term	Long-term	Total	Total	Foreign currency liabilities to non-monetary sectors	Total	Total
	Column	1	2	3=1+2	4	5	6	7=5+6	8=4+7	9	10=8+9	11=3+10
	Code											
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	27,773	1,573	129,285	130,857	158,631	51,716	210,347	214,973
1997	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	27,773	1,573	129,285	130,857	158,631	51,716	210,347	214,973
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
	30. Jun.	1,566	12,282	13,848	17,048	108	167,304	167,412	184,460	45,705	230,165	244,013
	31. Jul.	1,666	6,822	8,487	14,886	306	176,998	177,304	192,190	45,307	237,496	245,984
	31. Aug.	2,282	6,829	9,111	15,068	303	179,859	180,162	195,231	46,945	242,175	251,287
	30. Sep.	3,614	6,808	10,423	15,216	315	178,538	178,853	194,069	46,330	240,399	250,822
	31. Oct.	3,107	6,438	9,545	14,849	308	180,606	180,914	195,763	47,350	243,113	252,658
	30. Nov.	4,087	6,771	10,858	18,330	338	179,251	179,589	197,919	47,563	245,482	256,340

2.1. Bank of Slovenia Interest Rates

	Discount rate	Lombard rate	Interest rate on banks' reserves	General legal penal rate	Repo	Regular short term loans	Liquidity Loans	
							Overnight	Of last resort
	n	n	n	n	n	n	n	n
Column	1	2	3	4	5	6	7	8
Code								
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
1999	8.00	9.00	1.00	20.68	8.60	10.00	8.42	20.68
1998 Jun.	10.00	11.00	1.00	26.86	11.22	10.00	10.50	26.86
Jul.	10.00	11.00	1.00	26.56	11.05	10.00	10.50	26.56
Aug.	10.00	11.00	1.00	25.30	10.20	10.00	10.50	25.30
Sep.	10.00	11.00	1.00	25.55	9.91	10.00	10.50	25.55
Oct.	10.00	11.00	1.00	24.05	7.87	10.00	10.50	24.05
Nov.	10.00	11.00	1.00	24.26	7.89	10.00	10.50	24.26
Dec.	10.00	11.00	1.00	24.05	8.55	10.00	10.50	24.05
1999 Jan.	8.00	9.00	1.00	20.45	7.93	10.00	10.50	20.45
Feb.	8.00	9.00	1.00	21.12	8.65	10.00	10.50	21.12
Mar.	8.00	9.00	1.00	20.45	7.96	10.00	10.50	20.45
Apr.	8.00	9.00	1.00	19.38	11.59	10.00	9.00	19.38
May	8.00	9.00	1.00	19.21	9.10	10.00	8.00	19.21
Jun.	8.00	9.00	1.00	19.38	8.88	10.00	7.50	19.38
Jul.	8.00	9.00	1.00	19.21	8.72	10.00	7.50	19.21
Aug.	8.00	9.00	1.00	20.45	7.92	10.00	7.50	20.45
Sep.	8.00	9.00	1.00	21.95	7.99	10.00	7.50	21.95
Oct.	8.00	9.00	1.00	21.70	8.00	10.00	7.50	21.70
Nov.	8.00	9.00	1.00	21.95	8.09	10.00	7.50	21.95
Nov.	8.00	9.00	1.00	22.96	8.35	10.00	7.50	22.96

2.2. Interbank Money Market Rates and Indexation Clauses

	Interbank Market			Revaluation Clauses					
				Tolar Indexation Clause TOM		Foreign Exchange Clauses			
						DEM		USD	
	Day	Overnight	Average	monthly	annualized	monthly	annualized	monthly	annualized
	n	n	n						
Column	1	2	3	4	5	6	7	8	9
Code									
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
1999	6.9	6.8	6.9	0.5	6.27	0.4	4.7	1.7	22.1
1998 Jun.	7.3	7.2	7.3	0.7	8.86	0.3	3.5	1.9	25.0
Jul.	6.9	6.9	6.9	0.7	8.56	0.5	6.2	-1.8	-19.0
Aug.	6.1	6.0	6.1	0.6	7.30	0.2	2.1	1.5	18.7
Sep.	6.4	6.3	6.4	0.6	7.55	0.1	1.1	-6.5	-56.1
Oct.	5.5	5.4	5.5	0.5	6.05	0.5	6.0	-0.8	9.2
Nov.	5.7	5.7	5.7	0.5	6.26	0.8	9.8	3.9	60.0
Dec.	5.6	5.6	5.6	0.5	6.05	0.7	8.6	-1.0	-11.7
1999 Jan.	5.6	5.6	5.6	0.5	6.05	0.2	2.3	2.9	40.0
Feb.	6.7	6.7	6.7	0.5	6.72	0.4	5.1	3.7	60.8
Mar.	6.3	6.2	6.3	0.5	6.05	0.5	5.7	3.3	46.6
Apr.	7.9	7.8	7.9	0.4	4.98	0.4	4.6	1.5	19.2
May	8.1	8.1	8.1	0.4	4.81	0.9	11.7	2.0	25.5
Jun.	6.6	6.4	6.6	0.4	4.98	0.9	11.1	2.2	30.5
Jul.	7.3	7.4	7.3	0.4	4.81	0.7	9.1	-2.4	-24.6
Aug.	7.0	6.7	6.9	0.5	6.05	0.4	5.2	2.8	37.6
Sep.	6.8	6.8	6.8	0.6	7.55	-0.1	-1.5	-1.1	-12.8
Oct.	6.7	6.6	6.7	0.6	7.30	-0.1	-0.8	0.9	11.2
Nov.	6.8	6.7	6.8	0.6	7.55	0.1	1.7	3.5	51.4
Dec.	6.8	6.9	6.9	0.7	8.56	0.3	3.1	1.1	14.2

2.3. Interest Rates for Bank of Slovenia Bills

		Tolar Bills								Bills with warrants	Twin Bills			In EUR						In USD					
		Number of days									Tolar part		Forex. part	Number of days						Number of days					
		2	7	12	14	30	60	270						60	90	120	180	270	360	60	90	120	180	270	360
		n	n	n	n	n	n	n		n	r	n	r	r	r	r	r	r	r	r	r	r	r	r	r
	Column	1	2	3	4	5	7	8		9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
	Code																								
1993		24.57	31.75	29.50	34.22	-	-	-		-	…	…	…	6.67	6.79	6.92	-	-	-	…	…	…	-	-	-
1994		20.02	25.96	26.63	28.33	-	…	-		…	6.00	25.96	5.25	5.16	5.28	5.41	…	…	…	4.14	4.47	4.65	…	…	…
1995		5.91	9.24	9.03	10.20	…	12.94	-		11.00	…	…	…	4.23	4.24	4.29	4.33	4.33	4.34	5.63	5.67	5.70	5.76	5.82	5.88
1996		2.50	4.75	5.63	5.63	7.92	13.32	-		8.58	4.08	14.24	2.83	3.11	3.10	3.10	3.09	3.13	3.18	5.30	5.33	5.34	5.36	5.43	5.52
1997		2.50	4.00	5.00	5.00	7.83	12.98	…		9.00	4.08	13.29	2.83	3.17	3.20	3.23	3.27	3.33	3.41	5.55	5.61	5.62	5.68	5.78	5.89
1998		2.23	3.53	4.18	4.35	7.37	10.40	12.36		8.80	2.90	11.70	3.00	3.36	3.40	3.42	3.47	3.52	3.58	5.40	5.40	5.39	5.36	5.36	5.36
1999		1.70	2.70	3.20	3.30	5.23	7.13	9.08		7.13	2.50	8.94	2.31	2.75	2.80	2.83	2.87	2.92	2.98	5.16	5.25	5.30	5.36	5.44	5.54
1997	Aug.	2.50	4.00	5.00	5.00	8.00	14.51	15.88		9.00	4.00	14.23	2.75	3.13	3.16	3.22	3.28	3.31	3.44	5.53	5.59	5.59	5.66	5.72	5.81
	Sep.	2.50	4.00	5.00	5.00	8.00	14.86	16.24		9.00	4.25	14.86	3.00	3.16	3.22	3.31	3.38	3.50	3.59	5.53	5.59	5.63	5.66	5.72	5.81
	Oct.	2.50	4.00	5.00	5.00	8.00	14.50	15.88		9.00	4.25	14.51	3.00	3.41	3.56	3.63	3.75	3.88	4.06	5.53	5.63	5.66	5.75	5.84	6.00
	Nov.	2.50	4.00	5.00	5.00	8.00	14.50	16.24		9.00	4.25	14.86	3.00	3.63	3.66	3.69	3.78	3.88	4.00	5.75	5.75	5.75	5.81	5.84	5.88
	Dec.	2.50	4.00	5.00	5.00	8.00	13.00	15.33		9.00	4.25	14.51	3.00	3.63	3.66	3.69	3.78	3.88	4.00	5.75	5.75	5.75	5.75	5.78	5.84
1998	Jan.	2.40	3.80	4.50	4.70	7.20	12.50	15.33		9.00	4.25	14.51	3.00	3.34	3.38	3.44	3.50	3.56	3.63	5.47	5.47	5.47	5.47	5.47	5.50
	Feb.	2.40	3.80	4.50	4.70	7.00	12.00	15.39		9.00	4.25	15.67	3.00	3.34	3.38	3.41	3.47	3.53	3.63	5.47	5.47	5.47	5.47	5.47	5.50
	Mar.	2.40	3.80	4.50	4.70	7.00	12.00	14.23		9.00	2.75	12.86	3.00	3.34	3.38	3.41	3.44	3.50	3.59	5.50	5.53	5.53	5.53	5.59	5.63
	Apr.	2.40	3.80	4.50	4.70	7.00	12.00	15.98		9.00	2.75	14.59	3.00	3.34	3.53	3.50	3.56	3.66	3.78	5.50	5.53	5.53	5.56	5.59	5.63
	May	2.40	3.80	4.50	4.70	7.00	11.25	14.23		9.00	2.75	12.86	3.00	3.34	3.53	3.50	3.56	3.66	3.78	5.55	5.58	5.60	5.64	5.74	5.78
	Jun.	2.40	3.80	4.50	4.70	9.00	11.00	12.13		9.00	2.75	11.85	3.00	3.39	3.41	3.45	3.53	3.66	3.75	5.50	5.53	5.56	5.58	5.63	5.66
	Jul.	2.40	3.80	4.50	4.70	9.00	11.00	11.82		9.00	2.75	11.55	3.00	3.39	3.41	3.45	3.53	3.66	3.75	5.50	5.53	5.56	5.58	5.63	5.66
	Aug.	2.40	3.80	4.50	4.70	8.00	10.00	10.52		9.00	2.50	9.98	3.00	3.35	3.36	3.39	3.49	3.53	3.60	5.53	5.53	5.55	5.56	5.58	5.61
	Sep.	2.40	3.80	4.50	4.70	8.00	9.70	10.78	(10.78)	9.00	2.50	10.24	3.00	3.31	3.31	3.35	3.38	3.38	3.41	5.39	5.35	5.35	5.28	5.16	5.11
	Oct.	1.70	2.70	3.20	3.30	6.40	7.80	9.33	(9.23)	9.00	2.50	8.70	3.00	3.38	3.38	3.42	3.47	3.49	3.49	5.05	5.05	4.94	4.80	4.64	4.58
	Nov.	1.70	2.70	3.20	3.30	6.40	7.80	9.50	(9.45)	9.00	2.50	8.92	3.00	3.53	3.53	3.53	3.50	3.45	3.42	5.17	5.13	5.06	4.94	4.88	4.89
	Dec.	1.70	2.70	3.20	3.30	6.40	7.80	9.50	(9.23)	7.00	2.50	8.70	3.00	3.27	3.24	3.20	3.16	3.13	3.13	5.14	5.10	5.03	4.92	4.88	4.83
1999	Jan.	1.70	2.70	3.20	3.30	6.40	7.80	9.50		7.00	2.50	8.70	3.00	2.92	2.90	2.89	2.86	2.84	2.84	4.81	4.81	4.81	4.81	4.81	4.85
	Feb.	1.70	2.70	3.20	3.30	6.40	7.80	9.50		7.00	2.50	9.39	3.00	2.92	2.90	2.89	2.86	2.84	2.84	4.82	4.85	4.85	4.89	4.94	5.03
	Mar.	1.70	2.70	3.20	3.30	4.50	7.00	9.00		7.00	2.50	8.70	3.00	2.89	2.89	2.88	2.87	2.86	2.88	4.81	4.85	4.86	4.91	5.00	5.16
	Apr.	1.70	2.70	3.20	3.30	4.50	7.00	9.00		7.00	2.50	7.60	2.75	2.46	2.47	2.47	2.48	2.54	2.55	4.81	4.85	4.85	4.89	4.99	5.05
	May	1.70	2.70	3.20	3.30	4.50	7.00	9.00		7.00	2.50	7.43	2.00	2.42	2.43	2.43	2.45	2.51	2.53	4.84	4.90	4.94	5.02	5.21	5.34
	Jun.	1.70	2.70	3.20	3.30	4.50	7.00	9.00		7.00	2.50	7.60	2.00	2.47	2.48	2.49	2.52	2.63	2.68	4.96	5.02	5.08	5.21	5.40	5.53
	Jul.	1.70	2.70	3.20	3.30	4.50	7.00	9.00		7.00	2.50	7.43	2.00	2.51	2.54	2.56	2.78	2.82	2.91	5.08	5.16	5.21	5.45	5.52	5.62
	Aug.	1.70	2.70	3.20	3.30	5.50	7.00	9.00		7.00	2.50	8.70	2.00	2.51	2.54	2.56	2.78	2.82	2.91	5.22	5.29	5.35	5.72	5.78	5.94
	Sep.	1.70	2.70	3.20	3.30	5.50	7.00	9.00		7.00	2.50	10.24	2.00	2.50	2.54	2.89	2.92	2.99	3.10	5.28	5.35	5.79	5.74	5.77	5.86
	Oct.	1.70	2.70	3.20	3.30	5.50	7.00	9.00		7.00	2.50	9.98	2.00	2.77	3.27	3.30	3.27	3.48	3.60	5.36	6.02	5.95	5.93	5.97	6.06
	Nov.	1.70	2.70	3.20	3.30	5.50	7.00	9.00		7.00	2.50	10.24	2.00	3.31	3.30	3.31	3.31	3.37	3.43	5.96	5.91	5.89	5.85	5.89	5.93
	Dec.	1.70	2.70	3.20	3.30	5.50	7.00	9.00		8.50	2.50	11.27	2.00	3.31	3.30	3.31	3.31	3.37	3.43	6.02	5.97	5.96	5.94	6.04	6.16

2.4.1 Average Commercial Banks Interest Rates (Tolar Indexation Clause)

		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
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
	Code																												
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
1999		5.7	1.8	12.4	4.1	0.2	10.7	7.4	1.6	14.2	5.8	1.0	12.5	1.0	0.0	3.9	0.3	0.9	0.1	7.2	1.8	0.2	8.2	2.4	0.2	8.9	4.0	1.0	10.6
1997	Aug.	9.9	2.7	20.8	8.3	1.7	19.0	11.1	2.4	22.1	9.4	2.1	20.2	1.0	0.0	8.2	1.4	3.7	0.2	13.9	4.1	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7
	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	1.5	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
	Jul.	6.0	2.1	11.1	4.1	0.2	9.1	7.8	2.1	13.0	5.7	1.0	10.8	1.0	0.0	3.7	0.3	0.9	0.1	5.8	1.9	0.1	6.8	2.4	0.1	7.3	4.2	1.4	9.2
	Aug.	6.0	2.1	12.4	4.1	0.2	10.4	7.9	2.1	14.5	5.7	1.1	12.1	1.0	0.0	3.7	0.3	0.9	0.1	7.0	1.9	0.1	8.0	2.6	0.2	8.8	4.3	1.2	10.7
	Sep.	6.1	2.1	14.1	4.1	0.3	12.0	8.0	2.1	16.1	5.6	1.1	13.6	1.0	0.0	3.7	0.3	0.9	0.1	8.5	1.9	0.1	9.6	2.6	0.2	10.3	4.4	1.3	12.3
	Oct.	6.1	2.1	13.9	4.1	0.3	11.7	8.0	2.1	15.9	5.7	1.0	13.4	1.0	0.0	3.7	0.3	0.9	0.1	8.3	1.9	0.1	9.3	2.6	0.2	10.1	4.4	1.2	12.0
	Nov.	6.1	2.2	14.1	4.1	0.2	12.0	8.0	2.1	16.1	5.7	1.0	13.7	1.0	0.0	3.7	0.3	0.9	0.1	8.5	1.9	0.1	9.6	2.6	0.2	10.3	4.4	1.2	12.3
	Dec.	6.1	2.2	15.2	4.1	0.2	13.1	8.0	2.1	17.2	5.7	1.0	14.8	1.0	0.0	3.7	0.3	0.9	0.1	9.6	1.9	0.1	10.6	2.6	0.2	11.4	4.4	1.2	13.4

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

		Lending						Deposits																		
		Short term working capital loans			Long term loans for capital assets			Foreign exchange deposits (DEM)				Time deposits														
								Demand		Time		Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year		
		r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	r(D)	Spread	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n
	Column	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
	Code																									
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
1999		7.3	1.8	12.4	8.6	1.5	13.8	1.1	0.3	2.4	0.5	0.1	0.0	4.9	0.9	0.1	5.8	1.9	0.1	6.7	2.4	0.2	7.3	4.0	0.9	9.0
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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	Jun.	6.7	1.3	18.5	7.2	0.4	19.1	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
	Jul.	7.2	2.0	17.0	8.5	1.9	18.4	1.1	0.3	2.4	0.4	0.1	0.0	9.3	1.0	0.0	10.2	1.9	0.1	11.2	2.4	0.1	11.8	4.2	1.3	13.7
	Aug.	7.3	1.9	12.9	8.8	1.8	14.4	1.1	0.3	2.5	0.4	0.1	0.0	5.3	1.0	0.0	6.2	1.9	0.1	7.2	2.6	0.1	8.0	4.3	1.2	9.8
	Sep.	7.4	2.0	5.7	8.7	1.9	7.1	0.8	0.2	2.2	0.8	0.1	0.0	-1.4	0.9	0.0	-0.6	1.9	0.1	0.4	2.6	0.1	1.1	4.4	1.2	2.8
	Oct.	7.4	2.1	6.5	8.8	1.8	7.9	0.7	0.1	2.2	0.9	0.1	0.0	-0.7	0.9	0.0	0.1	1.9	0.1	1.1	2.6	0.1	1.8	4.4	1.2	3.6
	Nov.	7.4	2.1	9.3	8.7	1.7	10.6	0.8	0.1	2.5	1.0	0.1	0.0	1.8	0.9	0.0	2.7	1.9	0.1	3.7	2.6	0.1	4.4	4.4	1.2	6.2
	Dec.	7.4	2.1	10.8	8.7	1.7	12.1	0.8	0.2	2.5	1.0	0.1	0.0	3.2	1.1	-0.2	4.3	1.9	0.1	5.1	2.6	0.1	5.8	4.4	1.2	7.7

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

		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	n	r	n	r	n
	Column	1	2	3	4	5	6	7	8	9	10
	Code										
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
	II	5.1	9.9	6.4	11.6	1.0	4.1	2.0	6.9	4.9	9.9
	III	5.0	11.1	6.1	12.5	1.0	4.0	1.9	8.1	4.7	11.3

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

		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
	Column	1	2	3	4	5	6	7	8
	Code								
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
	II	6.1	16.3	7.0	16.5	1.4	11.5	5.3	15.1
	III	5.3	9.9	6.5	10.7	1.6	7.5	5.0	9.2

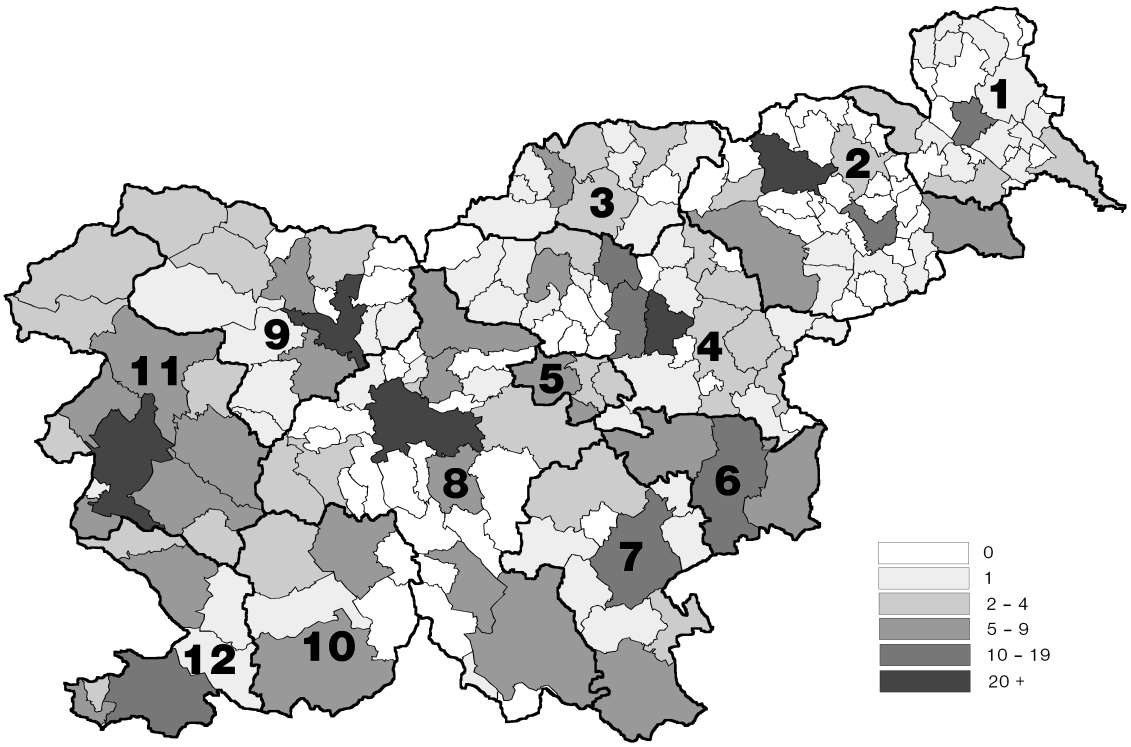
2.6. Government Security Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency of the issue	Indexation of the principal	Currency of the payments	Number of issued securities						
								100	500	1,000	10,000	100,000	50 mln	100 mln
Treasury Bills - 3 months														
17. issue	28.09.1999	30.12.1999	9.32%	3,000,100,000	SIT	-	SIT	-	-	-	-	30,001	-	-
18. issue	26.10.1999	27.01.2000	9.05%	3,000,100,000	SIT	-	SIT	-	-	-	-	30,001	-	-
19. issue	23.11.1999	24.02.2000	8.71%	3,001,800,000	SIT	-	SIT	-	-	-	-	30,018	-	-
20. issue	28.12.1999	30.03.2000	9.69%	3,000,100,000	SIT	-	SIT	-	-	-	-	30,001	-	-
Treasury Bills - 6 months														
1. issue	26.10.1999	28.04.2000	9.71%	2,000,100,000	SIT	-	SIT	-	-	-	-	20,001	-	-
2. issue	28.12.1999	29.06.2000	9.50%	2,000,100,000	SIT	-	SIT	-	-	-	-	20,001	-	-
Long term government securities														
RS02	01.10.1990	01.12.2000	9,50%	220,000,000	DEM	-	SIT	-	-	10,000	21,000	-	-	-
RS04	04.04.1997	30.06.2022	8,00%	267,656,000	DEM	-	SIT	-	-	267,656	-	-	-	-
RS06	29.05.1997	15.02.2015	3,00%	44,386,200,000	SIT	90%DPC	SIT	-	-	-	-	443,862	-	-
RS08	30.06.1993	31.05.2003	5.00%	96,533,000	DEM	-	SITandDEM	25,330	8,000	60,000	3,000	-	-	-
RS09	23.07.1997	23.07.2000	TOM + 6,00%	25,551,000,000	SIT	-	SIT	-	-	-	-	255,510	-	-
RS10	15.10.1997	31.05.2007	4,50%	52,189,610,000	SIT	TOM	SIT	-	-	-	5,218,961	-	-	-
RS11	01.01.1993	15.01.2000	7,00%	28,000,000	EUR	-	SIT	-	-	1,500	2,650	-	-	-
RS12	29.05.1998	29.05.2002	TOM + 4,50%	9,632,810,000	SIT	-	SIT	-	-	-	963,281	-	-	-
RS13	29.06.1998	29.06.2008	5.55%	106,701,000	DEM	-	SIT	-	-	106,701	-	-	-	-
RS14	01.06.1999	01.06.2003	TOM + 4,00%	6,304,000,000	SIT	-	SIT	-	-	-	630,400	-	-	-
PROMISSORY NOTE ZZZS	27.05.1997	22.03.2002	TOM + 4,00%	5,122,572,476	SIT	-	SIT	-	-	-	-	-	-	-
RS15 - serie C	16.11.1995	15.10.2000	4,75%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie D	16.11.1995	15.10.2001	5,00%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie E	16.11.1995	15.10.2002	5,10%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie F	16.11.1995	15.07.2003	5,20%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie G	16.11.1995	15.10.2004	5,35%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie H	16.11.1995	15.10.2005	5,55%	8,866,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie I	16.11.1995	15.10.2006	5,70%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie J	16.11.1995	15.10.2007	5,90%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie K	16.11.1995	15.10.2008	6,10%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie L	16.11.1995	15.07.2009	6,25%	8,981,300,000	SIT	TOM	SIT	-	-	-	-	89,813	-	-
RS15 - serie M	16.11.1995	15.10.2010	6,50%	13,880,200,000	SIT	TOM	SIT	-	-	-	-	138,802	-	-
RS15 - serie N	16.11.1995	15.07.2005	5,55%	4,000,000,000	SIT	TOM or D	SIT	-	-	-	-	-	80	-
RS15 - serie O	16.11.1995	15.07.2006	5,70%	4,000,000,000	SIT	TOM or D	SIT	-	-	-	-	-	-	40
RS15 - serie P	16.11.1995	15.07.2007	5,90%	4,000,000,000	SIT	TOM or D	SIT	-	-	-	-	-	80	-
RS15 - serie R	16.11.1995	15.07.2008	6,10%	4,000,000,000	SIT	TOM or D	SIT	-	-	-	-	-	-	40
RS15 - serie S	16.11.1995	15.07.2009	6,25%	4,000,000,000	SIT	TOM or D	SIT	-	-	-	-	-	80	-
RS15 - serie T	16.11.1995	15.07.2010	6,50%	4,000,000,000	SIT	TOM or D	SIT	-	-	-	-	-	-	40
Eurobonds														
EUROBOND - USD	06.08.1996	06.08.2001	7.00%	325,000,000	USD	-	USD	-	-	325,000	-	-	-	-
EUROBOND - DEM	16.06.1997	16.06.2004	5.75%	400,000,000	DEM	-	DEM	-	-	400,000	-	-	-	-
EUROBOND - EUR	27.05.1998	27.05.2005	5.375%	500,000,000	EUR	-	EUR	-	-	...	-	-	-	-
EUROBOND - EUR	18.03.1999	18.03.2009	4.875%	400,000,000	EUR	-	EUR	-	-	400,000	-	-	-	-
NFA USD - 2	11.06.1996	27.12.2006	USD-LIBOR + 13/16%	219,895,000	USD	-	USD	-	-	219,895	-	-	-	-
NFA DEM - 2	11.06.1996	27.12.2006	DEM-LIBOR + 13/16%	93,814,000	DEM	-	DEM	-	-	93,814	-	-	-	-

2.7. Network of Commercial Banks

No.	Region[2]	Commercial banks (Head offices)[1]					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	Spodnjeposavska	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[2]	Network[3] (31.12.1998)			Total	Number of employees (31.12.1998)			Total	Memo item: population[4] (31.12.1998)	ATMs (30.09.1999)	EFT POS (30.09.1999)
		H.office	Branch	Agency		H.office	Branch	Agency				
1	Pomurska	1	28	4	33	134	253	18	405	134,898	42	561
2	Podravska	4	40	35	79	634	595	144	1,373	311,515	109	2,031
3	Koroška	1	9	11	21	137	89	44	270	72,630	21	363
4	Savinjska	2	38	38	78	397	546	103	1,046	251,952	94	1,673
5	Zasavska	1	2	7	10	121	43	25	189	48,865	9	166
6	Spodnjeposavska	0	9	14	23	0	100	82	182	69,839	18	486
7	Dolenjska	1	13	23	37	187	173	80	440	105,997	51	627
8	Osrednjeslovenska	13	100	83	196	3,052	687	804	4,543	515,210	224	4,116
9	Gorenjska	1	13	37	51	168	223	202	593	195,211	47	1,190
10	Notranjsko-kraška	0	5	10	15	0	75	37	112	50,140	15	398
11	Goriška	1	21	48	70	74	379	112	565	119,659	67	803
12	Obalno-kraška	1	14	22	37	280	291	97	668	102,418	35	1,643
	Total	26	292	332	650	5,184	3,454	1,748	10,386	1,978,334	732	14,057



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

2.8. Modern Payment Instruments

2.8.1. Payment Cards

	Number of cards in circulation - cards issued in Slovenia							
	Credit cards[1]							Debit cards[2]
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	
Column	1	2	3	4	5	6	7=1+2,3+4,5+6	8
Code								
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 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
30.jun.	390,163	247,793	450,295	187,661	552,667	85,289	637,956	879,852
30.sep.	401,153	254,770	456,156	199,767	554,124	101,799	655,923	911,959

In thousands	Volume of transactions in Slovenia								
	Cards issued in Slovenia								Cards issued abroad[3]
	Credit cards[1]							Debit cards[2]	
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total		
Column	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9
Code									
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 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
II	7,356	3,928	8,356	2,928	9,815	1,470	11,284	1,182	666
III	7,128	4,061	8,516	2,673	9,875	1,314	11,189	1,477	963

Millions of Tolars	Value of transactions in Slovenia								
	Cards issued in Slovenia								Cards issued abroad[3]
	Credit cards[1]							Debit cards[2]	
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total		
Column	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9
Code									
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 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
II	32,242	23,739	40,804	15,177	45,485	10,495	55,980	6,631	10,103
III	32,558	24,750	43,196	14,112	47,254	10,054	57,308	8,387	13,420

2.8.2. Other Modern Payment Instruments[1]

		ATMs			EFTPOS terminals			Cheques		
		Number of ATMs[2]	Volume of transactions at ATMs in thousands	Value of transactions at ATMs in millions of Tolars	Number of EFT/POS	Volume of transactions by EFT/POS in thousands[3]	Value of transactions by EFT/POS in millions of Tolars[3]	Number of issued cheque cards in thousands	Number of encashed cheques in thousands	Value of transactions in millions of Tolars
Column		1	2	3	4	5	6	7	8	9
Code										
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
	II	672	8,769	74,856	13,079	8,356	48,899	1,309	5,943	65,017
	III	722	8,707	79,510	14,057	10,652	60,549	1,344	5,554	60,639

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

		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	%
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13
	Code													
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
1999		265,631	164,842	62.1	100,789	37.9	168,383	63.4	55,503.4	20.9	35,298	13.3	6,446	2.4
1995	Feb.	9,058	4,614	50.9	4,444	49.1	3,194	35.3	-	-	1,619	17.9	4,245	46.9
	Mar.	9,604	2,966	30.9	6,638	69.1	1,231	12.8	-	-	1,953	20.3	6,419	66.8
	Apr.	6,548	2,731	41.7	3,817	58.3	1,067	16.3	-	-	1,760	26.9	3,722	56.8
	May	5,650	3,625	64.2	2,026	35.8	2,362	41.8	-	-	1,405	24.9	1,883	33.3
	Jun.	6,597	4,702	71.3	1,895	28.7	2,752	41.7	-	-	2,647	40.1	1,197	18.1
	Jul.	2,542	1,850	72.8	692	27.2	1,209	47.6	-	-	948	37.3	385	15.2
	Aug.	5,843	4,512	77.2	1,331	22.8	4,462	76.4	-	-	1,067	18.3	314	5.4
	Sep.	5,100	4,048	79.4	1,052	20.6	2,689	52.7	-	-	1,755	34.4	655	12.8
	Oct.	8,735	8,017	91.8	718	8.2	6,736	77.1	-	-	1,664	19.1	335	3.8
	Nov.	11,415	10,417	91.3	998	8.7	7,792	68.3	-	-	3,569	31.3	55	0.5
	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
	Feb.	8,130	7,047	86.7	1,082	13.3	5,341	65.7	-	-	1,947	24.0	842	10.4
	Mar.	14,379	11,103	77.2	3,275	22.8	11,076	77.0	-	-	1,521	10.6	1,782	12.4
	Apr.	7,406	4,038	54.5	3,368	45.5	4,776	64.5	-	-	837	11.3	1,793	24.2
	May	4,051	2,724	67.2	1,327	32.8	3,222	79.5	-	-	458	11.3	371	9.2
	Jun.	5,477	3,333	60.9	2,143	39.1	4,387	80.1	-	-	906	16.5	184	3.4
	Jul.	3,401	1,849	54.4	1,552	45.6	1,895	55.7	-	-	895	26.3	612	18.0
	Aug.	3,320	2,190	66.0	1,130	34.0	2,140	64.4	-	-	735	22.1	446	13.4
	Sep.	5,400	4,096	75.8	1,305	24.2	4,597	85.1	-	-	639	11.8	164	3.0
	Oct.	14,546	11,078	76.2	3,468	23.8	13,579	93.4	-	-	756	5.2	210	1.4
	Nov.	7,125	5,509	77.3	1,616	22.7	5,928	83.2	-	-	1,089	15.3	109	1.5
	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
	Feb.	14,782	8,180	55.3	6,603	44.7	13,701	92.7	-	-	981	6.6	100	0.7
	Mar.	4,014	2,109	52.5	1,906	47.5	3,098	77.2	-	-	742	18.5	174	4.3
	Apr.	4,734	2,623	55.4	2,110	44.6	2,680	56.6	-	-	1,379	29.1	674	14.2
	May	4,273	2,579	60.4	1,694	39.6	2,857	66.9	-	-	939	22.0	477	11.2
	Jun.	4,510	2,242	49.7	2,268	50.3	2,863	63.5	-	-	1,119	24.8	528	11.7
	Jul.	16,803	8,979	53.4	7,824	46.6	16,121	95.9	-	-	433	2.6	249	1.5
	Aug.	8,339	4,579	54.9	3,761	45.1	7,558	90.6	-	-	574	6.9	207	2.5
	Sep.	7,788	4,619	59.3	3,169	40.7	6,903	88.6	-	-	782	10.0	103	1.3
	Oct.	7,443	3,900	52.4	3,542	47.6	6,118	82.2	-	-	566	7.6	758	10.2
	Nov.	5,706	4,439	77.8	1,267	22.2	5,244	91.9	-	-	409	7.2	53	0.9
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	Jul.	9,993	5,979	59.8	4,014	40.2	6,748	67.5	1,524.1	15.3	1,571	15.7	149	1.5
	Aug.	17,816	8,522	47.8	9,294	52.2	8,403	47.2	6,886.4	38.7	1,935	10.9	591	3.3
	Sep.	23,546	12,504	53.1	11,042	46.9	12,753	54.2	6,511.9	27.7	4,184	17.8	97	0.4
	Oct.	27,707	16,080	58.0	11,627	42.0	12,872	46.5	8,845.8	31.9	5,937	21.4	52	0.2
	Nov.	21,428	11,197	52.3	10,231	47.7	12,477	58.2	5,235.5	24.4	2,515	11.7	1,201	5.6
	Dec.	44,278	26,728	60.4	17,550	39.6	29,871	67.5	9,265.5	20.9	4,259	9.6	883	2.0

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	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
1999		919,692	0.282	635,850	0.259	283,842	0.332	566,462	0.297	132,468	0.419	220,763	0.160
1995	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
	Jul.	858,194	0.011	628,782	0.010	229,412	0.017	526,128	0.013	114,326	0.013	217,740	0.007
	Aug.	885,742	0.019	660,561	0.013	225,182	0.039	566,357	0.015	102,066	0.067	217,320	0.009
	Sep.	893,925	0.026	646,792	0.019	247,133	0.044	566,064	0.023	118,911	0.055	208,950	0.020
	Oct.	923,877	0.030	639,306	0.025	284,571	0.041	578,791	0.022	129,480	0.068	215,606	0.028
	Nov.	899,672	0.022	633,297	0.018	266,375	0.034	555,842	0.022	127,673	0.041	216,157	0.012
	Dec.	919,692	0.047	635,850	0.042	283,842	0.059	566,461	0.053	132,468	0.070	220,763	0.019

Source: The Ljubljana Stock Exchange and computations in BS.

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

		Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)				
		SBI	dT	d%	min	max	BIO	dT	d%	min	max
	Column	1	2	3	4	5	6	7	8	9	10
	Code										
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
1999		1,806.3	100.5	5.9	1,679.5	1,981.9	108.5	0.3	0.3	104.5	110.5
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
	Jul.	1,779.5	80.2	4.7	1,691.3	1,779.5	106.8	0.0	0.0	106.2	106.9
	Aug.	1,922.3	142.8	8.0	1,764.1	1,922.3	106.2	-0.6	-0.6	104.5	106.8
	Sep.	1,905.2	-17.1	-0.9	1,902.9	1,974.1	107.0	0.9	0.8	106.4	107.3
	Oct.	1,845.0	-60.2	-3.2	1,835.6	1,903.2	107.0	-0.1	-0.1	106.6	107.1
	Nov.	1,817.7	-27.3	-1.5	1,816.5	1,860.3	107.1	0.2	0.1	106.5	107.7
	Dec.	1,806.3	-11.4	-0.6	1,779.0	1,820.1	108.5	1.4	1.3	106.8	109.5

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
1999		193.6253	14.0713	29.5180	98.9990	9.9999	294.0493	120.9907	181.7704	1.6053	25.6099
1998	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
	Jul.	195.3438	14.1962	29.7800	99.8777	10.0887	297.2281	121.7730	188.9637	1.5792	25.7582
	Aug.	196.6135	14.2885	29.9735	100.5269	10.1542	297.6764	122.8551	185.2260	1.6328	25.9440
	Sep.	196.8080	14.3026	30.0032	100.6263	10.1643	304.0678	122.8925	187.4798	1.7479	25.9123
	Oct.	196.5475	14.2837	29.9635	100.4931	10.1508	304.2538	123.2689	183.5485	1.7318	25.7966
	Nov.	196.6432	14.2906	29.9781	100.5421	10.1558	308.6445	122.5108	190.1652	1.8128	25.7628
	Dec.	197.0037	14.3168	30.0330	100.7264	10.1744	314.2240	123.0308	194.8101	1.9004	25.7317

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
1999	31. Dec.	197.3215	14.3399	30.0815	100.8889	10.1908	318.1579	122.9647	196.7705	1.9249	25.7617
1998	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
	31. Jul.	196.0575	14.2481	29.8888	100.2426	10.1255	297.0118	122.6893	183.4199	1.5915	25.8924
	31. Aug.	196.9079	14.3099	30.0184	100.6774	10.1694	299.2976	122.9291	188.4647	1.6953	25.9222
	30. Sep.	196.6613	14.2919	29.9808	100.5513	10.1567	306.6604	122.9210	186.3558	1.7387	25.8052
	31. Oct.	196.5308	14.2825	29.9609	100.4846	10.1500	307.3675	122.5866	188.0498	1.7915	25.7799
	30. Nov.	196.8087	14.3026	30.0033	100.6267	10.1643	312.0480	122.8289	194.5711	1.9072	25.7024
	31. Dec.	197.3215	14.3399	30.0815	100.8889	10.1908	318.1579	122.9647	196.7705	1.9249	25.7617

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										
Oct.	1	196.6496	14.2911	29.9790	100.5453	10.1561	303.6590	123.1600	184.4224	1.7461	25.8250
	2	196.6328	14.2899	29.9765	100.5368	10.1552	302.5120	123.0185	183.2210	1.7352	25.8180
	5	196.6013	14.2876	29.9717	100.5206	10.1536	303.6314	123.5787	183.2600	1.7326	25.7875
	6	196.5880	14.2866	29.9696	100.5138	10.1529	304.3629	123.4074	184.1229	1.7282	25.8362
	7	196.5842	14.2863	29.9691	100.5119	10.1527	302.5303	123.6301	182.7500	1.7025	25.8310
	8	196.5828	14.2862	29.9689	100.5112	10.1527	303.6028	123.4119	183.7394	1.7073	25.7996
	9	196.5707	14.2853	29.9670	100.5050	10.1520	305.3288	123.2186	184.7295	1.7163	25.7848
	12	196.5397	14.2831	29.9623	100.4892	10.1504	306.1366	123.2224	184.9611	1.7330	25.7551
	13	196.5306	14.2824	29.9609	100.4845	10.1500	304.8404	123.2399	184.5358	1.7354	25.7735
	14	196.5336	14.2827	29.9614	100.4860	10.1501	301.9413	123.5051	182.5503	1.6953	25.7881
	15	196.5359	14.2828	29.9617	100.4872	10.1502	302.3629	123.5453	182.7731	1.7090	25.8148
	16	196.5287	14.2823	29.9606	100.4835	10.1499	301.5631	123.7586	180.9990	1.7122	25.7898
	19	196.5038	14.2805	29.9568	100.4708	10.1486	302.0812	123.7040	181.0761	1.7224	25.7761
	20	196.4992	14.2802	29.9561	100.4684	10.1483	303.5205	123.6311	181.6242	1.7192	25.8107
	21	196.5063	14.2807	29.9572	100.4721	10.1487	304.3306	123.4724	182.4232	1.7164	25.7825
	22	196.5122	14.2811	29.9581	100.4751	10.1490	305.1432	123.3831	182.4287	1.7170	25.8239
	23	196.5093	14.2809	29.9576	100.4736	10.1489	305.5182	123.0799	182.4599	1.7309	25.8167
	26	196.5039	14.2805	29.9568	100.4708	10.1486	305.6048	122.9302	184.0441	1.7439	25.8025
	27	196.5100	14.2809	29.9578	100.4740	10.1489	306.2812	122.9263	184.6898	1.7643	25.8070
	28	196.5161	14.2814	29.9587	100.4771	10.1492	306.7688	122.8610	185.2877	1.7836	25.7341
	29	196.5243	14.2820	29.9599	100.4813	10.1496	306.5902	122.6437	186.7037	1.7908	25.7652
	30	196.5308	14.2825	29.9609	100.4846	10.1500	307.3675	122.5866	188.0498	1.7915	25.7799
Nov.	3	196.5400	14.2831	29.9623	100.4893	10.1504	307.7670	122.5235	187.0384	1.7853	25.7839
	4	196.5467	14.2836	29.9634	100.4927	10.1508	308.6959	122.2077	187.1695	1.7989	25.7520
	5	196.5535	14.2841	29.9644	100.4962	10.1511	307.8363	122.1664	187.1582	1.7838	25.6963
	6	196.5591	14.2845	29.9652	100.4991	10.1514	307.6042	121.8291	189.0355	1.7936	25.7617
	9	196.5757	14.2857	29.9678	100.5076	10.1523	306.4791	122.1346	188.8335	1.7796	25.7737
	10	196.5849	14.2864	29.9692	100.5123	10.1528	306.3024	122.1555	188.7698	1.7951	25.8246
	11	196.5936	14.2870	29.9705	100.5167	10.1532	306.3637	122.2597	188.9778	1.7985	25.7960
	12	196.6023	14.2876	29.9718	100.5212	10.1537	306.5684	122.2347	188.9317	1.7996	25.7724
	13	196.6126	14.2884	29.9734	100.5264	10.1542	307.1592	122.3324	189.7439	1.8101	25.7613
	16	196.6356	14.2901	29.9769	100.5382	10.1554	308.4480	122.4305	190.6123	1.8170	25.7565
	17	196.6480	14.2910	29.9788	100.5445	10.1560	308.7580	122.5985	190.2370	1.7998	25.7534
	18	196.6564	14.2916	29.9801	100.5488	10.1565	307.4197	122.7798	189.1836	1.7966	25.7592
	19	196.6645	14.2922	29.9813	100.5530	10.1569	307.1923	122.7465	189.2461	1.7898	25.7381
	20	196.6769	14.2931	29.9832	100.5593	10.1575	308.8519	122.6701	190.8743	1.8006	25.7842
	23	196.7062	14.2952	29.9877	100.5743	10.1590	309.0435	122.7266	190.6437	1.8126	25.7580
	24	196.7282	14.2968	29.9910	100.5855	10.1602	309.6619	122.9090	190.6281	1.8212	25.7859
	25	196.7366	14.2974	29.9923	100.5898	10.1606	311.0460	123.0142	192.2758	1.8381	25.7270
	26	196.7448	14.2980	29.9936	100.5940	10.1610	311.9467	122.9732	193.0195	1.8524	25.7247
	27	196.7633	14.2993	29.9964	100.6035	10.1620	312.9685	122.9156	194.7380	1.8723	25.7857
	30	196.8087	14.3026	30.0033	100.6267	10.1643	312.0480	122.8289	194.5711	1.9072	25.7024
Dec.	1	196.8211	14.3035	30.0052	100.6330	10.1650	311.9688	122.8826	195.6861	1.9139	25.7575
	2	196.8253	14.3039	30.0058	100.6352	10.1652	311.9754	122.9774	194.9731	1.9065	25.7275
	3	196.8255	14.3039	30.0059	100.6353	10.1652	312.5206	123.0313	195.5933	1.9113	25.7083
	4	196.8412	14.3050	30.0082	100.6433	10.1660	314.2420	123.1181	196.3307	1.9191	25.6665
	7	196.8744	14.3074	30.0133	100.6603	10.1677	312.0038	123.2622	194.0032	1.8974	25.7956
	8	196.8907	14.3086	30.0158	100.6686	10.1686	312.7732	123.0721	192.5017	1.8714	25.8126
	9	196.8967	14.3090	30.0167	100.6717	10.1689	312.4848	122.9682	192.4511	1.8765	25.7163
	10	196.9034	14.3095	30.0177	100.6751	10.1692	313.3907	123.1185	193.1751	1.8774	25.7963
	11	196.9166	14.3105	30.0197	100.6819	10.1699	315.1170	123.1730	194.0447	1.8963	25.7206
	14	196.9479	14.3128	30.0245	100.6979	10.1715	315.5711	122.9618	194.3629	1.8957	25.7492
	15	196.9676	14.3142	30.0275	100.7079	10.1725	317.3314	122.9741	195.9487	1.8948	25.7071
	16	196.9799	14.3151	30.0294	100.7142	10.1732	315.4202	123.1047	196.5279	1.8984	25.7228
	17	196.9943	14.3161	30.0316	100.7216	10.1739	313.8851	123.0522	193.9875	1.8860	25.7096
	18	197.0177	14.3178	30.0352	100.7336	10.1751	311.9837	122.8979	193.6102	1.8781	25.7405
	21	197.0535	14.3204	30.0406	100.7519	10.1770	314.3802	123.1123	195.6449	1.9013	25.7472
	22	197.0830	14.3226	30.0451	100.7669	10.1785	313.8764	123.2154	195.3057	1.9127	25.7127
	23	197.1038	14.3241	30.0483	100.7776	10.1796	315.2652	123.2746	195.5589	1.9247	25.6900
	24	197.1289	14.3259	30.0521	100.7904	10.1809	314.5005	123.1286	195.2738	1.9219	25.7416
	25	197.1612	14.3283	30.0570	100.8069	10.1825	314.9037	122.7043	194.0945	1.8903	25.6730
	28	197.2151	14.3322	30.0652	100.8345	10.1853	314.7384	122.9291	194.8573	1.9003	25.7501
	29	197.2597	14.3354	30.0720	100.8573	10.1876	315.5146	122.8803	194.9399	1.9042	25.7385
	30	197.2912	14.3377	30.0768	100.8734	10.1892	316.4761	122.8081	195.4346	1.9128	25.7507
	31	197.3215	14.3399	30.0815	100.8889	10.1908	318.1579	122.9647	196.7705	1.9249	25.7617

2.13.1. Turnover and Exchange Rates on the Foreign Exchange Market

		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		
	Column	1	2	3	4	5	6	7	8	9	10	11
	Code											
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
1999		99.2853	99.4916	99.3911	10,066.3	10,588.2	-521.9	22,073.7	99.3961	3,730.6	3,845.3	-114.7
1995	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.	99.6783	100.0046	99.8620	871.5	1,023.5	-152.0	1,955.5	99.8117	369.0	365.9	3.0
	Jul.	100.5493	100.7537	100.6518	930.4	903.4	26.9	1,949.5	100.7583	334.5	474.9	-140.4
	Aug.	100.5655	100.7279	100.6383	837.4	725.8	111.6	1,646.4	100.7312	327.4	338.5	-11.1
	Sep.	100.3259	100.4329	100.3767	857.6	948.8	-91.2	1,925.5	100.3821	317.7	304.8	12.9
	Oct.	100.4847	100.6022	100.5389	805.7	858.7	-53.0	1,884.3	100.4496	311.3	298.8	12.6
	Nov.	100.6428	100.7671	100.6988	858.5	877.0	-18.5	1,904.8	100.5754	278.5	265.9	12.6
	Dec.	101.0486	101.2452	101.1437	1,008.4	1,008.8	-0.4	2,262.4	101.0095	290.2	327.6	-37.4

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

		Exchange rate (DEM)			Turnover				Exchange offices			
		Enterprises-Banks	Banks-Enterprises	Total	Enterprises-Banks	Banks-Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance
		Tolars per 1 DEM			Millions of DEM				SIT per DEM	Millions of DEM		
	Column	1	2	3	4	5	6	7	8	9	10	11
	Code											
Oct.	1	100.3384	100.4176	100.3777	31.4	36.4	-5.0	74.0	100.2801	14.5	16.1	-1.7
	4	100.3590	100.4404	100.4085	27.6	52.5	-24.9	85.5	100.3187	14.9	12.2	2.7
	5	100.3854	100.4992	100.4384	35.9	40.6	-4.6	91.9	100.3768	13.6	13.3	0.2
	6	100.3797	100.4945	100.4396	35.5	37.6	-2.1	76.1	100.3788	13.4	13.9	-0.5
	7	100.4159	100.5647	100.4797	36.1	30.9	5.2	73.7	100.3961	11.3	11.4	-0.2
	8	100.4235	100.6031	100.5130	31.9	34.9	-3.1	73.5	100.4124	13.1	14.3	-1.2
	11	100.4257	100.6041	100.5190	34.4	39.3	-4.9	82.6	100.4387	15.4	12.7	2.7
	12	100.4625	100.5604	100.5078	51.5	37.6	13.8	105.1	100.4355	12.0	10.6	1.5
	13	100.4564	100.1619	100.2868	40.7	50.8	-10.1	100.2	100.4782	11.5	11.0	0.5
	14	100.4945	100.6349	100.5639	42.8	45.1	-2.2	93.0	100.4558	12.2	11.2	0.9
	15	100.4533	100.5563	100.3843	44.9	27.7	17.2	90.7	100.4898	15.5	16.1	-0.6
	18	100.4902	100.5903	100.5328	46.9	31.8	15.0	85.2	100.4942	15.4	12.3	3.1
	19	100.5442	100.6667	100.5972	36.6	42.8	-6.2	91.8	100.5214	13.6	12.2	1.4
	20	100.5499	100.6651	100.6135	35.8	46.1	-10.3	98.6	100.5177	12.0	12.4	-0.4
	21	100.5514	100.6884	100.6128	46.1	31.5	14.6	86.0	100.5180	10.9	11.1	-0.2
	22	100.5475	100.6960	100.6160	44.7	45.7	-1.1	107.7	100.5008	12.9	12.8	0.0
	25	100.5636	100.7320	100.6404	35.9	37.1	-1.1	83.2	100.5089	14.6	14.0	0.6
	26	100.5527	100.6361	100.6045	32.1	49.9	-17.8	101.0	100.5063	12.0	10.6	1.5
	27	100.5567	100.8845	100.7461	31.2	51.8	-20.6	97.5	100.5009	13.0	11.3	1.7
	28	100.5704	100.8807	100.7459	33.3	46.5	-13.3	87.5	100.5277	13.9	13.9	0.1
	29	100.5707	100.6461	100.6170	50.5	42.1	8.5	99.4	100.4873	15.0	17.3	-2.2
Nov.	2	100.5311	100.6104	100.5709	31.0	36.3	-5.3	74.0	100.4989	16.0	13.9	2.1
	3	100.5733	100.6754	100.6212	36.5	44.2	-7.7	91.7	100.5185	13.3	12.7	0.6
	4	100.5748	100.7031	100.6209	53.9	34.7	19.2	101.1	100.4952	11.0	11.5	-0.6
	5	100.5886	100.8325	100.7191	33.2	41.0	-7.8	87.4	100.5265	13.9	13.2	0.8
	8	100.5853	100.7065	100.6441	35.0	33.0	2.0	73.2	100.5177	14.0	11.5	2.4
	9	100.5918	100.7760	100.6818	53.0	52.1	0.8	109.1	100.5411	11.2	10.3	0.8
	10	100.6260	100.7549	100.6953	42.5	43.4	-1.0	96.9	100.5603	11.5	11.4	0.2
	11	100.6247	100.7197	100.6759	36.8	47.1	-10.2	95.7	100.5571	10.7	10.6	0.1
	12	100.6516	100.8302	100.7127	43.1	25.1	18.0	72.7	100.5663	13.0	14.5	-1.5
	15	100.6450	100.8203	100.7095	52.7	33.1	19.6	97.1	100.5886	15.3	12.8	2.5
	16	100.6474	100.8080	100.7186	35.9	32.9	3.1	73.3	100.5943	11.6	11.0	0.6
	17	100.6291	100.8026	100.6994	49.3	35.2	14.1	88.9	100.6092	12.6	11.1	1.5
	18	100.6786	100.6780	100.6700	51.9	45.3	6.5	107.9	100.6100	10.7	11.2	-0.5
	19	100.6907	100.8494	100.7642	36.7	32.6	4.0	73.2	100.5992	9.2	10.2	-1.0
	22	100.6929	100.7046	100.6967	43.1	55.8	-12.7	104.0	100.6152	12.8	10.6	2.2
	23	100.7021	100.8064	100.7660	41.6	69.3	-27.7	113.6	100.6162	9.9	10.2	-0.3
	24	100.6953	100.8587	100.7747	26.2	35.8	-9.5	70.6	100.6237	10.6	11.3	-0.7
	25	100.7002	100.8344	100.7665	36.5	44.8	-8.3	88.3	100.6249	10.8	10.9	-0.1
	26	100.6955	100.8309	100.7511	40.3	48.1	-7.8	96.0	100.6421	12.8	12.8	0.0
	29	100.6812	100.7232	100.6821	40.2	38.9	1.4	88.1	100.6402	13.7	11.4	2.3
	30	100.6982	100.8161	100.7351	38.5	46.5	-8.0	100.5	100.6317	13.0	13.1	-0.1
Dec.	1	100.6675	100.6175	100.6376	41.5	59.9	-18.3	117.2	100.6571	12.4	14.0	-1.6
	2	100.7237	100.8472	100.7723	41.8	48.4	-6.6	111.9	100.6418	11.1	13.0	-1.8
	3	100.7159	100.8882	100.7952	34.5	36.8	-2.2	82.8	100.6511	11.9	14.9	-3.0
	6	100.7376	100.9023	100.8371	28.8	58.9	-30.1	97.7	100.6790	13.0	12.3	0.7
	7	100.7802	100.8777	100.8231	34.8	38.1	-3.3	78.9	100.7084	10.2	10.8	-0.6
	8	100.7197	101.0186	100.8891	32.1	47.1	-15.0	83.2	100.7297	11.0	12.4	-1.4
	9	100.7831	100.9915	100.8408	40.2	34.2	6.1	92.2	100.7511	9.7	10.8	-1.1
	10	100.7914	101.0717	100.9268	43.2	36.8	6.4	90.4	100.7810	11.4	13.4	-2.0
	13	100.8415	101.0543	100.9637	30.4	46.7	-16.3	83.9	100.8352	12.6	12.0	0.6
	14	100.8966	101.2745	101.0829	52.4	52.3	0.1	110.5	100.8745	11.0	11.0	0.0
	15	100.9507	101.2666	101.0774	58.6	34.7	23.9	101.8	100.9456	12.2	13.2	-1.0
	16	100.9410	101.1589	101.1021	56.2	52.3	3.9	131.1	100.9771	12.7	12.8	-0.1
	17	101.0398	101.2873	101.1776	58.1	42.0	16.1	119.2	101.0204	13.0	16.2	-3.2
	20	101.3361	101.5352	101.4202	52.6	53.1	-0.5	111.2	101.0669	14.5	13.7	0.8
	21	101.1023	101.3459	101.2347	51.3	57.8	-6.5	117.1	101.1088	11.8	13.4	-1.6
	22	101.1875	101.4847	101.3342	44.9	37.9	7.0	93.0	101.1568	12.7	14.6	-2.0
	23	101.2193	101.4708	101.3286	66.7	55.2	11.5	126.7	101.2315	13.7	16.7	-3.0
	24	101.2661	101.6640	101.4814	38.7	48.6	-9.9	97.4	101.2669	13.7	16.2	-2.4
	27	101.3371	101.6675	101.5455	29.8	59.3	-29.5	102.2	101.3299	15.6	17.6	-2.0
	28	101.3734	101.6828	101.5257	47.4	51.9	-4.5	110.7	101.3971	12.5	14.8	-2.3
	29	101.4297	101.7312	101.5621	73.3	37.5	35.8	127.7	101.4538	13.7	20.5	-6.8
	30	101.4832	101.7676	101.5560	51.2	19.5	31.7	76.0	101.4852	14.4	16.7	-2.3

3.1. Balance of Payments

Millions of US Dollars	1996	1997	1998	IV-1998	I-1999	II-1999	III-1999
I. Current account	39.0	36.6	-3.8	-55.2	-35.4	-461.8	57.7
1. Goods[1]	-881.7	-771.6	-774.9	-233.4	-222.9	-577.8	-24.8
1.1. Export of goods	8,370.0	8,407.1	9,095.4	2,481.5	2,129.0	2,133.2	2,080.5
- Export f.o.b.[1]	8,309.8	8,372.4	9,048.8	2,468.3	2,112.6	2,119.1	2,056.6
- Coverage adjustment	60.2	34.7	46.6	13.2	16.4	14.1	23.9
1.2. Import of goods	-9,251.7	-9,178.7	-9,870.3	-2,714.9	-2,351.9	-2,711.0	-2,105.3
- Import c.i.f.[1]	-9,421.4	-9,358.3	-10,097.9	-2,777.4	-2,400.7	-2,773.1	-2,135.3
- Valuation adjustment	382.4	379.8	409.8	112.7	90.8	104.9	80.7
- Coverage adjustment	-212.7	-200.2	-182.3	-50.2	-42.0	-42.8	-50.8
2. Services	704.2	590.0	513.7	106.4	114.6	88.8	42.0
2.1. Export of services	2,126.9	2,042.6	2,047.4	514.4	442.9	481.9	528.3
2.2. Import of services	-1,422.6	-1,452.6	-1,533.6	-407.9	-328.3	-393.0	-486.3
3. Income	154.9	130.6	145.5	40.5	46.4	-8.8	13.0
3.1. Receipts	419.5	416.8	460.0	119.6	115.1	104.8	98.9
3.2. Expenditures	-264.6	-286.2	-314.5	-79.1	-68.7	-113.6	-85.9
4. Current transfers	61.6	87.6	111.9	31.3	26.6	36.0	27.5
4.1. In Slovenia	206.7	217.0	268.8	78.1	73.6	83.8	82.2
4.2. Abroad	-145.1	-129.4	-156.9	-46.8	-47.0	-47.7	-54.7
II. Capital and financial account	-46.8	-102.8	-167.0	-16.3	22.6	455.9	-74.7
A. Capital account	-4.9	-4.2	-4.0	-2.6	0.5	-0.4	-0.4
1. Capital transfers	-2.4	-3.0	-2.9	-2.5	0.4	-0.3	-0.3
2. Nonproduced nonfinancial assets	-2.5	-1.2	-1.1	-0.1	0.0	-0.1	-0.1
B. Financial account	-41.9	-98.7	-163.0	-13.7	22.1	456.3	-74.3
1. Direct investment[2]	177.7	295.3	154.4	6.0	35.7	-10.9	1.8
1.1. Abroad	-7.7	-25.5	-11.0	-4.3	-9.4	-17.2	-12.8
1.2. In Slovenia[2]	185.5	320.8	165.4	10.4	45.1	6.3	14.6
2. Portfolio investment[3,4]	636.9	235.5	89.6	-5.1	350.7	14.1	10.4
3. Other investment	-269.7	657.6	-249.2	-190.2	89.8	-16.7	-253.3
3.1. Assets	-425.6	288.2	-591.6	-292.0	50.9	-333.3	-461.5
a) Trade credits[5]	-161.6	-264.2	-486.3	-135.0	-135.5	25.2	-309.2
- Long-term	2.8	1.3	-17.0	0.4	-4.1	0.2	-10.5
- Short-term[5]	-164.3	-265.4	-469.3	-135.4	-131.3	25.1	-298.7
b) Loans	-7.2	-67.2	-52.2	-7.7	-6.1	-16.2	-8.7
Banks	-5.5	-70.7	-30.6	-2.0	-6.3	-3.7	-1.5
Other sectors	-1.7	3.5	-21.6	-5.7	0.3	-12.5	-7.2
c) Currency and deposits	-414.3	678.9	-59.6	-148.6	209.9	-333.2	-138.3
Banks	-339.3	599.5	-30.2	-100.5	238.7	-238.6	-89.7
Other sectors	-75.1	79.4	-29.4	-48.1	-28.9	-94.6	-48.7
- Households	-103.3	73.8	-28.1	-48.0	-40.5	-94.6	-46.7
- Acc.'s abroad	28.3	5.7	-1.3	-0.1	11.6	0.0	-2.0
d) Other assets	157.5	-59.3	6.5	-0.7	-17.4	-9.2	-5.3
Bank of Slovenia[6]	131.4	-7.6	-5.4	-0.2	-5.2	-0.1	-0.1
Banks	27.1	-52.3	9.2	-1.4	-12.3	-9.2	-5.5
Other sectors	-1.0	0.5	2.7	0.9	0.1	0.2	0.3
3.2. Liabilities	155.9	369.4	342.4	101.8	38.9	316.6	208.2
a) Trade credits[5]	17.2	14.1	35.9	16.2	-7.4	-4.2	-1.2
b) Loans	-11.6	334.2	257.1	27.6	92.1	318.9	208.6
Bank of Slovenia[7]	-2.6	-1.2	0.0	0.0	0.0	0.0	0.0
General government	-74.1	-4.7	-21.8	-17.6	6.7	1.7	15.8
Banks[3]	-177.6	3.0	41.8	-23.1	9.4	194.4	32.2
Other sectors	242.7	337.2	237.0	68.4	76.0	122.8	160.6
c) Deposits	154.9	20.4	44.0	59.7	-45.6	3.4	1.6
d) Other liabilities	-4.6	0.7	5.4	-1.6	-0.3	-1.5	-0.8
4. Reserve assets[8]	-586.8	-1,287.1	-157.8	175.6	-454.2	469.7	166.7
4.1. Gold, SDR's and Reserve position in IMF	-0.1	0.1	-46.0	-23.5	-30.8	-0.4	-0.4
4.2. Currency and deposits[3,6]	-391.9	-508.0	721.2	561.9	-299.6	725.4	109.7
4.3. Securities	-194.8	-779.2	-833.1	-362.7	-123.8	-255.3	57.4
III. Net errors and omissions	7.7	66.2	170.7	71.5	12.8	5.9	17.0

3.2. Balance of Payments 1988-1992

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

3.3. Balance of Payments - Current Account

Millions of US Dollars		Current account			Goods[1]			Services		
		Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports
	Column	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9
	Code									
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
1998	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.	72.2	903.3	-831.0	-4.3	690.4	-694.7	43.7	152.1	-108.3
	Feb.	-33.0	849.5	-882.6	-80.1	658.3	-738.4	34.9	134.0	-99.0
	Mar.	-74.6	1,007.8	-1,082.3	-138.4	780.3	-918.7	35.9	156.8	-120.9
	Apr.	-125.4	884.8	-1,010.2	-174.0	677.6	-851.6	22.0	146.1	-124.1
	May	-119.9	941.4	-1,061.3	-134.3	718.3	-852.5	23.0	160.9	-137.9
	Jun.	-216.5	977.4	-1,193.9	-269.5	737.3	-1,006.9	43.9	175.0	-131.1
	Jul.	53.6	985.0	-931.4	55.3	752.6	-697.3	-12.0	171.5	-183.5
	Aug.	31.5	810.4	-779.0	-25.3	550.0	-575.3	34.6	197.6	-163.1
	Sep.	-27.3	994.5	-1,021.8	-54.8	777.9	-832.7	19.4	159.1	-139.7
	Oct.	-3.3	1,020.0	-1,023.3	-62.6	796.1	-858.7	35.8	166.4	-130.6
	Nov.	-20.0	992.9	-1,012.9	-92.9	762.7	-855.6	40.3	158.2	-117.9

Millions of US Dollars		Services						Income				
		Business etc. services			Others services			Balance	Labor income			
		Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures	Balance
	Column	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16
	Code											
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
1998	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.	-10.3	9.7	-19.9	-7.7	13.8	-21.6	23.9	16.3	18.2	-1.9	7.6
	Feb.	-6.1	9.2	-15.3	-8.9	8.0	-16.9	8.7	15.9	17.9	-2.0	-7.2
	Mar.	-9.7	10.2	-20.0	-13.5	9.1	-22.6	13.8	15.8	17.8	-2.0	-2.0
	Apr.	-10.8	8.9	-19.7	-5.8	9.5	-15.3	13.7	15.4	17.3	-1.9	-1.7
	May	-13.7	7.9	-21.6	-8.2	9.4	-17.6	-18.9	15.2	17.3	-2.1	-34.1
	Jun.	-10.3	11.2	-21.4	-13.0	11.5	-24.5	-3.6	15.0	17.0	-2.0	-18.6
	Jul.	-11.0	10.0	-21.0	-12.8	10.0	-22.8	4.9	14.9	17.1	-2.2	-10.0
	Aug.	-6.1	8.3	-14.3	-6.3	12.9	-19.2	8.6	15.5	17.4	-1.9	-6.9
	Sep.	-8.1	8.3	-16.3	-9.8	11.0	-20.7	-0.5	15.2	17.2	-1.9	-15.7
	Oct.	-8.5	9.5	-18.0	-6.6	12.5	-19.1	14.2	15.5	17.5	-2.0	-1.3
	Nov.	-7.5	10.7	-18.2	-8.6	9.1	-17.6	22.1	15.2	17.0	-1.8	7.0

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
-163.8	275.6	-439.4	389.0	671.0	-281.9	...	...	...	94.0	131.3	-37.3
56.7	446.2	-389.5	428.9	734.1	-305.2	...	...	...	-22.9	46.1	-69.0
67.9	486.3	-418.4	537.3	911.3	-374.0	121.8	125.1	-3.3	11.7	80.5	-68.8
69.8	504.8	-435.0	558.1	1,082.4	-524.3	112.0	135.5	-23.5	31.7	109.5	-77.8
75.8	480.4	-404.7	687.5	1,229.9	-542.5	58.2	93.6	-35.5	44.2	123.2	-79.0
100.6	465.4	-364.9	643.2	1,187.6	-544.4	25.0	76.3	-51.3	18.1	102.4	-84.3
132.2	536.7	-404.4	542.1	1,116.6	-574.5	29.0	72.2	-43.2	9.0	94.1	-85.1
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
12.2	40.2	-28.0	46.1	77.3	-31.2	2.2	3.9	-1.7	1.3	7.2	-6.0
9.4	36.5	-27.1	33.4	65.2	-31.8	4.8	6.3	-1.5	2.3	8.7	-6.4
9.9	39.6	-29.6	39.1	75.5	-36.3	0.5	4.6	-4.2	9.6	17.8	-8.2
10.4	40.7	-30.2	36.7	76.5	-39.9	-7.8	3.6	-11.4	-0.7	6.8	-7.5
6.7	40.5	-33.8	40.7	85.0	-44.3	-9.1	5.0	-14.0	6.6	13.1	-6.6
22.6	46.1	-23.4	37.3	88.5	-51.2	2.6	6.1	-3.5	4.6	11.7	-7.1
9.7	44.5	-34.9	-1.3	93.0	-94.3	-0.5	3.8	-4.3	3.9	10.1	-6.2
18.2	47.1	-28.9	25.0	115.1	-90.2	-1.0	4.0	-5.0	4.8	10.2	-5.5
8.7	41.2	-32.4	46.3	99.1	-52.8	-7.2	4.3	-11.6	-10.5	-4.6	-5.9
9.4	43.5	-34.0	37.2	86.2	-49.0	0.8	4.9	-4.1	3.5	9.8	-6.3
6.2	42.7	-36.5	34.6	71.2	-36.6	4.2	6.7	-2.5	11.4	18.0	-6.5

Income								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Total	Receipts			Expenditures					General govern.	Other sectors	General govern.	Other sectors
	Direct investment income	On debt	From securities	Total	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
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	-11.6	-0.1	-11.4	-0.2	8.9	2.4	20.9	-9.0	-5.4
18.6	0.0	7.0	11.6	-25.8	-3.5	-10.6	-11.8	3.5	0.5	20.2	-8.7	-8.5
23.3	0.0	8.2	15.1	-25.3	-1.8	-19.8	-3.7	14.2	1.9	27.6	-8.3	-7.0
15.9	0.1	7.0	8.9	-17.7	-3.1	-14.4	-0.2	12.9	3.3	24.7	-8.4	-6.6
19.5	0.2	6.3	12.9	-53.5	-9.1	-12.7	-31.8	10.3	2.0	23.4	-8.1	-7.1
17.8	1.8	6.0	10.0	-36.4	-5.8	-16.3	-14.3	12.9	2.2	28.1	-10.4	-7.1
16.0	0.8	6.4	8.7	-25.9	-11.2	-14.1	-0.7	5.4	1.9	25.9	-8.8	-13.7
16.7	0.2	6.3	10.1	-23.7	-1.8	-10.4	-11.5	13.6	4.8	23.9	-9.1	-6.0
14.7	0.3	6.5	7.8	-30.3	-13.2	-17.0	-0.2	8.5	1.8	23.8	-7.9	-9.3
13.3	0.2	6.1	7.0	-14.6	-0.3	-13.4	-0.8	9.2	1.1	25.6	-8.6	-8.8
24.9	0.1	12.4	12.3	-17.9	-2.0	-15.7	-0.2	10.4	1.3	28.8	-9.9	-9.9

3.4. Balance of Payments - Capital and Financial Account

Millions of US Dollars		Capital and financial account	Capital account	Capital transfers	Nonproduced nonfinancial assets	Financial account	Direct investment[2]	Abroad	In Slovenia[2]	Portfolio investment[3,4]	Other investment
Column		1	2	3	4	5	6	7	8	9	10
Code											
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
1998	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.	-91.7	0.5	0.4	0.1	-92.1	1.7	-1.9	3.6	0.6	-119.4
	Feb.	36.8	0.0	0.0	0.0	36.8	18.6	-1.7	20.3	-38.6	24.9
	Mar.	77.4	0.1	0.1	0.0	77.4	15.3	-5.8	21.2	388.7	184.3
	Apr.	110.0	-0.3	-0.2	-0.1	110.3	-0.5	-0.7	0.2	21.2	11.2
	May	107.9	0.1	0.0	0.1	107.8	-14.3	-14.3	0.0	-14.8	-61.8
	Jun.	238.0	-0.2	-0.1	-0.1	238.2	3.9	-2.2	6.1	7.7	33.9
	Jul.	-62.9	-0.5	-0.3	-0.1	-62.4	-2.3	-1.3	-1.0	20.3	-171.4
	Aug.	-35.3	0.3	0.2	0.0	-35.6	8.2	-0.1	8.4	-0.9	-92.8
	Sep.	23.5	-0.2	-0.2	0.0	23.7	-4.1	-11.3	7.3	-9.0	10.9
	Oct.	-6.4	0.1	0.3	-0.2	-6.6	4.2	-0.4	4.5	-7.3	-4.7
	Nov.	18.0	0.0	0.2	-0.2	18.0	6.8	0.4	6.4	2.9	91.5

Millions of US Dollars		Assets			Liabilities						
		Other assets			Total	Trade credits[5]	Loans				
		Bank of Slovenia[6]	Banks	Other sectors			Total	Bank of Slovenia[7]	General government	Total	Banks[3] Long-term
Column		1	2	3	4	5	6	7	8	9=10+11	10
Code											
1992		0.6	5.7	-0.1	40.6	-12.9	32.9	...	-16.8	-9.1	-6.8
1993		0.1	-34.4	-0.3	104.3	-13.0	161.2	-13.9	78.6	1.7	-2.4
1994		-98.3	-12.0		333.5	-11.1	325.9	-5.2	82.1	92.1	91.4
1995		-66.8	-86.0	-1.8	615.4	-3.7	572.2	-3.5	130.5	208.2	206.2
1996		131.4	27.1	-1.0	155.9	17.2	-11.6	-2.6	-74.1	-177.6	-174.5
1997		-7.6	-52.3	0.5	369.4	14.1	334.2	-1.2	-4.7	3.0	3.0
1998		-5.4	9.2	2.7	342.4	35.9	257.1	0.0	-21.8	41.8	41.4
1998	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	16.2	0.0	-0.8	-1.6	-1.6
	Feb.	0.0	0.5	0.0	64.9	-2.2	55.6	0.0	10.9	4.6	4.6
	Mar.	0.0	-13.2	0.1	11.2	-2.5	20.3	0.0	-3.4	6.4	6.4
	Apr.	0.0	1.3	0.6	62.9	-3.3	46.4	0.0	8.4	13.0	13.0
	May	0.0	1.3	0.1	120.1	1.3	134.4	0.0	1.8	83.0	81.1
	Jun.	-0.1	-11.9	-0.4	133.6	-2.1	138.1	0.0	-8.5	98.5	96.0
	Jul.	0.0	-5.0	0.1	65.9	-1.3	81.5	0.0	13.8	21.9	21.9
	Aug.	0.0	-0.6	0.2	32.9	-0.7	25.4	0.0	-7.2	12.8	12.8
	Sep.	0.0	0.1	0.0	109.4	0.8	101.8	0.0	9.2	-2.5	-2.5
	Oct.	0.0	-3.1	1.1	43.0	-0.3	44.6	0.0	-4.6	12.1	9.2
	Nov.	0.0	-1.6	0.0	26.3	-1.6	17.1	0.0	-1.9	-16.3	-16.3

Assets											
Total	Trade credits[5]			Loans				Currency and deposits			
	Total	Long-term	Short-term[5]	Total	Banks		Other sectors	Total	Banks	Other sectors	
					Long-term	Short-term				Households	Acc.'s abroad
11	12=13+14	13	14	15=16+..+18	16	17	18	19=20+..+22	20	21	22
-157.5	6.6	6.6	...	-30.8	-36.7	6.0	...	-139.5	-148.7	9.2	...
-313.5	93.3	5.3	88.0	11.5	21.7	-10.2	...	-383.7	-450.8	86.7	-19.6
-306.3	-0.1	2.4	-2.6	-10.8	-5.6	-5.6	0.4	-185.1	-335.5	153.3	-2.9
-351.0	0.0	16.5	-16.5	-14.4	-5.9	-7.0	-1.5	-181.9	-194.7	6.2	6.6
-425.6	-161.6	2.8	-164.3	-7.2	-2.1	-3.4	-1.7	-414.3	-339.3	-103.3	28.3
288.2	-264.2	1.3	-265.4	-67.2	-28.5	-42.2	3.5	678.9	599.5	73.8	5.7
-591.6	-486.3	-17.0	-469.3	-52.2	-32.6	2.1	-21.6	-59.6	-30.2	-28.1	-1.3
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
-82.2	-128.6	0.3	-128.9	-0.9	-0.4	-0.5	0.0	52.1	51.9	-6.3	6.5
-39.9	-21.8	-3.1	-18.7	0.0	0.0	-0.3	0.3	-18.6	-8.9	-11.9	2.2
173.0	15.0	-1.3	16.3	-5.1	0.3	-5.4	0.0	176.4	195.8	-22.3	2.9
-51.7	46.5	0.8	45.7	-5.8	-1.1	-2.9	-1.8	-94.2	-44.5	-50.6	0.9
-181.9	-76.0	-0.5	-75.5	-3.2	-0.1	-0.4	-2.7	-104.0	-79.9	-23.4	-0.7
-99.7	54.8	-0.1	54.9	-7.1	-0.5	1.3	-8.0	-134.9	-114.2	-20.5	-0.3
-237.2	-193.8	-4.1	-189.7	-8.4	1.9	-4.9	-5.5	-30.0	2.3	-29.8	-2.5
-125.7	-49.2	-4.0	-45.2	0.2	1.9	-1.9	0.3	-76.3	-79.2	1.6	1.4
-98.6	-66.2	-2.4	-63.8	-0.4	1.9	-0.4	-2.0	-32.1	-12.8	-18.4	-0.9
-47.7	-24.1	-18.4	-5.8	-2.1	-0.9	0.7	-1.9	-19.4	-5.8	-14.7	1.0
65.2	6.1	1.5	4.6	-0.9	0.4	1.5	-2.8	61.6	73.8	-12.0	-0.2

Liabilities						Reserve assets[8]	Gold, SDR's and Reserve position in IMF	Currency and deposits[3,6]	Securities	Net errors and omissions
Loans				Deposits	Other liabilities					
Banks[3]	Total	Other sectors								
Short-term		Long-term	Short-term							
11	12=13+14	13	14	15	16	17	18	19	20	21
-2.4	58.8	52.1	6.7	13.8	7.4	-632.6	-	-627.0	-5.6	-280.8
4.1	94.7	27.3	67.5	-40.3	-3.7	-111.1	-17.8	-48.0	-45.3	9.7
0.8	156.8	143.9	12.9	32.3	-13.5	-644.9	0.0	-604.7	-40.2	-76.5
2.0	237.0	279.6	-42.5	39.2	7.7	-235.4	0.0	-119.9	-115.5	-145.4
-3.2	242.7	238.6	4.1	154.9	-4.6	-586.8	-0.1	-391.9	-194.8	7.7
0.0	337.2	247.9	89.3	20.4	0.7	-1,287.1	0.1	-508.0	-779.2	66.2
0.4	237.0	245.5	-8.5	44.0	5.4	-157.8	-46.0	721.2	-833.1	170.7
0.0	22.2	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	18.6	9.6	9.0	-50.5	-0.2	24.9	-2.5	-28.2	55.5	19.4
0.0	40.1	39.0	1.2	11.6	-0.1	31.9	-28.3	89.0	-28.7	-3.8
0.0	17.3	18.9	-1.6	-6.6	0.0	-510.9	0.0	-360.4	-150.5	-2.9
0.0	25.0	31.9	-6.9	20.9	-1.0	78.4	0.0	291.9	-213.5	15.5
1.9	49.6	40.6	9.0	-15.1	-0.6	198.7	-0.4	264.5	-65.5	12.0
2.4	48.2	33.9	14.2	-2.4	0.1	192.6	0.0	169.0	23.6	-21.6
0.0	45.8	38.1	7.7	-14.3	0.0	90.9	0.0	-20.8	111.8	9.3
0.0	19.8	14.1	5.7	8.5	-0.3	49.9	-0.4	41.7	8.6	3.9
0.0	95.0	124.2	-29.2	7.4	-0.5	25.9	0.0	88.9	-63.0	3.8
2.9	37.1	33.7	3.5	-0.2	-1.1	1.3	0.0	40.5	-39.2	9.7
0.0	35.3	40.6	-5.3	10.6	0.1	-83.2	-0.5	-60.6	-22.1	2.0

3.5. Merchandise Trade; The Effective Exchange Rate

		Export	Imports	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
						Consumer Prices	Industrial producers prices	Unit labour costs
		Millions of USD Dollars			1995=100			
	Column	1	2	3=1-2	4	5	6	7
	Code							
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	97.1	95.8	101.1
1998		9,051	10,111	-1,060	83.2	101.6	99.3	103.5
1997	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	707	-23	81.5	102.4	99.9	105.8
	Feb.	654	755	-101	80.4	101.1	98.6	104.8
	Mar.	775	939	-164	79.8	100.6	97.4	103.3
	Apr.	673	870	-198	79.0	99.5	95.9	105.3
	May	714	871	-158	78.0	98.9	94.4	104.5
	Jun.	733	1,031	-298	77.2	97.8	93.9	102.5
	Jul.	746	706	39	76.5	98.3	92.8	101.8
	Aug.	542	583	-41	76.9	99.6	93.2	101.7
	Sep.	769	846	-77	76.9	100.3	93.5	101.3
	Oct.	791	873	-82	77.1	101.0	95.5	100.7
	Nov.	760	874	-114	76.5	100.7	95.0	...

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 - November		1997	1998	January - November	
			1998	1999			1998	1999
Total	8,369	9,051	8,334	7,839	9,366	10,111	9,252	9,056
Food and live animals	240	237	216	203	596	575	524	488
Beverages and tobacco	71	95	84	93	58	60	54	55
Crude materials except fuels	166	170	158	147	488	490	453	431
Mineral fuels and lubricants	101	88	86	44	782	562	519	525
Animal and vegetable oils and fats	16	16	15	9	41	53	50	34
Chemical products	941	944	871	844	1,133	1,206	1,112	1,084
Manufactured goods classified by mat.	2,265	2,336	2,170	2,066	1,921	2,202	2,031	1,991
Machinery and transport equipment	2,813	3,319	3,042	2,770	3,096	3,682	3,333	3,313
Miscellaneous articles	1,753	1,845	1,691	1,662	1,242	1,271	1,167	1,123
Other commodities and transactions	1	1	1	1	10	11	10	11
Intermediate goods	3,810	4,105	3,802	3,701	5,460	5,775	5,307	5,016
Capital goods	1,060	1,169	1,065	990	1,508	1,806	1,613	1,715
Consumption goods	3,499	3,777	3,467	3,148	2,398	2,530	2,333	2,325

Source: Statistical Office of RS.

3.7. Direction of Trade

Millions of US Dollars	Exports				Imports			
	1997	1998	January - November		1997	1998	January - November	
			1998	1999			1998	1999
Total	8,369	9,051	8,334	7,839	9,366	10,111	9,252	9,056
European Union	5,320	5,928	5,476	5,205	6,312	7,017	6,414	6,240
Austria	565	621	575	573	789	802	730	732
Belgium	85	158	147	127	149	155	144	137
Denmark	54	75	70	74	46	55	49	49
Finland	18	19	18	16	41	43	39	48
France	463	748	706	442	980	1,258	1,148	993
Greece	24	23	20	21	15	19	16	22
Ireland	5	5	4	8	26	35	32	35
Italy	1,248	1,255	1,147	1,093	1,558	1,697	1,567	1,537
Luxembourg	1	3	3	9	10	17	15	17
Germany	2,459	2,572	2,370	2,417	1,936	2,089	1,911	1,833
Netherlands	123	142	132	132	200	225	209	191
Portugal	14	12	11	11	11	14	13	10
Spain	53	69	64	70	199	233	213	201
Sweden	56	65	61	56	110	143	118	169
United Kingdom	150	161	149	155	241	233	211	266
EFTA	87	98	89	102	194	208	192	199
Iceland	0	1	1	2	1	0	0	0
Liechenstein	2	3	2	3	1	1	1	1
Norway	14	16	15	17	30	36	33	14
Switzerland	70	78	70	80	162	172	158	183
Non-European members of OECD	350	382	349	351	631	737	678	655
Australia	15	14	13	13	17	11	10	13
South Korea	9	5	5	7	85	107	97	99
Mexico	4	5	5	6	2	5	5	6
New Zealand	2	2	2	2	2	3	3	3
Canada	28	35	34	20	33	96	94	40
Japan	15	10	10	12	161	175	160	178
Turkey	33	58	51	55	43	45	41	48
United States of America	243	252	230	237	287	296	269	269
CEFTA	517	608	554	565	720	778	707	759
Bulgaria	13	19	17	23	15	52	44	43
Czech Republic	147	150	135	142	234	264	246	258
Hungary	120	141	132	133	293	244	222	243
Poland	155	181	166	173	58	78	69	100
Romania	24	43	39	37	17	49	42	33
Slovakia	56	73	66	56	103	90	83	82
Countries of former Yugoslavia	1,387	1,397	1,287	1,190	594	593	544	520
Bosnia and Herzegovina	288	319	286	335	30	47	43	51
Croatia	837	815	763	626	466	432	395	404
Macedonia	149	161	145	159	56	47	42	33
FR Yugoslavia	112	103	94	70	42	68	64	33
Baltic countries	19	23	20	25	5	6	6	5
Estonia	2	3	3	3	1	1	1	1
Latvia	3	4	3	7	3	4	4	3
Lithuania	14	16	14	15	1	1	1	2
Coun. of former Sov. Union, of which	413	307	290	165	279	210	194	174
Belarus	29	16	15	12	4	5	4	3
Russian federation	326	235	222	115	250	178	166	140
Ukraine	46	42	40	26	10	15	14	10
Other Europe	8	6	6	6	3	3	3	3
Albania	6	5	5	5	2	2	2	2
Malta	1	1	1	1	1	1	1	1
Other countries								
Other developed countries	50	45	41	43	153	135	124	127
Other Middle East	39	64	55	39	21	3	3	3
Other Asia	76	69	57	59	190	229	209	237
Other North Africa	51	59	50	53	135	80	75	57
Other East Africa	5	5	5	4	8	8	7	5
Other Africa	3	4	4	1	9	11	10	7
Other Middle and South America	42	49	46	30	111	92	86	62
Other Oceania	0	0	0	0	0	0	0	0
Other N.E.C.	4	6	6	3	1	0	0	1

Source: Statistical Office of RS.

3.8. International Liquidity

Millions of US Dollars	Bank of Slovenia						Banks		Total foreign exchange reserves
	Total reserves minus gold			Total	Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions	
	SDR's	Reserve position in IMF	Foreign exchange						
Column	1	2	3	4=1+2+3	5	6	7	8	9=3+7
Code									
1995 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	-	1,208.6	-137.7	4,781.5
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	51.8	-	1,115.2	-59.6	4,323.1
31. Jul.	0.6	104.4	3,185.2	3,290.2	51.8	-	1,128.7	-44.0	4,313.9
31. Aug.	1.1	109.4	3,081.0	3,191.5	51.8	-	1,186.0	-43.6	4,267.1
30. Sep.	1.1	111.3	3,082.9	3,195.3	53.8	-	1,213.0	-36.9	4,295.9
31. Oct.	1.1	110.7	3,058.6	3,170.4	51.9	-	1,202.5	-34.8	4,261.1
30. Nov.	1.6	109.8	3,072.8	3,184.2	51.8	-	1,105.4	-50.6	4,178.2
31. Dec.	1.6	107.6	3,049.5	3,158.7	...	-	...	...	...

3.9. External Debt

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	1998	30.11.1999
				Summary debt data			
TOTAL DEBT STOCKS (EDT) [1]	1,873	2,258	2,970	4,010	4,176	4,959	5,458
Long-term debt (LDOD)	1,744	2,172	2,916	3,960	4,041	4,849	5,356
Public and publicly guaranteed	1,206	1,331	1,437	2,025	2,067	2,370	2,563
Private nonguaranteed	538	841	1,479	1,935	1,974	2,479	2,793
Use of IMF credit [2]	12	7	4	1	-	-	-
Short-term debt	117	79	50	49	135	110	102
Interest arrears on LDOD	0	22	51	13	14	16	15
TOTAL DEBT FLOWS							
Disbursements	369	586	1,136	1,364	1,192	1,699	1,603
Long-term debt	334	586	1,136	1,364	1,106	1,699	1,603
IMF purchases							
Principal repayments	272	358	574	739	692	1,299	529
Long-term debt	249	315	542	735	691	1,274	521
IMF repurchases	23	5	3	3	1	-	-
Net flows	97	228	562	625	500	400	1,074
Interest payments (INT)	142	122	165	197	229	237	225
Long-term debt (LINT)	125	111	159	193	224	231	221
IMF charges	4	2	2	2	1	1	1
Short-term debt	13	9	4	2	4	5	3
Net transfers	-45	106	397	428	271	163	849
Total debt service (TDS)	414	480	739	936	921	1,536	746
Long-term debt (LTDS)	374	426	701	928	915	1,505	742
IMF	27	7	5	5	2	1	1
Short-term debt	13	47	33	3	4	30	3
				Principal ratios			
TOTAL EXTERNAL DEBT (%)							
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	58.3
Foreign ex. reserves/EDT	83.6	122.4	115.3	102.8	104.8	96.1	76.6
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	...
LONG-TERM DEBT (%)							
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	59.5
Foreign exchange reserves/LDOD	89.8	127.2	117.5	104.1	108.3	98.3	78.0
				Long-term debt			
DEBT OUTSTANDING (LDOD)	1,744	2,172	2,916	3,960	4,041	4,849	5,356
Public and publicly guaranteed [3,5,6]	1,206	1,331	1,437	2,025	2,067	2,370	2,563
Official creditors	723	749	702	770	711	740	651
Multilateral	442	472	482	541	569	579	498
Concessional	-	7	39	6	6	4	18
Nonconcessional	442	465	443	535	563	575	480
-IBRD	129	143	165	153	151	135	122
Bilateral	281	277	220	229	142	161	153
Concessional	5	6	26	78	57	52	42
Private creditors	483	582	735	1,255	1,356	1,630	1,912
Bonds	-	-	-	974	1,116	1,262	1,542
Commercial banks	470	569	725	275	238	368	370
Other private	13	13	10	6	2	0	
Private nonguaranteed	538	841	1,479	1,935	1,974	2,479	2,793
Commercial banks	357	586	1,044	1,432	1,447	1,705	2,071
UNDISBURSED DEBT	382	579	431	562	440	494	1,012
Public and publicly guaranteed	250	341	283	236	115	180	706
Official creditors	221	341	283	220	115	120	640
Multilateral	203	308	258	198	98	60	499
-IBRD	111	60	15	31	12	6	2
-EBRD	82	182	160	108	75	44	24
Bilateral	18	33	25	22	17	60	141
Private creditors	29	-	-	16	-	60	66
Private nonguaranteed	132	238	148	326	325	314	306

3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	1998	30.11.1999
COMMITMENTS	644	848	1,105	1,545	1,028	1,824	1,874
Public and publicly guaranteed	310	292	206	427	267	908	832
Official creditors	170	212	36	63	34	109	325
Multilateral	164	189	36	63	34	6	325
-IBRD	80	-	-	23	1	-	-
-EBRD	84	116	-	-	-	-	-
Bilateral	6	23	-	-	-	103	-
Private creditors	140	80	170	364	233	799	507
Private nonguaranteed	334	556	899	1,118	761	916	1,042
DISBURSEMENTS	334	586	1,136	1,364	1,106	1,699	1,603
Public and publicly guaranteed	147	150	303	469	373	907	534
Official creditors	35	74	111	121	119	106	45
Multilateral	29	73	98	117	117	37	27
Nonconcessional	29	66	76	116	117	37	23
-IBRD	12	41	45	10	17	9	2
Bilateral	6	1	13	4	2	69	18
Concessional	6	1	1	4	1	-	-
Private creditors	112	76	192	348	254	801	489
Commercial banks	97	75	192	23	23	244	51
Other private	15	1		325	231	557	438
Private nonguaranteed	187	436	833	895	733	792	1,069
Commercial banks	159	353	632	717	556	545	830
PRINCIPAL REPAYMENTS	249	315	542	735	691	1,274	521
Public and publicly guaranteed	96	128	184	384	232	835	89
Official creditors	95	105	139	167	117	211	64
Multilateral	60	70	51	42	50	52	52
Nonconcessional	60	70	43	38	49	50	52
-IBRD	16	24	21	20	19	17	20
Bilateral	35	35	88	125	67	159	12
Concessional	0	0	1	51	13	8	3
Private creditors	1	23	45	217	115	624	25
Commercial banks	-	20	41	52	52	162	18
Other private	1	3	4	165	63	462	7
Private nonguaranteed	153	187	358	351	459	439	432
Commercial banks	140	179	201	240	356	316	315
NET FLOWS	85	271	594	629	415	425	1,082
Public and publicly guaranteed	51	22	119	85	141	72	445
Official creditors	-60	-31	-28	-46	2	-105	-19
Multilateral	-31	3	47	75	67	-15	-25
Nonconcessional	-31	-4	33	78	68	-13	-29
-IBRD	-4	17	24	-10	-2	-8	-18
Bilateral	-29	-34	-75	-121	-65	-90	6
Concessional	6	1	0	-47	-12	-8	-3
Private creditors	111	53	147	131	139	177	464
Commercial banks	97	55	151	-29	-29	82	33
Other private	14	-2	-4	160	168	95	431
Private nonguaranteed	34	249	475	544	274	353	637
Commercial banks	19	174	431	477	200	229	515
INTEREST PAYMENTS (LINT)	125	111	159	193	224	231	221
Public and publicly guaranteed	79	62	74	92	124	118	118
Official creditors	59	54	60	48	45	47	34
Multilateral	44	42	40	40	37	38	32
Nonconcessional	44	42	38	39	36	37	32
-IBRD	11	13	13	13	10	9	6
Bilateral	15	12	20	8	8	9	2
Concessional	0	0	1	2	1	1	1
Private crediors	20	8	14	44	79	71	84
Commercial banks	20	7	13	19	16	14	14
Other private	0	1	1	25	63	57	70
Private nonguaranteed	46	49	85	101	100	113	103
Commercial banks	41	40	58	75	76	79	73

3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1993	1994	1995	1996	1997	1998	30.11.1999
NET TRANSFERS	-40	160	435	436	191	194	861
Public and publicly guaranteed	-28	-40	45	-7	17	-46	327
Official creditors	-119	-85	-88	-94	-43	-152	-53
Multilateral	-75	-39	7	35	30	-53	-57
Nonconcessional	-75	-46	-5	39	32	-50	-61
-IBRD	-15	4	11	-23	-12	-17	-24
Bilateral	-44	-46	-95	-129	-73	-99	4
Concessional	6	1	1	-45	-11	-7	-2
Private creditors	91	45	133	87	60	106	380
Commercial banks	77	48	138	-48	-45	68	19
Other private	14	-1	-3	185	231	152	501
Private nonguaranteed	-12	200	390	443	174	240	534
Commercial banks	-22	134	373	402	124	150	442
DEBT SERVICE (LTDS)	374	426	701	928	915	1,505	742
Public and publicly guaranteed	175	190	258	476	356	953	207
Official creditors	154	159	199	215	162	258	98
Multilateral	104	112	91	82	87	90	84
Nonconcessional	104	112	81	77	85	87	84
-IBRD	27	37	34	33	29	26	26
Bilateral	50	47	108	133	75	168	14
Concessional	0	0	2	53	14	9	4
Private creditors	21	31	59	261	194	695	109
Commercial banks	20	27	54	71	68	176	32
Other private	1	4	5	190	126	519	77
Private nonguaranteed	199	236	443	452	559	552	535
Commercial banks	181	219	259	315	432	395	388
			Average terms of new commitments				
ALL CREDITORS							
Interest (%)	10.0	8.8	7.4	6.0	5.5	5.4	4,3
Maturity (%)	7.0	8.6	6.5	6.5	7.1	7.5	9,5
Grace period (years)	2.0	1.6	1.3	2.3	2.6	3.6	4,2
OFFICIAL CREDITORS							
Interest (%)	7.0	6.8	7.0	5.1	5.0	6.2	4,1
Maturity (years)	13.0	16.0	14.5	12.3	11.8	12.9	17,7
Grace priod (years)	4.0	3.6	3.0	4.0	2.8	4.7	3,5
PRIVATE CREDITORS							
Interest (%)	11.0	9.5	7.4	6.1	5.5	5.4	4,4
Maturity (years)	4.0	3.5	6.4	6.1	6.7	7.4	7,1
Grace period (years)	1.0	0.6	1.2	2.2	2.6	3.3	4,4
MEMORANDUM ITEMS							
Concessional LDOD	5	13	65	158	129	139	112
Variable rate LDOD	1,129	1,268	2,146	2,895	2,879	2,905	3,200

3.9. External Debt (continued)

Millions of US Dollars	1999	2000	2001	2002	2003	Subsequent years
	Debt service projections on existing pipeline					
TOTAL LONG-TERM	163	1,030	1,306	819	715	4,081
Principal	123 [4]	739	1,044	604	525	3,333
Interest	40	291	262	215	190	748

3.10. External Debt: Regional Structure and Breakdown by Creditors

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1997	31.12.1998	30.11.1999	31.12.1997	31.12.1998	30.11.1999
TOTAL LONG-TERM LOANS	4,059	4,849	5,356	440	494	1,012
1. Multilateral	625	657	630	223	80	533
IBRD	151	135	122	12	6	2
EBRD	151	135	140	151	67	58
EIB	313	378	358	60	2	470
IFC	1	-	-	-	-	-
EUROFIMA	9	8	8	-	-	-
2. Paris Club	101	56	46	-	-	-
Austria	8	-	-	-	-	-
Belgium	0	-	-	-	-	-
France	3	0	-	-	-	-
Germany[6]	56	50	41	-	-	-
Italy	2	1	1	-	-	-
Netherlands	8	-	-	-	-	-
Norway	0	0	0	-	-	-
Sweden	2	-	-	-	-	-
Switzerland	5	5	4	-	-	-
USA	16	-	-	-	-	-
Great Britain	0	0	0	-	-	-
Kuwait[6]	-	-	-	-	-	-
Japan[6]	-	-	-	-	-	-
3. Refinancing - NFA and APIEA, 1988[3]	9	9	9	-	-	-
4. Other long-term loans (other than multilateral, refinanced and rescheduled loans)	3,324	4,127	4,671	217	414	479
USA	56	85	88	2	9	10
Switzerland	102	69	60	1	7	5
Germany	326	450	491	37	76	195
Austria	792	1,023	1,204	74	103	159
United Kingdom	77	72	66	38	0	0
Italy	89	104	117	22	20	21
France	63	64	53	2	3	0
Syndicate of banks	550	663	885	-	160	65
Bonds[3]	1,116	1,280	1,558	-	-	-
Other	153	317	149	41	36	24

3.11. Payments Effected to the Fiduciary Account

Balance on date	31. December 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
Summary					
Net	880.4	620.6	-462.8	-387.3	-1027.9
Assets	6006.2	6914.8	7251.1	7795.2	8646.6
Direct Investment Abroad	352.4	504.0	469.1	428.8	563.4
Portfolio Investment	62.0	108.4	95.9	57.1	50.3
Other Investment	4092.7	4481.6	4388.6	3994.6	4394.3
Reserve Assets	1499.1	1820.9	2297.5	3314.8	3638.6
Liabilities	5125.8	6294.1	7713.9	8182.5	9674.5
Direct Investment in Slovenia	1325.6	1758.6	2069.4	2297.0	2907.3
Portfolio Investment	92.5	103.4	1168.4	1331.3	1512.5
Other Investment	3707.7	4432.1	4476.1	4554.2	5254.7
Breakdown Items					
Assets	6006.2	6914.8	7251.1	7795.2	8646.6
Direct Investment Abroad	352.4	504.0	469.1	428.8	563.4
Equity Capital and Reinvested Earnings	341.3	363.0	358.8	317.4	364.6
Other Capital	11.1	141.0	110.4	111.4	198.7
Claims on Affiliated Enterprises	264.7	369.7	343.0	348.6	351.4
Liabilities to Affiliated Enterprises	-253.7	-228.7	-232.7	-237.2	-152.7
Portfolio Investment	62.0	108.4	95.9	57.1	50.3
Equity Securities	15.0	19.1	17.8	16.6	27.4
Banks	4.0	8.2	8.4	6.0	7.3
Other Sectors	11.0	10.9	9.5	10.6	20.1
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
Other Investment	4092.7	4481.6	4388.6	3994.6	4394.3
Trade Credits	1686.6	1809.2	1736.4	1993.9	2316.2
Other Sectors	1686.6	1809.2	1736.4	1993.9	2316.2
Long-term	183.4	179.5	168.8	155.5	181.6
Short-term	1503.2	1629.7	1567.6	1838.4	2134.5
Loans	28.6	43.4	45.8	104.8	138.9
Banks	22.9	37.4	39.1	100.0	125.5
Long-term	14.9	23.7	26.5	57.1	84.4
Short-term	8.0	13.7	12.6	42.9	41.1
Other Sectors	5.7	6.0	6.7	4.8	13.5
Long-term	4.0	4.6	3.5	3.4	5.5
Short-term	1.7	1.5	3.2	1.4	8.0
Currency and Deposits	1861.7	2218.3	2345.6	1659.2	1682.3
Banks	1377.3	1727.7	1911.8	1168.3	1250.8
Other Sectors	484.4	490.6	433.8	490.9	431.5
Other Assets	515.9	410.6	260.8	236.6	256.9
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	210.7
Long-term	0.0	0.0	1.2	1.0	1.0
Short-term	412.6	240.4	226.4	194.9	209.6
Reserve Assets	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
Liabilities	5125.8	6294.1	7713.9	8182.5	9674.5
Direct Investment in Slovenia	1325.6	1758.6	2069.4	2297.0	2907.3
Equity Capital and Reinvested Earnings	966.7	1202.2	1349.1	1665.6	2166.4
Other Capital	358.9	556.4	720.3	631.4	740.9
Claims on Direct Investors	-117.6	-137.9	-173.0	-179.6	-104.2
Liabilities to Direct Investors	476.5	694.3	893.3	811.0	845.1
Portfolio Investment	92.5	103.4	1168.4	1331.3	1512.5
Equity Securities	45.9	62.8	134.1	156.5	137.9
Banks	17.9	27.5	30.2	15.6	18.0
Other Sectors	28.0	35.3	103.9	140.9	119.9
Debt Securities	46.6	40.6	1034.3	1174.8	1374.7
Bonds and Notes	46.6	40.6	1034.3	1174.8	1374.7
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	35.3	36.5	89.0
Other Investment	3707.7	4432.1	4476.1	4554.2	5254.7
Trade Credits	1491.4	1678.1	1548.3	1665.4	1888.5
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	1484.2	1671.2	1542.9	1663.6	1887.6
Long-term	78.4	78.4	96.0	95.1	129.6
Short-term	1405.8	1592.9	1446.9	1568.5	1758.0
Loans	1868.4	2359.2	2414.0	2439.6	2857.6
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	981.1	1204.9	1087.2	1210.7	1526.7
Long-term	931.5	1197.1	1072.8	1128.0	1460.1
Short-term	49.6	7.8	14.4	82.7	66.6
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	175.8	150.0	104.4	100.9
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	93.7	76.2	33.5	26.8
Long-term	107.5	93.7	76.2	33.5	26.8

4.1. Derivation and Expenditure on Gross domestic products

	1996	1997	1998	1995	1996	1997	1998
	Millions of Tolars at current prices			Real growth rates in %			
Gross domestic product by activities							
A,B Agriculture, hunting and forestry,fishing	98,699	108,184	111,872	1.6	1.0	-2.9	2.2
C Mining and quarrying	30,683	33,908	36,016	0.9	1.9	3.1	1.4
D Manufacturing	616,410	706,266	778,730	2.5	1.6	6.6	5.1
E Electricity, gas and water supply	65,032	73,492	96,530	0.2	1.2	4.2	2.6
F Construction	123,827	143,158	162,567	9.2	13.2	7.7	3.9
G Wholesale and retail trade, certain repair	257,269	294,293	323,333	6.7	3.0	2.8	4.1
H Hotels and restaurants	68,467	77,314	84,126	3.5	4.4	3.6	2.5
I Transport, storage, communication	169,275	204,827	233,175	5.9	2.6	4.2	5.4
J Financial intermediation	93,185	108,916	120,099	3.5	11.0	0.1	2.7
K Real estate, renting and business services	263,568	291,572	328,355	3.1	3.5	2.5	2.8
L Public administration and defence	121,447	149,612	164,223	3.1	5.3	10.3	2.1
M Education	123,881	146,687	157,736	2.8	0.9	4.9	2.8
N Health and social work	118,454	134,589	148,883	2.1	6.4	3.1	3.8
O Other social and personal services	77,431	88,243	100,409	2.1	4.9	4.1	4.2
Imputed bank services (FISIM)	-55,127	-58,554	-65,417	-0.5	14.3	-2.6	0.8
Agriculture (A+B)	98,699	108,184	111,872	1.6	1.1	-2.9	2.2
Industry (C+D+E)	712,125	813,666	911,276	2.3	1.5	6.2	4.7
Construction (F)	123,827	143,158	162,567	9.2	13.2	7.7	3.9
Services (G to O)	1,292,977	1,496,053	1,660,339	4.0	4.2	3.8	3.5
Total Value Added, at basic cost	2,172,501	2,502,509	2,780,637	3.5	3.4	4.6	3.9
Corrections	382,868	404,768	462,853	7.7	4.2	4.1	4.0
Gross domestic product	2,555,369	2,907,277	3,242,490	4.1	3.5	4.6	3.9
Cost structure of gross domestic product				deleži v %			
Total	2,555,369	2,907,277	3,243,490	100.0	100.0	100.0	100.0
1. Taxes on production and on imports	444,708	493,398	572,126	17.0	17.4	17.0	17.6
2. Less: Subsidies	52,873	59,867	71,771	2.2	2.1	2.1	2.2
3. Compensation of employees	1,400,005	1,558,696	1,697,259	57.2	54.8	53.6	52.3
- Wages and slaries	1,213,825	1,363,936	1,480,010	48.2	47.5	46.9	45.6
- Employers actual social contributions	186,180	194,760	217,248	9.1	7.3	6.7	6.7
4. Gross operating surplus	488,300	614,485	712,383	17.1	19.1	21.1	22.0
- Consumption of fixed capital	417,938	468,585	532,089	15.9	16.4	16.1	16.4
- Net operating surplus	70,362	145,900	180,293	1.3	2.8	5.0	5.6
5. Gross mixed income	275,229	300,566	333,494	10.8	10.8	10.3	10.3
- Consumption of fixed capital	45,528	54,360	59,059	1.7	1.8	1.9	1.8
- Net mixed income	229,701	246,206	274,435	9.0	9.0	8.5	8.5
Expenditure on gross domestic product				Realne stopnje rasti v %			
Total (3+4)	2,555,369	2,907,277	3,243,490	4.1	3.5	4.6	3.9
1. Exports of goods and services	1,419,884	1,660,733	1,838,714	1.0	3.3	11.3	7.8
2. Imports of goods and services	1,445,023	1,694,631	1,885,708	11.6	2.4	12.2	10.1
3. Foreign balance (exports-imports)	-25,139	-33,898	-46,994	-	-	-	-
4. Total domestic consumption (5+6)	2,580,508	2,941,175	3,290,484	11.0	3.0	5.1	5.8
5. Final consumption	1,980,106	2,236,556	2,473,275	7.5	2.7	3.6	3.2
- Households	1,437,756	1,612,434	1,776,011	9.0	2.5	3.3	2.4
- Nonprofit institutions	25,493	29,015	30,541	24.3	-5.7	2.9	-1.1
- Government	516,857	595,107	666,733	2.5	3.6	4.3	5.6
6. Gross capital formation	600,402	704,619	817,209	23.3	4.2	10.1	14.0
- Gross fixed capital formation	576,680	684,114	785,198	17.1	9.2	11.3	12.9
- Changes in inventories	23,722	20,505	32,011	-	-	-	-
* Consumption of fixed capital	460,765	522,945	591,148	...	...	...	...
* Net fixed capital formation	136,060	161,169	194,050	...	...	...	...
GDP at market prices, in millions of US Dollars	18,878	18,206	19,523				
GDP per capita, in US Dollars	9,481	9,163	9,847				

Source: Statistical Office of RS

4.2. Quarterly Real Gross Domestic Products

		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 %
	Column	1	2	3	4	5	6	7	8	9	10	11	12
	Code												
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	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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	22,161	2.2	153,448	2.7	27,754	6.6	62,540	3.4	41,510	-0.6	619,441	2.5
	II	21,336	2.1	159,118	0.8	35,659	24.4	73,298	16.0	42,892	3.1	663,877	6.4
	III	23,378	2.4	159,091	2.6	36,173	15.0	63,326	-0.8	41,308	4.6	649,144	3.4

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

4.3. Industry

		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 %
	Column	1	2	3	4	5	6	7	8	9	10	11	12
	Code												
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
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
	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
	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
	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
	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
	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
	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
	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	-1.0	107.4	7.5	100.2	-2.0	136.1	2.9	...	...	...	...
	Feb.	99.8	-7.7	79.4	-19.8	99.3	-7.7	116.9	-1.0	...	...	...	...
	Mar.	119.4	-0.4	74.5	-33.0	121.4	1.9	124.6	-5.7	...	...	...	...
	Apr.	101.2	-8.0	52.7	-40.2	104.4	-5.7	96.1	-16.0	...	...	...	...
	May	112.7	-0.4	79.7	-9.0	116.5	0.1	88.9	-3.3	...	...	...	...
	Jun.	117.1	3.1	79.0	1.8	121.8	4.2	88.2	-10.6	...	...	...	...
	Jul.	108.2	-3.4	60.2	-7.5	111.9	-2.6	97.3	-10.9	...	...	...	...
	Aug.	95.7	1.1	79.3	9.3	96.7	0.6	93.9	1.3	...	...	...	...
	Sep.	120.6	0.8	105.7	34.9	123.0	0.8	100.8	-15.2	...	...	...	...
	Oct.	121.8	1.7	124.3	38.5	121.5	1.0	121.4	-7.6	...	...	...	...
	Nov.	122.3	-0.1	102.5	-1.7	121.8	-0.3	138.4	3.1	...	...	...	...

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		1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10
Code											
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	Jun.	614	320	294	8,065	2,270	5,795	5,137	1,590	3,547	337
	Jul.	951	532	418	9,461	2,549	6,912	6,007	1,715	4,292	1,674
	Aug.	1,172	589	583	10,979	2,753	8,226	6,191	1,696	4,495	1,536
	Sep.	601	264	337	7,904	2,168	5,736	5,008	1,532	3,476	235
	Oct.	403	196	207	7,060	2,115	4,944	4,775	1,573	3,202	17
	Nov.	277	146	131	6,299	1,870	4,428	4,108	1,376	2,732	5
	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
	Feb.	388	257	130	5,081	1,593	3,487	3,485	1,214	2,271	18
	Mar.	359	195	164	6,061	1,820	4,242	4,082	1,375	2,707	16
	Apr.	365	194	171	6,751	2,039	4,712	4,503	1,514	2,989	88
	May	453	227	226	7,188	2,208	4,980	4,588	1,557	3,031	75
	Jun.	592	333	258	7,721	2,391	5,330	4,952	1,679	3,273	338
	Jul.	882	544	338	9,166	2,735	6,431	5,623	1,806	3,817	1,792
	Aug.	1,044	572	472	9,729	2,717	7,013	5,661	1,693	3,969	1,591
	Sep.	570	268	302	7,691	2,250	5,441	4,811	1,583	3,228	269
	Oct.	402	182	220	7,081	2,165	4,916	4,753	1,606	3,147	21
	Nov.	307	171	136	...	...	...	...	...	...	...

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						Total	Registered unemployed persons	Total		
		Persons in paid employment			Self-employed persons		Total					
		In enterprises and institutions	By self-employed persons	Total	Outside agriculture	In agriculture					Registered	Surveys
Column		1	2	3=1+2	4	5	6=4+5	7=3+6	8	9=7+8	10	11
Code												
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	Jun.	592,200	61,281	653,481	51,666	45,123	96,789	750,270	123,293	873,563	14.1	-
	Jul.	592,415	61,377	653,792	51,716	46,083	97,799	751,591	123,896	875,487	14.2	-
	Aug.	592,200	61,144	653,344	51,592	41,609	93,201	746,545	123,704	870,249	14.2	7.5
	Sep.	592,964	61,560	654,524	51,465	41,609	93,074	747,598	124,712	872,310	14.3	-
	Oct.	593,611	61,986	655,597	51,362	36,429	87,791	743,388	126,806	870,194	14.6	-
	Nov.	594,499	62,169	656,668	51,234	36,429	87,663	744,331	126,675	871,006	14.5	7.8
	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	-
	Feb.	600,072	61,404	661,476	50,937	34,319	85,256	746,732	124,920	871,652	14.3	7.7
	Mar.	602,175	62,288	664,463	50,911	34,319	85,230	749,693	122,917	872,610	14.1	-
	Apr.	604,301	62,966	667,267	50,862	33,441	84,303	751,570	121,882	873,452	14.0	-
	May	606,402	63,822	670,224	50,841	33,441	84,282	754,506	120,028	874,534	13.7	7.4
	Jun.	607,905	64,447	672,352	50,838	33,441	84,279	756,631	116,906	873,537	13.4	-
	Jul.	608,808	64,660	673,468	50,815	38,920	89,735	763,203	118,122	881,325	13.4	-
	Aug.	608,438	64,825	673,264	50,818	38,920	89,738	763,002	116,764	879,766	13.3	7.5
	Sep.	610,977	65,393	676,370	50,765	38,920	89,685	766,055	115,336	881,391	13.1	-
	Oct.	612,933	65,910	678,843	50,722	40,062	90,784	769,627	115,456	885,083	13.0	-

Source: Statistical Office of RS, estimation in BS.

4.6. Average Wages and Salaries

		Gross Wages and Salaries								Net Wages and Salaries			
				Real		Manufacturing						Real	
		Tolars	Annual growth in %	1992=100	Annual growth in %	Tolars	Annual growth in %	Real 1992=100	Real An.growth in %	Tolars	Annual growth in %	1992=100	Annual growth in %
	Column	1	2	3	4	5	6	7	8	9	10	11	12
	Code												
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		158,069	9.6	134.5	1.6	132,076	11.0	131.8	2.9	103,905	9.6	140.8	1.5
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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	May	168,628	8.4	137.0	3.9	138,640	7.1	132.1	2.7	106,558	8.4	143.4	3.9
	Jun.	171,492	8.5	139.4	4.1	141,980	6.8	135.3	2.4	108,178	8.4	145.6	3.9
	Jul.	170,861	7.9	136.6	1.8	142,375	6.3	133.5	0.3	107,925	7.7	142.9	1.6
	Aug.	172,910	10.3	137.1	3.3	144,564	10.6	134.4	3.5	109,269	9.8	143.4	2.8
	Sep.	174,279	10.5	137.1	2.7	146,623	10.1	135.3	2.3	109,907	9.9	143.2	2.2
	Oct.	174,895	10.2	136.9	2.2	146,374	10.1	134.4	2.2	110,402	10.0	143.2	2.1

Source: Statistical Office of RS and computations in BS.

4.7. Registered Household Income

		Net Wages and Salaries			Other receipts from employment			Transfer receipts			Total		
			Real			Real			Real			Real	
		Millions of Tolars	1992=100	Annual growth in %	Millions of Tolars	1992=100	Annual growth in %	Millions of Tolars	1992=100	Annual growth in %	Millions of Tolars	1992=100	Annual growth in %
	Column	1	2	3	4	5	6	7	8	9	10=1+4+7	11	12
	Code												
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
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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	Jun.	64,987	136.6	4.4	43,052	242.6	30.8	61,121	236.1	8.1	169,160	185.4	11.5
	Jul.	65,819	136.1	3.3	29,299	162.5	-16.3	51,522	195.8	-3.8	146,640	158.2	-3.7
	Aug.	64,908	133.0	2.1	23,056	126.7	3.7	51,497	194.0	7.4	139,461	149.1	4.2
	Sep.	66,190	134.6	3.0	24,359	132.9	2.6	53,959	201.7	10.6	144,507	153.3	5.6
	Oct.	67,476	136.6	3.4	26,333	143.0	0.7	51,745	192.5	4.1	145,554	153.7	3.1
	Nov.	67,171	135.3	3.1	26,094	141.0	3.4	58,197	215.5	17.6	151,461	159.2	8.3

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

4.8. Prices

		Consumer price index							Retail prices			Industrial producers prices		
		Total			Goods		Services							
		1992=100	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	1992=100	Annual growth in %	Monthly growth in %	1992=100	Annual growth in %	Monthly growth in %
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13
	Code													
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
1999		248.7	6.1	0.6	5.6	0.6	7.9	0.7	247.3	6.6	0.7	197.9	2.1	0.3
1995	Sep.	183.8	10.7	1.0	9.0	0.9	17.6	1.7	181.2	10.8	1.3	162.3	10.9	1.1
	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
	Jul.	249.4	6.0	1.7	5.1	1.3	8.9	2.9	247.8	6.4	1.9	196.3	1.3	0.0
	Aug.	251.6	6.8	0.9	6.2	1.0	8.7	0.8	251.4	7.4	1.4	196.5	1.2	0.1
	Sep.	253.5	7.5	0.8	7.2	1.0	8.5	0.2	253.5	8.0	0.9	197.9	1.9	0.7
	Oct.	254.7	7.7	0.5	7.4	0.5	8.4	0.4	254.7	8.2	0.5	201.6	3.2	1.9
	Nov.	255.9	7.8	0.5	7.5	0.6	8.6	0.3	255.6	8.2	0.4	202.2	3.2	0.3
	Dec.	258.0	8.0	0.8	7.8	0.9	8.8	0.7	258.7	8.8	1.2	203.8	3.5	0.8

Source: Statistical Office of RS and computaions 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 %
A.	**REVENUE AND EXPENDITURE**					
I.	**TOTAL REVENUE**	**958,186**	**1,091,815**	**1,222,587**	**1,397,903**	**43.1**
1.	Current revenue	955,790	1,089,017	1,217,023	1,390,982	42.9
1.1.	Tax revenues	916,328	1,032,285	1,156,099	1,302,752	40.2
1.1.1.	Taxes on income, profits and capital gains	160,370	196,930	227,624	252,936	7.8
	- Personal income tax	147,429	174,639	194,062	213,342	6.6
	- Corporate income tax	12,941	22,291	33,562	39,593	1.2
	- Other taxes on income, profits and services	0	0	0	0	0.0
1.1.4.	Taxes on payroll and work force	3,829	18,259	37,491	45,905	1.4
1.1.5.	Social security contributions	363,000	376,184	400,630	448,398	13.8
	- Employees	195,413	221,929	247,519	276,805	8.5
	- Employers	151,504	134,112	127,472	142,649	4.4
	- Other unallocable social security contributions	16,083	20,143	25,639	28,944	0.9
1.1.6.	Taxes on property	12,343	14,628	19,589	27,722	0.9
1.1.7.	Domestic taxes on goods and services	298,159	349,451	412,094	479,713	14.8
1.1.8.	Taxes on international trade and transactions	78,176	76,593	58,463	47,291	1.5
1.1.9.	Other taxes	451	241	208	787	0.0
1.2.	Nontax revenues	39,462	56,732	60,924	88,230	2.7
1.2.1.	Enterpreneurial and property income	6,628	8,301	9,792	24,186	0.7
1.2.2.	Administrative fees and charges, nonindustrial and incidental sales	13,457	13,809	17,252	20,512	0.6
1.2.3.	Fines and forfeits	2,784	3,690	3,921	5,576	0.2
1.2.4.	Other nontax revenues	16,592	30,932	29,959	37,956	1.2
2.	Capital revenue	1,824	1,738	3,805	4,471	0.1
3.	Grants	470	940	1,760	2,449	0.1
4.	Transfers	102	119	0	0	0.0
II.	**TOTAL EXPENDITURE**	**957,273**	**1,083,586**	**1,256,668**	**1,423,494**	**43.9**
1.	Current expenditure	863,969	976,207	1,135,487	1,283,131	39.6
1.1.	Expenditure on goods and services	394,525	454,044	527,919	589,544	18.2
1.1.1.	- Wages and salaries	193,687	234,452	284,769	312,605	9.6
1.1.2.	- Other purchases of goods and services	200,838	219,592	243,150	276,939	8.5
1.2.	Interest payments	25,598	31,121	34,686	41,721	1.3
1.2.1.	- Domestic interest payments	19,808	21,542	21,756	28,237	0.9
1.2.2.	- Interest payments abroad	5,790	9,579	12,931	13,484	0.4
1.3.	Subsidies and other current transfers	442,622	489,259	571,146	641,153	19.8
1.3.1.	Subsidies	41,747	34,547	39,961	49,239	1.5
1.3.2.	Transfers to households	391,785	444,184	519,109	573,820	17.7
1.3.3.	Transfers to nonprofit institutions	5,501	5,980	7,368	8,489	0.3
1.3.4.	Other domestic transfers	809	719	775	4,569	0.1
1.3.5.	Transfers abroad	2,780	3,829	3,934	5,035	0.2
1.4.	Current reserves	1,225	1,783	1,736	10,713	0.3
2.	Capital expenditure	93,304	107,379	121,181	140,364	4.3
	NONFINANCIAL BALANCE (A: I.-II.)	**913**	**8,230**	**-34,081**	**-25,591**	**-0.8**
B.	**LENDING MINUS REPAYMENTS**					
I.	**REPAYMENT OF GIVEN LOANS AND EQUITY SOLD**	**9,318**	**11,297**	**16,310**	**26,635**	**0.8**
1.	Repayment of given loans	277	508	339	1,695	0.1
2.	Equity sold	485	428	189	11,340	0.3
3.	Privatization receipts	8,556	10,361	15,781	13,600	0.4
II.	**LENDING AND ACQUISITION OF EQUITY**	**7,050**	**14,148**	**16,614**	**22,726**	**0.7**
1.	Loans given	934	2,189	1,404	3,494	0.1
2.	Acquisition of equity	1,242	995	2,042	5,585	0.2
3.	Privatization receipts spending	4,874	10,964	13,167	13,646	0.4
	LENDING MINUS REPAYMENTS BALANCE (B)	**2,268**	**-2,851**	**-304**	**3,909**	**0.1**
	OVERALL BALANCE (A + B)	**3,181**	**5,378**	**-34,385**	**-21,682**	**-0.7**
C.	**TOTAL FINANCING**					
I.	**Domestic financing**	**-11,755**	**-11,933**	**11,856**	**24,341**	**0.8**
1.	Domestic drawings	762	1,432	26,387	72,036	2.2
1.1.	Securities	267	67	10,001	33,207	1.0
1.2.	Other domestic financing	496	1,365	16,386	38,829	1.2
2.	Domestic amortization	12,517	13,365	14,532	47,695	1.5
II.	**Financing abroad**	**6,275**	**23,100**	**20,099**	**11,318**	**0.3**
1.	Drawings abroad	18,844	44,163	39,208	44,487	1.4
1.1.	Securities	0	42,790	36,322	26,835	0.8
1.2.	Other financing abroad	18,844	1,373	2,885	17,652	0.5
2.	Amortization abroad	12,569	21,063	19,109	33,169	1.0
	TOTAL FINANCING BALANCE (C)	**-5,480**	**11,167**	**31,954**	**35,659**	**1.1**
	Change in cash, deposits and statistical error	-2298	16545	-2431	13976	0.4

Source: Ministry of finance.

5.2. General Government Revenues: Taxes

Millions of Tolars		Social insurance taxes			Total	Personal income tax	Corporate income tax	Taxes on wage-bill etc.	Property taxes	Domestic taxes on goods and services	Customs and import duties
		Pension fund	Health fund	Maternity, employment etc							
	Column	1	2	3	4=1+2+3	5	6	7	8	9	10
	Code										
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
1999		366,374	233,668	5,834	605,877	232,899	44,416	56,498	997	520,873	45,717
1998	Jul.	28,418	17,638	437	46,493	19,255	5,005	3,811	135	38,276	4,070
	Aug.	27,202	17,372	432	45,006	14,641	2,932	4,191	176	36,046	3,711
	Sep.	27,631	17,495	440	45,567	15,194	3,102	5,682	77	37,311	3,739
	Oct.	28,326	17,754	441	46,521	18,069	3,450	5,030	82	38,830	4,460
	Nov.	27,918	17,766	438	46,122	17,819	4,605	4,405	87	37,407	4,211
	Dec.	32,849	20,209	529	53,588	22,337	3,555	5,249	84	63,565	3,721
1999	Jan.	27,476	17,539	450	45,465	17,433	3,429	4,242	47	22,292	3,443
	Feb.	28,040	18,062	508	46,610	18,368	2,921	4,286	54	35,410	2,593
	Mar.	30,271	19,353	467	50,091	18,898	4,915	4,445	64	36,489	3,761
	Apr.	29,923	19,115	487	49,526	21,096	7,092	4,515	49	42,392	4,097
	May	29,551	19,067	441	49,060	20,895	1,672	4,528	83	39,342	3,922
	Jun.	30,329	19,394	470	50,193	21,297	2,938	4,635	73	44,455	4,151
	Jul.	30,812	19,566	480	50,858	21,155	3,688	4,690	77	30,308	5,492
	Aug.	29,797	19,156	472	49,425	19,494	3,020	4,527	129	71,088	3,322
	Sep.	30,771	19,625	488	50,884	11,570	3,277	4,705	116	52,050	3,109
	Oct.	30,553	19,598	494	50,645	17,273	3,195	4,713	79	36,393	3,762
	Nov.	31,687	20,215	492	52,393	19,858	5,226	4,848	116	70,561	4,129
	Dec.	37,165	22,978	586	60,728	25,560	3,044	6,364	111	40,093	3,936

Source: Agency of RS for Payments.

5.3. General Government Revenues: Allocation

Millions of Tolars		Total revenues		Total	Allocation of revenues				
		Total tax revenues	Nontax revenues		Central Government	Local communities	Health	Pension fund	Other and unallocated
	Column	1	2	3=1+2	4	5	6	7	8
	Code								
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
1999		1,507,276	93,899	1,601,175	875,838	121,792	233,283	365,770	4,491
1998	Jul.	117,046	8,626	125,671	69,309	9,768	17,879	28,371	344
	Aug.	106,704	7,150	113,855	61,869	7,441	17,074	27,157	315
	Sep.	110,671	8,711	119,382	65,541	8,457	17,466	27,586	333
	Oct.	116,442	8,171	124,613	69,760	8,499	17,725	28,279	350
	Nov.	114,656	9,043	123,699	68,364	9,380	17,737	27,872	346
	Dec.	152,097	9,105	161,202	96,334	11,429	20,176	32,795	468
1999	Jan.	96,351	6,702	103,053	49,473	8,353	17,510	27,431	285
	Feb.	110,242	6,272	116,514	61,586	8,587	18,032	27,993	314
	Mar.	118,664	7,870	126,534	67,344	9,292	19,321	30,221	356
	Apr.	128,768	7,011	135,779	76,729	9,568	19,084	29,874	525
	May	119,502	9,558	129,059	68,232	12,073	19,036	29,502	216
	Jun.	127,742	8,509	136,251	75,357	10,868	19,362	30,279	384
	Jul.	116,267	7,049	123,316	62,040	10,604	19,533	30,762	377
	Aug.	151,004	7,169	158,173	97,579	11,301	19,124	29,748	422
	Sep.	125,710	6,991	132,701	74,799	7,214	19,593	30,720	374
	Oct.	116,060	6,958	123,018	63,392	9,223	19,565	30,503	335
	Nov.	157,131	8,825	165,956	102,335	11,317	20,181	31,635	488
	Dec.	139,835	10,985	150,820	76,971	13,390	22,940	37,103	416

Source: Agency of RS for Payments.

BANKING INSTITUTIONS IN SLOVENIA

BANKING INSTITUTIONS IN SLOVENIA

with the Bank of Slovenia license[1], as of January 18, 2000

Banks authorised by the Bank of Slovenia to conduct banking services and other financial services which adjusted their operations with article 240 of the Law on Banking[2].

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

NOVA KREDITNA BANKA MARIBOR[5]
Vita Kraigherja 4
2505 MARIBOR
Tel: +386 62 222-261

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

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

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

NOVA LJUBLJANSKA BANKA d.d., Ljubljana[7]
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[6]
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
Trg Osvobodilne fronte 12
1000 LJUBLJANA
Tel.: +386 61 30-04-400

KREKOVA BANKA d.d.
Slomškov trg 18
2000 MARIBOR
Tel.: +386 62 222-261

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

KOROŠKA BANKA d.d. Slovenj Gradec,
bančna skupina Nove Ljubljanske banke[3]
Glavni trg 30
2380 SLOVENJ GRADEC
Tel.: +386 602 42-371

BANKA DOMŽALE d.d., Domžale Bančna skupina Nove Ljubljanske banke[3]
Ljubljanska 62
1230 DOMŽALE
Tel.: +386 61 72-45-300

BANKA ZASAVJE d.d. Trbovlje Bančna skupina Nove Ljubljanske banke[3]
Trg revolucije 25 c
1420 TRBOVLJE
Tel.: +386 601 21-233

POMURSKA BANKA d.d. Murska Sobota
bančna skupina Nove Ljubljanske banke[3]
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 group:

[3] 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;

Branch office:
KAERNTNER SPARKASSE AG, KLAGENFURT[4]
The Branch office in the Republic of Slovenia
Dunajska 63
1000 LJUBLJANA
Tel: + 386 61 30 92 399

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

[1] 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.

[4] The Branch Kaerntner Sparkasse AG, Celovec may perform banking services stipulated in Article 3 of the Law on Banking factoring and issuing of guarantees and other commitments.

[2] Bank may perform other financial services: factoring, issuing of guarantees and other commitments, lending, including consumer credits, mortgage credits, and financing of commercial transactions, trading in foreign means of payment, including foreign exchange transactions, trading in financial derivatives, collections, analysis and provision of information on the credit-worthiness of legal persons, issuing and administering means of payment (e.g., debit and credit cards, travellers, cheques, bankers drafts), safe custody services, mediation in the conclusion of loan and credit transactions, services in connection with securities, in accordance with the law governing the securities market, performance of payment transactions.

[5] Bank may perform other financial services: factoring, issuing of guarantees and other commitments, lending, including consumer credits, mortgage credits, and financing of commercial transactions, issuing and administering means of payment (e.g., debit and credit cards, travellers, cheques, bankers drafts), safe custody services, performance of payment transactions.

[6] Bank may perform other financial services: mediation in sales of insurance polices, in accordance with the law governing the insurance sector

[7] Bank may perform other financial services: mediation in sales of insurance polices, in accordance with the law governing the insurance sector

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 O*ther financial institutions*. O*ther 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 end of period data. The calculation of monetary aggregates is also not exactly the same due to different data sources. The differences are as follows:
M1:
M1 in the table 1.1. does not include general government, non-monetary financial institutions (including savings banks and co-operatives) and non-profit institutions serving households sight deposits at banks, what is all included into M1 in the table 1.2..
M2:
Between M1 included in M2 in the tables 1.1. and 1.2. there are no differences mentioned, but some other inconsistencies. M2 in the table 1.1. includes Tolar sight and time nonresident deposits, Tolar restricted deposits, securities issued by banks denominated in Tolars and banks subordinated debt (except interbank subordinated debt and subordinated debt to savings banks). These items are not included in M2 in the table 1.2. Beside that the item Tolar savings banks time deposits at banks is part of the M2 in the table 1.1., but not in the table 1.2..
M3:
Until 31.08.1999 monetary aggregate M3 in the table 1.1. includes only foreign currency deposits made by individuals, but M3 in the table 1.2. consists also of foreign currency deposits by other non- monetary sectors. As from 01.09.1999 monetary aggregate M3 in table 1.1. besides foreign currency deposits made by individuals includes also part of foreign currency deposits made by enterprises.

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 (EUR) or USD.

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

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

Table 2.3.: Interest Rates for Bank of Slovenia Bills

Tolar bills are registered securities subscribed by banks with maturity of two, twelve, thirty, sixty or 270 days and by savings banks with maturity of seven, fourteen, and since December 1996 also sixty days. Since September 1998 Bank of Slovenia offers Tolar Bills of 270 days with nominal interest rate (figures in brackets are indexed interest rates). All bills are offered on a permanent basis. Except for the sixty-day bill, none are issued in series.

Bills with warrants are short-term bearer securities, issued in series in paper form of nominal value of half a million Tolars. They are purchased in Tolar at a discount and bear the p.a. nominal interest. The warrant attached to the security represents a hedge against inflation and exchange rate depreciation higher than officially projected. Interest rate for the last edition of the bills is indicated.
Twin bills are short-term bearer securities, issued in series in paper form. Through banks they are available to other legal persons and households. They are composed of a Tolar and a foreign currency part, and can be bought in Tolars at a discount, with redemption in Tolars and in German Mark. The Tolar part is revalued by Tolar indexation clause (TOM).
Foreign currency bills are transferable registered securities not issued in series. They are offered on permanent basis and can be purchased by banks and by other legal persons through banks. They are sold for Euros (till 16.02.1999 for German Marks) or US Dollars at a discount with maturities of two to twelve months. Interest rates for a certain type of bill in the table are those valid on the last day of the month.

Table 2.4.1.: Average Commercial Banks Interest Rates

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

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

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

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

Table 2.5.: Average Effective Commercial Banks Interest Rates

Average effective interest rates are calculated on the basis of the interest 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	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
	Apr.-Jun.	92.87	7.13	95.82	4.18	94.46	5.54
	Jul.-Sep.	93.46	6.54	95.84	4.16	94.74	5.26

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 1st, 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 30th 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 borrowers 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. Projection in current year refers only repayments due in the following period of the year.

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 government of one country 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 3.10., 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; c.) between the Government of the Republic of Slovenia and the Government of Japan on the consolidation unallocated obligation of former SFR Yugoslavia owed to Japan.

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 December 31, 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 Manua*l, 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.
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).
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 "Assets / Currency and deposits of other sectors" in international investment position also 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.

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: 'Neposredne naložbe – Direct Investment, 1994 - 1998' and on Bank of Slovenia Web site: *http://www.bsi.si/html/eng/publications/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

Table 5.1.: General Government

General Government Operations (Consolidated state budget, local governments, pension fund and health insurance fund).

Tables 5.2. and 5.3.:

Nonconsolidated data.

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	January 2000	February 2000	March 2000	
REAL SECTOR				
National accounts			NLT 31 (Quarter 4 1999)	First Release of Statistical Office
Production index	NLT 31 (for Dec 1999)	**	NLT 31 (for Jan, Feb 2000)	First Release of Statistical Office
Forward-looking indicators	21 (for Jan 2000)	NLT 21 (for Feb 2000)	NLT 22 (for Mar 2000)	Rapid reports of Statistical Office
Labor market: Employment		NLT 29 (Quarter 4 1999)		First Release of Statistical Office
Labor market: Unemployment		NLT 29 (Quarter 4 1999)		First Release of Statistical Office
Labor market: Wages	17 (for Nov 1999)	15 (for Dec 1999)	15 (for Jan 2000)	First Release of Statistical Office
Price indices: Consumer Price Index	*** (for Jan 2000)	29 (for Feb 2000)	31 (for Mar 2000)	First Release of Statistical Office
Price indices: Producer Price Index	6 (for Dec 1999)	NLT 7 (for Jan 2000)	NLT 7 (for Feb 2000)	First Release of Statistical Office
FISCAL SECTOR				
General government or public sector operations				http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government operations	NLT 31 (for Dec 1999)	NLT 29 (for Jan 2000)	NLT 31 (for Feb 2000)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government debt			NLT 31 (Quarter 4 1999)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
FINANCIAL SECTOR				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	31 (for Dec 1999)	29 (for Jan 2000)	31 (for Feb 2000)	http://www.bsi.si/html/eng/financial_data/hit/mon_survey.html
Analytical accounts of the central bank (Balance Sheet of the Bank of Slovenia)	14 (for Dec 1999)	14 (for Jan 2000)	14 (for Feb 2000)	http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html
Interest rates[1] - Representative interest rate of the BoS and Interbank money market rates	4 (for Dec 1999)	NLT 4 (for Jan 2000)	NLT 8 (for Feb 2000)	http://www.bsi.si/html/eng/financial_data/hit/repo.html
Interest rates[1] - Government securities interest rates	NLT 31 (for Jan 2000)	NLT 29 (for Feb 2000)	NLT 31 (for Mar 2000)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Stock market: Share price index	12 (for Dec 1999)	NLT 14 (for Jan 2000)	NLT 8 (for Feb 2000)	http://www.bsi.si/html/eng/financial_data/hit/sbi.html
EXTERNAL SECTOR				
Balance of payments	18 (for Nov 1999)	NLT 18 (for Dec 1999)	**** (for Jan 2000)	http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.html
International reserves	7 (for Dec 1999)	7 (for Jan 2000)	7 (for Feb 2000)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html
Merchandise trade	13 (for Nov 1999)	NLT 14 (for Dec 1999)	*****	First Release of Statistical Office
International investment position				http://www.bsi.si/html/eng/financial_data/hit/int_inv_pos.html
Exchange rates[2]				http://www.bsi.si/html/eng/publications/index.html
Addendum:				
Population				First Release of Statistical Office

* The period to which data to be released relate is shown in parentheses. NLT stands for *no-later-than*.
** Adaptation of the base year and of the sample of reporting units will cause the delay of January data by one month (end of March).
*** Changes in weighting system will affect the data for January. Delays are expected. Data for January 2000 will be released no later than February 7, 2000.
**** Due to expected delay in availability of Merchandise trade data (see Merchandise trade *****), the data on Balance of payments for January 2000 will be delayed.
***** Because some bigger changes in data processing will happen with the year 2000 (changes in the customs record format, changes of different fields in the statistical record format and regular annual adjustments of classificati
expect time delay in the release of data for January 2000.

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).

[1] The data on interest rates are published by the Bank of Slovenia and Ministry of Finance separately.
[2] 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) and on Archive of financial data (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