

BANKA

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REPUBLIC OF SLOVENIA:

GENERAL INFORMATION

	1999	2000	2001 latest actual
Area (sq.km)		20,273	20,273
Population		1,990,094	1,992,969
Population growth (in %)		0.12	0.07
Density (persons/sq.km)		98	98
Population of Ljubljana		270,506	...
Origin of value added (in %):			
Agriculture	3.7	3.3	...
Industry	32.2	31.4	...
Construction	6.2	6.0	...
Services	60.3	59.3	...
GDP real annual change (in %)	5.2	4.6	...
Industrial production annual change (in %)	-0.5	6.2	2.9
Total employment annual change (in %)	1.8	1.7	1.7
Standardised unemployment rate (in %)	7.6	7.0	...
Inflation rate (in %)	8.0	8.9	8.4
General government:			
revenue (as % of GDP)	43.7	42.7	...
surplus/deficit (as % of GDP)	-0.6	-1.4	...
Trade balance (in USD million)	-1,537	-1,081	-621.7
Current account (in USD million)	-783	-594	-66.9
Current account receipts as % of GDP	56.1	62.9	...
Foreign exchange reserves (in USD million)	4,115	4,370	5,738.4
Foreign debt (in USD million)	5,400	6,217	6,717.0
Debt servicing ratio (in %)	7.7	9.1	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates: tolars for 1 USD			256.2509
(January 22, 2002) tolars for 1 EUR			223.1689

REVIEW OF CURRENT DEVELOPMENTS: GRAPHS

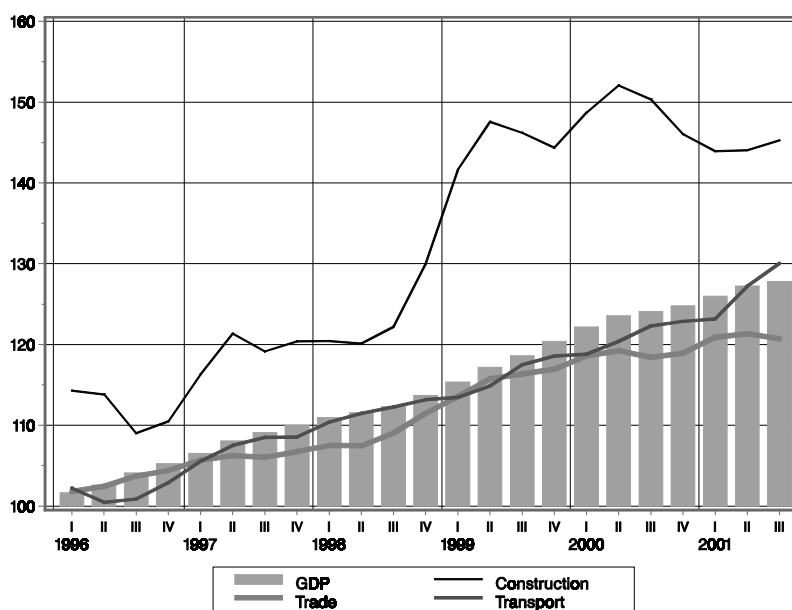
1. Real Sector
2. Public Finance
3. External Transactions
4. Money and Banks
5. Financial Markets

1.1. GROSS DOMESTIC PRODUCT

1995 = 100
(seasonally adjusted)

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

Source: Tables 4.2., 4.7. and supplementary data

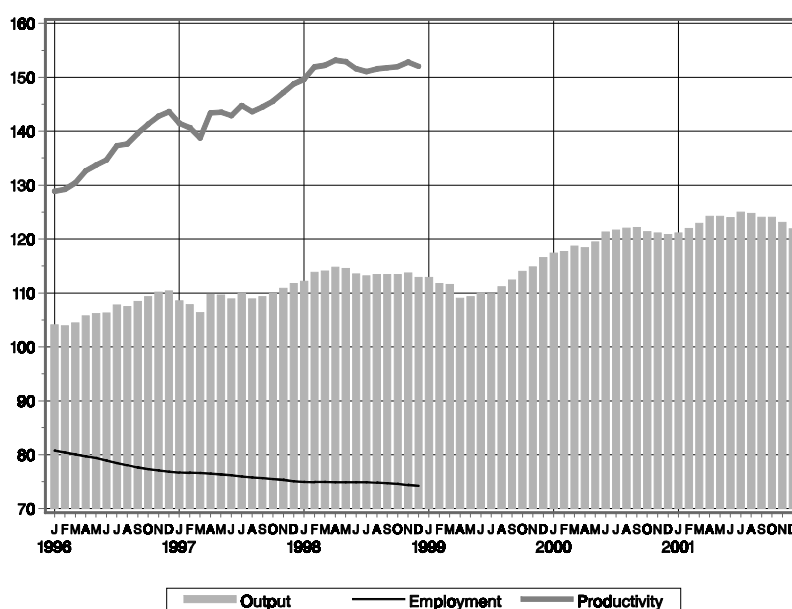


1.2. INDUSTRY

1992 = 100
(seasonally adjusted)

- * Output
- * Employment
- * Productivity

Source: Table 4.3.

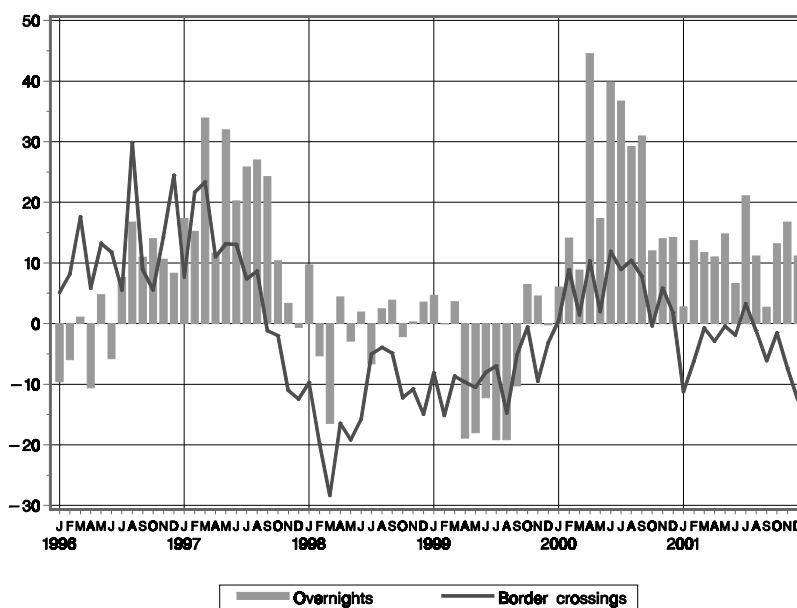


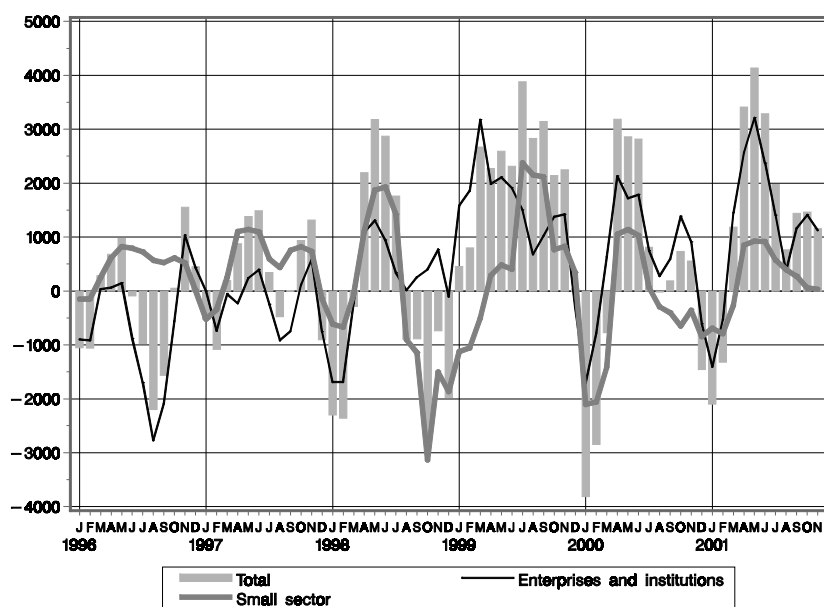
1.3. TRAVEL

Annual growth rates (y/y) in %

- * Overnights, foreign
- * Border crossings, foreign

Source: Table 4.4.



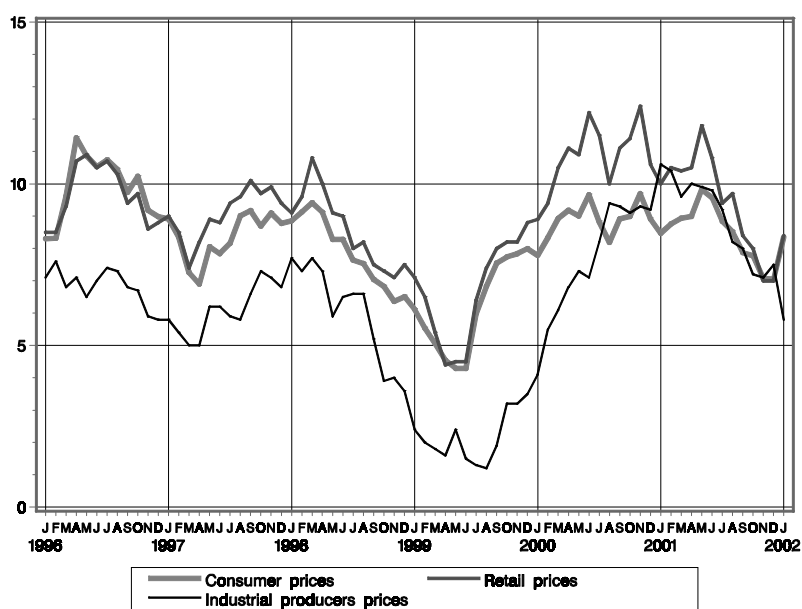


1.4. EMPLOYMENT

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.

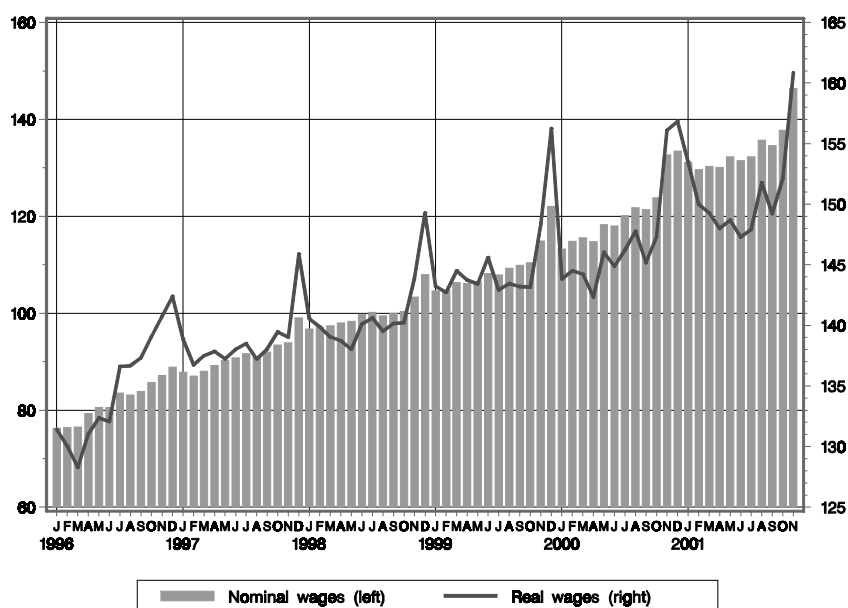


1.5. PRICES

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 tolar

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

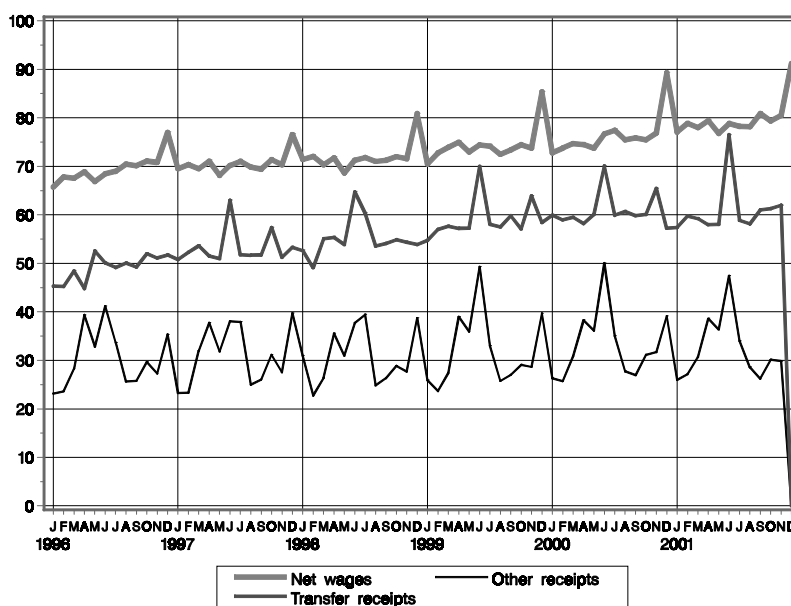
Source: Table 4.6.

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.

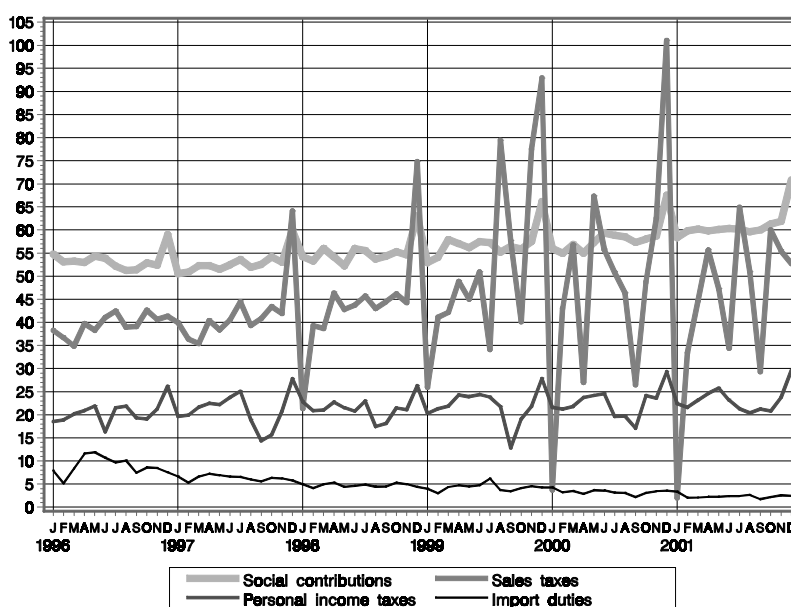


2.1. FISCAL REVENUE

In SIT billion at constant prices of latest month

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

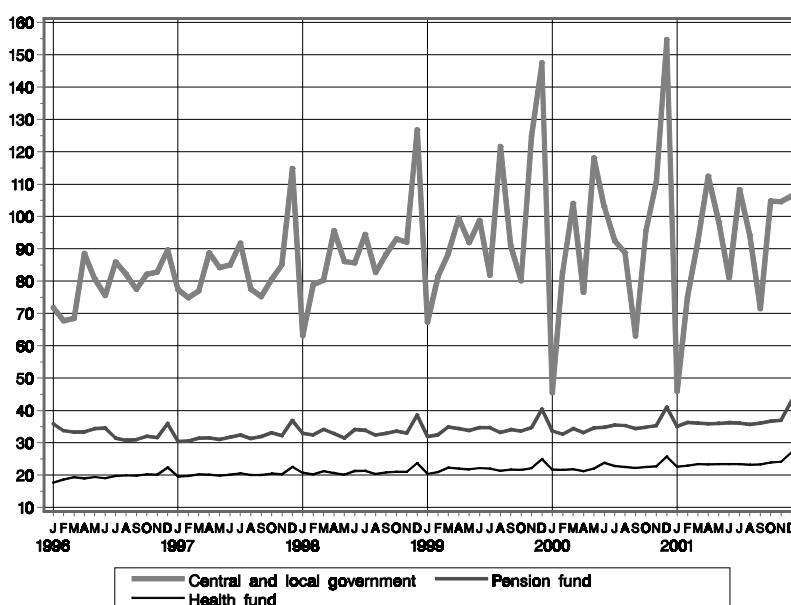
Source: Agency of RS for Payments.

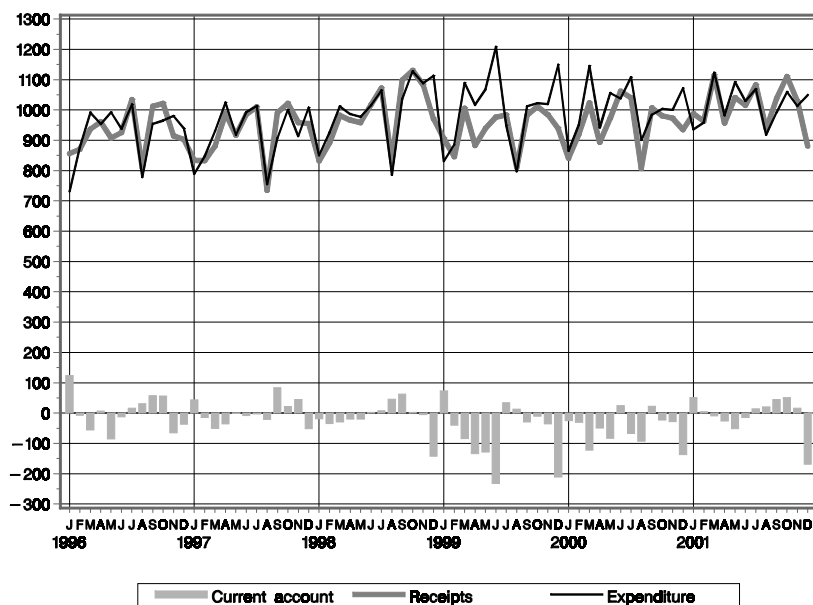


2.2. ALLOCATION OF FISCAL REVENUE

In SIT billion at constant prices of latest month

Source: Agency of RS for Payments.

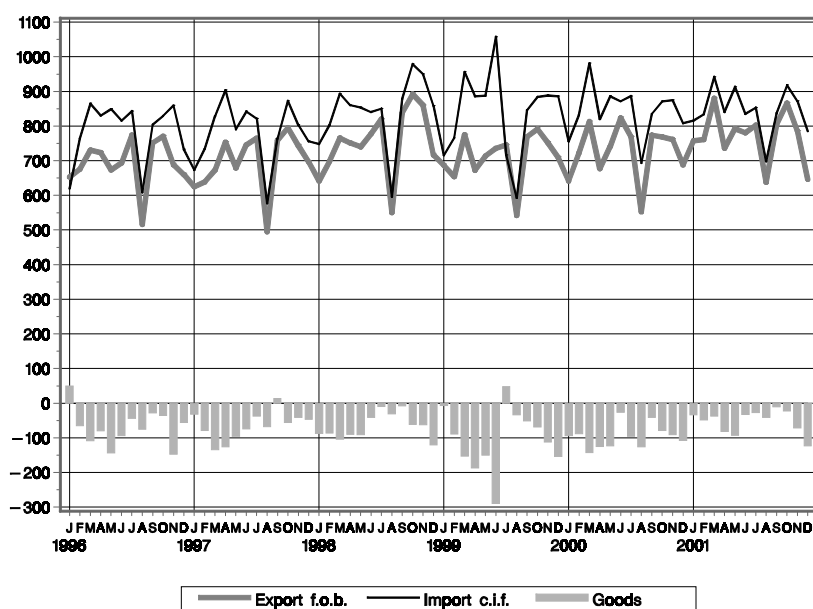




3.1. BALANCE OF PAYMENTS: CURRENT ACCOUNT

In USD million

Source: Table 3.3.

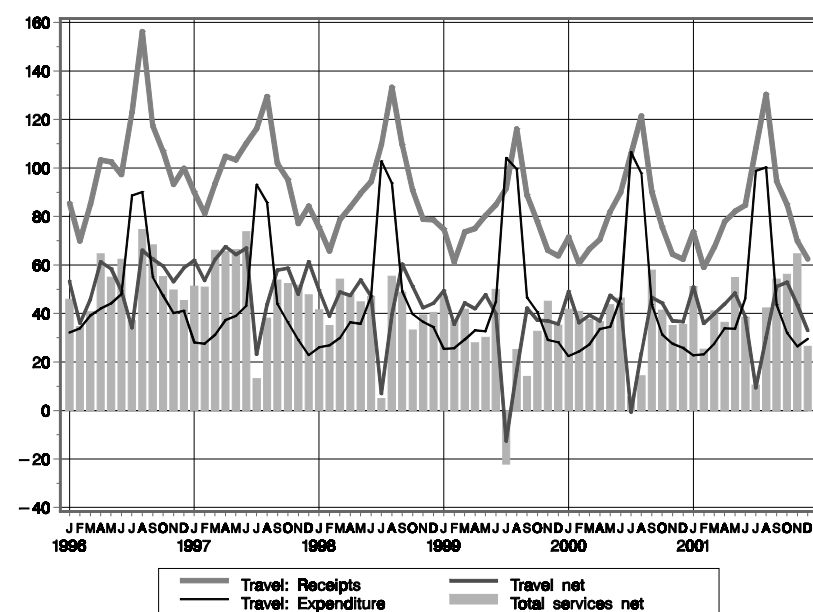


3.2. TRADE BALANCE

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.

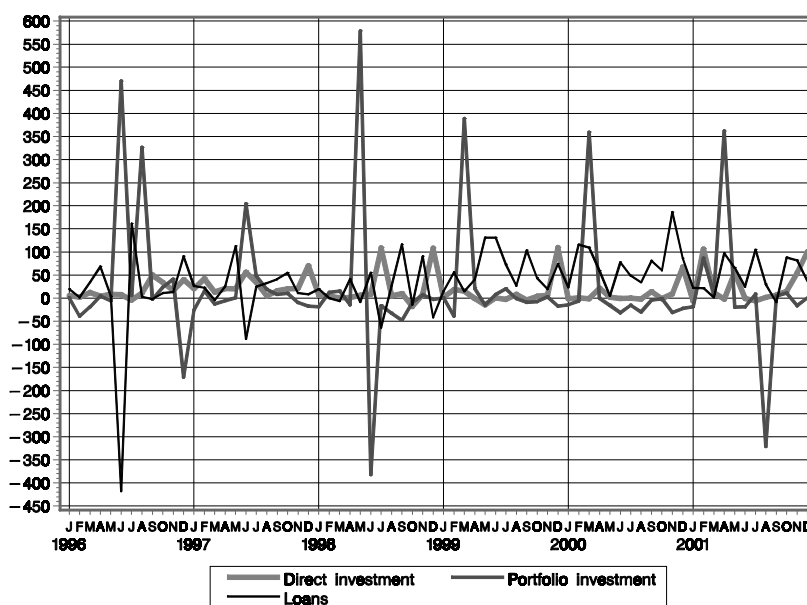
3.4. FINANCIAL ACCOUNT

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 May 1998

In USD million

Source: Table 3.4.

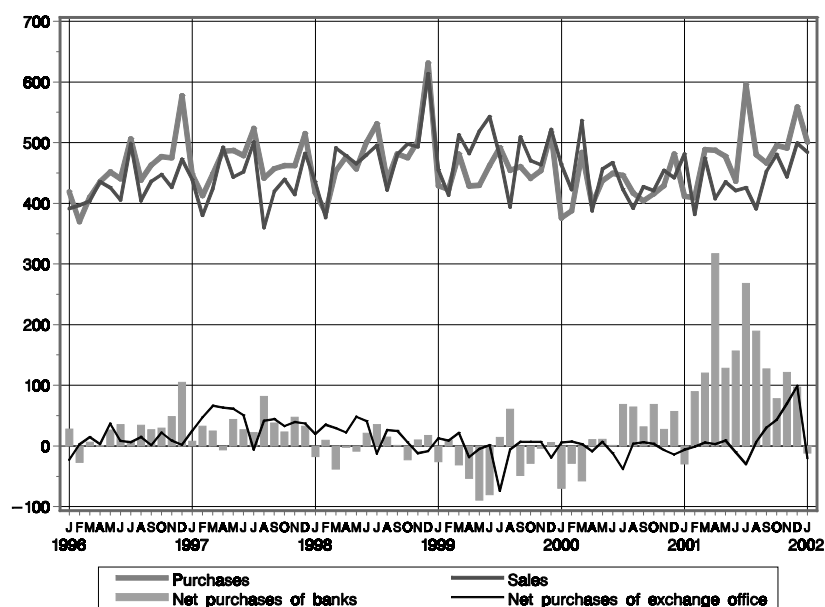


3.5. TURNOVER ON THE FOREIGN EXCHANGE MARKET

In USD million monthly

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

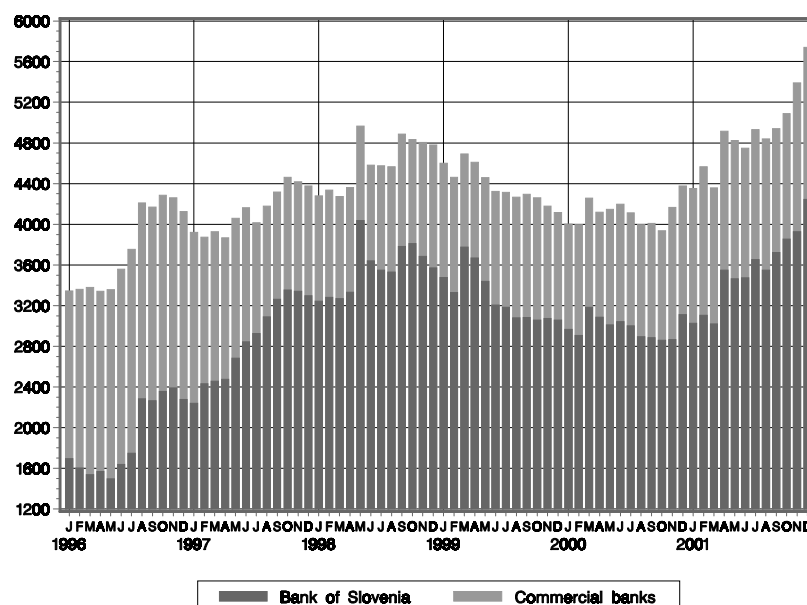
Source: Table 2.13.1.

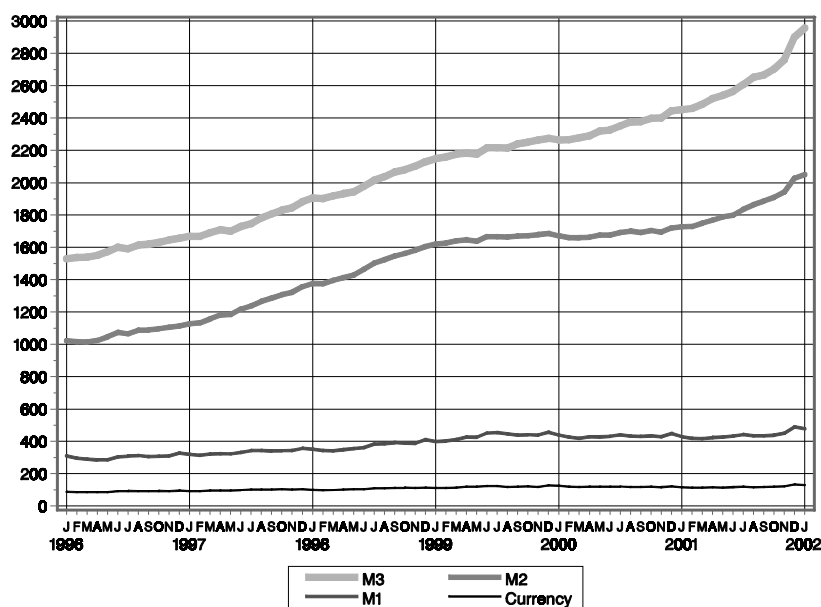


3.6. FOREIGN EXCHANGE RESERVES

In USD million at end of month

Source: Table 3.8.



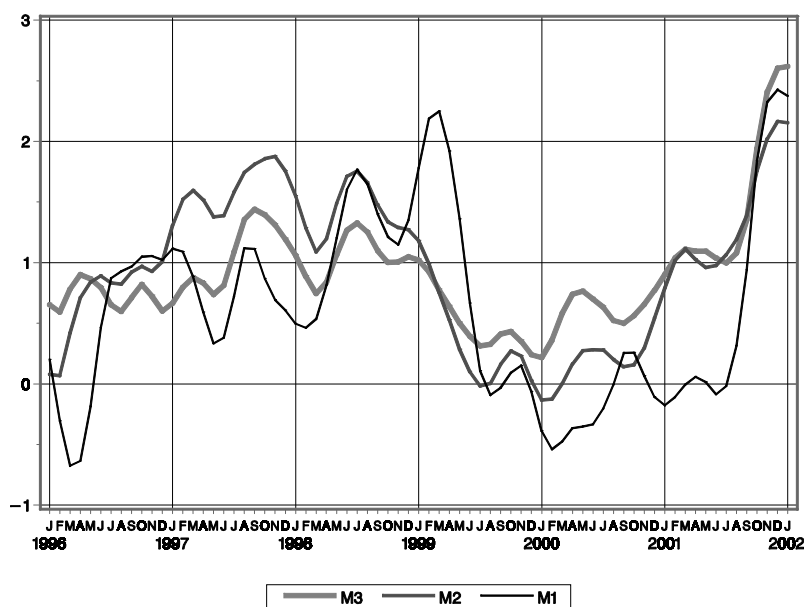


4.1. MONETARY AGGREGATES

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

- * M3
- * M2
- * M1
- * Currency in circulation

Source: Table 1.1.

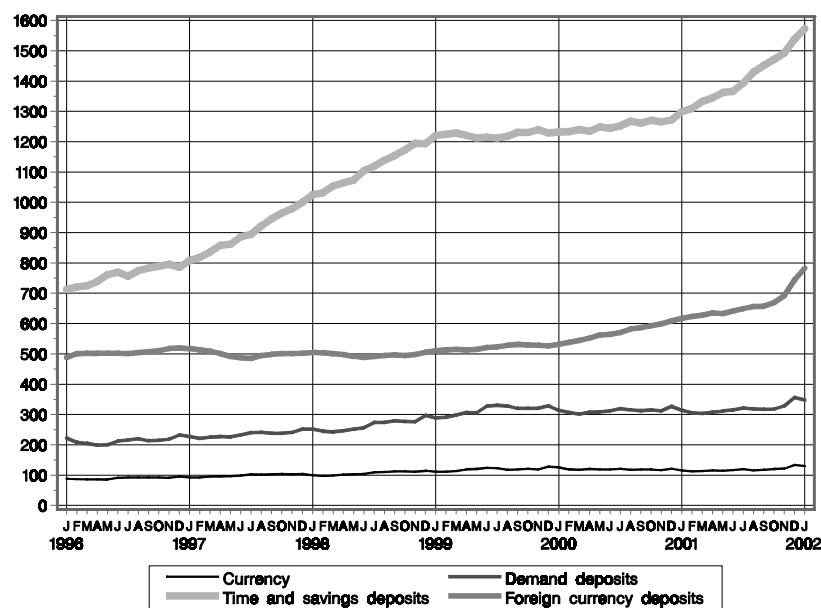


4.2. REAL GROWTH OF MONETARY AGGREGATES

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

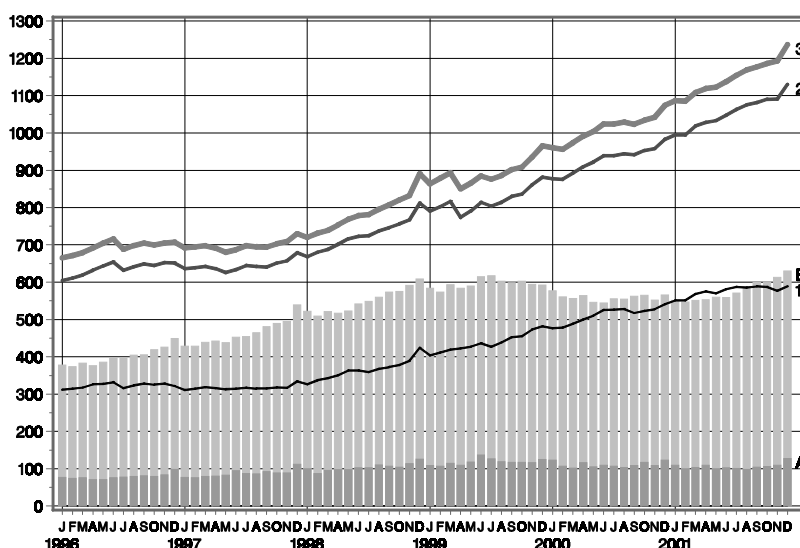
Loans and other claims on enterprises:

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

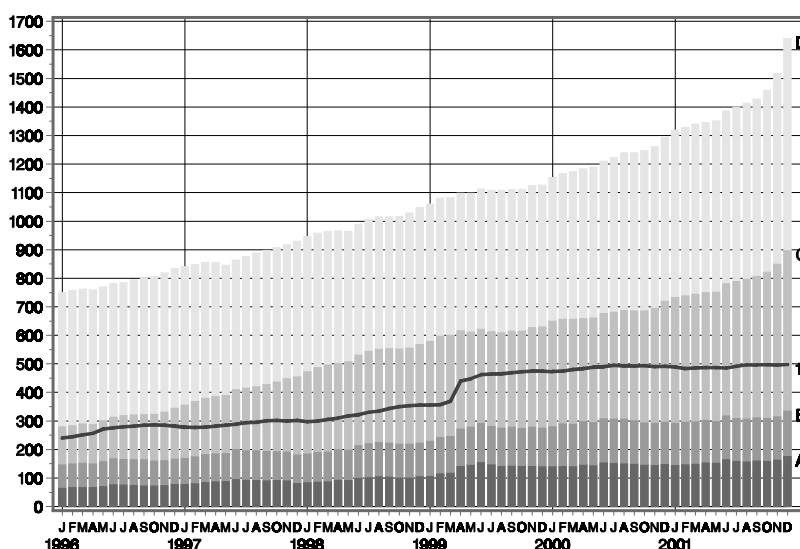
C - tolar time deposits

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

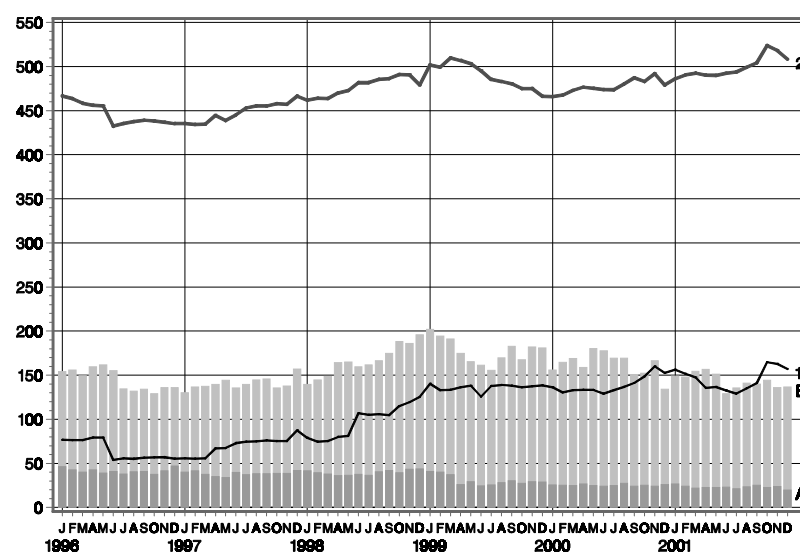
B - time and restricted deposits

Loans and other claims on general government :

1 - loans

2 - securities

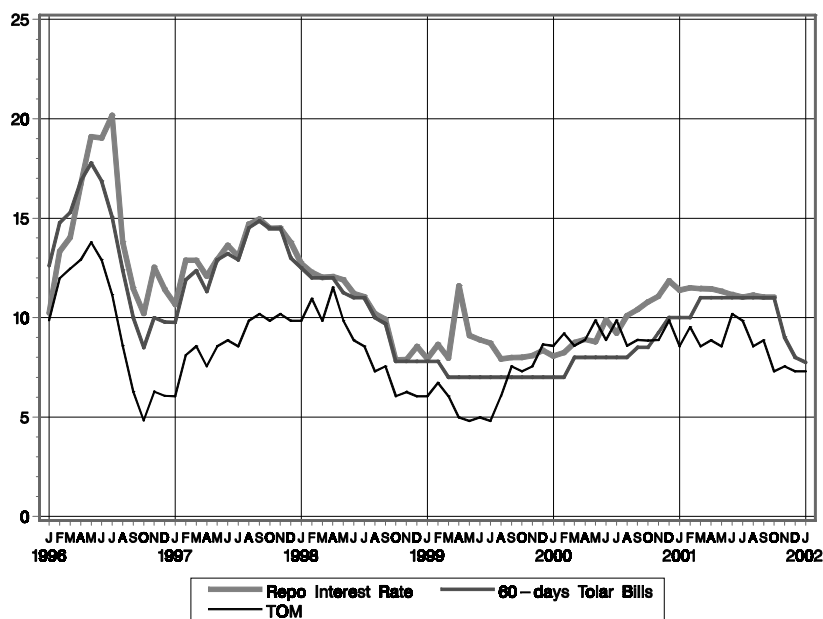
Source: Tables 1.5., 1.6.



5.1. BANK OF SLOVENIA INTEREST RATES

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

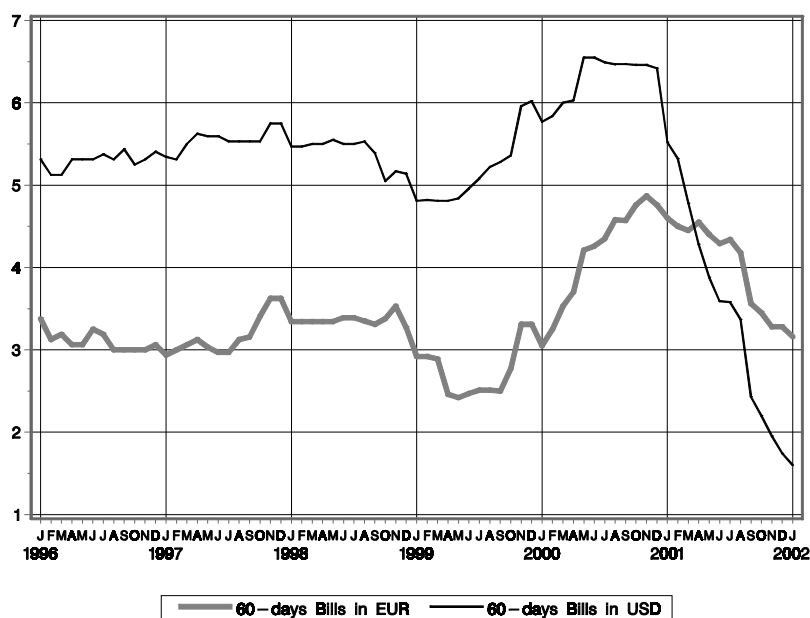
Source: Table 2.1., 2.2. and 2.3.



5.2. INTEREST RATES FOR BANK OF SLOVENIA BILLS

Real interest rates in % p.a.

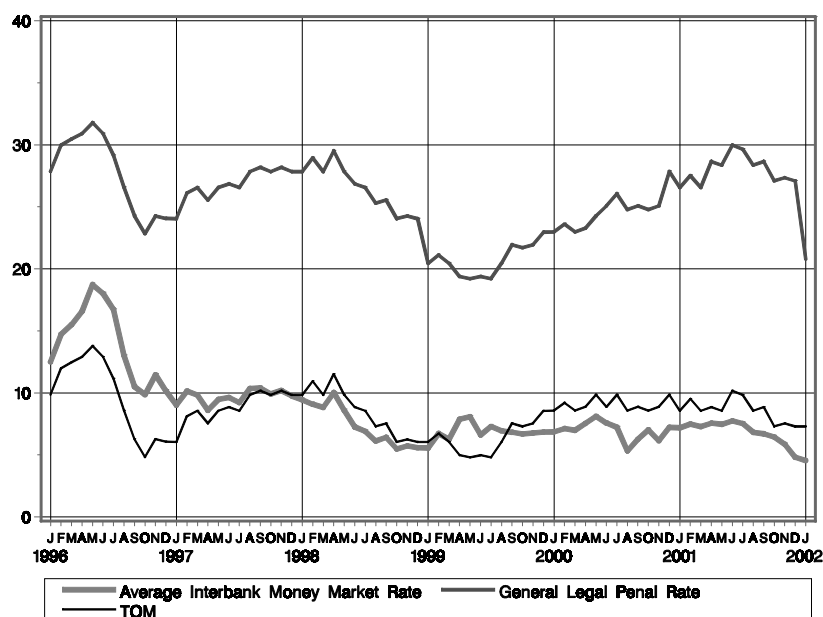
Source: Table 2.3.



5.3. INTERBANK MONEY MARKET RATES AND GENERAL LEGAL PENAL RATE

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

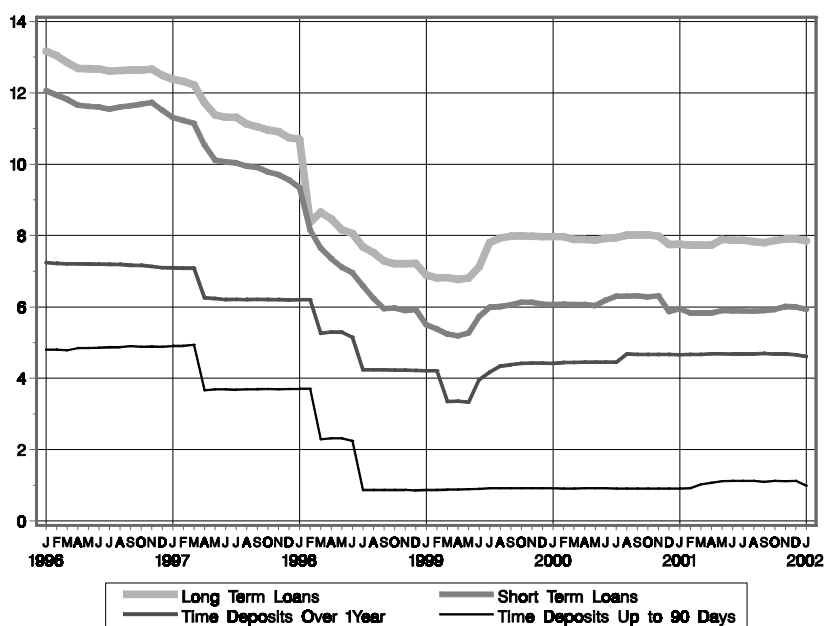
Source: Table 2.1. and 2.2..



5.4. COMMERCIAL BANKS INTEREST RATES

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

Source: Table 2.4.1.



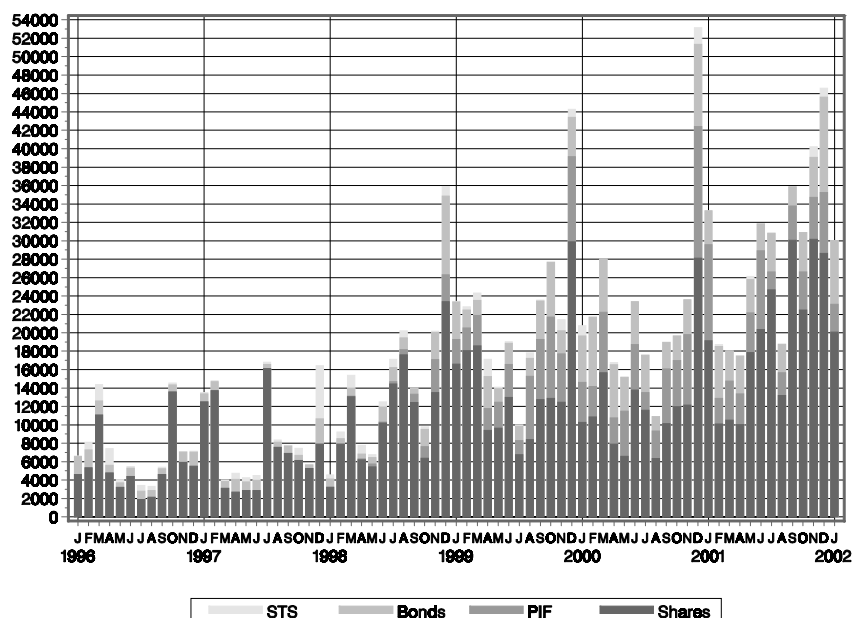
5.5. THE LJUBLJANA STOCK EXCHANGE TURNOVER BY TYPE OF SECURITIES

Monthly data in mio SIT

PIF = Privatization Investment Fund Shares

STS = Short - Term Securities

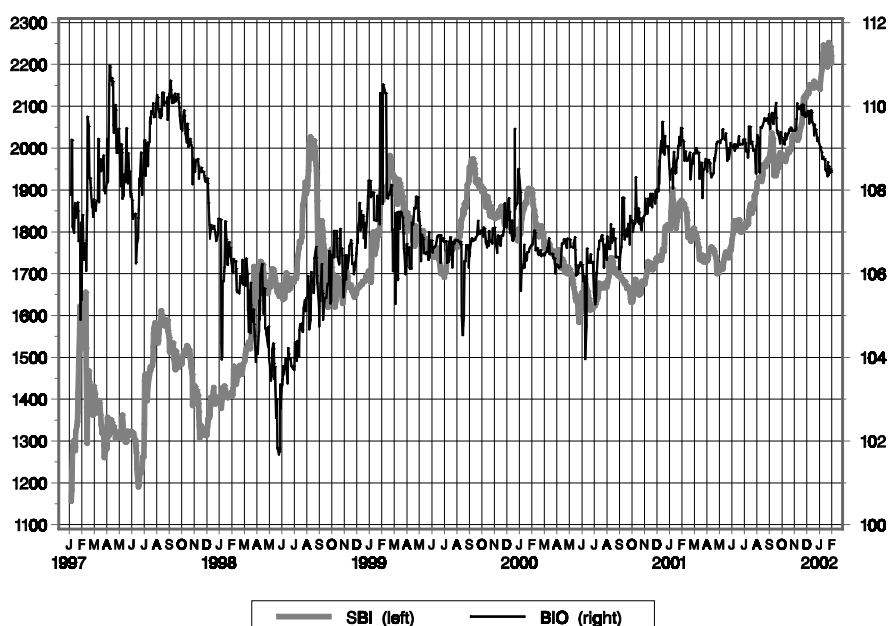
Source: Table 2.9.



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

Daily data

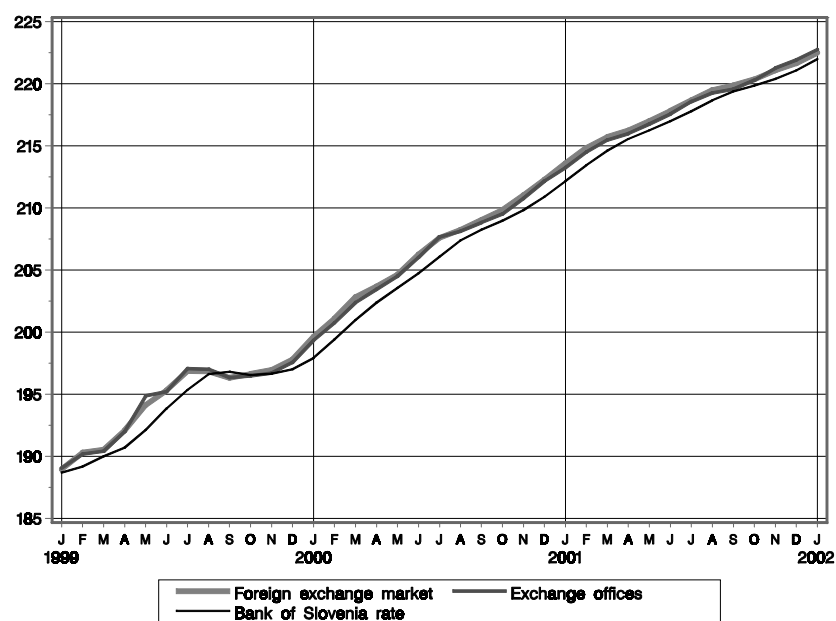
Source: Table 2.11. and supplementary data



5.7. EXCHANGE RATES

SIT per 1 EUR

Source: Tables 2.12.1.a., 2.13.1.



5.8. REAL EFFECTIVE EXCHANGE RATE

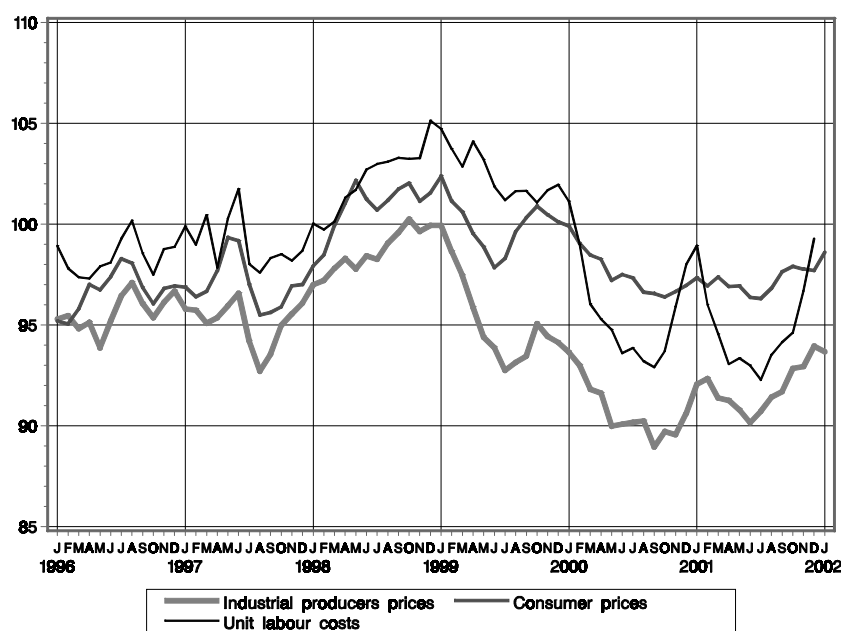
Effective exchange rate (weighed with the currency basket of payments for goods), deflated with relative;

- 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.

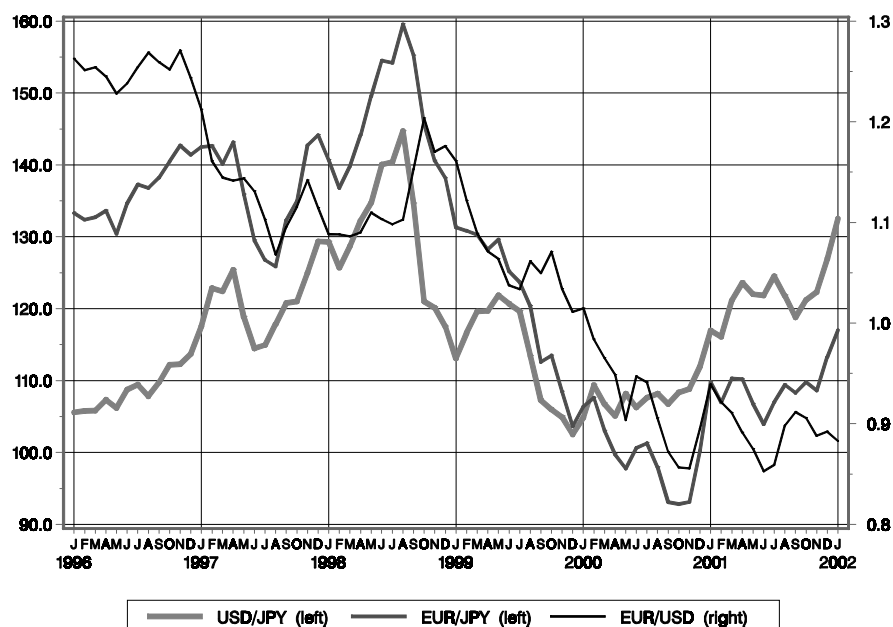


5.9. CROSS-RATES

Selected cross - rates:

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

Source: Table 2.12.1.a.



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- 1.4 Balance Sheet of Deposit Money Banks
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- 4.7. Registered Households Income
- 4.8. Prices

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- 5.2. General Government Revenues
- 5.3. General Government Expenditure
- 5.4. General Government Financing
- 5.5. Debt of Republic of Slovenia

Legend:

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

1.1. Main money aggregates (Statistical Definitions)

Millions of Tolars	Currency in circulation	Bank reserves	Demand deposits at BS	Government time deposits at BS	Demand deposits at banks	Tolar time and savings deposits at banks	Foreign currency deposits at banks	Base money	M1	M2	M3
Column Code	1	2	3	4	5	6	7	8	9	10	11
1996 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	392,669	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	460,178	184,338	372,998	1,391,532	1,851,710
Sep.	100,447	77,672	7,853	6,600	261,730	1,030,831	480,564	185,972	370,030	1,407,461	1,888,025
Oct.	102,481	79,311	7,165	1,935	263,898	1,039,924	490,494	188,957	373,543	1,415,402	1,905,897
Nov.	100,950	78,818	7,530	2,233	265,343	1,052,297	497,644	187,298	373,823	1,428,353	1,925,997
Dec.	109,758	81,635	7,646	645	274,308	1,053,548	505,203	199,040	391,713	1,445,906	1,951,109
2000 Jan.	108,690	79,417	7,420	0	263,757	1,065,361	513,176	195,527	379,867	1,445,228	1,958,404
Feb.	104,050	78,157	7,303	138	260,547	1,075,646	528,872	189,510	371,901	1,447,685	1,976,557
Mar.	103,417	77,874	6,914	968	258,366	1,090,558	543,951	188,206	368,697	1,460,222	2,004,173
Apr.	106,320	79,943	7,369	1,067	265,310	1,091,945	555,104	193,633	378,999	1,472,011	2,027,115
May	105,749	81,691	7,454	1,129	266,831	1,109,385	571,907	194,894	380,034	1,490,548	2,062,455
Jun.	106,385	81,120	7,848	1,750	271,572	1,111,417	581,945	195,354	385,805	1,498,972	2,080,917
Jul.	108,851	83,825	8,736	0	279,357	1,129,572	594,570	201,412	396,944	1,526,516	2,121,086
Aug.	106,509	82,091	8,604	0	277,062	1,146,713	610,581	197,204	392,175	1,538,888	2,149,469
Sep.	108,882	81,306	8,727	0	278,130	1,157,602	629,035	198,915	395,738	1,553,340	2,182,375
Oct.	109,998	84,199	9,055	0	281,472	1,172,494	639,442	203,252	400,525	1,573,019	2,212,461
Nov.	108,550	83,193	8,955	0	282,043	1,181,114	659,228	200,698	399,548	1,580,662	2,239,890
Dec.	113,429	85,296	9,874	0	295,462	1,187,928	677,003	208,599	418,765	1,606,692	2,283,695
2001 Jan.	108,331	82,913	9,496	0	284,914	1,218,103	678,219	200,740	402,741	1,620,844	2,299,063
Feb.	107,030	84,036	9,432	0	280,901	1,242,681	693,114	200,498	397,363	1,640,044	2,333,158
Mar.	109,032	85,094	9,030	0	281,999	1,277,270	704,959	203,156	400,060	1,677,330	2,382,289
Apr.	111,461	86,769	9,247	0	288,100	1,297,595	725,853	207,478	408,809	1,706,404	2,432,257
May	111,987	88,409	10,332	0	293,915	1,330,258	734,408	210,728	416,233	1,746,491	2,480,899
Jun.	114,749	87,245	9,286	0	299,277	1,339,421	751,331	211,279	423,311	1,762,732	2,514,063
Jul.	117,797	88,555	9,849	0	306,101	1,368,213	758,241	216,200	433,746	1,801,959	2,560,200
Aug.	113,863	87,496	9,861	0	303,048	1,404,078	773,488	211,221	426,773	1,830,851	2,604,338
Sep.	116,464	87,733	11,038	0	302,933	1,437,207	772,240	215,236	430,436	1,867,643	2,639,883
Oct.	119,439	90,627	10,482	0	305,601	1,463,664	788,937	220,548	435,522	1,899,186	2,688,123
Nov.	121,495	92,328	12,172	0	315,831	1,491,283	817,405	225,996	449,498	1,940,781	2,758,186
Dec.	133,306	97,134	15,293	0	341,009	1,538,276	873,561	245,733	489,608	2,027,884	2,901,445
2002 Jan.	132,013	94,132	14,997	0	336,950	1,599,108	921,751	241,142	483,960	2,083,067	3,004,818

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

Millions of Tolars	Assets								
	Foreign assets			Domestic assets					
	Bank of Slovenia	Deposit money banks	Total	Claims of BS on central government	Claims of banks on general government				Total
					Central government		Other general government		
					Loans etc.	Securities	Loans	Securities	
Column Code	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8
1991 31. Dec.	6,499	112,806	119,305	8,650	5,582	3,495	2,154	91	11,322
1992 31. Dec.	70,769	203,903	274,671	8,880	13,061	8,771	2,198	149	24,179
1993 31. Dec.	104,006	188,794	292,801	18,783	16,401	188,670	2,842	162	208,076
1994 31. Dec.	190,058	291,049	481,107	15,650	25,083	224,939	5,148	40	255,210
1995 31. Dec.	250,853	301,750	552,602	15,283	43,367	264,609	7,511	28	315,515
1996 31. Dec.	329,814	365,174	694,988	15,518	30,055	278,714	10,597	23	319,389
1997 31. Dec.	559,274	316,253	875,527	15,668	39,837	302,420	30,026	20	372,304
1998 31. Dec.	594,096	322,847	916,943	16,012	71,378	300,676	35,230	13	407,297
1999 31. Dec.	629,764	355,720	985,484	16,612	120,689	299,625	6,539	1,268	428,121
2000 31. Dec.	724,662	462,885	1,187,547	17,752	132,304	325,156	20,200	1,325	478,984
2001 31. Dec.	861,633	821,627	1,683,260	9,807	143,983	375,979	24,247	0	544,209
2000 31. Oct.	723,231	442,789	1,166,020	18,100	137,072	329,046	9,755	1,292	477,166
30. Nov.	721,549	493,672	1,215,221	18,121	144,880	330,363	14,857	1,311	491,410
31. Dec.	724,662	462,885	1,187,547	17,752	132,304	325,156	20,200	1,325	478,984
2001 31. Jan.	738,999	484,594	1,223,593	17,775	138,053	329,671	18,885	1,387	487,996
28. Feb.	751,077	509,608	1,260,685	17,861	135,593	342,730	18,433	1,372	498,128
31. Mar.	753,166	521,766	1,274,932	18,092	134,501	352,802	16,805	1,380	505,487
30. Apr.	855,309	529,023	1,384,332	18,175	131,581	364,759	8,622	1,426	506,387
31. May	863,644	559,742	1,423,386	18,607	136,324	368,021	6,454	1,439	512,239
30. Jun.	886,103	556,464	1,442,567	18,653	129,319	376,162	9,911	1,448	516,840
31. Jul.	901,899	551,674	1,453,574	17,912	120,774	381,786	15,087	1,468	519,115
31. Aug.	823,958	563,057	1,387,015	17,890	126,840	381,146	15,184	1,478	524,647
30. Sep.	831,679	571,906	1,403,584	17,924	134,558	383,257	15,049	1,500	534,365
31. Oct.	841,988	613,863	1,455,851	17,966	155,691	381,114	19,801	1,054	557,660
30. Nov.	842,880	718,942	1,561,822	9,566	150,288	379,828	23,747	410	554,273
31. Dec.	861,633	821,627	1,683,260	9,807	143,983	375,979	24,247	0	544,209

Millions of Tolars	Liabilities									
	Foreign liabilities			M1						M2
	Bank of Slovenia	Deposit money banks	Total	Currency in circulation	Demand deposits at banks	Demand deposits at BS			Total	Tolar savings and time deposits at banks
						Enterprises and NFI	Central government	Total		
Column Code	1	2	3=1+2	4	5	6	7	8=6+7	9=4+5+8	10
1991 31. Dec.	0	72,693	72,693	9,176	29,496	60	4	64	38,736	35,407
1992 31. Dec.	0	116,809	116,809	24,183	53,844	862	2,573	3,436	81,463	104,662
1993 31. Dec.	1,541	139,615	141,156	32,721	79,430	909	2,596	3,506	115,657	186,962
1994 31. Dec.	923	159,153	160,075	47,285	115,894	1,104	5,954	7,059	170,237	319,314
1995 31. Dec.	522	186,869	187,391	59,965	139,961	1,370	2,607	3,977	203,903	404,774
1996 31. Dec.	242	206,358	206,600	66,839	163,327	1,601	3,325	4,926	235,091	515,767
1997 31. Dec.	58	206,294	206,352	78,122	187,948	2,149	2,283	4,432	270,503	727,162
1998 31. Dec.	170	214,973	215,142	93,655	233,202	3,531	2,324	5,855	332,711	929,469
1999 31. Dec.	124	283,362	283,486	125,011	268,595	3,846	2,306	6,152	399,757	1,015,391
2000 31. Dec.	109	375,816	375,924	119,818	295,818	4,941	3,412	8,352	423,988	1,118,744
2001 31. Dec.	278	441,748	442,026	142,110	344,447	6,707	8,941	15,648	502,206	1,432,327
2000 31. Oct.	171	321,389	321,560	113,733	283,019	4,340	4,193	8,533	405,285	1,098,149
30. Nov.	113	356,859	356,971	110,168	275,847	5,620	4,081	9,701	395,717	1,131,051
31. Dec.	109	375,816	375,924	119,818	295,818	4,941	3,412	8,352	423,988	1,118,744
2001 31. Jan.	47	359,662	359,710	106,898	280,797	4,933	3,965	8,898	396,593	1,152,291
28. Feb.	33	366,318	366,351	108,532	273,607	4,572	4,350	8,922	391,061	1,175,834
31. Mar.	55	386,982	387,037	113,308	280,871	4,287	4,232	8,519	402,698	1,201,741
30. Apr.	120	389,957	390,077	114,878	293,233	4,286	4,745	9,031	417,143	1,210,098
31. May	151	389,909	390,059	113,236	286,222	4,428	4,248	8,676	408,134	1,238,638
30. Jun.	96	389,438	389,534	124,349	303,593	5,094	4,727	9,821	437,763	1,232,398
31. Jul.	323	398,971	399,293	115,933	294,400	4,267	4,979	9,246	419,578	1,273,817
31. Aug.	147	394,092	394,238	116,304	292,356	4,439	4,981	9,420	418,079	1,304,002
30. Sep.	1,110	394,355	395,465	122,649	306,081	5,162	4,168	9,330	438,061	1,328,541
31. Oct.	382	412,398	412,780	124,670	305,435	4,743	5,416	10,159	440,264	1,357,122
30. Nov.	519	427,262	427,781	126,546	316,523	5,158	7,104	12,262	455,331	1,388,821
31. Dec.	278	441,748	442,026	142,110	344,447	6,707	8,941	15,648	502,206	1,432,327

Domestic assets							Assets		Total
Claims of banks on other sectors					Total	Total	Other assets		
Enterprises		Individuals	Nonmon. fin. institutions						
Loans etc.	Securities		Loans etc.	Securities					
10	11		12	13				14	
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	125,301	2,212,269	
674,610	62,201	302,822	15,637	4,726	1,059,996	1,483,304	141,638	2,541,885	
781,436	66,974	438,910	27,589	10,230	1,325,139	1,769,872	164,405	2,919,761	
944,982	77,298	494,986	38,010	13,547	1,568,823	2,065,559	199,875	3,452,981	
1,165,557	98,436	536,444	43,937	15,822	1,860,195	2,414,211	229,766	4,327,237	
902,400	68,803	491,492	38,979	11,295	1,512,969	2,008,235	194,651	3,368,905	
917,226	72,343	493,207	39,961	11,412	1,534,150	2,043,681	198,140	3,457,042	
944,982	77,298	494,986	38,010	13,547	1,568,823	2,065,559	199,875	3,452,981	
958,445	79,612	494,803	40,462	12,267	1,585,590	2,091,361	201,562	3,516,515	
968,271	78,279	494,072	41,648	14,007	1,596,276	2,112,265	202,262	3,575,212	
1,002,568	77,730	501,582	42,841	14,208	1,638,929	2,162,509	206,125	3,643,565	
1,020,407	78,731	506,612	41,651	14,982	1,662,382	2,186,944	209,263	3,780,540	
1,036,196	78,600	512,484	43,893	15,121	1,686,294	2,217,139	208,893	3,849,418	
1,055,323	79,530	512,897	43,662	15,107	1,706,520	2,242,012	214,721	3,899,300	
1,073,561	81,027	520,435	43,887	15,170	1,734,079	2,271,106	212,153	3,936,832	
1,086,638	83,141	525,613	43,775	15,176	1,754,343	2,296,880	213,882	3,897,776	
1,101,169	86,426	529,858	45,109	15,132	1,777,693	2,329,982	220,348	3,953,914	
1,116,348	86,860	532,936	44,546	15,270	1,795,959	2,371,586	224,800	4,052,237	
1,119,751	93,900	533,919	46,979	15,351	1,809,900	2,373,739	225,770	4,161,331	
1,165,557	98,436	536,444	43,937	15,822	1,860,195	2,414,211	229,766	4,327,237	

Liabilities										
Government time deposits at BS	Total	M3		Securities			Other for. curr. liabil. to cent. government	Restricted deposits	Other liabilities	Total
		Foreign curr. deposits at banks	Total	Tolar	Foreign currency	Total				
11	12=9+10+11	13	14=12+13	15	16	17=15+16	18	19	20	21
-	74,143	63,181	137,324	2,649	0	2,649	1,640	1,063	82,018	297,388
-	186,125	128,207	314,332	3,919	15,446	19,365	3,209	1,280	149,913	604,908
-	302,618	210,311	512,929	6,755	24,391	31,146	3,395	1,887	219,950	910,462
-	489,551	245,455	735,007	12,553	24,229	36,782	21,460	6,086	311,097	1,270,507
7,800	616,477	325,422	941,899	29,266	27,804	57,070	37,105	5,740	372,695	1,601,900
0	750,858	384,410	1,135,268	27,408	24,747	52,155	69,598	3,982	398,361	1,865,965
9,000	1,006,664	404,668	1,411,332	47,561	19,246	66,807	64,688	5,435	457,656	2,212,269
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	1,415,148	497,783	1,912,932	52,341	11,599	63,939	71,387	8,189	579,828	2,919,761
0	1,542,732	663,618	2,206,350	65,875	13,327	79,202	76,113	9,715	705,676	3,452,981
19,896	1,954,430	922,250	2,876,680	96,079	17,529	113,608	39,731	11,230	843,962	4,327,237
0	1,503,434	644,990	2,148,424	59,384	15,470	74,854	91,040	10,065	722,963	3,368,905
0	1,526,768	666,716	2,193,485	59,561	11,982	71,543	88,441	11,047	735,555	3,457,042
0	1,542,732	663,618	2,206,350	65,875	13,327	79,202	76,113	9,715	705,676	3,452,981
0	1,548,884	691,886	2,240,770	65,942	14,232	80,174	80,232	10,042	745,588	3,516,515
0	1,566,895	702,398	2,269,293	67,205	16,720	83,926	87,402	10,850	757,391	3,575,212
0	1,604,439	725,500	2,329,939	68,603	15,186	83,789	73,595	9,944	759,261	3,643,566
0	1,627,240	725,717	2,352,957	73,058	15,584	88,643	168,148	9,937	770,778	3,780,540
8,037	1,654,809	755,455	2,410,264	76,218	15,757	91,975	162,775	9,676	784,669	3,849,418
13,812	1,683,973	761,917	2,445,890	79,000	15,029	94,029	134,082	9,917	825,847	3,899,300
15,916	1,709,311	767,744	2,477,055	79,244	19,869	99,113	131,862	8,894	820,615	3,936,832
15,937	1,738,018	776,759	2,514,778	81,772	19,862	101,634	47,495	13,067	826,564	3,897,776
2,400	1,769,001	786,192	2,555,194	83,853	21,294	105,146	46,950	8,324	842,835	3,953,914
19,850	1,817,237	800,036	2,617,273	85,217	20,707	105,924	47,954	12,904	855,402	4,052,237
18,257	1,862,409	843,328	2,705,738	91,876	18,519	110,395	48,600	8,871	859,947	4,161,331
19,896	1,954,430	922,250	2,876,680	96,079	17,529	113,608	39,731	11,230	843,962	4,327,237

1.3. Balance Sheet of the Bank of Slovenia

Millions of Tolars	Assets									
	Foreign assets									Claims on general government
	International monetary reserves (exc. Forex. Repos)							Total	Total	
	Gold	Reserve position with IMF	SDRs	Currency	Deposits	Securities	Total			
Column Code	1	2	3	4	5	6	7=1+...+6	8	9=7+8	10
1991 31. Dec.	6	-	-	177	6,180	0	6,364	135	6,499	8,650
1992 31. Dec.	10	-	-	19	70,047	559	70,635	134	70,769	8,850
1993 31. Dec.	17	2,314	6	51	94,750	6,727	103,864	142	104,006	18,599
1994 31. Dec.	16	2,377	8	46	162,992	11,559	176,998	13,060	190,058	15,366
1995 31. Dec.	16	2,411	8	37	200,671	26,275	229,417	21,435	250,853	14,862
1996 31. Dec.	17	2,619	19	37	267,619	54,735	325,046	4,768	329,814	15,054
1997 31. Dec.	16	2,939	13	29	362,171	187,124	552,292	6,983	559,274	15,132
1998 31. Dec.	15	10,544	38	40	254,050	321,861	586,548	7,548	594,096	15,431
1999 31. Dec.	18	21,174	316	245	166,983	430,803	619,540	10,223	629,764	15,909
2000 31. Dec.	20	18,719	838	37	209,002	482,847	711,463	13,199	724,662	16,829
2001 31. Dec.	16,869	20,217	1,261	105	215,739	588,344	842,535	19,099	861,633	8,509
2000 30. Nov.	21	19,740	884	40	205,530	481,274	707,489	14,059	721,549	17,198
31. Dec.	20	18,719	838	37	209,002	482,847	711,463	13,199	724,662	16,829
2001 31. Jan.	20	18,771	840	39	207,439	497,236	724,346	14,653	738,999	16,852
28. Feb.	20	18,007	954	28	234,120	483,153	736,281	14,796	751,077	16,938
31. Mar.	20	19,447	981	34	225,496	491,765	737,743	15,423	753,166	17,169
30. Apr.	20	19,246	971	27	303,479	516,321	840,064	15,244	855,309	17,152
31. May	20	20,671	1,104	39	257,281	568,501	847,617	16,027	863,644	17,584
30. Jun.	16,847	20,779	1,110	39	266,742	561,401	866,918	19,185	886,103	17,629
31. Jul.	16,133	20,156	1,092	34	262,286	583,357	883,059	18,841	901,899	16,889
31. Aug.	16,002	19,926	1,169	30	197,154	571,338	805,618	18,340	823,958	16,867
30. Sep.	17,071	19,814	1,162	33	201,791	573,459	813,331	18,348	831,679	16,851
31. Oct.	16,453	19,909	1,168	29	196,860	590,219	824,638	17,350	841,988	16,893
30. Nov.	16,614	20,200	1,257	37	200,411	585,440	823,958	18,922	842,880	8,469
31. Dec.	16,869	20,217	1,261	105	215,739	588,344	842,535	19,099	861,633	8,509

Millions of Tolars	Liabilities										
	Notes issue	Deposits									
		Deposits of banks				General government deposits				Other demand deposits	
		Giro and reserves accounts	Time deposits	Foreign currency deposits	Total	Demand deposits	Time deposits	Foreign currency deposits	Total	Enterprises	Nonmonetary financial institutions
Column Code	1	2	3	4	5=2+3+4	6	7	8	9=6+7+8	10	11
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	2,149
1998 31. Dec.	104,667	62,863	-	0	62,863	2,324	0	16,177	18,500	1,616	1,915
1999 31. Dec.	142,489	61,253	-	0	61,253	2,306	0	23,946	26,252	1,684	2,162
2000 31. Dec.	139,644	66,801	-	0	66,801	3,412	0	35,664	39,076	2,592	2,349
2001 31. Dec.	165,777	78,594	35,372	0	113,966	8,941	19,896	31,185	60,023	3,118	3,589
2000 30. Nov.	127,803	72,470	-	0	72,470	4,081	0	34,861	38,943	3,503	2,117
31. Dec.	139,644	66,801	-	0	66,801	3,412	0	35,664	39,076	2,592	2,349
2001 31. Jan.	123,576	67,146	-	0	67,146	3,965	0	39,032	42,996	2,726	2,208
28. Feb.	125,232	70,791	-	0	70,791	4,350	0	45,852	50,202	2,370	2,201
31. Mar.	129,286	72,923	-	0	72,923	4,232	0	30,438	34,670	2,088	2,199
30. Apr.	135,288	76,800	-	0	76,800	4,745	0	125,526	130,271	2,104	2,183
31. May	131,142	69,166	-	0	69,166	4,248	8,037	118,160	130,444	2,276	2,152
30. Jun.	142,250	69,156	-	0	69,156	4,727	13,812	110,089	128,628	2,465	2,629
31. Jul.	135,562	70,735	130	0	70,865	4,979	15,916	108,437	129,332	2,111	2,156
31. Aug.	135,223	64,419	1,910	0	66,329	4,981	15,937	24,785	45,703	2,206	2,233
30. Sep.	139,743	72,474	3,550	0	76,024	4,168	2,400	24,363	30,931	2,880	2,282
31. Oct.	144,031	76,164	2,790	0	78,954	5,416	19,850	25,090	50,357	2,575	2,168
30. Nov.	146,789	77,154	2,120	0	79,274	7,104	18,257	25,280	50,641	2,671	2,487
31. Dec.	165,777	78,594	35,372	0	113,966	8,941	19,896	31,185	60,023	3,118	3,589

Assets										
Claims on domestic banks									Other assets	Total
Loans					Total	Deposits	Other claims	Total		
Rediscounts	Lombard loans	Liquidity loans	Repurchase agreements	Other loans						
11	12	13	14	15	16=11+...+15	17	18	19=16+...+18	20	21
934	0	0	1,005	458	2,396	447	977	3,821	336	19,307
-	152	15,000	0	443	15,595	99	600	16,295	1,988	97,902
-	351	13,611	1,488	395	15,845	147	10	16,002	1,506	140,113
-	0	13,784	12,574	3,281	29,639	252	8	29,899	4,865	240,189
-	66	7,667	16,804	18,295	42,832	223	1	43,056	3,620	312,391
-	209	1,269	13,650	291	15,418	298	0	15,716	3,540	364,124
-	0	0	13,675	4,160	17,834	245	0	18,079	5,233	597,719
-	0	0	3,454	174	3,628	280	0	3,909	5,263	618,699
-	859	2,065	22,397	152	25,474	349	0	25,823	5,681	677,177
-	0	0	21,760	112	21,871	375	0	22,246	5,362	769,100
-	0	0	260,909	75	260,984	400	0	261,384	9,448	1,140,975
-	0	0	20,254	112	20,366	347	0	20,713	5,373	764,832
-	0	0	21,760	112	21,871	375	0	22,246	5,362	769,100
-	2,698	0	20,972	111	23,782	331	0	24,113	5,561	785,525
-	0	0	17,982	111	18,093	339	0	18,432	5,231	791,678
-	3,806	0	25,627	93	29,526	383	0	29,909	5,347	805,590
-	0	5,200	40,979	91	46,270	363	0	46,633	5,842	924,936
-	0	0	55,856	91	55,947	386	0	56,333	5,633	943,194
-	763	8,000	68,219	91	77,073	371	0	77,444	5,957	987,133
-	0	0	69,038	91	69,129	379	0	69,508	4,856	993,152
-	0	0	88,731	91	88,822	404	0	89,226	4,941	934,991
-	0	4,000	117,928	82	122,010	409	0	122,419	5,061	976,010
-	0	0	149,441	75	149,516	388	0	149,905	7,170	1,015,956
-	0	0	188,440	75	188,515	388	0	188,903	7,162	1,047,414
-	0	0	260,909	75	260,984	400	0	261,384	9,448	1,140,975

Liabilities											
Deposits		Bank of Slovenia bills			Restricted deposits	Money transfers in transit	Deposits and loans of IFO	Allocation of SDRs	Capital and reserves	Other liabilities	Total
Total	Total	Tolar bills	Foreign currency bills	Total							
12=10+11	13=5+9+12	14	15	16=14+15	17	18	19	20	21	22	23
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
2,149	80,333	75,781	289,192	364,973	2,294	0	58	5,805	52,314	6,289	597,719
3,531	84,895	80,103	282,379	362,483	4,299	0	170	5,772	51,596	4,817	618,699
3,846	91,350	27,371	310,388	337,759	4,295	2	124	6,868	86,479	7,811	677,177
4,941	110,818	6,946	358,324	365,270	4,583	2	109	7,534	56,915	84,225	769,100
6,707	180,696	125,912	458,777	584,689	4,906	31	278	8,013	152,730	43,855	1,140,975
5,620	117,033	7,325	351,872	359,196	4,450	2	113	7,945	88,868	59,422	764,832
4,941	110,818	6,946	358,324	365,270	4,583	2	109	7,534	56,915	84,225	769,100
4,933	115,076	8,610	368,217	376,827	4,619	2	47	7,555	102,375	55,447	785,525
4,572	125,565	7,837	370,303	378,140	4,528	2	33	7,609	102,375	48,194	791,678
4,287	111,879	13,662	378,087	391,749	4,587	3	55	7,827	102,375	57,830	805,590
4,286	211,357	20,406	386,324	406,730	5,164	2	120	7,746	102,375	56,154	924,936
4,428	204,039	34,516	393,029	427,544	4,640	3	151	8,077	102,375	65,223	943,194
5,094	202,878	36,185	399,357	435,542	4,478	2	96	8,119	123,414	70,354	987,133
4,267	204,463	33,129	417,304	450,432	4,434	1	323	7,989	152,056	37,891	993,152
4,439	116,471	52,895	428,374	481,269	5,328	1	147	7,898	152,056	36,599	934,991
5,162	112,117	78,627	438,381	517,008	4,484	1	1,110	7,854	152,056	41,636	976,010
4,743	134,053	80,229	442,538	522,767	5,471	1	382	7,891	152,056	49,304	1,015,956
5,158	135,072	111,780	447,770	559,550	4,475	19	519	7,987	152,056	40,948	1,047,414
6,707	180,696	125,912	458,777	584,689	4,906	31	278	8,013	152,730	43,855	1,140,975

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	Giro and reserves accounts	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	
1999 31. Dec.	18,120	61,253	59,886	327,910	28,322	416,119	68,170	474,481	832,512	350,341	
2000 31. Dec.	20,618	66,801	97,647	365,317	30,327	493,292	79,131	588,093	963,257	386,736	
2001 31. Dec.	24,655	78,594	134,937	584,164	29,861	748,962	100,823	680,705	1,132,639	457,300	
2000 30. Nov.	18,419	72,470	77,007	359,198	27,605	463,810	88,155	566,773	955,204	387,381	
31. Dec.	20,618	66,801	97,647	365,317	30,327	493,292	79,131	588,093	963,257	386,736	
2001 31. Jan.	17,479	67,146	82,985	376,790	30,944	490,719	85,315	593,953	971,381	392,829	
28. Feb.	17,503	70,791	84,495	378,097	31,234	493,826	77,834	601,596	978,587	405,051	
31. Mar.	16,790	72,923	69,741	391,697	31,834	493,271	80,743	623,258	994,296	414,469	
30. Apr.	21,243	76,800	77,615	406,666	33,887	518,168	81,632	624,237	1,003,003	427,373	
31. May	18,757	69,166	79,318	427,465	35,742	542,525	85,327	622,566	1,027,459	430,317	
30. Jun.	18,765	69,156	85,107	435,480	37,638	558,225	87,080	646,742	1,017,290	439,224	
31. Jul.	20,513	70,735	86,496	450,364	37,862	574,722	86,029	658,002	1,029,712	446,377	
31. Aug.	19,825	64,419	95,609	481,158	37,740	614,507	89,494	662,390	1,046,166	447,771	
30. Sep.	18,007	72,475	96,118	516,899	38,418	651,435	100,622	669,144	1,055,978	453,230	
31. Oct.	20,333	76,164	74,621	522,627	29,382	626,630	100,203	691,964	1,077,155	451,473	
30. Nov.	21,228	77,154	74,820	559,337	29,778	663,935	101,243	680,741	1,092,700	456,411	
31. Dec.	24,655	78,594	134,937	584,164	29,861	748,962	100,823	680,705	1,132,639	457,300	

Millions of Tolars		Liabilities									
		Domestic liabilities									
		Liabilities to the monetary system				Liabilities to non-monetary sectors					
		Deposits	Loans from BS	Loans from banks	Total	Tolar deposits				Total	Foreign currency deposits
Demand deposits	Savings deposits					Time deposits	Restricted deposits				
Column	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10	
Code											
1991 31. Dec.	1,922	1,398	34,161	37,480	29,496	7,133	28,274	1,009	65,912	63,181	
1992 31. Dec.	3,526	15,606	58,986	78,118	53,844	20,382	84,280	1,241	159,747	128,207	
1993 31. Dec.	43,349	15,479	53,241	112,069	79,430	29,873	157,088	1,521	267,913	210,311	
1994 31. Dec.	29,971	29,639	52,406	112,016	115,894	41,893	277,421	4,263	439,472	245,455	
1995 31. Dec.	28,782	41,665	39,299	109,746	139,961	54,676	350,098	3,825	548,560	325,422	
1996 31. Dec.	34,184	15,277	38,573	88,035	163,327	65,159	450,608	3,122	682,216	384,410	
1997 31. Dec.	8,684	17,834	37,372	63,891	187,948	79,059	648,103	3,141	918,251	404,668	
1998 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. Dec.	11,966	25,474	50,050	87,489	268,595	124,482	890,909	3,894	1,287,880	497,783	
2000 31. Dec.	17,353	22,083	82,016	121,452	295,818	147,961	970,783	5,132	1,419,694	663,618	
2001 31. Dec.	42,708	260,984	59,303	362,995	344,447	170,654	1,261,674	6,324	1,783,099	922,250	
2000 30. Nov.	14,259	22,575	62,770	99,604	275,847	147,063	983,989	6,597	1,413,495	666,716	
31. Dec.	17,353	22,083	82,016	121,452	295,818	147,961	970,783	5,132	1,419,694	663,618	
2001 31. Jan.	12,809	35,190	72,044	120,043	280,797	149,053	1,003,238	5,423	1,438,511	691,886	
28. Feb.	14,165	18,093	72,315	104,573	273,607	152,021	1,023,813	6,321	1,455,762	702,398	
31. Mar.	16,311	29,526	55,564	101,401	280,871	150,811	1,050,930	5,357	1,487,969	725,500	
30. Apr.	17,492	46,270	62,728	126,490	293,233	154,095	1,056,003	4,773	1,508,103	725,717	
31. May	17,583	55,947	64,146	137,676	286,222	152,321	1,086,317	5,036	1,529,896	755,455	
30. Jun.	17,020	77,943	70,020	164,982	303,593	161,296	1,071,102	5,440	1,541,430	761,917	
31. Jul.	23,867	69,129	64,981	157,977	294,400	158,883	1,114,934	4,459	1,572,676	767,744	
31. Aug.	28,304	88,822	67,787	184,913	292,356	157,927	1,146,075	7,740	1,604,097	776,759	
30. Sep.	31,446	122,010	63,407	216,863	306,081	160,599	1,167,941	3,840	1,638,462	786,192	
31. Oct.	26,551	149,516	47,491	223,558	305,435	160,699	1,196,423	7,433	1,669,991	800,036	
30. Nov.	27,608	188,515	45,661	261,785	316,523	161,795	1,227,026	4,395	1,709,740	843,328	
31. Dec.	42,708	260,984	59,303	362,995	344,447	170,654	1,261,674	6,324	1,783,099	922,250	

Assets										
Domestic assets				Foreign assets						Total
Shares and participations	Total	Other assets	Total	Claims on banks		Securities	Loans to non-monetary sectors	Other claims (on NBY)	Total	
				Currency and deposits	Loans					
11	12=7+...+11	13	14=1+2+6+12	15	16	17	18	19	20=15+...+19	21
1,132	133,836	36,659	212,510	17,079	13,052	2,974	9,131	70,569	112,806	325,316
6,779	261,946	54,128	420,289	44,247	19,741	6,226	15,822	117,866	203,903	624,192
6,186	526,559	71,206	743,792	105,169	18,189	7,597	5,220	52,620	188,794	932,587
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
27,755	1,753,260	158,788	2,407,539	191,115	56,630	34,547	38,908	34,520	355,720	2,763,260
30,589	2,047,807	194,656	2,823,174	274,568	67,257	47,380	36,678	37,001	462,885	3,286,058
32,937	2,404,404	220,568	3,477,183	600,330	71,305	74,459	37,209	38,324	821,627	4,298,810
28,047	2,025,560	192,907	2,773,166	304,281	66,485	47,387	38,665	36,855	493,672	3,266,838
30,589	2,047,807	194,656	2,823,174	274,568	67,257	47,380	36,678	37,001	462,885	3,286,058
30,108	2,073,586	196,124	2,845,053	290,914	64,516	54,170	37,726	37,268	484,594	3,329,647
31,337	2,094,404	197,154	2,873,678	311,836	65,091	57,161	38,015	37,505	509,608	3,383,285
31,651	2,144,417	200,939	2,928,339	324,848	66,159	54,959	38,134	37,666	521,766	3,450,105
32,524	2,168,769	203,554	2,988,533	328,734	66,657	57,856	37,987	37,789	529,023	3,517,556
32,864	2,198,532	203,393	3,032,375	354,487	67,926	61,321	38,072	37,935	559,742	3,592,116
33,023	2,223,360	208,928	3,078,433	347,314	68,870	63,557	38,668	38,054	556,464	3,634,897
33,074	2,253,194	207,450	3,126,613	343,953	68,468	61,745	39,245	38,263	551,674	3,678,287
33,169	2,278,990	209,071	3,186,812	355,701	66,863	63,613	38,529	38,351	563,057	3,749,869
33,085	2,312,058	215,458	3,269,433	363,740	66,233	64,900	38,588	38,445	571,906	3,841,338
32,824	2,353,620	217,734	3,294,481	402,561	67,933	65,920	38,919	38,530	613,863	3,908,344
33,078	2,364,173	218,700	3,345,190	501,039	67,793	72,461	38,996	38,653	718,942	4,064,132
32,937	2,404,404	220,568	3,477,183	600,330	71,305	74,459	37,209	38,324	821,627	4,298,810

Liabilities												
Domestic liabilities						Foreign liabilities						
Other for. curr. liabilities to gov. ¹	Total	Securities issued	Capital and reserves	Other liabilities	Total	Liabilities to banks		Liabilities to non-monetary sectors	Total	Total		
						Deposits	Borrowings ¹					
								11	12=9+10+11	13	14	15
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		
47,441	1,833,104	59,670	391,808	107,826	2,479,897	38,151	190,382	54,829	283,362	2,763,259		
40,449	2,123,761	86,989	443,764	134,277	2,910,242	39,537	271,118	65,161	375,816	3,286,058		
8,546	2,713,895	126,652	486,466	167,053	3,857,062	39,203	312,692	89,853	441,748	4,298,810		
53,579	2,133,791	76,583	423,010	176,992	2,909,980	24,618	266,545	65,696	356,859	3,266,838		
40,449	2,123,761	86,989	443,764	134,277	2,910,242	39,537	271,118	65,161	375,816	3,286,058		
41,200	2,171,597	87,988	440,509	149,848	2,969,985	25,668	268,380	65,615	359,662	3,329,647		
41,550	2,199,710	91,913	452,552	168,211	3,016,960	30,323	270,528	65,467	366,318	3,383,278		
43,157	2,256,626	92,101	457,321	155,674	3,063,123	47,896	269,458	69,628	386,982	3,450,105		
42,622	2,276,442	98,072	460,359	166,236	3,127,599	44,152	276,584	69,221	389,957	3,517,556		
44,615	2,329,966	102,925	468,125	163,516	3,202,207	32,126	286,121	71,663	389,909	3,592,116		
23,993	2,327,341	106,235	461,998	184,903	3,245,460	34,607	281,174	73,657	389,438	3,634,897		
23,425	2,363,845	112,340	465,735	179,420	3,279,317	38,610	287,389	72,971	398,971	3,678,287		
22,710	2,403,566	114,649	466,997	185,652	3,355,777	34,674	286,578	72,839	394,092	3,749,869		
22,587	2,447,241	118,847	470,443	193,589	3,446,984	33,037	286,842	74,476	394,355	3,841,338		
22,864	2,492,891	119,153	463,969	196,375	3,495,945	35,387	298,903	78,108	412,398	3,908,344		
23,320	2,576,388	123,526	465,678	209,493	3,636,870	34,739	311,242	81,281	427,262	4,064,132		
8,546	2,713,895	126,652	486,466	167,053	3,857,062	39,203	312,692	89,853	441,748	4,298,810		

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	
1999 31. Dec.	67,409	404,342	715,648	1,187,399	75,140	255,477	330,617	27,755	1,545,772	
2000 31. Dec.	77,856	497,606	793,113	1,368,576	102,395	253,332	355,726	30,589	1,754,892	
2001 31. Dec.	97,959	586,610	904,884	1,589,452	164,010	261,546	425,557	32,937	2,047,946	
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	
1999 31. Dec.	6,759	347,933	272,012	626,703	36,733	11,880	48,614	17,526	692,843	
2000 31. Dec.	8,065	422,579	292,729	723,373	47,094	12,360	59,454	17,043	799,869	
2001 31. Dec.	10,324	504,941	350,490	865,756	66,764	14,236	81,000	17,436	964,191	
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	
1999 31. Dec.	2,511	8,316	86,077	96,904	38,407	242,328	280,735	-	377,639	
2000 31. Dec.	4,373	5,550	97,791	107,714	55,301	239,647	294,948	-	402,662	
2001 31. Dec.	13,139	3,481	121,558	138,179	97,002	247,233	344,235	-	482,414	
Central government										
2001 31. Mar.	3,001	3,505	102,691	109,196	74,101	248,829	322,930	-	432,126	
30. Apr.	4,381	665	101,440	106,485	79,804	248,919	328,723	-	435,209	
31. May	4,427	703	105,029	110,159	86,348	246,653	333,001	-	443,160	
30. Jun.	11,956	5,433	104,963	122,352	92,118	248,977	341,095	-	463,447	
31. Jul.	6,938	2,984	104,014	113,936	95,937	250,635	346,572	-	460,509	
31. Aug.	7,269	8,884	104,385	120,538	103,602	244,998	348,601	-	469,139	
30. Sep.	15,040	8,777	104,908	128,725	104,078	246,566	350,644	-	479,370	
31. Oct.	15,550	23,181	111,003	149,734	106,091	242,659	348,750	-	498,485	
30. Nov.	15,405	17,334	111,502	144,242	103,763	244,603	348,366	-	492,609	
31. Dec.	13,139	3,481	121,558	138,179	97,002	247,233	344,235	-	482,414	

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

Claims						
Foreign currency claims						Total
Foreign currency loans				Foreign currency securities	Total	Total
Overdrafts etc.	Up to 1 year	Over 1 year	Total			
10	11	12	13=10+11+12	14	15=13+14	16=9+15
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
761	70,139	116,864	187,764	19,724	207,488	1,753,260
1,275	90,487	170,144	261,906	31,009	292,915	2,047,807
2,864	94,095	227,755	324,715	31,744	356,458	2,404,404
Enterprises and non-profit institutions						
2,588	86,878	181,103	270,570	29,872	300,441	2,144,417
2,245	91,769	183,711	277,726	36,036	313,761	2,168,769
2,412	91,404	196,392	290,208	35,019	325,227	2,198,532
1,443	96,148	180,246	277,836	35,066	312,902	2,223,360
1,229	96,365	187,534	285,128	35,214	320,341	2,253,194
1,546	97,826	197,780	297,152	32,544	329,697	2,278,990
2,555	98,358	203,224	304,138	32,613	336,751	2,312,058
1,610	101,173	214,983	317,765	32,363	350,129	2,353,620
1,632	98,648	221,807	322,086	31,461	353,547	2,364,173
2,864	94,095	227,755	324,715	31,744	356,458	2,404,404
Central government						
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
626	69,374	84,733	154,733	834	155,567	848,410
1,144	88,011	132,454	221,609	802	222,411	1,022,280
2,699	92,210	204,892	299,801	0	299,801	1,263,992
2,437	84,516	140,810	227,763	0	227,763	1,080,298
2,116	89,661	143,487	235,264	0	235,264	1,099,138
2,248	89,381	155,288	246,917	0	246,917	1,114,796
1,294	94,124	158,382	253,799	0	253,799	1,134,853
1,016	94,354	165,171	260,541	0	260,541	1,154,588
1,349	95,781	176,093	273,223	0	273,223	1,169,779
2,394	96,460	181,332	280,187	0	280,187	1,187,595
1,451	99,324	192,417	293,192	0	293,192	1,203,208
1,482	96,839	198,965	297,285	0	297,285	1,213,651
2,699	92,210	204,892	299,801	0	299,801	1,263,992
-	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
-	28	23,757	23,785	18,890	42,675	420,314
-	29	24,561	24,590	30,208	54,798	457,460
-	139	5,665	5,804	31,744	37,548	519,962
-	68	25,237	25,305	29,872	55,177	487,303
-	68	25,027	25,095	36,036	61,131	496,339
-	68	26,097	26,165	35,019	61,185	504,345
-	69	6,898	6,967	35,066	42,033	505,480
-	58	6,779	6,838	35,214	42,051	502,560
-	85	6,217	6,302	32,544	38,846	507,985
-	85	5,747	5,833	32,613	38,446	517,815
-	85	5,872	5,957	32,363	38,321	536,805
-	86	5,960	6,046	31,461	37,507	530,116
-	139	5,665	5,804	31,744	37,548	519,962

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

Millions of Tolars	Claims										
	Tolar claims										Total
	Tolar loans				Commercial papers and bonds			Shares and participations	Total	Foreign currency claims	
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total				
Column Code	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10
Individuals											
1991 31. Dec.	3,380	758	6,233	10,371	-	-	-	-	10,371	0	10,371
1992 31. Dec.	4,502	3,492	14,018	22,012	-	-	-	-	22,012	4	22,016
1993 31. Dec.	12,954	6,989	35,274	55,217	-	-	-	-	55,217	7	55,225
1994 31. Dec.	17,788	8,402	65,366	91,556	-	-	-	-	91,556	11	91,567
1995 31. Dec.	26,287	7,298	126,890	160,475	-	-	-	-	160,475	13	160,488
1996 31. Dec.	32,996	5,894	168,312	207,203	-	-	-	-	207,203	18	207,221
1997 31. Dec.	40,336	6,344	194,128	240,807	-	-	-	-	240,807	94	240,901
1998 31. Dec.	46,955	7,902	247,838	302,695	-	-	-	-	302,695	127	302,822
1999 31. Dec.	57,897	26,650	351,401	435,947	-	-	-	-	435,947	2,962	438,910
2000 31. Dec.	65,196	32,210	394,436	491,842	-	-	-	-	491,842	3,144	494,986
2001 31. Dec.	74,364	38,065	420,384	532,813	-	-	-	-	532,813	3,630	536,444
Other general government											
2001 31. Mar.	64,217	34,047	400,130	498,394	-	-	-	-	498,394	3,187	501,582
30. Apr.	64,722	34,537	403,753	503,011	-	-	-	-	503,011	3,601	506,612
31. May	66,507	34,949	407,438	508,893	-	-	-	-	508,893	3,590	512,484
30. Jun.	62,777	35,029	411,525	509,331	-	-	-	-	509,331	3,566	512,897
31. Jul.	66,184	36,263	414,328	516,775	-	-	-	-	516,775	3,660	520,435
31. Aug.	69,125	36,978	415,909	522,012	-	-	-	-	522,012	3,601	525,613
30. Sep.	70,858	37,477	417,976	526,311	-	-	-	-	526,311	3,547	529,858
31. Oct.	71,955	38,034	419,350	529,339	-	-	-	-	529,339	3,597	532,936
30. Nov.	71,703	38,223	420,434	530,360	-	-	-	-	530,360	3,559	533,919
31. Dec.	74,364	38,065	420,384	532,813	-	-	-	-	532,813	3,630	536,444
Nonmonetary financial institutions											
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
1999 31. Dec.	-	4,217	2,262	6,479	0	1,268	1,268	0	7,746	60	7,807
2000 31. Dec.	-	16,280	3,867	20,147	0	1,325	1,325	0	21,473	52	21,525
2001 31. Dec.	-	19,933	4,287	24,220	0	0	0	0	24,220	27	24,247
2001 31. Mar.	-	13,220	3,545	16,765	0	1,380	1,380	0	18,145	40	18,184
30. Apr.	-	5,118	3,464	8,582	0	1,426	1,426	0	10,008	40	10,048
31. May	-	2,982	3,432	6,414	0	1,439	1,439	0	7,854	40	7,894
30. Jun.	-	6,526	3,351	9,878	0	1,448	1,448	0	11,326	33	11,360
31. Jul.	-	11,769	3,285	15,054	0	1,468	1,468	0	16,521	34	16,555
31. Aug.	-	11,790	3,360	15,150	0	1,478	1,478	0	16,628	34	16,662
30. Sep.	-	11,672	3,344	15,016	0	1,500	1,500	0	16,516	34	16,549
31. Oct.	-	16,297	3,471	19,767	0	1,054	1,054	0	20,821	34	20,855
30. Nov.	-	20,245	3,469	23,713	0	410	410	0	24,123	34	24,157
31. Dec.	-	19,933	4,287	24,220	0	0	0	0	24,220	27	24,247
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
1999 31. Dec.	243	17,226	3,897	21,366	0	1	1	10,229	31,596	6,223	37,819
2000 31. Dec.	223	20,987	4,290	25,499	0	0	0	13,547	39,046	12,510	51,556
2001 31. Dec.	131	20,189	8,165	28,485	244	78	322	15,500	44,307	15,452	59,759
2001 31. Mar.	380	22,291	5,895	28,567	0	60	60	14,148	42,775	14,275	57,049
30. Apr.	283	21,682	5,960	27,925	0	60	60	14,921	42,907	13,726	56,633
31. May	289	22,373	7,735	30,397	0	65	65	15,056	45,519	13,496	59,014
30. Jun.	210	22,465	7,517	30,192	0	67	67	15,040	45,299	13,470	58,769
31. Jul.	230	21,542	8,059	29,832	0	68	68	15,102	45,002	14,055	59,057
31. Aug.	250	21,340	8,192	29,782	0	68	68	15,108	44,958	13,993	58,951
30. Sep.	273	22,134	8,165	30,571	0	68	68	15,063	45,703	14,537	60,240
31. Oct.	88	21,341	8,131	29,561	0	69	69	15,201	44,830	14,986	59,816
30. Nov.	121	22,705	8,990	31,816	0	109	109	15,242	47,167	15,162	62,330
31. Dec.	131	20,189	8,165	28,485	244	78	322	15,500	44,307	15,452	59,759

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					Tolar restricted deposits	Total			
		1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year			Total		
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
1999 31. Dec.	26,448	50,308	34,172	27,168	0	27,328	138,976	490	165,914	47,971	213,885
2000 31. Dec.	25,749	22,075	26,812	26,168	0	32,892	107,948	527	134,224	41,157	175,381
2001 31. Dec.	21,201	28,448	24,492	36,181	0	35,692	124,814	269	146,284	9,430	155,714
2001 31. Mar.	22,417	39,393	34,217	28,056	0	33,523	135,189	702	158,307	43,902	202,209
30. Apr.	23,464	42,135	33,354	28,592	0	33,460	137,541	583	161,589	43,384	204,972
31. May	23,792	37,900	31,680	30,181	0	34,188	133,949	416	158,157	45,430	203,587
30. Jun.	24,071	18,805	26,897	30,782	0	34,258	110,742	695	135,508	24,811	160,319
31. Jul.	22,388	28,211	22,867	34,751	0	34,070	119,900	413	142,701	24,551	167,251
31. Aug.	24,789	27,267	24,655	36,665	0	34,428	123,015	359	148,163	24,152	172,315
30. Sep.	26,767	22,914	25,603	38,576	0	34,151	121,244	245	148,257	24,016	172,273
31. Oct.	24,272	32,152	26,582	36,423	0	33,898	129,055	371	153,698	23,756	177,454
30. Nov.	25,339	23,881	25,382	35,107	0	35,352	119,721	258	145,318	24,218	169,536
31. Dec.	21,201	28,448	24,492	36,181	0	35,692	124,814	269	146,284	9,430	155,714
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	0	28,573	673	29,245
1996 31. Dec.	1,496	1,905	23,122	10,215	13	10,184	45,440	0	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
1999 31. Dec.	5,139	7,783	4,108	46,430	0	88,830	147,151	137	152,426	528	152,954
2000 31. Dec.	6,596	12,131	5,432	47,129	0	98,152	162,845	157	169,598	2,427	172,024
2001 31. Dec.	5,949	10,429	9,511	66,425	0	133,841	220,206	2,255	228,409	10,644	239,053
2001 31. Mar.	4,645	7,108	5,561	54,988	0	104,852	172,509	110	177,264	3,600	180,864
30. Apr.	5,839	7,506	6,002	54,313	0	106,933	174,754	95	180,689	3,860	184,548
31. May	7,711	8,967	8,147	54,500	0	108,218	179,831	91	187,633	7,361	194,994
30. Jun.	6,937	10,075	7,438	57,623	0	110,162	185,298	152	192,388	7,803	200,190
31. Jul.	5,695	8,933	9,468	62,057	0	113,442	193,900	282	199,878	8,806	208,684
31. Aug.	5,088	8,467	11,106	64,674	0	115,233	199,480	148	204,716	8,323	213,039
30. Sep.	7,325	12,003	10,050	66,940	0	118,817	207,810	126	215,261	8,931	224,192
31. Oct.	5,131	11,040	10,084	67,981	0	120,879	209,984	3,055	218,169	8,877	227,046
30. Nov.	8,335	11,947	9,224	69,751	0	124,774	215,696	324	224,356	9,682	234,037
31. Dec.	5,949	10,429	9,511	66,425	0	133,841	220,206	2,255	228,409	10,644	239,053

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

Millions of Tolars	Liabilities									
	Tolar deposits									
	Tolar demand deposits	Tolar savings deposits	Tolar time deposits					Total	Tolar restricted deposits	Total
			1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year			
Column	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
1999 31. Dec.	268,595	124,482	116,561	205,532	308,702	0	260,114	890,909	3,894	1,287,880
2000 31. Dec.	295,818	147,961	92,103	221,779	368,558	0	288,343	970,783	5,132	1,419,694
2001 31. Dec.	344,447	170,654	98,537	256,042	521,605	0	385,489	1,261,674	6,324	1,783,099
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
1999 31. Dec.	109,544	-	39,744	65,311	97,452	0	75,931	278,438	3,169	391,151
2000 31. Dec.	116,402	-	39,906	63,533	93,704	0	78,942	276,084	4,179	396,666
2001 31. Dec.	129,945	-	38,849	65,765	119,610	0	90,676	314,900	3,706	448,552
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
1999 31. Dec.	127,463	124,482	18,725	101,941	137,652	-	68,026	326,345	99	578,389
2000 31. Dec.	147,070	147,961	17,991	126,001	201,557	-	78,357	423,907	269	719,206
2001 31. Dec.	187,352	170,654	20,812	156,274	299,388	-	125,280	601,754	94	959,854
Enterprises and non-profit institutions										
2001 31. Mar.	152,594	150,811	18,036	134,863	220,773	-	86,790	460,462	333	764,199
30. Apr.	157,263	154,095	17,798	134,644	220,931	-	89,924	463,297	274	774,929
31. May	158,317	152,321	17,596	137,836	227,282	-	92,800	475,514	250	786,402
30. Jun.	172,246	161,296	17,913	137,551	233,865	-	96,076	485,404	352	819,298
31. Jul.	166,119	158,883	17,820	141,582	243,232	-	101,308	503,941	148	829,092
31. Aug.	164,483	157,927	18,092	142,724	249,272	-	104,797	514,885	256	837,551
30. Sep.	168,964	160,599	18,378	142,695	255,958	-	108,458	525,489	176	855,227
31. Oct.	168,070	160,699	18,202	147,945	266,568	-	112,303	545,017	212	873,998
30. Nov.	173,905	161,795	18,681	154,416	282,534	-	117,330	572,961	182	908,844
31. Dec.	187,352	170,654	20,812	156,274	299,388	-	125,280	601,754	94	959,854

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
97,130	142,907	201,683	45,954	247,637	57,550	545,224	1,833,104
117,302	147,429	306,788	79,360	386,148	53,188	704,067	2,123,761
154,248	233,091	399,730	104,659	504,388	39,068	930,796	2,713,895
Enterprises and non-profit institutions							
118,461	148,150	337,471	89,470	426,941	75,105	768,657	2,256,626
125,290	153,108	333,039	91,348	424,387	65,553	768,339	2,276,442
129,369	150,836	349,984	97,056	447,039	72,826	800,070	2,329,966
126,896	154,707	353,466	98,577	452,043	52,264	785,910	2,327,341
129,165	152,852	362,650	100,643	463,293	45,859	791,170	2,363,845
132,141	153,855	370,541	101,409	471,950	41,523	799,469	2,403,566
131,392	159,397	366,031	102,217	468,247	49,742	808,779	2,447,241
130,725	168,184	374,361	102,826	477,187	46,803	822,900	2,492,891
144,058	181,543	391,103	103,655	494,758	46,289	866,648	2,576,388
154,248	233,091	399,730	104,659	504,388	39,068	930,796	2,713,895
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
27,417	-	4,014	6	4,020	10,109	41,547	432,697
44,427	-	28,765	47	28,812	12,738	85,978	482,644
51,763	-	31,848	275	32,123	30,522	114,408	562,960
Enterprises and non-profit institutions							
44,949	-	32,269	70	32,339	31,948	109,236	497,435
50,115	-	31,620	93	31,713	22,932	104,759	495,656
54,154	-	37,353	141	37,495	28,211	119,859	517,562
49,624	-	39,604	256	39,859	28,271	117,755	511,992
54,016	-	38,354	261	38,615	22,434	115,066	516,070
56,422	-	43,345	286	43,631	18,814	118,867	532,534
54,834	-	35,172	284	35,456	27,156	117,446	537,163
51,376	-	35,421	271	35,692	23,940	111,007	535,133
60,464	-	34,041	271	34,312	22,969	117,745	548,967
51,763	-	31,848	275	32,123	30,522	114,408	562,960
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
68,659	142,907	197,665	45,947	243,612	-	455,179	1,033,568
71,315	147,429	277,641	78,120	355,761	-	574,506	1,293,712
100,360	233,091	367,034	95,829	462,863	-	796,314	1,756,168
Individuals							
72,221	148,150	304,893	86,655	391,548	-	611,919	1,376,119
73,772	153,108	301,184	88,271	389,455	-	616,336	1,391,265
73,397	150,836	312,079	91,108	403,187	-	627,420	1,413,823
75,461	154,707	313,401	91,973	405,374	-	635,542	1,454,840
73,065	152,852	323,410	93,420	416,830	-	642,747	1,471,839
73,716	153,855	326,414	94,142	420,556	-	648,127	1,485,678
74,894	159,397	329,595	94,500	424,095	-	658,386	1,513,613
78,130	168,184	338,279	94,667	432,945	-	679,260	1,553,258
82,119	181,543	356,437	94,905	451,342	-	715,004	1,623,847
100,360	233,091	367,034	95,829	462,863	-	796,314	1,756,168

1.7. Deposit Money Banks' Claims on Non-residents

Millions of Tolars		Claims on non-residents															
		Tolar claims					Foreign currency claims										Total
		Tolar claims on banks			Tolar claims on non-monetary sectors	Total	Foreign currency claims on banks					Foreign currency securities	For. curr. loans to non-monetary sector	Other foreign currency claims	Total		
		Deposits	Short-term loans	Total			Currency and deposits	Loans		Total							
								Short-term	Long-term								
Column	Code	1	2	3=1+2	4	5=3+4	6	7	8	9=7+8	10=6+9	11	12	13	14=10+...+13	15=5+14	
1994	31. Dec.	12,591	227	12,818	25	12,843	156,597	16,981	9,391	26,372	182,970	13,539	29,965	51,732	278,206	291,049	
1995	31. Dec.	4	420	424	141	564	193,114	14,855	10,720	25,575	218,689	19,601	32,821	30,074	301,185	301,750	
1996	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174	
1997	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253	
1998	31. Dec.	0	441	441	497	939	177,168	25,216	24,220	49,437	226,604	31,520	30,814	32,969	321,908	322,847	
1999	31. Dec.	3,849	788	4,637	328	4,964	187,267	31,257	24,584	55,842	243,109	34,547	38,581	34,520	350,756	355,720	
2000	31. Dec.	15,673	414	16,087	1,260	17,347	258,896	39,362	27,481	66,843	325,739	47,380	35,418	37,001	445,538	462,885	
2001	31. Dec.	260,912	1,060	261,972	199	262,171	339,418	39,792	30,452	70,244	409,662	74,459	37,010	38,324	559,456	821,627	
1999	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	
	31. Dec.	3,849	788	4,637	328	4,964	187,267	31,257	24,584	55,842	243,109	34,547	38,581	34,520	350,756	355,720	
2000	31. Jan.	3,872	704	4,576	414	4,990	187,497	28,388	24,685	53,074	240,571	34,925	37,846	34,726	348,068	353,057	
	29. Feb.	2,803	761	3,565	259	3,823	203,718	28,516	24,990	53,506	257,224	35,803	38,511	35,021	366,559	370,382	
	31. Mar.	1,615	3,253	4,868	161	5,029	204,308	29,329	25,503	54,832	259,140	36,121	38,759	35,295	369,315	374,344	
	30. Apr.	18,297	955	19,252	205	19,457	209,154	30,391	25,996	56,387	265,540	37,219	40,275	35,514	378,549	398,006	
	31. May	12,207	257	12,464	266	12,730	226,305	30,519	26,065	56,584	282,889	37,421	39,011	35,727	395,049	407,778	
	30. Jun.	12,096	593	12,688	152	12,841	227,074	30,125	26,179	56,304	283,378	37,367	37,006	35,931	393,682	406,523	
	31. Jul.	14,388	694	15,082	201	15,282	225,292	30,676	26,875	57,551	282,843	38,040	38,465	36,166	395,514	410,797	
	31. Aug.	11,517	768	12,285	167	12,452	234,773	31,951	27,458	59,408	294,182	39,936	37,616	36,611	408,344	420,797	
	30. Sep.	12,454	413	12,867	177	13,044	242,294	36,577	27,565	64,143	306,437	40,579	37,802	36,504	421,323	434,367	
	31. Oct.	17,211	564	17,774	177	17,951	240,273	39,286	28,106	67,393	307,665	42,136	38,359	36,678	424,838	442,789	
	30. Nov.	15,985	520	16,505	153	16,657	288,297	37,938	28,027	65,964	354,261	47,387	38,512	36,855	477,015	493,672	
	31. Dec.	15,673	414	16,087	1,260	17,347	258,896	39,362	27,481	66,843	325,739	47,380	35,418	37,001	445,538	462,885	
	2001	31. Jan.	20,347	299	20,647	1,219	21,866	270,567	36,768	27,448	64,217	334,784	54,170	36,507	37,268	462,728	484,594
28. Feb.		9,400	471	9,871	1,308	11,178	302,436	37,098	27,522	64,620	367,056	57,161	36,707	37,505	498,429	509,608	
31. Mar.		20,080	339	20,419	189	20,609	304,768	37,616	28,204	65,820	370,588	54,959	37,945	37,666	501,157	521,766	
30. Apr.		34,062	583	34,645	172	34,817	294,672	37,984	28,090	66,074	360,746	57,856	37,815	37,789	494,206	529,023	
31. May		51,553	533	52,086	178	52,264	302,934	38,402	28,991	67,393	370,327	61,321	37,895	37,935	507,478	559,742	
30. Jun.		63,688	567	64,255	149	64,404	283,627	39,647	28,657	68,303	351,930	63,557	38,519	38,054	492,061	556,464	
31. Jul.		65,791	995	66,785	204	66,989	278,162	37,591	29,882	67,473	345,635	61,745	39,042	38,263	484,685	551,674	
31. Aug.		86,643	876	87,519	178	87,697	269,057	37,150	28,837	65,987	335,045	63,613	38,351	38,351	475,360	563,057	
30. Sep.		116,379	668	117,047	153	117,200	247,361	36,695	28,869	65,565	312,926	64,900	38,435	38,445	454,706	571,906	
31. Oct.		148,895	523	149,418	172	149,590	253,666	37,404	30,007	67,410	321,076	65,920	38,746	38,530	464,273	613,863	
30. Nov.		188,440	582	189,022	104	189,127	312,599	36,850	30,361	67,210	379,810	72,461	38,892	38,653	529,816	718,942	
31. Dec.		260,912	1,060	261,972	199	262,171	339,418	39,792	30,452	70,244	409,662	74,459	37,010	38,324	559,456	821,627	

1.8. Deposit Money Banks' Liabilities to Non-residents

Millions of Tolars		Liabilities to non-residents										
		Tolar liabilities			Foreign currency liabilities							Total
		Tolar loans and deposits of banks	Tolar liabilities to non-monetary sectors	Total	Foreign currency liabilities to banks					Foreign currency liabilities to non-monetary sectors	Total	
					Deposits	Loans		Total	Total			
						Short-term	Long-term					
Column	Code	1	2	3=1+2	4	5	6	7=5+6	8=4+7	9	10=8+9	11=3+10
1994	31. Dec.	54	2,032	2,086	6,170	4,664	117,725	122,389	128,558	28,508	157,066	159,153
1995	31. Dec.	216	1,759	1,975	2,434	4,288	139,972	144,259	146,693	38,201	184,894	186,869
1996	31. Dec.	958	2,918	3,876	17,557	3,127	134,593	137,721	155,277	47,205	202,483	206,358
1997	31. Dec.	401	3,762	4,162	18,914	1,572	129,230	130,801	149,716	52,416	202,132	206,294
1998	31. Dec.	386	4,240	4,626	27,773	1,573	129,285	130,857	158,631	51,716	210,347	214,973
1999	31. Dec.	3,698	6,538	10,236	36,525	4,606	183,704	188,310	224,835	48,292	273,126	283,362
2000	31. Dec.	20,619	7,194	27,813	35,668	4,189	250,178	254,367	290,035	57,967	348,003	375,816
2001	31. Dec.	42,383	15,481	57,865	29,788	2,024	277,700	279,723	309,511	74,372	383,883	441,748
1999	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
	31. Dec.	3,698	6,538	10,236	36,525	4,606	183,704	188,310	224,835	48,292	273,126	283,362
2000	31. Jan.	5,133	6,879	12,012	20,221	317	184,933	185,250	205,471	48,519	253,991	266,003
	29. Feb.	5,734	6,819	12,553	19,116	380	188,091	188,471	207,587	49,977	257,564	270,117
	31. Mar.	7,156	7,258	14,414	20,317	507	192,745	193,252	213,569	50,985	264,554	278,968
	30. Apr.	7,637	6,743	14,380	21,981	713	201,376	202,090	224,071	51,476	275,547	289,927
	31. May	10,290	7,002	17,292	23,276	1,101	201,020	202,121	225,397	50,708	276,105	293,398
	30. Jun.	11,972	6,743	18,716	25,063	1,031	207,198	208,229	233,292	52,781	286,073	304,789
	31. Jul.	14,942	6,739	21,682	21,619	853	210,189	211,042	232,661	51,749	284,410	306,092
	31. Aug.	14,584	7,029	21,613	20,473	849	210,902	211,751	232,224	54,728	286,952	308,565
	30. Sep.	19,353	6,796	26,149	21,407	840	212,404	213,244	234,651	56,158	290,808	316,957
	31. Oct.	24,453	6,852	31,305	18,002	806	214,063	214,869	232,871	57,212	290,083	321,389
	30. Nov.	20,494	7,159	27,653	18,812	924	250,933	251,857	270,669	58,537	329,206	356,859
	31. Dec.	20,619	7,194	27,813	35,668	4,189	250,178	254,367	290,035	57,967	348,003	375,816
	2001	31. Jan.	24,373	7,165	31,538	19,163	1,129	249,383	250,512	269,675	58,450	328,125
28. Feb.		25,619	7,031	32,650	23,231	1,121	250,880	252,001	275,232	58,437	333,669	366,318
31. Mar.		25,875	7,007	32,882	41,073	939	249,467	250,407	291,480	62,620	354,100	386,982
30. Apr.		34,556	7,166	41,722	30,622	746	254,812	255,558	286,180	62,055	348,235	389,957
31. May		32,443	7,070	39,513	22,073	1,376	262,355	263,730	285,803	64,592	350,396	389,909
30. Jun.		34,529	7,814	42,343	23,637	739	256,875	257,615	281,252	65,843	347,095	389,438
31. Jul.		38,992	7,708	46,701	25,266	736	261,005	261,741	287,007	65,263	352,270	398,971
31. Aug.		38,400	7,316	45,716	24,690	738	257,424	258,163	282,853	65,523	348,376	394,092
30. Sep.		36,299	8,435	44,734	26,345	740	256,495	257,235	283,580	66,041	349,621	394,355
31. Oct.		38,915	7,965	46,881	27,067	1,658	266,649	268,308	295,375	70,143	365,518	412,398
30. Nov.		39,114	10,238	49,353	27,313	1,455	278,098	279,554	306,866	71,043	377,909	427,262
31. Dec.		42,383	15,481	57,865	29,788	2,024	277,700	279,723	309,511	74,372	383,883	441,748

1.9. Bank of Slovenia 10-day balance sheet *

Millions of Tolars	Assets												
	International monetary reserves						Other claims on nonresident s (net)	Loans to banks				Total	Total
	Gold	Reserve position with IMF	SDRs	Currency and deposits	Securities	Total		Liquidity	Lombard	Repurchase agreements	Other		
Column Code	1	2	3	4	5	6=1+...+5	7	8	9	10	11	12=8+...+11	13
12.31.1998	15	10,544	38	254,089	321,861	586,548	7,379	0	0	3,454	455	3,909	597,835
12.31.1999	18	21,174	316	167,229	430,803	619,540	10,099	2,065	859	22,397	501	25,823	655,463
03.31.2000	19	21,870	452	221,583	448,895	692,819	7,689	850	0	35,642	570	37,062	737,570
04.10.2000	19	21,869	452	225,092	441,709	689,142	11,809	0	0	41,679	578	42,257	743,208
04.20.2000	19	21,869	452	222,499	440,455	685,294	11,845	0	0	41,096	589	41,685	738,824
04.30.2000	19	22,726	470	241,593	449,684	714,491	12,574	0	2,399	27,440	591	30,429	757,494
05.10.2000	19	22,728	470	239,504	432,218	694,938	12,545	0	501	26,083	582	27,165	734,648
05.20.2000	19	22,728	598	237,269	428,576	689,190	12,680	500	2,169	27,658	583	30,910	732,780
05.31.2000	19	20,682	582	227,369	429,020	677,671	12,375	318	732	27,854	487	29,390	719,436
06.10.2000	19	20,682	582	232,945	426,356	680,583	12,235	0	0	19,666	470	20,136	712,954
06.20.2000	19	20,682	582	215,179	436,489	672,951	12,420	0	0	11,994	485	12,479	697,850
06.30.2000	20	20,749	583	200,319	457,118	678,790	12,240	1,580	0	22,288	449	24,317	715,347
07.10.2000	20	20,154	583	191,654	461,105	673,517	12,222	0	0	18,614	478	19,092	704,831
07.20.2000	20	20,154	583	210,660	445,964	677,382	12,272	0	0	16,124	483	16,607	706,260
07.31.2000	20	20,581	591	227,722	441,084	689,998	12,685	0	0	11,827	460	12,287	714,970
08.10.2000	20	20,417	591	220,913	441,223	683,164	12,747	0	0	9,797	465	10,262	706,173
08.20.2000	20	20,417	717	216,188	444,162	681,503	12,758	0	0	14,980	455	15,435	709,696
08.31.2000	20	19,732	747	214,974	457,921	693,395	13,177	0	0	16,059	460	16,519	723,091
09.10.2000	20	19,732	747	214,251	462,300	697,051	13,163	0	0	15,428	446	15,874	726,088
09.20.2000	20	19,732	747	196,784	476,757	694,041	13,208	0	2,829	17,325	476	20,630	727,878
09.30.2000	21	19,886	753	191,145	485,366	697,171	13,430	0	3,821	19,752	445	24,018	734,620
10.10.2000	21	19,886	753	182,816	496,519	699,995	13,454	0	0	14,149	441	14,590	728,039
10.20.2000	21	18,161	753	195,928	480,689	695,552	13,559	0	0	14,576	439	15,015	724,126
10.31.2000	21	19,918	771	189,111	498,743	708,564	14,496	0	0	24,449	447	24,896	747,956
11.10.2000	21	19,918	771	192,447	494,958	708,115	14,034	0	0	16,280	450	16,730	738,879
11.20.2000	21	19,918	686	195,826	490,027	706,477	14,098	4,650	0	10,859	450	15,959	736,534
11.30.2000	21	19,740	884	205,570	481,274	707,489	13,947	0	0	20,254	459	20,713	742,149
12.10.2000	21	19,740	884	214,880	483,701	719,225	13,951	0	1,426	9,957	471	11,853	745,029
12.20.2000	21	19,740	884	212,327	485,374	718,345	13,985	0	1,000	12,342	442	13,784	746,114
12.31.2000	20	18,719	838	209,039	482,847	711,463	13,091	0	0	21,760	486	22,246	746,800
01.10.2001	20	18,719	838	220,406	476,214	716,197	14,211	0	0	11,409	434	11,844	742,252
01.20.2001	20	18,719	838	219,802	477,179	716,559	14,247	0	700	15,856	433	16,988	747,795
01.31.2001	20	18,771	840	207,478	497,236	724,346	14,606	0	2,698	20,972	442	24,113	763,064
02.10.2001	20	17,873	946	193,509	497,902	710,250	14,577	0	1,700	16,834	432	18,966	743,793
02.20.2001	20	17,873	946	216,736	493,744	729,320	14,588	0	0	13,650	465	14,115	758,023
02.28.2001	20	17,873	946	232,907	481,128	732,876	14,635	0	0	17,944	450	18,394	765,904
03.10.2001	20	18,904	954	226,609	492,587	739,074	14,764	0	500	15,474	467	16,441	770,279
03.20.2001	20	18,904	954	219,121	491,857	730,856	14,738	0	0	19,410	542	19,952	765,546
03.31.2001	20	19,447	981	245,605	491,765	757,819	15,372	0	3806	5,551	476	9,833	783,024
04.10.2001	20	19,447	981	257,034	484,224	761,707	15,360	0	0	4,856	450	5,306	782,373
04.20.2001	20	19,447	981	331,292	516,395	868,135	15,346	0	0	4,609	459	5,068	888,549
04.30.2001	20	19,246	971	337,568	516,321	874,126	15,142	5,200	0	6,917	454	12,572	901,839
05.10.2001	20	19,246	971	352,455	515,564	888,256	11,748	0	0	4,296	452	4,747	904,751
05.20.2001	20	18,808	1,060	344,294	524,906	889,089	15,002	2,000	0	4,296	479	6,775	910,867
05.31.2001	20	20,671	1,104	308,873	568,501	899,170	15,959	0	0	4,303	477	4,780	919,909
06.10.2001	20	20,671	1,104	291,900	594,713	908,408	15,957	0	0	4,311	478	4,789	929,155
06.20.2001	16,929	20,671	1,104	291,852	594,647	925,204	18,901	0	0	4,318	471	4,789	948,895
06.30.2001	16,847	20,779	1,110	328,730	561,401	928,866	19,108	8,000	763	5,401	462	14,626	962,601
07.10.2001	16,847	20,779	1,110	355,292	538,525	932,553	19,099	0	0	3,783	470	4,253	955,906
07.20.2001	16,847	21,694	1,110	366,007	542,921	948,578	19,091	0	0	3,248	478	3,726	971,395
07.31.2001	16,133	20,156	1,092	328,111	583,357	948,849	18,536	0	0	3,248	470	3,717	971,103
08.10.2001	16,133	20,156	1,182	236,014	590,902	864,388	18,718	0	1,100	2,385	494	3,979	887,085
08.20.2001	16,133	20,156	1,182	252,769	581,412	871,653	18,684	0	0	2,088	490	2,578	892,914
08.31.2001	16,002	19,926	1,169	283,827	571,338	892,261	18,194	0	0	2,088	495	2,583	913,038
09.10.2001	16,002	19,926	1,169	301,368	573,870	912,334	18,015	0	0	2,092	486	2,578	932,927
09.20.2001	16,002	19,926	1,169	303,997	576,109	917,202	17,853	0	0	1,549	500	2,049	937,104
09.30.2001	17,071	19,814	1,162	318,203	573,459	929,710	17,292	4,000	0	1,549	491	6,040	953,041
10.10.2001	17,072	19,814	1,162	320,029	576,229	934,307	18,049	0	0	1,331	479	1,810	954,165
10.20.2001	17,072	19,814	1,162	335,193	577,305	950,546	17,920	0	0	546	462	1,009	969,475
10.31.2001	16,453	19,909	1,168	345,785	590,219	973,533	16,991	0	0	546	462	1,010	991,534
11.10.2001	16,453	19,909	1,292	329,854	591,481	958,989	18,182	0	0	0	471	471	977,642
11.20.2001	16,453	19,909	1,242	350,533	587,326	975,462	17,849	0	0	0	476	476	993,787
11.30.2001	16,614	20,200	1,257	388,888	585,440	1,012,399	18,438	0	0	0	463	463	1,031,300
12.10.2001	16,614	20,150	1,257	415,456	585,738	1,039,215	18,471	0	0	0	470	470	1,058,157
12.20.2001	16,614	20,150	1,257	434,129	586,315	1,058,465	18,639	0	0	0	477	477	1,077,581
12.31.2001	16,869	20,217	1,261	476,752	588,344	1,103,444	18,824	0	0	0	475	475	1,122,742
01.10.2002	16,869	20,217	1,261	458,990	591,778	1,089,116	19,676	0	0	0	474	474	1,109,266
01.20.2002	16,869	20,217	1,261	461,790	591,283	1,091,421	19,703	0	0	0	481	481	1,111,605
01.31.2002	17,638	19,526	1,261	453,721	617,368	1,109,515	19,810	0	1,002	0	471	1,473	1,130,797

Millions of Tolars	Liabilities												
	Base money				Liabilities to residents in foreign currency				Goverme nt time deposits	Banks' time deposits - overnight deposits	Tolar denominate d bills	Net other liabilities	Total
	Notes issue	Banks' giro and reserves	Other demand deposits	Total	Foreign currency bills	Government deposits in for. curr.	Other	Total					
Column Code	1	2	3	4=1+2+3	5	6	7	8=5+6+7	9	10	11	12	13
12.31.1998	104,667	62,863	5,856	173,387	282,379	16,177	0	298,556	0	-	80,103	45,789	597,835
12.31.1999	142,489	61,253	6,152	209,893	310,388	23,946	0	334,334	0	-	27,371	83,865	655,463
03.31.2000	120,736	60,368	6,498	187,602	336,185	95,212	0	431,397	6,000	-	18,625	93,945	737,570
04.10.2000	116,583	68,255	6,922	191,760	336,082	96,025	0	432,108	0	-	18,625	100,716	743,208
04.20.2000	119,787	65,681	7,427	192,895	331,360	96,249	0	427,609	0	-	16,363	101,957	738,824
04.30.2000	127,751	64,881	6,982	199,615	334,551	87,097	0	421,648	0	-	16,363	119,867	757,494
05.10.2000	119,288	65,011	6,910	191,208	332,089	86,568	0	418,657	0	-	17,413	107,370	734,648
05.20.2000	120,831	63,962	7,305	192,097	328,452	85,985	0	414,438	0	-	17,103	109,143	732,780
05.31.2000	120,933	70,318	7,319	198,570	325,646	78,669	0	404,315	0	-	11,843	104,708	719,436
06.10.2000	121,679	67,082	7,415	196,176	330,904	69,807	12	400,724	0	-	11,243	104,812	712,954
06.20.2000	118,980	66,185	7,964	193,129	331,647	60,930	12	392,590	0	-	7,471	104,660	697,850
06.30.2000	128,271	71,390	8,194	207,855	333,480	59,456	0	392,936	0	-	7,772	106,784	715,347
07.10.2000	124,019	66,784	7,571	198,375	334,619	57,078	0	391,697	0	-	8,042	106,717	704,831
07.20.2000	122,099	68,699	8,731	199,529	337,504	53,487	0	390,990	0	-	8,112	107,629	706,260
07.31.2000	124,597	74,085	7,942	206,624	338,310	46,431	0	384,742	0	-	10,822	112,783	714,970
08.10.2000	121,294	65,848	8,750	195,893	342,259	42,216	0	384,475	0	-	11,573	114,233	706,173
08.20.2000	122,436	62,233	8,893	193,563	341,502	41,883	0	383,385	0	-	12,917	119,833	709,696
08.31.2000	123,822	65,274	8,028	197,125	343,890	42,796	0	386,686	0	-	13,532	125,748	723,091
09.10.2000	124,172	61,085	7,965	193,221	347,717	42,276	0	389,993	0	-	14,892	127,981	726,088
09.20.2000	121,993	71,009	8,792	201,794	346,543	39,583	0	386,126	0	-	10,078	129,881	727,878
09.30.2000	129,113	69,261	9,433	207,806	346,835	39,029	0	385,864	0	-	12,090	128,860	734,620
10.10.2000	123,367	65,485	8,755	197,607	350,512	38,268	0	388,779	0	-	13,391	128,262	728,039
10.20.2000	125,248	67,718	9,057	202,023	347,973	37,737	0	385,710	0	-	9,337	127,056	724,126
10.31.2000	131,156	74,434	8,533	214,123	351,706	36,983	0	388,689	0	-	9,208	135,935	747,956
11.10.2000	125,352	63,931	8,703	197,986	352,582	36,038	0	388,620	0	-	15,658	136,615	738,879
11.20.2000	123,263	65,721	8,997	197,981	351,146	36,055	0	387,201	0	-	14,715	136,638	736,534
11.30.2000	127,803	72,470	9,701	209,975	351,872	34,861	0	386,733	0	-	7,325	138,116	742,149
12.10.2000	127,194	61,341	8,624	197,159	353,989	42,282	121	396,392	0	-	9,375	142,103	745,029
12.20.2000	127,503	68,401	10,215	206,119	355,758	37,916	121	393,794	0	-	4,441	141,761	746,114
12.31.2000	139,644	66,801	8,352	214,798	358,324	35,664	0	393,988	0	-	6,946	131,068	746,800
01.10.2001	124,576	65,454	9,358	199,387	365,401	34,141	0	399,542	0	-	6,246	137,076	742,252
01.20.2001	124,500	64,482	9,422	198,404	365,226	34,624	0	399,850	0	-	6,046	143,495	747,795
01.31.2001	123,576	67,146	8,898	199,620	368,217	39,032	0	407,249	0	-	8,610	147,585	763,064
02.10.2001	124,587	65,248	8,931	198,766	369,223	27,307	0	396,531	0	-	8,140	140,357	743,793
02.20.2001	120,793	69,201	9,861	199,855	367,862	45,822	0	413,685	0	-	5,261	139,223	758,023
02.28.2001	125,232	70,791	8,922	204,945	368,127	45,630	0	413,757	0	-	7,837	139,366	765,904
03.10.2001	125,735	67,798	8,665	202,198	373,695	45,711	0	419,407	0	-	8,797	139,877	770,279
03.20.2001	123,225	67,824	9,694	200,743	375,015	35,627	0	410,642	0	-	13,623	140,539	765,546
03.31.2001	129,286	72,923	8,519	210,727	378,087	30,438	0	408,525	0	-	13,662	150,110	783,024
04.10.2001	125,212	66,706	8,705	200,623	383,502	31,000	0	414,501	0	-	18,612	148,637	782,373
04.20.2001	127,565	69,436	9,449	206,450	385,133	125,898	0	511,031	0	-	22,989	148,080	888,549
04.30.2001	135,288	76,800	9,031	221,119	386,324	125,526	0	511,850	0	-	20,406	148,464	901,839
05.10.2001	127,589	65,597	9,124	202,310	389,110	124,719	0	513,829	1,984	-	39,207	147,422	904,751
05.20.2001	130,387	61,192	9,085	200,664	389,641	124,445	0	514,086	4,008	-	45,075	147,033	910,867
05.31.2001	131,142	69,166	8,676	208,984	393,029	118,160	0	511,188	8,037	-	34,516	157,184	919,909
06.10.2001	132,228	66,964	8,357	207,548	396,506	117,341	2,766	516,613	9,049	-	38,567	157,377	929,154
06.20.2001	129,479	72,075	9,762	211,316	396,712	110,094	17	506,788	10,041	-	38,840	181,910	948,895
06.30.2001	142,250	69,156	9,821	221,227	399,357	110,089	0	509,447	13,812	-	36,185	181,930	962,601
07.10.2001	135,929	73,777	9,032	218,738	409,012	93,838	0	502,850	6,814	3,140	41,007	183,356	955,906
07.20.2001	135,925	64,257	10,121	210,303	414,009	109,023	0	523,032	3,727	20	49,437	184,876	971,395
07.31.2001	135,562	70,735	9,246	215,543	417,304	108,437	0	525,741	15,916	130	33,129	180,645	971,103
08.10.2001	133,171	62,680	9,284	205,135	421,591	26,706	0	448,297	10	235	50,881	182,527	887,085
08.20.2001	130,557	73,428	10,484	214,469	422,536	26,607	0	449,143	1,611	2,890	44,510	180,292	892,914
08.31.2001	135,223	64,419	9,420	209,061	428,374	25,485	0	453,743	15,937	1,910	52,895	180,076	913,038
09.10.2001	131,511	81,477	9,932	222,920	432,133	25,310	0	457,443	7,438	6,360	59,271	179,496	932,927
09.20.2001	132,886	67,627	11,248	211,762	433,369	24,766	0	458,136	829	1,095	84,957	180,325	937,104
09.30.2001	139,743	72,474	9,330	221,547	438,381	24,363	0	462,744	2,400	3,550	78,627	184,173	953,041
10.10.2001	135,111	76,991	9,248	221,350	439,336	25,117	0	464,453	83	2,300	82,117	183,863	954,165
10.20.2001	137,962	64,994	10,280	213,236	439,070	25,035	0	464,104	4,808	150	103,718	183,458	969,475
10.31.2001	144,031	76,164	10,159	230,354	442,538	25,090	0	467,628	19,850	2,790	80,229	190,683	991,534
11.10.2001	140,533	61,887	10,352	212,773	444,720	24,807	0	469,527	9,621	100	95,069	190,551	977,642
11.20.2001	139,599	74,510	13,923	228,032	444,635	24,550	0	469,185	4	11,390	95,435	189,741	993,787
11.30.2001	146,789	77,154	12,262	236,204	447,770	25,280	0	473,050	18,257	2,120	111,780	189,889	1,031,300
12.10.2001	146,101	76,621	12,583	235,305	451,582	25,081	15,354	492,017	61	3,300	137,508	189,967	1,058,157
12.20.2001	154,802	66,594	19,935	241,331	453,233	34,890	17	488,140	70	9,430	145,052	193,559	1,077,581
12.31.2001	165,777	78,594	15,648	260,019	458,777	31,185	0	489,962	19,896	35,372	125,912	191,580	1,122,742
01.10.2002	153,870	78,340	15,541	247,751	463,340	30,196	0	493,537	21	541	174,301	193,115	1,109,266
01.20.2002	151,891	65,081	13,720	230,692	465,704	29,647	0	495,352	4,021	1,270	189,539	190,732	1,111,605
01.31.2002	150,634	66,644	12,602	229,880	469,533	28,133	0	497,666	16,020	60	191,550	195,620	1,130,797

2.1. Bank of Slovenia Interest Rates

Column Code	Discount rate	Lombard rate	Interest rate on banks' reserves	General legal penal rate	Repo			Overnight deposit	Liquidity loan - of last resort	
					7-day	28-day	60-day			
	1	2	3	4	5	6	7	8	9	
1993	20.33	21.33	1.00	55.31	-	-	-	-	-	
1994	16.00	17.00	1.00	48.53	-	-	-	-	-	
1995	11.50	12.50	1.00	31.54	-	...	-	-	...	
1996	10.00	11.00	1.00	27.76	-	14.34	-	-	27.76	
1997	10.00	11.00	1.00	26.84	-	13.38	-	-	26.84	
1998	10.00	11.00	1.00	26.55	-	10.64	-	-	26.55	
1999	8.00	9.00	1.00	20.68	-	8.60	-	-	20.68	
2000	8.67	9.67	1.00	24.65	9.56	8.84	10.62	-	24.65	
2001	10.75	11.75	1.00	27.99	11.02	-	11.27	4.92	27.99	
2000	May	9.00	10.00	1.00	26.06	9.04	9.22	9.47	-	26.06
	Jun.	9.00	10.00	1.00	24.78	9.00	-	10.10	-	24.78
	Jul.	9.00	10.00	1.00	25.08	9.53	-	10.41	-	25.08
	Aug.	9.00	10.00	1.00	24.78	9.60	-	10.79	-	24.78
	Sep.	9.00	10.00	1.00	25.08	9.64	-	11.08	-	25.08
	Oct.	10.00	11.00	1.00	27.86	10.93	-	11.85	-	27.86
	Nov.									
	Dec.	10.00	11.00	1.00	26.56	10.75	-	11.38	-	26.56
2001		10.00	11.00	1.00	27.52	10.59	-	11.50	-	27.52
	Jan.	10.00	11.00	1.00	26.56	11.22	-	11.46	-	26.56
	Feb.	11.00	12.00	1.00	28.66	11.37	-	11.45	-	28.66
	Mar.	11.00	12.00	1.00	28.36	11.18	-	11.32	-	28.36
	Apr.	11.00	12.00	1.00	29.98	11.03	-	11.16	-	29.98
	May	11.00	12.00	1.00	29.64	-	-	11.03	5.50	29.64
	Jun.	11.00	12.00	1.00	28.36	-	-	11.13	5.50	28.36
	Jul.	11.00	12.00	1.00	28.66	-	-	11.03	5.50	28.66
	Aug.	11.00	12.00	1.00	27.10	-	-	-	4.50	27.10
	Sep.	11.00	12.00	1.00	27.35	-	-	-	4.50	27.35
	Oct.	11.00	12.00	1.00	27.10	-	-	-	4.00	27.10
	Nov.									
Dec.	9.00	11.00	1.00	20.80	-	-	-	4.00	20.80	

2.2. Interbank Money Market Rates and Indexation Clause

Column Code	Interbank Market			Revaluation Clauses						
	Day	Overnight	Average	Tolar Indexation Clause TOM		Foreign Exchange Clauses				
						EUR		USD		
	n	n	n	monthly	annualized	monthly	annualized	monthly	annualized	
1	2	3	4	5	6	7	8	9		
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	
2000	7.0	6.8	7.0	0.7	9.06	0.6	7.2	1.3	15.6	
2001	6.9	6.7	6.9	0.7	8.62	0.4	4.7	0.9	10.4	
2000	Jul.	7.3	6.9	7.2	0.8	9.86	0.7	8.1	3.1	44.0
	Aug.	5.4	5.1	5.3	0.7	8.58	0.6	6.8	5.1	80.2
	Sep.	6.3	5.9	6.3	0.7	8.88	0.3	4.3	1.3	17.2
	Oct.	7.1	6.8	7.0	0.7	8.58	0.4	4.5	3.9	56.5
	Nov.	6.2	5.8	6.1	0.7	8.88	0.5	5.7	-1.1	-12.7
	Dec.	7.3	6.9	7.2	0.8	9.86	0.6	6.8	-6.7	-55.9
2001	Jan.	7.2	6.8	7.2	0.7	8.56	0.6	7.7	2.0	26.6
	Feb.	7.5	7.4	7.5	0.7	9.52	0.6	7.5	0.9	12.2
	Mar.	7.3	7.3	7.3	0.7	8.56	0.5	6.5	4.3	64.4
	Apr.	7.6	7.4	7.6	0.7	8.86	0.3	3.9	-1.4	-16.2
	May	7.5	7.4	7.5	0.7	8.56	0.4	4.2	5.2	82.5
	Jun.	7.7	7.9	7.7	0.8	10.18	0.3	4.3	1.2	15.8
	Jul.	7.5	7.5	7.5	0.8	9.84	0.4	4.7	-2.6	-26.9
	Aug.	6.8	6.6	6.8	0.7	8.56	0.4	4.7	-3.4	-33.4
	Sep.	6.7	6.1	6.7	0.7	8.86	0.3	3.1	-0.6	-7.3
	Oct.	6.5	6.1	6.5	0.6	7.30	0.2	2.6	1.3	16.8
	Nov.	5.9	5.3	5.9	0.6	7.55	0.3	3.4	2.2	29.9
	Dec.	4.7	5.0	4.7	0.6	7.30	0.3	3.8	1.2	14.7
2002	Jan.	4.5	4.4	4.5	0.6	7.30	0.5	6.3	2.4	32.5

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 Code	1	2	3	4	5	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
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	...	12.78	-	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	13.27	-	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	14.33	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	12.31	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	
2000	2.74	2.70	4.66	3.30	5.50	8.19	9.35	8.50	2.50	11.50	2.00	4.16	4.23	4.29	4.39	4.52	4.62	6.29	6.37	6.40	6.48	6.59	6.68	
2001	6.00	-	7.83	-	-	10.42	11.16	-	-	-	-	4.15	4.12	4.07	4.46	4.37	4.35	3.55	3.52	3.50	5.16	5.07	5.05	
1999	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
2000	Jan.	1.70	2.70	3.20	3.30	5.50	7.00	9.00	8.50	2.50	11.29	2.00	3.05	3.16	3.22	3.37	3.58	3.77	5.77	5.89	5.95	6.07	6.28	6.50
	Feb.	1.70	2.70	3.20	3.30	5.50	7.00	9.00	8.50	2.50	11.93	2.00	3.25	3.34	3.40	3.53	3.72	3.91	5.84	5.94	6.01	6.17	6.42	6.66
	Mar.	2.00	2.70	4.00	3.30	5.50	8.00	9.00	8.50	2.50	11.29	2.00	3.53	3.61	3.67	3.80	3.97	4.11	6.00	6.07	6.14	6.27	6.47	6.68
	Apr.	2.00	-	4.00	-	-	8.00	9.00	8.50	-	-	-	3.70	3.75	3.79	3.89	4.06	4.16	6.03	6.13	6.20	6.35	6.56	6.68
	May	2.00	-	4.00	-	-	8.00	9.00	8.50	-	-	-	4.21	4.31	4.37	4.50	4.68	4.82	6.55	6.67	6.74	6.91	7.16	7.34
	Jun.	2.00	-	4.00	-	-	8.00	9.00	-	-	-	-	4.26	4.32	4.38	4.47	4.64	4.76	6.55	6.62	6.68	6.79	6.93	7.03
	Jul.	2.00	-	4.00	-	-	8.00	9.00	-	-	-	-	4.35	4.46	4.54	4.73	4.89	5.02	6.49	6.56	6.60	6.74	6.81	6.89
	Aug.	2.00	-	4.00	-	-	8.00	9.00	-	-	-	-	4.58	4.66	4.72	4.89	5.02	5.13	6.47	6.51	6.54	6.65	6.70	6.76
	Sep.	4.00	-	6.00	-	-	8.50	9.50	-	-	-	-	4.57	4.65	4.79	4.87	4.99	5.08	6.47	6.49	6.60	6.57	6.58	6.60
	Oct.	4.00	-	6.00	-	-	8.50	9.50	-	-	-	-	4.76	4.86	4.89	4.94	5.00	5.05	6.46	6.59	6.54	6.53	6.53	6.53
	Nov.	4.50	-	6.50	-	-	9.25	10.25	-	-	-	-	4.87	4.88	4.90	4.92	4.94	4.97	6.46	6.59	6.54	6.53	6.53	6.53
	Dec.	5.00	-	7.00	-	-	10.00	11.00	-	-	-	-	4.76	4.76	4.75	4.73	4.70	4.68	6.42	6.36	6.30	6.20	6.09	6.00
2001	Jan.	5.00	-	7.00	-	-	10.00	11.00	-	-	-	-	4.60	4.59	4.55	4.48	4.39	4.36	5.52	5.44	5.38	5.28	5.18	5.15
	Feb.	5.00	-	7.00	-	-	10.00	11.00	-	-	-	-	4.59	4.57	4.53	4.43	4.35	4.33	5.32	5.23	5.17	5.04	4.95	4.94
	Mar.	6.50	-	8.50	-	-	11.00	-	-	-	-	-	4.45	4.40	4.36	-	-	-	4.78	4.70	4.62	-	-	-
	Apr.	6.50	-	8.50	-	-	11.00	-	-	-	-	-	4.55	4.51	4.46	-	-	-	4.28	4.24	4.21	-	-	-
	May	6.50	-	8.50	-	-	11.00	-	-	-	-	-	4.40	4.38	4.35	-	-	-	3.88	3.86	3.84	-	-	-
	Jun.	6.50	-	8.50	-	-	11.00	11.50	-	-	-	-	4.29	4.26	4.21	-	-	-	3.59	3.56	3.56	-	-	-
	Jul.	-	-	8.50	-	-	11.00	11.50	-	-	-	-	4.34	4.32	4.29	-	-	-	3.58	3.54	3.53	-	-	-
	Aug.	-	-	8.50	-	-	11.00	11.50	-	-	-	-	4.18	4.14	4.08	-	-	-	3.37	3.34	3.32	-	-	-
	Sep.	-	-	8.50	-	-	11.00	11.50	-	-	-	-	3.55	3.52	3.50	-	-	-	2.43	2.43	2.42	-	-	-
	Oct.	-	-	7.00	-	-	11.00	11.50	-	-	-	-	3.45	3.40	3.33	-	-	-	2.20	2.18	2.16	-	-	-
	Nov.	-	-	7.00	-	-	9.00	10.83	-	-	-	-	3.28	3.20	3.15	-	-	-	1.95	1.96	1.97	-	-	-
	Dec.	-	-	6.50	-	-	8.00	10.08	-	-	-	-	3.28	3.20	3.15	-	-	-	1.74	1.73	1.76	-	-	-
2002	Jan.	-	-	-	-	7.75	8.77	-	-	-	-	3.16	3.15	3.14	-	-	-	1.60	1.62	1.66	-	-	-	

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 programm			Till 30 days			
		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	...	...	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	...	...	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	...	...	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	3.9	0.4	13.1	4.3	0.4	13.5	4.8	0.4	14.0	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	11.2	3.0	0.3	11.8	4.3	0.3	13.2		
1999		5.7	1.8	12.4	4.1	0.2	10.7	7.4	1.6	14.2	5.8	1.0	12.4	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		
2000		6.2	2.2	15.8	4.2	0.2	13.6	7.9	2.0	17.7	5.8	1.0	15.4	1.0	0.0	3.7	0.4	0.9	0.1	10.0	2.0	0.1	11.2	2.8	0.2	12.1	4.5	1.1	14.0		
2001		5.9	1.7	15.1	4.5	0.2	13.5	7.8	1.8	17.1	5.7	0.9	14.8	1.0	0.0	4.6	1.0	1.1	0.2	9.8	2.4	0.2	11.3	3.4	0.2	12.3	4.7	1.0	13.7		
2000	Jan.	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		
	Feb.	6.1	2.2	15.8	4.1	0.3	13.7	8.0	2.1	17.9	5.7	1.0	15.4	1.0	0.0	3.7	0.3	0.9	0.1	10.2	1.9	0.1	11.3	2.6	0.2	12.0	4.4	1.2	14.0		
	Mar.	6.1	2.2	15.2	4.1	0.2	13.1	7.9	2.0	17.1	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		
	Apr.	6.1	2.2	15.5	4.1	0.2	13.4	7.9	2.0	17.5	5.7	1.0	15.1	1.0	0.0	3.7	0.3	0.9	0.1	9.9	1.9	0.1	10.9	2.6	0.1	11.7	4.4	1.2	13.7		
	May	6.0	2.2	16.5	4.1	0.2	14.4	7.9	2.0	18.5	5.7	1.0	16.1	1.0	0.0	3.6	0.3	0.9	0.1	10.9	1.9	0.1	11.9	2.6	0.1	12.7	4.4	1.2	14.7		
	Jun.	6.2	2.2	15.6	4.2	0.2	13.4	7.9	2.0	17.5	5.7	1.0	15.1	1.0	0.0	3.7	0.3	0.9	0.1	9.9	1.9	0.1	10.9	2.6	0.1	11.7	4.4	1.2	13.7		
	Jul.	6.3	2.2	16.8	4.2	0.2	14.5	7.9	2.0	18.6	5.8	1.0	16.2	1.0	0.0	3.7	0.3	0.9	0.1	10.9	1.9	0.1	11.9	2.6	0.1	12.7	4.5	1.2	14.7		
	Aug.	6.3	2.2	15.4	4.3	0.2	13.2	8.0	2.0	17.3	5.9	0.9	14.9	1.0	0.0	3.7	0.3	0.9	0.1	9.6	2.1	0.1	10.9	3.1	0.2	11.9	4.7	1.0	13.7		
	Sep.	6.3	2.2	15.7	4.3	0.3	13.5	8.0	2.0	17.6	5.9	0.9	15.3	1.0	0.0	3.6	0.3	0.9	0.1	9.9	2.1	0.1	11.2	3.1	0.2	12.2	4.7	1.0	14.0		
	Oct.	6.3	2.2	15.4	4.3	0.2	13.2	8.0	2.0	17.3	5.9	0.9	15.0	1.0	0.0	3.6	0.3	0.9	0.1	9.6	2.1	0.1	10.9	3.1	0.2	11.9	4.7	1.0	13.7		
	Nov.	6.3	2.2	15.8	4.3	0.2	13.6	8.0	2.0	17.6	5.9	0.9	15.3	1.0	0.0	3.6	0.3	0.9	0.1	9.9	2.1	0.1	11.2	3.1	0.2	12.2	4.7	1.0	14.0		
	Dec.	5.9	1.8	16.3	4.3	0.2	14.6	7.8	1.7	18.4	5.9	0.9	16.3	1.0	0.0	3.9	0.9	0.9	0.1	10.9	2.1	0.1	12.2	3.1	0.2	13.2	4.7	1.0	15.0		
2001	Jan.	6.0	1.8	15.0	4.3	0.2	13.2	7.7	1.7	17.0	5.9	0.9	15.0	1.0	0.0	4.0	0.8	0.9	0.1	9.5	2.1	0.1	10.9	3.1	0.2	11.9	4.7	1.0	13.6		
	Feb.	5.8	1.7	15.9	4.4	0.2	14.3	7.7	1.7	18.0	5.9	0.9	16.0	1.0	0.0	4.0	0.9	0.9	0.1	10.5	2.1	0.1	11.8	3.1	0.2	12.9	4.7	1.0	14.6		
	Mar.	5.8	1.7	14.9	4.5	0.3	13.4	7.7	1.8	17.0	5.8	0.9	14.8	1.0	0.0	4.0	0.8	1.0	0.1	9.7	2.4	0.2	11.1	3.3	0.2	12.1	4.7	1.0	13.6		
	Apr.	5.8	1.7	15.2	4.5	0.3	13.7	7.7	1.8	17.3	5.8	0.9	15.1	0.9	0.0	4.4	1.1	1.1	0.1	10.0	2.5	0.2	11.5	3.4	0.2	12.6	4.7	1.0	14.0		
	Maj	5.9	1.7	15.0	4.5	0.3	13.4	7.9	1.9	17.1	5.7	0.9	14.7	0.9	0.0	4.9	1.0	1.1	0.2	9.8	2.5	0.2	11.3	3.5	0.2	12.3	4.7	1.0	13.7		
	Jun.	5.9	1.7	16.7	4.5	0.3	15.1	7.9	1.9	18.8	5.6	0.9	16.4	0.9	0.0	4.9	1.1	1.1	0.2	11.4	2.5	0.2	12.9	3.4	0.3	13.9	4.7	1.0	15.3		
	Jul.	5.9	1.7	16.3	4.5	0.3	14.8	7.9	1.9	18.5	5.6	0.9	16.0	0.9	0.0	4.9	1.1	1.1	0.2	11.1	2.5	0.2	12.6	3.4	0.3	13.6	4.7	1.0	15.0		
	Aug.	5.9	1.7	14.9	4.5	0.2	13.4	7.8	1.8	17.1	5.7	0.9	14.7	1.0	0.0	5.0	1.1	1.1	0.2	9.8	2.5	0.2	11.3	3.4	0.3	12.3	4.7	1.0	13.6		
	Sep.	5.9	1.7	15.3	4.5	0.2	13.7	7.8	1.9	17.4	5.6	0.9	15.0	1.0	0.0	5.0	1.1	1.1	0.2	10.1	2.5	0.2	11.6	3.4	0.3	12.6	4.7	1.0	14.0		
	Oct.	6.0	1.8	13.7	4.7	0.2	12.3	7.9	1.9	15.8	5.7	0.9	13.4	1.0	0.0	5.0	1.1	1.1	0.2	8.5	2.5	0.2	10.0	3.4	0.3	11.0	4.7	1.0	12.3		
	Nov.	6.0	1.8	14.0	4.7	0.2	12.6	7.9	1.9	16.0	5.6	1.0	13.6	1.0	0.0	5.0	1.1	1.1	0.2	8.8	2.5	0.2	10.3	3.4	0.3	11.2	4.7	1.0	12.6		
	Dec.	6.0	1.8	13.7	4.7	0.2	12.3	7.9	1.9	15.8	5.6	1.0	13.3	1.1	0.1	4.7	0.9	1.1	0.2	8.5	2.5	0.2	10.0	3.4	0.3	11.0	4.7	1.0	12.3		
2002	Jan.	5.9	1.8	13.7	4.7	0.2	12.3	7.9	2.0	15.7	5.6	1.0	13.3	1.1	0.1	4.3	0.8	1.0	0.1	8.4	2.3	0.2	9.8	3.2	0.2	10.7	4.6	1.0	12.2		

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														
												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			
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	1.5	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	3.0	15.6	12.4	2.7	16.8	1.4	0.3	3.1	0.5	0.2	0.0	4.1	3.2	0.9	7.3	3.7	0.9	7.8	4.2	0.9	8.3	5.7	1.3	9.8
1998		9.4	2.8	11.7	10.5	2.2	12.9	1.4	0.3	3.1	0.5	0.1	0.0	2.3	1.7	0.2	3.9	2.5	0.2	4.7	3.0	0.2	5.2	4.3	0.7	6.6
1999		7.3	1.8	12.4	8.6	1.4	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	3.8	0.7	8.7
2000		7.2	1.9	15.0	8.8	1.6	16.6	0.9	0.2	3.2	1.3	0.1	0.0	7.3	0.9	0.0	8.2	2.0	0.1	9.4	2.8	0.1	10.2	4.5	1.1	12.0
2001		6.9	1.3	12.0	8.1	0.9	13.2	0.8	0.2	3.0	1.1	0.1	0.0	4.8	1.2	0.1	5.9	2.5	0.1	7.3	3.4	0.2	8.2	4.7	1.0	9.7
2000	Jan.	7.4	2.1	15.3	8.7	1.7	16.6	0.8	0.1	2.6	1.0	0.1	0.0	7.4	0.9	0.0	8.3	1.9	0.1	9.3	2.6	0.1	10.1	4.4	1.2	12.0
	Feb.	7.3	1.9	19.3	8.7	1.7	21.0	0.8	0.1	2.6	1.1	0.1	0.0	11.4	0.9	0.0	12.3	1.9	0.1	13.4	2.6	0.1	14.2	4.4	1.2	16.2
	Mar.	7.2	2.2	17.4	8.7	1.6	19.0	0.8	0.1	2.8	1.2	0.1	0.0	9.7	0.9	0.0	10.6	1.9	0.1	11.7	2.6	0.1	12.4	4.4	1.2	14.4
	Apr.	6.8	1.7	14.9	8.7	1.6	16.9	0.8	0.1	2.9	1.2	0.1	0.0	7.7	0.9	0.0	8.6	1.9	0.1	9.7	2.6	0.1	10.4	4.4	1.2	12.3
	May	7.0	2.0	14.5	8.7	1.6	16.3	0.8	0.2	3.0	1.2	0.1	0.0	7.1	0.9	0.0	8.0	1.9	0.1	9.1	2.6	0.1	9.8	4.4	1.2	11.8
	Jun.	7.3	1.9	15.5	8.7	1.6	17.0	0.9	0.2	3.4	1.4	0.1	0.0	7.7	0.9	0.0	8.6	1.9	0.1	9.7	2.6	0.1	10.5	4.4	1.2	12.4
	Jul.	7.3	1.9	16.0	8.7	1.6	17.6	0.9	0.2	3.4	1.4	0.1	0.0	8.2	0.9	0.0	9.1	1.9	0.1	10.2	2.6	0.1	11.0	4.4	1.2	12.9
	Aug.	7.4	2.0	14.7	8.9	1.6	16.4	0.9	0.2	3.5	1.5	0.1	0.0	6.9	0.9	0.0	7.8	2.2	0.1	9.1	3.1	0.2	10.1	4.7	1.0	11.8
	Sep.	7.4	1.9	12.0	8.9	1.6	13.7	0.9	0.2	3.6	1.5	0.1	0.0	4.4	0.9	0.0	5.3	2.1	0.1	6.6	3.1	0.2	7.5	4.7	1.0	9.2
	Oct.	7.3	1.9	12.1	9.0	1.6	13.8	0.9	0.2	3.6	1.5	0.1	0.0	4.6	0.9	0.0	5.4	2.1	0.1	6.7	3.1	0.2	7.7	4.7	1.0	9.3
	Nov.	7.4	1.8	13.4	9.0	1.6	15.2	0.9	0.2	3.6	1.5	0.1	0.0	5.8	0.9	0.0	6.6	2.1	0.1	7.9	3.1	0.2	8.9	4.7	1.0	10.6
	Dec.	7.2	1.8	14.5	8.4	1.2	15.8	0.9	0.2	3.6	1.5	0.1	0.0	6.9	0.9	0.0	7.8	2.1	0.1	9.1	3.1	0.2	10.1	4.7	1.0	11.8
2001	Jan.	7.2	1.8	15.4	7.7	1.0	16.0	0.9	0.2	3.4	1.3	0.1	0.0	7.8	0.9	0.0	8.7	2.1	0.1	10.0	3.1	0.2	11.0	4.7	1.0	12.7
	Feb.	6.8	1.5	14.8	8.4	1.1	16.5	1.0	0.2	3.2	1.4	0.1	0.0	7.6	0.9	0.0	8.5	2.1	0.1	9.8	3.1	0.2	10.8	4.7	1.0	12.5
	Mar.	6.8	1.5	13.7	8.1	1.5	15.1	0.9	0.2	3.2	1.4	0.1	0.0	6.6	1.0	0.1	7.6	2.4	0.1	9.0	3.3	0.2	10.0	4.7	1.0	11.5
	Mar.	6.9	1.2	11.1	8.1	1.4	12.4	0.9	0.2	3.2	1.2	0.1	0.0	4.0	1.0	0.1	5.0	2.4	0.1	6.4	3.4	0.1	7.4	4.8	1.0	8.9
	May	7.0	1.2	11.4	8.2	1.4	12.7	0.9	0.2	3.3	1.2	0.1	0.0	4.3	1.1	0.1	5.4	2.5	0.1	6.8	3.5	0.2	7.8	4.8	0.9	9.2
	Jun.	6.9	1.2	11.6	8.5	0.5	13.1	0.9	0.2	3.2	1.2	0.1	0.0	4.4	1.3	0.1	5.7	2.6	0.2	7.1	3.5	0.2	8.0	4.8	0.9	9.3
	Jul.	6.9	1.2	11.9	8.4	0.5	13.5	0.8	0.2	3.1	1.1	0.1	0.0	4.8	1.3	0.1	6.1	2.6	0.2	7.5	3.5	0.2	8.3	4.8	0.9	9.7
	Aug.	7.0	1.2	12.1	8.5	0.5	13.6	0.8	0.2	3.1	1.1	0.1	0.0	4.8	1.3	0.1	6.1	2.7	0.2	7.5	3.5	0.2	8.4	4.8	0.9	9.7
	Sep.	7.1	1.3	10.4	8.5	0.8	11.9	0.8	0.2	2.9	1.1	0.1	0.0	3.2	1.3	0.1	4.5	2.6	0.1	5.8	3.5	0.2	6.7	4.7	1.0	8.0
	Oct.	6.9	1.2	9.6	7.7	0.7	10.5	0.7	0.1	2.4	1.0	0.1	0.0	2.6	1.3	0.1	3.9	2.6	0.2	5.3	3.4	0.2	6.1	4.7	1.0	7.4
	Nov.	6.9	1.2	10.6	7.4	0.7	11.1	0.7	0.1	2.3	0.9	0.1	0.0	3.5	1.3	0.2	4.8	2.6	0.2	6.2	3.4	0.2	7.0	4.7	1.0	8.3
	Dec.	6.9	1.2	10.9	7.7	0.7	11.8	0.7	0.1	2.2	0.9	0.1	0.0	3.9	1.3	0.1	5.2	2.6	0.2	6.5	3.4	0.2	7.4	4.7	1.0	8.7
2002	Jan.	7.0	1.4	13.8	7.9	0.6	14.7	0.7	0.1	2.2	0.9	0.1	0.0	6.4	1.2	0.1	7.6	2.5	0.2	9.0	3.3	0.2	9.9	4.7	1.0	11.3

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

Column Code	Lending				Deposits					
	Short term loans		Long term loans		Demand deposits	Time deposits				
	r	n	r	n		Till 30 days	31 days - 1 year		Over 1 year	
	1	2	3	4	5	6	7	8	9	10
1997	9.7	18.9	9.8	19.0	1.1	7.7	5.0	14.3	6.9	15.8
1998	7.1	15.6	7.9	16.6	1.0	7.2	3.0	11.8	5.9	14.6
1999	5.2	11.3	6.3	12.8	1.0	4.3	2.0	8.2	4.9	11.4
2000	5.0	13.9	6.1	15.3	1.0	4.1	2.0	11.1	4.5	14.1
2001	5.0	13.6	6.0	14.7	1.0	5.2	2.5	11.2	4.5	13.5
1998 I	8.3	18.4	9.0	19.5	1.0	8.7	4.3	15.0	6.3	16.6
1998 II	7.3	17.4	8.1	18.4	1.0	8.4	3.4	13.7	6.1	16.4
1998 III	6.7	14.6	7.5	15.5	1.0	5.9	2.4	10.3	5.7	13.7
1998 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
1999 II	5.1	9.9	6.4	11.6	1.0	4.1	2.0	6.9	4.9	9.9
1999 III	5.0	11.1	6.1	12.5	1.0	4.0	1.9	8.1	4.7	11.3
1999 IV	5.1	12.7	6.1	14.2	1.0	4.0	2.0	9.7	4.7	12.8
2000 I	5.0	13.7	6.1	15.1	1.0	4.1	2.0	10.8	4.4	13.6
2000 II	4.9	14.0	6.0	15.3	1.0	4.0	2.0	11.2	4.5	14.5
2000 III	4.9	13.9	6.1	15.5	1.0	4.0	2.0	11.2	4.5	14.4
2000 IV	5.0	14.1	6.1	15.3	1.0	4.3	2.1	11.2	4.5	14.0
2001 I	5.0	14.0	6.1	15.1	1.0	4.9	2.2	11.2	4.3	13.5
2001 II	5.0	14.2	6.1	15.4	1.0	5.2	2.5	11.7	4.5	14.1
2001 III	4.9	14.0	6.0	15.0	1.0	5.4	2.6	11.9	4.7	14.1
2001 IV	4.9	12.3	6.0	13.4	1.0	5.3	2.6	10.2	4.7	12.2

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

Column Code	Lending				Deposits			
	Short term loans		Long term loans		Time deposits			
					31 days - 1 year		Over 1 year	
	r(D)	n	r(D)	n	r(D)	n	r(D)	n
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
1999	5.9	11.4	6.9	12.2	1.7	7.3	5.1	10.2
2000	5.9	13.6	6.9	14.7	2.1	9.5	5.1	12.9
2000	5.7	10.7	7.0	12.2	2.9	8.0	5.3	10.2
1998 I	7.4	6.6	7.5	7.3	4.4	4.5	6.0	5.3
1998 II	7.0	5.5	8.4	6.4	3.9	1.4	5.9	4.7
1998 III	7.0	10.1	6.9	7.1	2.3	-3.4	5.9	8.7
1998 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
1999 II	6.1	16.3	7.0	16.5	1.4	11.5	5.3	15.1
1999 III	5.3	9.9	6.5	10.7	1.6	7.5	5.0	9.2
1999 IV	5.8	7.7	7.0	9.6	2.2	4.1	4.9	7.0
2000 I	5.9	16.3	6.6	16.8	1.9	11.4	4.8	15.1
2000 II	5.5	13.2	6.9	15.1	2.0	9.6	4.9	13.2
2000 III	5.9	12.7	7.1	14.1	2.2	8.9	5.2	12.2
2000 IV	6.2	12.0	7.0	12.7	2.3	8.0	5.4	11.1
2001 I	6.0	14.1	7.2	14.9	2.5	10.2	5.5	13.1
2001 II	5.9	10.3	7.0	11.5	2.7	7.7	5.2	9.7
2001 III	5.6	9.4	7.0	11.3	3.1	7.3	5.3	9.6
2001 IV	5.4	9.1	7.0	10.9	3.1	6.8	5.1	8.5

2.6.1. Government Short - term Securities 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	10 mln	50 mln	100 mln
Treasury Bills - 1 month															
31. issue	06.12.2001	04.01.2002	7.49%	5,010,000,000	SIT	-	SIT	-	-	-	-	-	501	-	-
32. issue	13.12.2001	10.01.2002	7.38%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
33. issue	20.12.2001	17.01.2002	7.29%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
34. issue	28.12.2001	24.01.2002	7.20%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
35. issue	04.01.2002	31.01.2002	7.31%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
36. issue	10.01.2002	07.02.2002	7.20%	5,020,000,000	SIT	-	SIT	-	-	-	-	-	502	-	-
37. issue	17.01.2002	14.02.2002	7.08%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
38. issue	24.01.2002	21.02.2002	7.27%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
39. issue	31.01.2002	28.02.2002	7.01%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-
Treasury Bills - 3 months															
42. issue	25.10.2001	24.01.2002	10.66%	4,200,000,000	SIT	-	SIT	-	-	-	420,000	-	-	-	-
43. issue	29.11.2001	28.02.2002	9.73%	4,400,010,000	SIT	-	SIT	-	-	-	440,001	-	-	-	-
44. issue	27.12.2001	28.03.2002	8.54%	4,400,000,000	SIT	-	SIT	-	-	-	440,000	-	-	-	-
45. issue	24.01.2002	25.04.2002	7.75%	4,500,000,000	SIT	-	SIT	-	-	-	450,000	-	-	-	-
Treasury Bills - 6 months															
11. issue	28.06.2001	28.12.2001	11.89%	2,400,060,000	SIT	-	SIT	-	-	-	240,006	-	-	-	-
12. issue	30.08.2001	28.02.2002	12.29%	2,049,220,000	SIT	-	SIT	-	-	-	204,922	-	-	-	-
13. issue	25.10.2001	25.04.2002	11.44%	2,400,000,000	SIT	-	SIT	-	-	-	240,000	-	-	-	-
14. issue	27.12.2001	27.06.2002	8.78%	2,600,000,000	SIT	-	SIT	-	-	-	260,000	-	-	-	-
Treasury Bills - 12 months															
5. issue	25.01.2001	24.01.2002	11.83%	2,000,010,000	SIT	-	SIT	-	-	-	200,001	-	-	-	-
6. issue	29.03.2001	28.03.2002	12.33%	2,200,070,000	SIT	-	SIT	-	-	-	220,007	-	-	-	-
7. issue	24.05.2001	30.05.2002	12.71%	2,228,120,000	SIT	-	SIT	-	-	-	222,812	-	-	-	-
8. issue	26.07.2001	25.07.2002	12.91%	2,326,300,000	SIT	-	SIT	-	-	-	232,630	-	-	-	-
9. issue	27.09.2001	26.09.2002	12.28%	2,600,000,000	SIT	-	SIT	-	-	-	260,000	-	-	-	-
10. issue	29.11.2001	28.11.2002	11.20%	2,800,000,000	SIT	-	SIT	-	-	-	280,000	-	-	-	-
11. issue	24.01.2002	30.01.2003	8.48%	3,000,010,000	SIT	-	SIT	-	-	-	300,001	-	-	-	-

In case of dematerialised securities, the interest rate is applied from the day of issue.

2.6.2. Government Long - term Securities Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency of the issue	Indexation of the principal	Currency of the payments
Government securities							
RS04	04.04.1997	30.06.2022	8,00%	135,460,648	EUR	-	SIT
RS06	29.05.1997	15.02.2015	3,00%	43,711,900,000	SIT	90%DPC	SIT
RS08	30.06.1993	31.05.2003	5,00%	49,356,539	EUR	-	SIT in EUR
RS10	15.10.1997	31.05.2007	4,50%	52,189,610,000	SIT	TOM	SIT
RS12	29.05.1998	29.05.2002	TOM + 4,50%	9,632,810,000	SIT	-	SIT
RS13	29.06.1998	29.06.2008	5,50%	54,555,355	EUR	-	SIT
RS14	01.06.1999	01.06.2003	TOM + 4,00%	6,304,000,000	SIT	-	SIT
RS16	24.02.2000	24.02.2003	TOM + 4,20%	6,000,000,000	SIT	-	SIT
RS17	24.02.2000	24.02.2005	TOM + 4,70%	9,000,000,000	SIT	-	SIT
RS18	26.04.2000	26.04.2010	6,00%	50,000,000	EUR	-	SIT
RS19	24.07.2000	24.07.2003	TOM + 4,20%	6,000,000,000	SIT	-	SIT
RS20	01.12.2000	01.12.2003	TOM + 4,20%	6,000,000,000	SIT	-	SIT
RS21	01.02.2001	01.03.2015	TOM + 1,00%	20,000,000,000	SIT	-	SIT
RS22	13.02.2001	13.02.2006	TOM + 4,70%	8,000,000,000	SIT	-	SIT
RS23	13.02.2001	13.02.2011	6,00%	40,000,000	EUR	-	SIT
RS24	13.03.2001	13.03.2004	TOM + 4,20%	11,000,000,000	SIT	-	SIT
RS25	18.04.2001	18.04.2006	TOM + 4,70%	8,000,000,000	SIT	-	SIT
RS26	01.06.2001	01.06.2011	5,375%	50,000,000	EUR	-	SIT
RS27	04.12.2001	04.12.2006	TOM + 4,70%	17,000,000,000	SIT	-	SIT
RS28	15.01.2002	15.01.2005	TOM + 4,20%	10,500,000,000	SIT	-	SIT
RS29	15.01.2002	15.01.2012	5,375%	10,278,000	EUR	-	SIT
RS30	01.01.2002	15.09.2008	TOM + 1,00%	30,000,000,000	SIT	-	SIT
RS31	15.01.2002	15.01.2007	TOM + 4,70%	2,947,680,000	SIT	-	SIT
RS32	15.01.2002	15.01.2012	5,38%	23,865,500	EUR	-	SIT
PROMISSORY NOTE ZZS	31.12.1996	22.03.2002	TOM + 4,00%	5,122,572,476	SIT	-	SIT
RS15 - serie E	16.11.1995	15.10.2002	5,10%	8,981,300,000	SIT	TOM	SIT
RS15 - serie F	16.11.1995	15.07.2003	5,20%	4,189,400,000	SIT	TOM	SIT
RS15 - serie G	16.11.1995	15.10.2004	5,35%	8,981,300,000	SIT	TOM	SIT
RS15 - serie H	16.11.1995	15.10.2005	5,55%	4,790,200,000	SIT	TOM	SIT
RS15 - serie I	16.11.1995	15.10.2006	5,70%	8,981,300,000	SIT	TOM	SIT
RS15 - serie J	16.11.1995	15.10.2007	5,90%	8,645,200,000	SIT	TOM	SIT
RS15 - serie K	16.11.1995	15.10.2008	6,10%	8,981,300,000	SIT	TOM	SIT
RS15 - serie L	16.11.1995	15.07.2009	6,25%	8,981,300,000	SIT	TOM	SIT
RS15 - serie M	16.11.1995	15.10.2010	6,50%	13,880,200,000	SIT	TOM	SIT
RS15 - serie N	16.11.1995	15.07.2005	5,55%	4,000,000,000	SIT	TOM ali EUR	SIT
RS15 - serie O	16.11.1995	15.07.2006	5,70%	4,000,000,000	SIT	TOM ali EUR	SIT
RS15 - serie P	16.11.1995	15.07.2007	5,90%	4,000,000,000	SIT	TOM ali EUR	SIT
RS15 - serie R	16.11.1995	15.07.2008	6,10%	4,000,000,000	SIT	TOM ali EUR	SIT
RS15 - serie S	16.11.1995	15.07.2009	6,25%	4,000,000,000	SIT	TOM ali EUR	SIT
RS15 - serie T	16.11.1995	15.07.2010	6,50%	4,000,000,000	SIT	TOM ali EUR	SIT
Eurobonds							
EUROBOND - EUR	16.06.1997	16.06.2004	5,75%	204,516,753	EUR	-	EUR
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
EUROBOND - EUR	24.03.2000	24.03.2010	6,00%	500,000,000	EUR	-	EUR
EUROBOND - EUR	11.04.2001	11.04.2011	5,375%	450,000,000	EUR	-	EUR
NFA USD - 2	11.06.1996	27.12.2006	USD-LIBOR + 13/16%	219,895,000	USD	-	USD
NFA EUR - 2	11.06.1996	27.12.2006	EUR-LIBOR + 13/16%	47,966,337	EUR	-	EUR

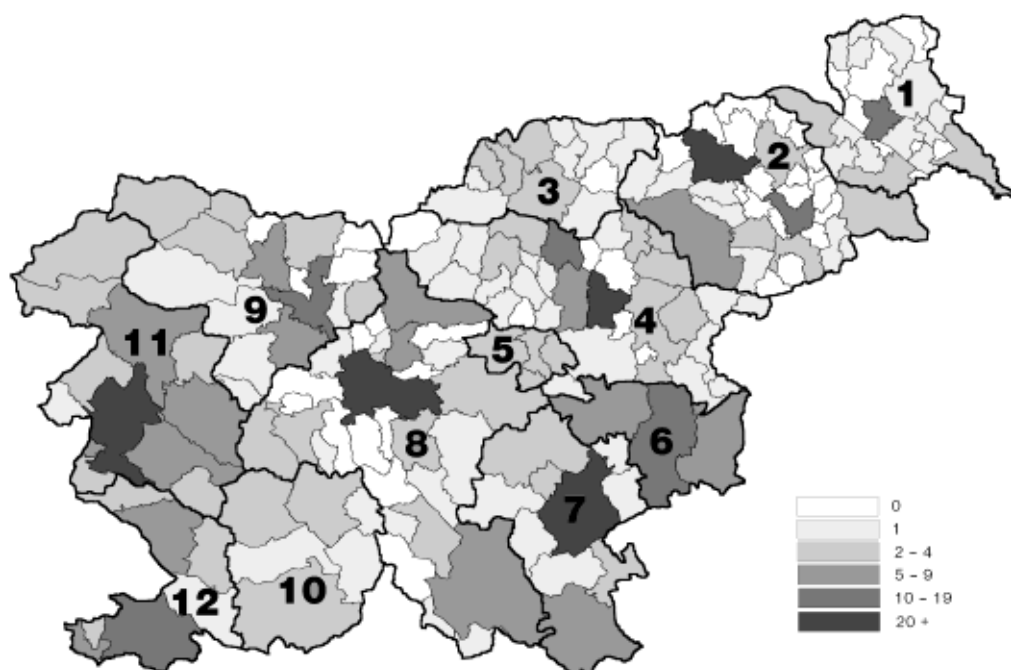
In case of dematerialised securities, the interest rate is applied from the day of issue.

2.7. Network of Commercial Banks

No.	Region ²	Commercial banks (Head offices) ¹					Network ³ (31.12.2000)			Total
		1996	1997	1998	1999	2000	H.office	Branch	Agency	
1	Pomurska	1	1	1	1	1	1	14	17	32
2	Podravska	3	3	4	4	4	4	18	55	77
3	Koroška	1	1	1	1	1	1	8	10	19
4	Savinjska	3	3	2	2	2	2	38	36	76
5	Zasavska	1	1	1	1	1	1	3	7	11
6	Spodnjeposavska	1	1	0	0	0	0	7	20	27
7	Dolenjska	1	1	1	1	1	1	12	25	38
8	Osrednjeslovenska	17	16	13	14	14	14	29	92	135
9	Gorenjska	1	1	1	1	1	1	13	35	49
10	Notranjsko-kraška	0	0	0	0	0	0	4	9	13
11	Goriška	1	1	1	1	1	1	32	31	64
12	Obalno-kraška	1	1	1	1	1	1	17	19	37
	TOTAL	31	30	26	27	27	27	195	356	578

	1996	1997	1998	1999	2000
Number of employees in commercial banks	10,317	10,417	10,386	10,445	10,929

No.	Region ²	Memo item: population ⁴ (30.06.2001)	ATMs (30.09.2001)	EFT POS (30.09.2001)
1	Pomurska	124,081	45	1,176
2	Podravska	319,907	148	3,922
3	Koroška	74,016	34	740
4	Savinjska	256,976	117	2,932
5	Zasavska	46,203	11	391
6	Spodnjeposavska	69,807	24	939
7	Jugovzhodna Slovenija	138,177	44	1,355
8	Osrednjeslovenska	490,956	306	6,593
9	Gorenjska	197,102	69	2,405
10	Notranjsko-kraška	50,715	17	701
11	Goriška	120,222	77	1,556
12	Obalno-kraška	103,873	61	2,361
	Total	1,992,035	953	25,071



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

2.8. Modern Payment Instruments

2.8.1. Payment Cards

Column Code	Number of cards in circulation - cards issued in Slovenia							
	Credit cards ¹							Debit cards ²
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	
	1	2	3	4	5	6	7=1+2,3+4,5+6	8
1996 31.Dec.	309,259	159,653	343,521	125,391	404,456	64,456	468,912	-
1997 31.Dec.	382,150	212,567	421,228	173,489	515,261	79,456	594,717	289,301
1998 31.Dec.	350,567	243,296	415,666	178,197	510,145	83,718	593,863	775,032
1999 31.Dec.	374,929	272,887	438,823	208,993	551,645	96,171	647,816	961,982
2000 31.Dec.	421,405	320,666	498,670	243,401	629,879	112,192	742,071	1,392,379
1999 30.Sep.	354,163	247,793	414,295	187,661	514,721	87,235	601,956	879,852
31.Dec.	374,929	272,887	438,823	208,993	551,645	96,171	647,816	961,982
2000 31.Mar.	361,493	276,627	443,439	194,681	537,726	100,394	638,120	1,073,345
30.Jun.	374,440	281,083	449,406	206,117	550,432	105,091	655,523	1,101,163
30.Sep.	404,164	299,298	476,268	227,194	593,205	110,257	703,462	1,126,874
31.Dec.	421,405	320,666	498,670	243,401	629,879	112,192	742,071	1,392,379
2001 31.Mar.	434,093	324,064	501,998	256,159	644,317	113,840	758,157	1,416,139
30.Jun.	442,366	327,816	511,763	258,419	651,638	118,544	770,182	1,441,477
30.Sep.	449,213	330,290	512,244	267,262	662,588	116,915	779,503	1,477,001

In thousands	Volume of transactions in Slovenia									Number of transaction abroad ⁴
	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 Code	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10
1996	18,543	5,717	18,419	5,841	21,315	2,945	24,260	-	1,212	725
1997	21,981	9,017	23,114	7,884	27,106	3,892	30,998	45	1,755	948
1998	25,993	12,245	28,147	10,091	33,231	5,006	38,238	1,216	2,278	1,278
1999	28,396	15,798	33,050	11,144	38,704	5,490	44,194	5,264	2,925	1,433
2000	31,830	20,103	38,426	13,506	44,209	7,724	51,933	13,933	3,745	1,558
1999 III	7,128	4,061	8,516	2,673	9,931	1,258	11,189	1,477	963	448
IV	7,374	4,378	8,896	2,856	10,456	1,297	11,752	1,754	724	345
2000 I	6,574	4,453	8,616	2,411	9,643	1,384	11,027	2,039	673	313
II	8,133	4,973	9,709	3,397	11,322	1,784	13,106	3,094	868	375
III	9,495	5,443	10,157	4,781	11,932	3,006	14,938	3,942	1,251	507
IV	7,628	5,234	9,944	2,917	11,313	1,549	12,862	4,858	954	364
2001 I	9,525	5,018	9,493	5,050	11,821	2,722	14,543	5,402	901	340
II	7,938	5,509	10,337	3,110	11,955	1,492	13,448	6,458	1,183	395
III	7,908	5,381	10,062	3,227	11,793	1,496	13,289	6,824	1,515	483

Millions of Tolars	Value of transactions in Slovenia									Value of transaction abroad ^d	
	Cards issued in Slovenia								Cards issued abroad ^s		
	Credit cards ¹							Debit cards ²			
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total				
Column Code	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10	
1996	73,407	32,737	81,075	25,070	88,826	17,318	106,144	-	17,142	11,897	
1997	90,417	52,743	108,891	34,270	120,034	23,128	143,160	239	25,565	17,162	
1998	111,565	73,086	138,319	46,332	152,453	32,198	184,651	6,890	33,552	22,638	
1999	127,134	97,561	167,751	56,945	185,451	39,245	224,695	30,034	42,727	27,284	
2000	179,187	142,673	218,962	102,897	245,942	75,918	321,860	92,982	58,499	28,551	
1999	III	32,558	24,750	43,196	14,112	47,772	9,536	57,308	8,387	13,420	7,623
	IV	34,646	28,341	47,595	15,393	52,812	10,176	62,987	10,556	10,827	7,234
2000	I	31,800	29,504	45,776	15,528	49,744	11,560	61,304	11,491	11,020	6,176
	II	38,614	34,592	53,742	19,463	58,617	14,589	73,206	18,321	13,525	6,990
	III	60,674	38,612	58,739	40,547	68,577	30,709	99,287	24,090	18,370	8,322
	IV	48,099	39,965	60,706	27,358	69,004	19,060	88,064	31,080	15,584	7,063
2001	I	42,197	38,089	57,201	23,086	64,843	15,443	80,286	32,415	15,476	7,096
	II	47,691	42,813	64,064	26,440	72,946	17,558	90,503	40,522	19,251	7,942
	III	48,016	41,981	62,950	27,046	72,662	17,335	89,997	42,515	24,286	8,562

2.8.2. Other Modern Payment Instruments¹

	ATMs			EFTPOS terminals			Cheques		
	Number of ATMs	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 ²	Value of transactions by EFT/POS in millions of Tolars ²	Number of issued cheque cards in thousands	Number of encashed cheques in thousands	Value of transactions in millions of Tolars
Column Code	1	2	3	4	5	6	7	8	9
1996	407	16,785	129,495	4,558	...	...	941	34,196	294,600
1997	501	20,854	168,167	8,073	...	...	1,071	31,174	290,259
1998	612	27,934	224,010	11,361	...	...	1,233	26,692	266,650
1999	765	34,515	307,769	15,287	38,149	223,694	1,392	23,012	249,995
2000	865	41,048	425,016	21,723	61,044	392,844	1,476	13,205	158,841
1999 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
IV	757	9,464	89,326	15,287	11,639	72,993	1,392	5,696	62,946
2000 I	768	9,248	85,099	16,127	10,691	69,020	1,440	5,193	56,007
II	787	10,544	106,118	18,677	14,349	90,565	1,461	3,873	46,032
III	838	10,307	112,640	20,306	16,139	104,957	1,521	2,211	29,797
IV	865	10,949	121,159	21,723	19,865	128,302	1,476	1,928	27,005
2001 I	892	10,824	118,095	22,662	19,923	122,672	1,504	1,527	22,702
II	932	13,735	158,725	23,540	20,110	133,195	1,490	1,478	23,787
III	953	11,684	139,698	25,071	20,793	137,831	1,532	1,338	21,566

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		Free 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
2000		269,617	146,187	54.2	123,430	45.8	145,323	53.9	64,665.4	24.0	56,442	20.9	3,187	1.2
2001		348,644	233,299	66.9	115,344	33.1	237,140	68.0	57,054.1	16.4	51,620	14.8	2,830	0.8
1997	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
2000	Jan.	20,762	11,554	55.7	9,208	44.3	10,256	49.4	4,345.5	20.9	5,068	24.4	1,092	5.3
	Feb.	21,753	10,951	50.3	10,802	49.7	10,865	49.9	3,305.7	15.2	7,524	34.6	59	0.3
	Mar.	28,021	15,379	54.9	12,643	45.1	15,665	55.9	6,547.1	23.4	5,809	20.7	0	0.0
	Apr.	16,776	9,681	57.7	7,095	42.3	7,910	47.2	2,850.0	17.0	5,758	34.3	257	1.5
	May	15,167	7,441	49.1	7,726	50.9	6,580	43.4	4,907.1	32.4	3,680	24.3	0	0.0
	Jun.	23,393	13,757	58.8	9,636	41.2	13,772	58.9	4,951.8	21.2	4,669	20.0	0	0.0
	Jul.	17,555	11,221	63.9	6,334	36.1	11,596	66.1	1,895.1	10.8	4,063	23.1	0	0.0
	Aug.	10,889	5,425	49.8	5,464	50.2	6,337	58.2	2,984.9	27.4	1,567	14.4	0	0.0
	Sep.	18,966	7,240	38.2	11,726	61.8	10,132	53.4	5,935.5	31.3	2,899	15.3	0	0.0
	Oct.	19,640	10,433	53.1	9,207	46.9	11,968	60.9	4,994.3	25.4	2,678	13.6	0	0.0
	Nov.	23,572	12,273	52.1	11,299	47.9	12,147	51.5	7,658.9	32.5	3,766	16.0	0	0.0
	Dec.	53,123	30,832	58.0	22,291	42.0	28,095	52.9	14,289.6	26.9	8,960	16.9	1,779	3.3
2001	Jan.	33,268	19,860	59.7	13,408	40.3	19,145	57.5	10,407.1	31.3	3,716	11.2	0	0.0
	Feb.	18,737	12,525	66.8	6,212	33.2	10,102	53.9	2,764.4	14.8	5,630	30.0	241	1.3
	Mar.	18,043	10,802	59.9	7,241	40.1	10,518	58.3	4,228.8	23.4	3,297	18.3	0	0.0
	Apr.	17,513	11,623	66.4	5,890	33.6	10,035	57.3	3,344.3	19.1	4,085	23.3	50	0.3
	May	26,114	17,542	67.2	8,572	32.8	17,835	68.3	4,335.0	16.6	3,594	13.8	350	1.3
	Jun.	31,816	17,166	54.0	14,650	46.0	20,352	64.0	8,559.4	26.9	2,905	9.1	0	0.0
	Jul.	30,807	24,675	80.1	6,131	19.9	24,653	80.0	1,951.2	6.3	4,203	13.6	0	0.0
	Aug.	18,767	12,901	68.7	5,866	31.3	13,199	70.3	2,447.4	13.0	3,121	16.6	0	0.0
	Sep.	35,868	23,082	64.4	12,785	35.6	30,066	83.8	3,705.2	10.3	2,091	5.8	5	0.0
	Oct.	30,897	22,564	73.0	8,333	27.0	22,465	72.7	4,162.1	13.5	4,270	13.8	0	0.0
	Nov.	40,230	28,126	69.9	12,104	30.1	30,143	74.9	4,562.9	11.3	4,338	10.8	1,186	2.9
	Dec.	46,585	32,433	69.6	14,152	30.4	28,629	61.5	6,586.4	14.1	10,371	22.3	998	2.1
2002	Jan.	30,038	23,391	77.9	6,646	22.1	20,088	66.9	3,015.6	10.0	6,934	23.1	0	0.0

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		Free 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
2000		1,138,432	0.234	808,009	0.181	330,422	0.364	705,093	0.206	178,324	0.363	255,015	0.221
2001		1,379,969	0.251	985,291	0.237	394,677	0.285	849,989	0.279	169,061	0.337	360,919	0.143
1997	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
2000	Jan.	1,025,675	0.019	685,239	0.017	340,436	0.024	625,761	0.016	180,778	0.024	219,135	0.023
	Feb.	1,015,726	0.021	692,143	0.016	323,582	0.033	610,579	0.018	166,231	0.020	238,915	0.031
	Mar.	1,031,277	0.027	724,439	0.021	306,837	0.041	631,126	0.025	150,931	0.043	249,220	0.023
	Apr.	1,036,131	0.016	729,886	0.013	306,244	0.022	629,390	0.013	150,764	0.019	255,976	0.022
	May	1,019,044	0.015	718,622	0.010	300,421	0.026	614,924	0.011	143,749	0.034	260,371	0.014
	Jun.	1,030,455	0.023	719,678	0.019	310,777	0.031	617,909	0.022	147,458	0.034	265,088	0.018
	Jul.	1,020,058	0.017	713,209	0.016	306,849	0.021	629,171	0.018	145,077	0.013	245,810	0.017
	Aug.	1,046,803	0.010	730,453	0.007	316,350	0.017	644,338	0.010	150,599	0.020	251,866	0.006
	Sep.	1,014,816	0.019	709,251	0.010	305,565	0.038	616,679	0.016	144,900	0.041	253,237	0.011
	Oct.	1,056,450	0.019	736,342	0.014	320,108	0.029	640,138	0.019	157,086	0.032	259,226	0.010
	Nov.	1,071,994	0.022	758,279	0.016	313,715	0.036	666,417	0.018	166,338	0.046	239,240	0.016
	Dec.	1,138,431	0.045	808,009	0.038	330,422	0.062	705,093	0.040	178,324	0.080	255,015	0.035
2001	Jan.	1,136,930	0.029	831,749	0.024	305,181	0.044	727,110	0.026	157,149	0.066	252,671	0.015
	Feb.	1,130,714	0.016	822,039	0.015	308,676	0.019	714,794	0.014	161,352	0.017	254,568	0.022
	Mar.	1,124,272	0.016	800,104	0.014	324,167	0.022	686,579	0.015	158,122	0.027	279,570	0.012
	Apr.	1,123,874	0.016	803,091	0.014	320,783	0.018	677,996	0.015	152,906	0.022	292,972	0.014
	May	1,160,611	0.022	836,392	0.021	324,219	0.025	712,106	0.025	148,245	0.029	300,261	0.012
	Jun.	1,191,804	0.027	862,636	0.020	329,169	0.045	736,978	0.028	147,483	0.058	307,343	0.009
	Jul.	1,221,661	0.025	887,589	0.028	334,072	0.018	759,319	0.032	153,164	0.013	309,177	0.014
	Aug.	1,257,673	0.015	910,590	0.014	347,083	0.017	789,513	0.017	157,960	0.015	310,199	0.010
	Sep.	1,263,876	0.028	909,602	0.025	354,274	0.036	785,343	0.038	163,408	0.023	315,126	0.007
	Oct.	1,302,727	0.024	925,415	0.024	377,312	0.022	798,571	0.028	162,591	0.026	341,565	0.013
	Nov.	1,353,788	0.029	958,360	0.029	395,428	0.028	835,697	0.036	167,120	0.027	350,971	0.012
	Dec.	1,379,969	0.033	985,291	0.033	394,677	0.033	849,989	0.034	169,061	0.039	360,919	0.029
2002	Jan.	1,444,902	0.021	1,033,481	0.023	411,422	0.016	873,532	0.023	174,713	0.017	396,658	0.017

Source: The Ljubljana Stock Exchange and computations in BS.

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

Column Code	Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)				
	SBI	dT	d%	min	max	BIO	dT	d%	min	max
	1	2	3	4	5	6	7	8	9	10
1994	1,396.8	-171.0	-10.9	1,131.2	1,598.0	-	-	-	-	-
1995	1,448.8	51.9	3.7	1,017.0	1,590.2	111.7	11.1	11.1	100.5	113.5
1996	1,183.3	-265.5	-18.3	891.9	1,589.2	107.9	-3.8	-3.4	106.6	112.0
1997	1,404.7	221.4	18.7	1,156.1	1,655.4	107.3	-0.6	-0.5	104.9	111.0
1998	1,705.8	301.1	21.4	1,378.5	2,026.5	108.2	0.9	0.8	101.7	108.2
1999	1,806.3	100.5	5.9	1,679.5	1,981.9	108.5	0.3	0.3	104.5	110.5
2000	1,807.9	1.7	0.1	1,584.2	1,903.7	109.0	0.5	0.5	104.0	109.6
2001	2,151.6	343.7	19.0	1,700.2	2,159.4	109.3	0.2	0.2	107.8	110.1
1997 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
2000 Jan.	1,901.5	95.3	5.3	1,794.7	1,903.7	106.7	-1.8	-1.7	105.6	107.9
Feb.	1,771.8	-129.7	-6.8	1,771.8	1,897.6	106.5	-0.2	-0.2	106.4	107.0
Mar.	1,729.3	-42.5	-2.4	1,726.0	1,775.4	106.2	-0.2	-0.2	106.0	106.8
Apr.	1,716.3	-13.0	-0.8	1,700.4	1,756.6	106.8	0.6	0.6	106.1	106.8
May	1,635.2	-81.1	-4.7	1,584.2	1,709.7	106.2	-0.6	-0.6	106.0	106.9
Jun.	1,624.2	-11.0	-0.7	1,613.3	1,691.8	105.6	-0.7	-0.6	104.0	106.6
Jul.	1,671.7	47.6	2.9	1,623.5	1,677.4	106.4	0.8	0.8	105.3	106.9
Aug.	1,703.1	31.4	1.9	1,668.3	1,737.7	106.4	0.0	0.0	106.3	107.2
Sep.	1,632.3	-70.8	-4.2	1,632.3	1,697.1	107.2	0.8	0.8	106.1	107.8
Oct.	1,676.4	44.1	2.7	1,632.3	1,686.1	107.4	0.1	0.1	107.0	108.3
Nov.	1,737.2	60.8	3.6	1,675.3	1,737.2	107.8	0.5	0.4	107.4	108.0
Dec.	1,807.9	70.7	4.1	1,729.6	1,816.4	109.0	1.2	1.1	108.0	109.6
2001 Jan.	1,875.4	67.4	3.7	1,804.7	1,903.0	109.5	0.5	0.4	108.0	109.5
Feb.	1,808.5	-66.9	-3.6	1,778.0	1,867.8	108.9	-0.6	-0.6	108.3	109.5
Mar.	1,728.7	-79.8	-4.4	1,728.0	1,799.4	108.7	-0.2	-0.2	107.8	109.0
Apr.	1,702.0	-26.7	-1.5	1,700.2	1,763.7	109.2	0.5	0.4	108.3	109.2
May	1,768.8	66.8	3.9	1,710.5	1,768.8	109.1	-0.1	-0.1	108.7	109.5
Jun.	1,812.5	43.7	2.5	1,780.1	1,828.2	109.2	0.1	0.1	108.9	109.3
Jul.	1,900.5	88.0	4.9	1,810.9	1,900.5	109.1	-0.1	-0.1	108.4	109.5
Aug.	1,975.6	75.1	4.0	1,904.4	1,975.6	109.8	0.8	0.7	108.4	109.8
Sep.	1,989.2	13.6	0.7	1,934.4	2,035.8	109.4	-0.4	-0.4	109.1	110.1
Oct.	2,032.4	43.2	2.2	1,968.4	2,032.4	109.4	0.0	0.0	109.1	109.5
Nov.	2,129.8	97.5	4.8	2,018.8	2,129.8	109.8	0.3	0.3	109.4	110.1
Dec.	2,151.6	21.8	1.0	2,130.2	2,159.4	109.3	-0.5	-0.5	109.2	109.9
2002 Jan.	2,203.0	51.4	2.4	2,140.8	2,251.9	108.4	-0.8	-0.8	108.3	109.0

Source: The Ljubljana Stock Exchange and computations in BS.

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

Column Code	EUR	ATS	FRF	DEM	ITL (100)	GBP	CHF	USD	JPY	HRK
	Totals per 1 unit of currency, unless indicated otherwise									
	1	2	3	4	5	6	7	8	9	10
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
2000	205.0316	14.9002	31.2569	104.8310	10.5890	336.5545	131.7159	222.6824	2.0673	26.9045
2001	217.1851	15.7835	33.1097	111.0450	11.2167	349.3743	143.8502	242.7488	1.9989	29.1298
2000 Jul.	206.0708	14.9757	31.4153	105.3623	10.6427	330.4300	132.8752	218.9462	2.0344	27.1467
2000 Aug.	207.3854	15.0713	31.6157	106.0345	10.7106	341.3702	133.7844	229.0184	2.1171	27.4372
2000 Sep.	208.2570	15.1346	31.7486	106.4801	10.7556	342.6127	135.9594	238.7818	2.2370	27.7513
2000 Oct.	208.9808	15.1872	31.8589	106.8502	10.7930	354.1799	138.1430	243.9582	2.2514	27.8093
2000 Nov.	209.8244	15.2485	31.9875	107.2815	10.8365	349.8069	137.8419	245.2146	2.2533	27.7702
2000 Dec.	210.8993	15.3267	32.1514	107.8311	10.8920	343.8827	139.3605	235.5957	2.1040	27.8340
2001 Jan.	212.1631	15.4185	32.3441	108.4773	10.9573	334.2402	138.7142	225.9265	1.9317	27.8382
2001 Feb.	213.4524	15.5122	32.5406	109.1365	11.0239	336.9310	138.9960	231.6497	1.9954	27.6994
2001 Mar.	214.6175	15.5969	32.7182	109.7322	11.0841	340.5611	139.7180	235.6526	1.9455	27.9458
2001 Apr.	215.5599	15.6654	32.8619	110.2140	11.1327	346.9789	141.1294	241.8551	1.9565	28.4024
2001 May	216.2538	15.7158	32.9677	110.5688	11.1686	352.3103	140.9981	247.1487	2.0258	29.4953
2001 Jun.	216.9950	15.7696	33.0807	110.9478	11.2069	356.6992	142.5240	254.4375	2.0880	29.6926
2001 Jul.	217.7893	15.8274	33.2018	111.3539	11.2479	358.1409	143.8909	253.4753	2.0357	30.3157
2001 Aug.	218.6749	15.8917	33.3368	111.8067	11.2936	349.3881	144.4226	243.4508	1.9988	29.3593
2001 Sep.	219.3895	15.9437	33.4457	112.1721	11.3305	351.8858	147.0423	240.6709	2.0259	29.3631
2001 Oct.	219.8574	15.9776	33.5170	112.4113	11.3547	352.3467	148.5301	242.7353	2.0026	29.6068
2001 Nov.	220.3913	16.0165	33.5984	112.6843	11.3823	356.6170	150.2912	248.1792	2.0290	29.8314
2001 Dec.	221.0769	16.0663	33.7030	113.0348	11.4177	356.3918	149.9460	247.8044	1.9517	30.0072
2002 Jan.	221.9922	-	-	-	-	360.2415	150.5535	251.4046	1.8971	29.6089

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

Column Code	EUR	ATS	FRF	DEM	ITL (100)	GBP	CHF	USD	JPY	HRK
	Totals per 1 unit of currency, unless indicated otherwise									
	1	2	3	4	5	6	7	8	9	10
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
2000 31. Dec.	211.5062	15.3708	32.2439	108.1414	10.9234	339.3329	138.9295	227.3771	1.9798	27.9818
2001 31. Dec.	221.4095	16.0905	33.7537	113.2049	11.4348	363.5027	149.5606	250.9458	1.9138	30.1816
2000 31. Jul.	206.7172	15.0227	31.5138	105.6928	10.6761	336.2896	133.4176	222.7796	2.0404	27.2538
2000 31. Aug.	207.8775	15.1070	31.6907	106.2861	10.7360	338.7282	134.2184	234.1754	2.2028	27.6539
2000 30. Sep.	208.6021	15.1597	31.8012	106.6566	10.7734	348.7746	136.6986	237.2366	2.1972	27.8177
2000 31. Oct.	209.3755	15.2159	31.9191	107.0520	10.8133	360.4329	137.3494	246.4111	2.2687	27.7686
2000 30. Nov.	210.3236	15.2848	32.0636	107.5367	10.8623	346.3257	138.9742	243.6839	2.2151	27.7776
2000 31. Dec.	211.5062	15.3708	32.2439	108.1414	10.9234	339.3329	138.9295	227.3771	1.9798	27.9818
2001 31. Jan.	212.8398	15.4677	32.4472	108.8233	10.9923	338.2705	139.9893	231.9780	1.9862	27.6236
2001 28. Feb.	214.0264	15.5539	32.6281	109.4300	11.0535	337.7942	139.2223	234.0365	2.0155	27.7488
2001 31. Mar.	215.1747	15.6374	32.8032	110.0171	11.1128	348.1228	140.9872	244.1283	1.9519	28.1002
2001 30. Apr.	215.8532	15.6867	32.9066	110.3640	11.1479	346.3626	140.8963	240.6122	1.9632	28.6783
2001 31. May	216.6090	15.7416	33.0218	110.7504	11.1869	359.9352	142.0387	253.2254	2.1044	29.6355
2001 30. Jun.	217.3637	15.7964	33.1369	111.1363	11.2259	359.8737	142.7114	256.2949	2.0638	29.6342
2001 31. Jul.	218.2109	15.8580	33.2660	111.5695	11.2697	355.3923	144.4436	249.5550	1.9941	30.4241
2001 31. Aug.	219.0722	15.9206	33.3973	112.0098	11.3141	350.3474	144.3734	241.0831	2.0139	29.0709
2001 30. Sep.	219.6250	15.9608	33.4816	112.2925	11.3427	352.2454	148.6866	239.5822	2.0175	29.2350
2001 31. Oct.	220.0956	15.9950	33.5534	112.5331	11.3670	352.9436	149.5621	242.7704	1.9940	29.8366
2001 30. Nov.	220.7076	16.0394	33.6467	112.8460	11.3986	353.8115	150.6331	248.0418	2.0163	29.6818
2001 31. Dec.	221.4095	16.0905	33.7537	113.2049	11.4348	363.5027	149.5606	250.9458	1.9138	30.1816
2002 31. Jan.	222.5694	-	-	-	-	363.9729	151.3254	257.0085	1.9410	29.4116

2.12.2. Selected Bank of Slovenia Exchange Rates: Daily 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											
Oct.	27	220.0387	15.9908	33.5447	112.5040	11.3641	352.8523	149.2901	246.4867	2.0106	29.7185
	30	220.0727	15.9933	33.5499	112.5214	11.3658	354.4986	149.4856	244.8245	2.0008	29.7436
	31	220.0956	15.9950	33.5534	112.5331	11.3670	352.9436	149.5621	242.7704	1.9940	29.8366
Nov.	3	220.1155	15.9964	33.5564	112.5433	11.3680	356.1163	149.3524	243.1678	2.0011	29.8498
	6	220.1558	15.9993	33.5625	112.5639	11.3701	357.1639	149.6640	246.0116	2.0159	29.7943
	7	220.1871	16.0016	33.5673	112.5799	11.3717	357.7951	149.5938	245.4432	2.0271	29.7614
	8	220.2042	16.0029	33.5699	112.5886	11.3726	357.6485	149.7580	244.0206	2.0193	29.8444
	9	220.2214	16.0041	33.5725	112.5974	11.3735	359.3691	149.8614	245.6457	2.0327	29.7902
	10	220.2550	16.0066	33.5777	112.6146	11.3752	358.4880	149.9966	247.4497	2.0535	29.7843
	13	220.3194	16.0112	33.5875	112.6475	11.3785	359.1188	150.5840	246.9672	2.0455	29.8330
	14	220.3511	16.0135	33.5923	112.6637	11.3802	360.4042	150.4206	249.0406	2.0536	29.7905
	15	220.3689	16.0148	33.5950	112.6728	11.3811	360.5512	149.7987	250.7612	2.0572	29.8773
	16	220.3861	16.0161	33.5976	112.6816	11.3820	358.5846	149.7697	249.7293	2.0419	29.8626
	17	220.4148	16.0182	33.6020	112.6963	11.3835	356.8892	150.2692	249.3098	2.0305	29.9172
	20	220.4769	16.0227	33.6115	112.7280	11.3867	356.4703	150.4859	250.7984	2.0315	29.8887
	21	220.5090	16.0250	33.6164	112.7445	11.3883	354.2882	151.0750	249.6988	2.0323	29.8930
	22	220.5254	16.0262	33.6189	112.7528	11.3892	356.0307	151.3870	250.7395	2.0411	29.9257
	23	220.5439	16.0276	33.6217	112.7623	11.3901	355.1432	151.0678	251.3034	2.0310	29.8909
	24	220.5764	16.0299	33.6267	112.7789	11.3918	355.0811	150.9453	251.0830	2.0240	29.8346
	27	220.6430	16.0348	33.6368	112.8130	11.3953	354.9027	150.4863	250.1905	2.0161	29.8202
	28	220.6730	16.0369	33.6414	112.8283	11.3968	354.1534	150.6815	251.3933	2.0253	29.8243
	29	220.6908	16.0382	33.6441	112.8374	11.3977	353.8980	151.3239	249.9047	2.0256	29.6995
	30	220.7076	16.0394	33.6467	112.8460	11.3986	353.8115	150.6331	248.0418	2.0163	29.6818
Dec.	1	220.7409	16.0419	33.6517	112.8630	11.4003	353.6948	149.9497	248.0792	2.0049	29.6225
	4	220.8064	16.0466	33.6617	112.8965	11.4037	351.4347	149.8313	247.2636	1.9984	29.7984
	5	220.8454	16.0495	33.6677	112.9165	11.4057	352.7318	149.8985	247.7512	1.9999	30.0368
	6	220.8641	16.0508	33.6705	112.9260	11.4067	352.1430	149.8806	247.7166	1.9943	30.0116
	7	220.8833	16.0522	33.6734	112.9358	11.4077	352.6234	149.8733	249.0510	1.9962	29.8927
	8	220.9175	16.0547	33.6787	112.9533	11.4094	353.7510	149.3998	247.8877	1.9836	29.9448
	11	220.9854	16.0596	33.6890	112.9880	11.4129	355.7968	149.4457	248.7734	1.9740	29.9540
	12	221.0223	16.0623	33.6946	113.0069	11.4148	355.6844	149.4000	248.2839	1.9708	29.9858
	13	221.0382	16.0635	33.6971	113.0150	11.4157	356.5707	149.9072	247.2187	1.9644	30.0185
	14	221.0558	16.0648	33.6997	113.0240	11.4166	355.7956	149.9192	246.2743	1.9473	30.0042
	15	221.0899	16.0672	33.7049	113.0415	11.4183	355.7360	149.9931	244.9478	1.9222	30.0202
	18	221.1598	16.0723	33.7156	113.0772	11.4220	355.8484	149.8271	244.1057	1.9105	29.9874
	19	221.1951	16.0749	33.7210	113.0953	11.4238	356.7663	150.0645	245.3634	1.9163	29.9759
	20	221.2128	16.0762	33.7237	113.1043	11.4247	357.1981	150.0663	246.9168	1.9308	30.0353
	21	221.2300	16.0774	33.7263	113.1131	11.4256	356.1906	150.8146	246.5782	1.9202	30.0343
	22	221.2626	16.0798	33.7313	113.1298	11.4273	358.7267	151.1666	247.6635	1.9101	30.0698
	25	221.3334	16.0849	33.7421	113.1660	11.4309	360.5953	150.3828	251.7441	1.9373	30.5313
Jan.	28	221.3719	16.0877	33.7479	113.1857	11.4329	363.2025	149.2529	251.2164	1.9102	30.2280
	29	221.4095	16.0905	33.7537	113.2049	11.4348	363.5027	149.5606	250.9458	1.9138	30.1816
	1	221.4470	-	-	-	-	363.5643	149.5859	250.9883	1.9141	30.1868
	4	221.4992	-	-	-	-	354.1154	149.0172	245.0755	1.8588	30.0126
	5	221.5596	-	-	-	-	355.9762	149.7834	247.4420	1.8914	29.9705
	7	221.5596	-	-	-	-	355.9762	149.7834	247.4420	1.8914	29.9705
	8	221.6175	-	-	-	-	357.9094	150.5963	249.4850	1.8961	29.9856
	9	221.6771	-	-	-	-	358.8169	150.6266	249.1594	1.8789	29.8021
	10	221.7378	-	-	-	-	358.2773	149.8633	248.5014	1.8783	29.6342
	11	221.7778	-	-	-	-	359.0380	149.5669	248.5462	1.8766	29.6558
	12	221.8170	-	-	-	-	358.7530	149.8764	248.7295	1.8836	29.6678
	15	221.9156	-	-	-	-	360.3111	150.0444	248.5614	1.8875	29.6413
	16	221.9337	-	-	-	-	360.0482	150.0566	248.9441	1.9004	29.4439
	17	221.9932	-	-	-	-	361.7881	151.0055	251.8929	1.9169	29.5290
	18	222.0535	-	-	-	-	361.5918	151.3967	252.0757	1.9092	29.4825
	19	222.0935	-	-	-	-	361.7747	151.0737	252.0353	1.8973	29.4589
	22	222.1672	-	-	-	-	360.8954	151.2473	251.4057	1.8950	29.4816
	23	222.2251	-	-	-	-	359.0066	151.3073	251.4712	1.8729	29.3688
	24	222.2476	-	-	-	-	358.5795	150.8809	250.9288	1.8727	29.4150
	25	222.3113	-	-	-	-	361.2468	151.3867	253.8960	1.8885	29.3806
	26	222.3763	-	-	-	-	362.9448	151.1941	256.8746	1.9123	29.4032
	29	222.4382	-	-	-	-	363.6988	150.8772	258.7694	1.9337	29.3978
	30	222.5021	-	-	-	-	364.2798	151.1974	258.2429	1.9365	29.3926
	31	222.5694	-	-	-	-	363.9729	151.3254	257.0085	1.9410	29.4116

2.13.1. Turnover and Foreign Exchange Market Rates

Column	Code	Exchange rate (EUR)			Turnover				Exchange offices			
		Enterprises-Banks	Banks-Enterprises	Total	Enterprises-Banks	Banks-Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance
		Tolars per 1 EUR			Millions of EUR				SIT per EUR			
		1	2	3	4	5	6	7	8	9	10	11
1992		108.7442	109.9138	109.1241	1,951.3	1,217.9	733.4	3,597.1	111.0571	822.1	966.0	-143.9
1993		134.6957	134.9888	134.8145	2,710.7	2,263.6	447.2	5,232.3	134.6792	1,416.0	1,468.9	-52.9
1994		153.2365	152.8458	153.0276	3,467.6	2,825.3	642.3	6,475.9	150.2712	1,941.7	1,629.2	312.5
1995		153.9239	154.3204	154.1258	4,007.6	3,745.8	261.9	8,117.1	154.1153	1,895.0	2,011.1	-116.1
1996		169.7354	169.9361	169.8246	4,363.4	4,107.6	255.8	8,911.0	169.5566	2,097.7	2,019.2	78.5
1997		180.8566	181.0329	180.9358	4,976.7	4,641.9	334.8	10,187.9	180.1366	2,418.9	1,974.0	445.0
1998		186.4563	186.7039	186.5849	5,116.1	5,099.4	16.7	10,882.0	186.3112	2,169.1	1,969.1	200.0
1999		194.1830	194.5887	194.3912	5,142.4	5,413.7	-254.6	11,281.7	194.4018	1,907.4	1,966.1	-58.7
2000		206.0577	206.5958	206.3459	5,565.6	5,738.8	221.8	14,151.1	206.1232	1,898.0	1,944.0	-46.0
2001		217.8890	218.1884	218.0322	6,488.8	5,913.5	1,875.9	18,358.0	217.8704	2,223.6	1,981.0	242.6
1997	Dec.	186.6138	186.6856	186.6237	461.9	432.7	29.2	975.4	186.6330	211.9	178.6	33.3
1998	Jan.	186.3328	186.5728	186.4573	383.5	399.7	-16.2	846.9	186.4625	178.7	160.4	18.3
	Feb.	186.4480	186.7461	186.5982	354.6	346.0	8.7	755.2	186.4081	171.8	139.7	32.1
	Mar.	185.7998	185.8555	185.8329	417.1	452.3	-35.2	909.0	185.4582	186.5	159.6	26.9
	Apr.	185.3219	185.2321	185.2753	437.2	439.2	-2.0	904.9	184.2361	194.0	173.7	20.3
	May	184.1258	184.0779	184.0935	411.6	419.2	-7.7	872.5	182.9612	201.0	157.6	43.4
	Jun.	185.5107	185.8369	185.6790	453.9	435.0	18.9	939.9	185.4593	196.3	159.0	37.3
	Jul.	186.4464	186.7116	186.5821	483.5	451.3	32.2	992.7	186.5704	200.1	211.6	-11.5
	Aug.	186.0406	186.1467	186.0694	396.1	382.7	13.4	840.8	186.0022	187.6	163.6	23.9
	Sep.	185.8988	186.1543	186.0672	417.7	417.1	0.6	946.3	185.8395	181.4	159.8	21.5
	Oct.	187.5268	188.1653	187.8723	394.7	413.7	-18.9	862.2	187.6440	171.7	166.6	5.1
	Nov.	188.8497	189.5045	189.1798	429.5	421.3	8.2	890.8	189.1734	145.9	156.1	-10.2
	Dec.	189.1739	189.4424	189.3123	536.7	521.9	14.8	1,120.9	189.5195	154.3	161.4	-7.1
1999	Jan.	188.7137	189.1708	188.9504	369.5	391.9	-22.4	806.0	189.0585	136.1	125.3	10.8
	Feb.	190.1210	190.4779	190.2966	377.1	368.7	8.4	765.1	190.1713	131.8	123.9	7.9
	Mar.	190.3834	190.6660	190.5348	441.7	470.6	-28.9	983.6	190.3985	170.5	150.7	19.8
	Apr.	191.7488	192.3688	192.0785	400.1	450.0	-49.8	881.0	191.9842	161.6	178.7	-17.2
	May	193.7285	194.4328	194.1163	404.0	487.8	-83.8	933.4	194.8573	168.0	172.4	-4.4
	Jun.	194.9538	195.5920	195.3131	445.6	523.3	-77.7	999.8	195.2146	188.7	187.1	1.6
	Jul.	196.6573	197.0571	196.8578	475.7	461.9	13.8	996.8	197.0660	171.0	242.8	-71.8
	Aug.	196.6890	197.0066	196.8314	428.2	371.1	57.0	841.8	197.0131	167.4	173.1	-5.7
	Sep.	196.2204	196.4297	196.3198	438.5	485.1	-46.6	984.5	196.3304	162.5	155.9	6.6
	Oct.	196.5310	196.7608	196.6370	412.0	439.1	-26.8	963.4	196.4624	159.2	152.7	6.4
	Nov.	196.8402	197.0833	196.9497	438.9	448.4	-3.4	973.9	196.7083	142.4	135.9	6.4
	Dec.	197.6092	198.0184	197.8095	511.1	515.8	5.7	1,152.3	197.5574	148.4	167.5	-19.1
2000	Jan.	199.3646	199.8510	199.6132	370.4	457.4	-69.0	949.6	199.3368	130.5	124.8	5.7
	Feb.	200.7900	201.3893	201.0943	394.0	429.6	-29.1	938.5	200.7562	141.0	133.5	7.5
	Mar.	202.4640	203.2272	202.8317	501.2	555.6	-60.0	1,208.9	202.3814	158.5	155.2	3.3
	Apr.	203.4640	203.9148	203.6784	419.9	408.6	11.2	960.5	203.4441	151.0	160.3	-9.3
	May	204.4850	204.8462	204.6399	484.2	505.3	12.4	1,157.6	204.4955	162.8	155.2	7.5
	Jun.	205.9430	206.4928	206.2567	474.5	493.2	1.0	1,133.4	206.0168	170.0	182.5	-12.5
	Jul.	207.2390	207.8554	207.6016	473.9	449.5	72.5	1,202.3	207.6654	179.7	220.0	-40.4
	Aug.	207.9609	208.4240	208.2421	460.4	432.9	71.1	1,115.2	208.1192	176.8	172.7	4.1
	Sep.	208.7178	209.2153	209.0325	463.2	490.1	36.1	1,269.9	208.8284	166.8	159.5	7.3
	Oct.	209.5783	210.1694	209.8404	485.0	491.6	80.1	1,497.1	209.5118	162.2	158.0	4.2
	Nov.	210.6957	211.3004	211.0348	501.4	530.8	32.0	1,310.3	210.7630	146.2	154.0	-7.8
	Dec.	211.9907	212.4636	212.2854	537.5	494.2	63.2	1,408.0	212.1605	152.5	168.2	-15.7
2001	Jan.	213.2308	213.8029	213.5993	438.1	512.4	-31.7	1,253.1	213.2478	135.1	141.6	-6.6
	Feb.	214.5317	215.0259	214.8489	444.5	414.5	97.2	1,238.5	214.5006	130.6	132.0	-1.4
	Mar.	215.4644	215.9305	215.7265	536.4	520.5	131.7	1,600.7	215.4841	155.5	149.3	6.2
	Apr.	216.1435	216.4627	216.2458	546.8	457.4	355.6	1,469.6	215.9975	162.7	159.4	3.3
	May	216.8834	217.2315	217.0091	545.6	497.4	146.6	1,676.5	216.7641	163.1	152.8	10.3
	Jun.	217.7163	218.0635	217.8220	511.9	493.7	183.7	1,677.4	217.5663	167.4	179.6	-12.2
	Jul.	218.5094	218.8482	218.6769	692.9	495.7	311.7	1,881.5	218.5719	187.6	222.5	-34.9
	Aug.	219.3725	219.7283	219.5040	534.5	435.3	210.7	1,348.1	219.2599	184.9	177.9	7.0
	Sep.	219.7271	220.0725	219.8678	511.9	496.7	139.0	1,350.5	219.5652	181.0	147.7	33.4
	Oct.	220.2730	220.4880	220.3575	546.8	530.4	86.3	1,562.0	220.2894	214.2	166.5	47.8
	Nov.	221.0538	221.1293	221.0814	553.1	499.8	136.5	1,502.5	221.2708	240.8	162.2	78.6
	Dec.	221.7617	221.4781	221.6472	626.3	559.7	108.6	1,797.7	221.9276	300.8	189.6	111.1
2002	Jan.	222.5626	222.4609	222.5078	568.3	551.0	-15.0	1,796.9	222.7579	150.3	173.2	-22.8

2.13.2. Turnover and Foreign Exchange Market Rates - Daily rates

Column	Code	Exchange rate (EUR)			Turnover				Exchange offices			
		Enterprises-Banks	Banks-Enterprises	Total	Enterprises-Banks	Banks-Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance
		Tolars per 1 EUR			Millions of EUR				SIT per EUR	Millions of EUR		
		1	2	3	4	5	6	7	8	9	10	11
Oct.	26	220.5210	220.4124	220.4840	23.4	41.9	-20.0	84.9	220.7679	9.9	8.5	1.4
	29	220.5034	220.7680	220.5998	23.8	23.7	8.9	115.2	220.8038	11.6	7.8	3.8
	30	220.5845	220.6221	220.6097	44.8	32.4	12.8	100.2	220.8538	10.8	10.5	0.3
Nov.	2	220.7733	220.9397	220.8578	20.6	23.8	-2.7	56.9	220.9650	11.8	8.3	3.5
	5	220.8705	221.0008	220.9161	19.3	29.4	-9.1	61.2	221.0098	13.3	8.4	4.9
	6	220.7485	220.9196	220.8309	22.7	23.2	0.5	59.6	221.0436	10.2	6.3	3.9
	7	220.7814	221.0675	220.8304	19.1	21.3	-0.7	56.2	220.9747	10.7	7.0	3.7
	8	220.9606	221.1681	221.0460	20.0	20.9	0.1	46.1	221.0742	9.0	6.6	2.4
	9	221.0048	221.3143	221.1339	23.0	20.3	4.5	48.3	221.1289	9.8	6.9	2.9
	12	220.8001	220.6976	220.7618	27.6	28.1	2.5	75.5	221.1342	12.8	7.4	5.4
	13	220.9827	221.2602	221.0801	20.3	28.9	-3.5	56.5	221.1471	10.7	6.7	4.0
	14	221.0418	221.3090	221.1054	32.0	23.7	11.9	85.9	221.2277	10.5	6.7	3.9
	15	220.9417	220.8954	220.9350	37.7	20.6	7.8	89.6	221.2593	10.5	7.2	3.3
	16	221.0392	220.6879	220.9227	38.8	27.0	17.4	89.3	221.3253	11.1	8.5	2.6
	19	221.1163	221.1966	221.0967	39.0	22.3	38.4	88.6	221.3299	11.8	7.0	4.9
	20	221.0949	221.0895	221.1064	18.0	23.5	-5.9	82.6	221.2991	10.4	7.7	2.7
	21	221.1739	221.4359	221.2446	32.6	19.1	14.0	70.6	221.3995	10.3	7.1	3.2
	22	221.2104	221.2913	221.2458	25.2	22.1	6.1	56.1	221.4372	9.0	6.4	2.5
	23	221.1637	221.4347	221.2544	21.5	21.0	0.9	58.9	221.4872	10.2	7.9	2.3
	26	221.1547	221.2625	221.1807	24.4	23.7	3.6	64.7	221.4928	11.0	6.5	4.5
	27	221.2996	221.3066	221.3061	24.6	26.3	11.2	82.8	221.5525	10.3	6.3	4.0
	28	221.0548	220.8237	221.1327	25.4	29.7	-1.9	115.7	221.5437	11.6	7.4	4.2
	29	221.1358	221.2501	221.0075	22.6	20.7	10.4	59.2	221.5381	10.1	6.4	3.6
	30	221.4220	221.6701	221.4836	38.6	24.1	30.8	98.3	221.6392	10.7	8.8	2.0
Dec.	3	221.2515	221.3487	221.3738	20.8	27.8	-5.7	58.3	221.6561	12.1	7.7	4.4
	4	221.5602	221.5843	221.2857	14.5	24.5	-9.9	60.8	221.6957	11.5	7.4	4.1
	5	221.4734	221.0636	221.2358	22.5	26.8	-2.0	57.8	221.6813	10.5	7.3	3.2
	6	221.5586	221.3164	221.4338	31.3	23.4	11.0	72.4	221.7289	10.7	7.5	3.1
	7	221.4262	221.6360	221.5515	24.0	19.5	6.4	92.9	221.7572	12.0	8.5	3.5
	10	221.6107	221.3122	221.5996	36.8	26.0	14.2	141.4	221.7745	13.9	8.7	5.2
	11	221.5377	221.3685	221.4807	24.6	22.0	3.9	65.5	221.8292	12.4	8.1	4.4
	12	221.6288	221.2216	221.5666	20.0	26.8	-4.5	108.5	221.8350	13.2	8.5	4.7
	13	221.5945	221.2251	221.5702	29.6	23.7	7.4	103.5	221.8486	10.0	6.9	3.1
	14	221.7413	221.6674	221.7360	44.2	26.0	20.2	97.9	221.9331	11.5	8.8	2.7
	17	221.7490	220.9976	221.5342	29.0	31.1	-11.7	101.1	221.9269	15.8	8.9	6.9
	18	221.8386	221.4490	221.5857	31.2	36.4	-0.3	90.2	221.9784	14.6	9.5	5.0
	19	221.8462	221.3992	221.5323	26.1	37.4	-4.9	98.6	221.9999	15.8	9.7	6.0
	20	221.7016	221.5008	221.6692	41.4	28.9	17.7	91.2	222.0194	15.0	9.9	5.0
	21	221.8628	221.7595	221.8741	48.5	34.3	8.2	126.8	222.0921	18.2	13.4	4.8
	24	222.0343	221.4213	221.8069	69.2	42.3	27.9	117.0	222.0842	17.4	9.9	7.5
	27	221.9631	221.7292	221.9183	40.4	42.3	11.0	142.4	222.1566	24.4	13.0	11.5
	28	222.0283	221.7949	221.9592	43.4	45.2	3.0	119.1	222.2386	22.7	12.8	9.9
	31	222.0661	222.3688	222.0756	28.8	15.2	14.0	49.8	222.2504	13.6	6.1	7.5
Jan.	3	221.7830	221.1201	221.0914	11.2	26.1	-9.3	55.8	222.3616	11.5	12.7	-1.2
	4	222.3535	222.5364	222.3236	21.2	24.1	-12.8	83.0	222.4846	9.7	13.2	-3.6
	7	222.2332	222.1711	222.0111	21.8	23.9	-2.7	53.4	222.5552	10.0	11.1	-1.1
	8	222.2002	221.6452	221.8254	16.6	31.3	-15.1	63.4	222.5751	8.4	10.6	-2.2
	9	222.1689	221.9785	222.0470	18.3	28.7	-12.3	88.5	222.6025	8.0	9.2	-1.2
	10	222.3490	222.3540	222.3961	39.0	22.6	16.3	91.8	222.6368	7.3	8.3	-1.0
	11	222.4274	222.5310	222.4909	33.1	17.0	13.3	101.9	222.6659	7.3	9.9	-2.6
	14	222.3608	221.7703	222.0191	26.9	41.5	-23.0	116.3	222.6991	5.8	6.1	-0.3
	15	222.6820	222.1180	222.4972	34.8	21.4	12.2	96.5	222.7237	5.0	6.0	-1.0
	16	222.6318	222.6753	222.6093	21.1	29.2	-2.7	96.9	222.7679	5.8	6.5	-0.8
	17	222.4340	222.5606	222.4877	28.9	22.2	6.5	84.2	222.7353	5.7	6.3	-0.6
	18	222.5970	222.8444	222.7066	32.0	18.5	17.0	73.5	222.8350	5.8	7.7	-1.9
	21	222.5313	222.6561	222.5828	33.1	21.1	8.1	73.3	222.8599	6.5	6.5	0.0
	22	222.6642	222.8482	222.7493	18.0	20.5	-6.3	63.0	222.9335	4.7	5.3	-0.5
	23	222.5540	222.7891	222.7225	19.3	21.7	-14.8	70.0	222.9285	4.8	6.0	-1.2
	24	222.8130	223.0498	222.9052	22.9	21.7	-6.2	80.0	222.9583	4.5	5.6	-1.1
	25	222.7553	222.8871	222.8748	34.1	20.4	10.3	95.7	223.0359	5.4	6.3	-0.9
	28	222.7633	222.8161	222.8005	20.6	23.9	-1.7	75.7	223.0033	5.9	5.8	0.0
	29	222.8225	222.8268	222.8448	63.5	74.3	-2.3	173.9	223.1052	5.3	4.8	0.5
	30	222.7150	222.9446	222.8255	22.9	21.4	-3.4	71.5	223.1129	5.2	5.3	-0.2
	31	222.9668	223.2053	223.0256	29.0	19.3	13.7	88.7	223.1140	5.2	6.9	-1.6

3.1. Balance of Payments

Millions of US Dollars	1999	2000	2001	I-2001	II-2001	III-2001	IV-2001
I. Current account	-782.6	-611.5	-66.9	47.7	-91.6	79.2	-102.2
1. Goods¹	-1,245.2	-1,138.9	-621.7	-119.2	-206.9	-78.1	-217.5
1.1. Export of goods	8,622.7	8,807.9	9,341.9	2,417.1	2,335.3	2,274.8	2,314.6
- Export f.o.b. ¹	8,545.9	8,732.2	9,251.7	2,398.8	2,309.4	2,245.2	2,296.3
- Coverage adjustment	76.8	75.8	90.1	18.3	25.9	29.6	16.3
1.2. Import of goods	-9,867.9	-9,946.9	-9,963.6	-2,536.3	-2,542.3	-2,352.9	-2,532.1
- Import c.i.f. ¹	-10,082.6	-10,115.8	-10,144.5	-2,591.7	-2,589.0	-2,388.5	-2,575.4
- Valuation adjustment	381.3	382.5	383.6	98.0	97.9	90.3	97.4
- Coverage adjustment	-166.6	-213.6	-202.6	-42.7	-51.2	-54.8	-54.1
2. Services	364.1	436.4	501.2	117.4	129.7	106.9	147.2
2.1. Export of services	1,899.2	1,886.2	1,945.6	411.8	474.6	577.2	482.0
2.2. Import of services	-1,535.1	-1,449.8	-1,444.5	-294.3	-345.0	-470.4	-334.8
3. Income⁸	-24.5	-24.5	-74.5	8.9	-31.1	16.5	-68.8
3.1. Receipts	410.2	421.6	480.7	135.6	113.6	109.7	121.8
3.2. Expenditures	-434.7	-446.1	-555.2	-126.7	-144.7	-93.1	-190.6
4. Current transfers	123.0	115.5	128.2	40.6	16.7	33.9	36.9
4.1. In Slovenia	334.3	340.9	389.0	100.7	89.3	97.1	101.9
4.2. Abroad	-211.2	-225.4	-260.9	-60.1	-72.6	-63.2	-65.0
II. Capital and financial account	755.3	568.5	19.5	-79.8	87.2	-92.2	104.3
A. Capital account	-0.6	3.5	-3.6	0.1	0.1	-0.5	-3.4
1. Capital transfers	0.1	0.7	0.6	0.1	0.2	-0.4	0.7
2. Nonproduced nonfinancial assets	-0.7	2.8	-4.2	0.0	-0.1	-0.1	-4.0
B. Financial account	755.9	565.0	23.1	-79.9	87.1	-91.7	107.7
1. Direct investment⁸	143.5	109.5	337.6	111.6	52.5	2.8	170.7
1.1. Abroad	-37.7	-66.0	-104.2	-12.0	-15.1	-17.3	-59.8
1.2. In Slovenia	181.2	175.5	441.8	123.6	67.6	20.1	230.5
2. Portfolio investment^{2,3}	353.8	188.7	89.5	77.7	323.6	-307.1	-4.7
2.1. Assets	-7.8	-60.6	-107.5	-37.8	-36.9	-4.5	-28.3
a) Equity securities	-0.5	-16.6	-23.3	-4.9	-3.7	-1.0	-13.6
b) Debt securities	-7.3	-43.9	-84.2	-32.9	-33.3	-3.4	-14.6
2.2. Liabilities	361.6	249.2	196.9	115.5	360.6	-302.7	23.5
a) Equity securities	-3.2	25.4	-2.3	2.3	-7.5	1.2	1.8
b) Debt securities	364.8	223.8	199.2	113.3	368.0	-303.8	21.8
3. Other investment	177.6	445.1	880.7	-227.6	274.3	248.0	586.0
3.1. Assets	-575.1	-501.5	150.9	-316.2	63.6	97.6	305.9
a) Trade credits ⁴	-313.2	-160.4	-207.9	-110.8	-9.5	-91.2	3.5
- Long-term	-25.4	2.7	32.5	7.5	12.1	10.7	2.2
- Short-term ⁴	-287.7	-163.1	-240.4	-118.3	-21.6	-101.8	1.3
b) Loans	-42.2	-60.8	-30.8	-14.5	-0.7	-21.6	6.0
Banks	-7.6	11.4	-7.6	2.0	-1.0	-2.7	-5.9
Other sectors	-34.6	-72.1	-23.2	-16.4	0.3	-18.9	11.9
c) Currency and deposits	-186.7	-250.1	418.8	-172.9	77.7	211.4	302.7
Banks	29.4	-240.8	-276.2	-173.7	115.3	140.3	-358.1
Other sectors	-216.1	-9.4	695.1	0.8	-37.6	71.0	660.8
- Households	-223.0	0.6	690.9	-12.5	-36.9	77.5	662.7
- Acc.'s abroad	6.9	-9.9	4.2	13.3	-0.7	-6.5	-1.9
d) Other assets	-33.1	-30.2	-29.2	-18.1	-3.8	-1.0	-6.3
Bank of Slovenia ⁵	-5.6	-5.9	-6.2	-5.2	-0.1	-0.7	-0.2
Banks	-28.5	-23.4	-20.7	-12.9	-1.6	1.4	-7.6
Other sectors	1.0	-0.8	-2.3	0.1	-2.2	-1.7	1.5
3.2. Liabilities	752.7	946.6	729.8	88.6	210.7	150.4	280.0
a) Trade credits ⁴	-22.7	-18.6	-2.3	-2.4	2.7	-0.5	-2.1
b) Loans	771.6	948.1	597.5	60.4	188.3	148.1	200.7
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	17.2	128.6	-8.6	-3.8	15.0	-0.9	-18.9
Banks ²	257.2	277.4	126.1	-3.1	23.9	27.4	78.0
Other sectors	497.1	542.1	480.1	67.4	149.5	121.6	141.6
c) Deposits	-2.4	30.1	136.2	34.6	20.4	4.8	76.3
d) Other liabilities	6.2	-13.1	-1.6	-4.0	-0.7	-1.9	5.1
4. Reserve assets⁷	81.1	-178.3	-1,284.6	-41.6	-563.4	-35.4	-644.2
4.1. Gold, SDR's and Reserve position in IMF	-45.4	17.6	-3.0	-0.5	-2.8	-0.3	0.6
4.2. Currency and deposits ^{2,5}	526.6	-178.1	-983.8	-69.4	-322.5	34.7	-626.6
4.3. Securities	-400.1	-17.8	-297.9	28.2	-238.1	-69.9	-18.2
III. Net errors and omissions	27.3	43.0	47.4	32.1	4.4	13.0	-2.1

3.2. Balance of Payments 1988-1992

Millions of US Dollars	1988	1989	1990	1991	1992
I. Current account	1,351.8	1,088.5	518.4	129.1	758.7
1. Trade balance	364.8	192.1	-608.7	-262.2	49.5
1.1. Exports f.o.b.	3,278.4	3,408.5	4,117.8	3,869.1	4,184.1
1.2. Imports c.i.f.	-2,913.6	-3,216.3	-4,726.6	-4,131.3	-4,134.6
2. Services	965.7	922.3	1,139.5	482.9	754.4
2.1. Exports	1,340.8	1,355.4	1,699.4	1,012.6	1,369.9
2.1.2 Processing	123.2	128.5	162.3	152.8	179.6
2.2 Imports	-375.2	-433.1	-560.0	-529.7	-615.5
2.2.2. Processing	-4.9	-7.8	-6.2	-25.6	-4.0
3. Income	-93.9	-99.8	-118.7	-106.3	-91.3
3.1. Receipts	24.4	25.3	59.7	41.5	69.8
3.2. Expenditure	-118.3	-125.1	-178.4	-147.8	-161.1
4. Current transfers	115.2	73.8	106.4	14.7	46.0
4.1. Receipts	129.8	97.4	134.5	49.7	93.0
4.2. Expenditure	-14.5	-23.6	-28.2	-35.0	-47.0
II. Capital and financial account	-113.4	103.4	-48.0	-290.6	-649.8
A. Capital account					
B. Financial account	-113.4	103.4	-48.0	-290.6	-649.8
1. Direct investment	-5.4	-14.3	-2.1	-41.3	112.9
1.1. Foreign in Slovenia	-0.2	3.0	4.3	64.9	111.0
1.2. Domestic abroad	-5.2	-17.3	-6.5	-23.5	1.8
2. Portfolio investment	0.2	0.1	2.5		-8.9
3. Other investment	-108.3	117.6	-48.4	-225.1	-121.3
3.1. Assets	67.5	-91.0	-179.0	-108.7	-155.9
a) Commercial credits (other sectors)		-54.6	30.1	-41.8	6.6
- Long-term		-20.6	26.6	-21.3	6.6
- Short-term		-34.0	3.5	-20.5	
b) Loans (Banks)	-2.4	-0.1	-0.3	-4.7	-28.9
- Long-term	-2.4	-0.1	-0.3	0.0	-30.5
- Short-term				-4.7	1.5
c) Currency and deposits	61.2	-46.7	-242.8	-73.3	-139.5
Banks	-54.3	-251.2	134.3	18.8	-148.7
Other sectors (households)	115.5	204.5	-377.1	-92.0	9.2
d) Other assets	8.7	10.4	34.0	11.0	5.9
3.2. Liabilities	-175.8	208.6	130.6	-116.4	34.7
a) Commercial credits (long-term)	4.7	14.8	0.4	-18.2	-12.9
General government ¹			-0.8	2.7	-1.4
Other sectors ¹	4.7	14.8	1.2	-20.9	-11.5
b) Loans	17.3	48.0	120.5	-47.4	32.9
General government ¹			65.3	11.2	-16.8
Banks	27.7	-24.5	0.1	-44.0	-9.1
- Long-term	57.3	21.6	-3.0	-23.9	-6.8
- Short-term	-29.6	-46.1	3.1	-20.1	-2.4
Other sectors ¹	-10.4	72.5	55.1	-14.6	58.8
- Long-term	-11.2	66.9	60.7	-18.3	52.1
- Short-term	0.9	5.6	-5.6	3.7	6.7
c) Deposits	-194.3	132.8	-64.8	-61.7	7.9
d) Other liabilities	-3.5	13.0	74.5	10.9	6.8
4. International reserves³	-	-	-	-106.8	-632.6
Currency and deposits	-	-	-	-106.8	-632.6
III. Statistical error and multilateral settlements²	-1,238.4	-1,191.8	-470.4	161.5	-108.9

3.3. Balance of Payments - Current Account

Millions of US Dollars	Column Code	Current account			Goods ¹			Services		
		Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports
		1=2+3	2	3	4=5+6	5	6	7=8+9	8	9
1992		926.2	8,065.0	-7,138.9	791.1	6,682.9	-5,891.8	180.3	1,219.3	-1,039.0
1993		191.9	7,745.2	-7,553.3	-154.2	6,082.9	-6,237.1	375.3	1,392.7	-1,017.3
1994		573.0	9,212.5	-8,639.5	-336.4	6,831.7	-7,168.1	643.0	1,809.1	-1,166.1
1995		-99.4	11,036.0	-11,135.3	-953.0	8,350.2	-9,303.3	578.2	2,027.5	-1,449.4
1996		31.4	11,151.2	-11,119.9	-824.9	8,352.6	-9,177.5	633.4	2,135.1	-1,501.6
1997		11.4	11,111.1	-11,099.7	-776.3	8,407.5	-9,183.8	630.3	2,047.5	-1,417.2
1998		-147.2	11,835.4	-11,982.5	-789.3	9,090.9	-9,880.2	492.5	2,027.5	-1,535.0
1999		-782.6	11,266.4	-12,048.9	-1,245.2	8,622.7	-9,867.9	364.1	1,899.2	-1,535.1
2000		-611.5	11,456.7	-12,068.1	-1,138.9	8,807.9	-9,946.9	436.4	1,886.2	-1,449.8
2001		-66.9	12,157.2	-12,224.1	-621.7	9,341.9	-9,963.6	501.2	1,945.6	-1,444.5
2000	Sep.	22.3	1,006.6	-984.3	-41.2	780.7	-821.9	57.9	172.9	-115.0
	Oct.	-22.9	980.5	-1,003.4	-78.9	774.7	-853.6	41.3	143.3	-102.0
	Nov.	-28.0	972.8	-1,000.8	-90.5	767.9	-858.5	35.0	142.2	-107.2
	Dec.	-137.0	935.0	-1,072.0	-107.6	694.3	-801.9	35.5	152.7	-117.3
2001	Jan.	51.4	987.5	-936.1	-33.6	765.0	-798.6	51.2	150.3	-99.2
	Feb.	5.0	963.2	-958.2	-48.4	766.6	-815.0	25.2	118.7	-93.5
	Mar.	-8.6	1,114.5	-1,123.2	-37.2	885.5	-922.7	41.0	142.7	-101.6
	Apr.	-25.8	956.8	-982.5	-81.9	743.8	-825.7	36.4	140.1	-103.7
	May	-51.5	1,040.6	-1,092.2	-92.5	802.4	-894.8	54.9	173.8	-119.0
	Jun.	-14.4	1,015.5	-1,029.9	-32.6	789.2	-821.7	38.4	160.7	-122.3
	Jul.	13.4	1,082.5	-1,069.1	-26.8	812.0	-838.8	10.5	190.0	-179.5
	Aug.	20.6	939.0	-918.3	-40.7	651.3	-692.0	42.2	221.0	-178.7
	Sep.	45.2	1,037.3	-992.2	-10.7	811.5	-822.2	54.1	166.2	-112.1
	Oct.	50.6	1,109.9	-1,059.3	-22.5	873.0	-895.5	56.2	165.6	-109.4
	Nov.	16.2	1,029.6	-1,013.3	-71.8	791.6	-863.4	64.6	168.6	-104.0
	Dec.	-169.0	880.8	-1,049.8	-123.2	650.1	-773.2	26.5	147.8	-121.4

Millions of US Dollars	Column Code	Services						Income				
		Business etc. services			Others services			Balance	Labor income			Balance
		Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures	
		1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16
1992		-6.3	5.2	-11.4	-132.8	136.2	-269.0	-91.3	-1.5	-	-1.5	-89.8
1993		-1.4	108.7	-110.1	-85.8	57.7	-143.5	-51.4	-7.7	8.0	-15.7	-43.6
1994		32.6	152.5	-119.9	-98.9	50.9	-149.8	169.8	201.3	217.3	-16.1	-31.4
1995		-37.8	124.8	-162.6	-107.8	68.5	-176.3	179.4	190.5	215.8	-25.3	-11.2
1996		-84.7	108.2	-192.9	-86.3	90.5	-176.8	132.2	209.7	233.7	-24.0	-77.5
1997		-75.9	108.3	-184.2	-110.7	101.2	-212.0	39.4	179.2	205.6	-26.3	-139.8
1998		-103.4	111.2	-214.6	-111.9	121.0	-232.9	27.9	178.7	205.9	-27.2	-150.8
1999		-113.4	118.1	-231.4	-115.6	125.9	-241.6	-24.5	174.5	199.4	-24.9	-199.0
2000		-90.6	123.0	-213.6	-130.1	131.6	-261.7	-24.5	159.5	186.4	-26.8	-184.0
2001		-90.3	142.8	-233.1	-122.7	155.9	-278.6	-74.5	156.4	182.8	-26.3	-230.9
2000	Sep.	-4.4	10.4	-14.8	-10.9	9.7	-20.6	2.2	12.5	14.7	-2.2	-10.3
	Oct.	-7.5	9.2	-16.7	-8.4	11.8	-20.2	9.9	12.9	15.0	-2.1	-2.9
	Nov.	-7.9	10.8	-18.7	-8.1	12.8	-20.9	10.6	12.4	14.3	-1.9	-1.7
	Dec.	-11.8	12.8	-24.6	-10.1	15.6	-25.6	-82.1	12.5	15.1	-2.6	-94.6
2001	Jan.	-5.6	11.6	-17.3	-10.1	15.0	-25.1	19.2	13.9	15.9	-2.0	5.3
	Feb.	-7.4	10.7	-18.0	-10.1	10.9	-21.0	25.3	13.5	15.5	-2.0	11.8
	Mar.	-7.4	10.8	-18.2	-6.9	15.0	-21.9	-35.6	13.2	15.5	-2.2	-48.8
	Apr.	-8.0	10.7	-18.6	-12.1	10.5	-22.6	6.7	13.0	15.2	-2.3	-6.3
	May	-7.4	12.3	-19.7	-10.6	14.3	-24.9	-20.7	12.9	14.9	-2.0	-33.6
	Jun.	-8.8	11.5	-20.4	-7.8	12.0	-19.9	-17.2	12.2	14.4	-2.2	-29.4
	Jul.	-6.0	12.0	-18.0	-10.1	14.1	-24.2	5.5	12.7	15.0	-2.3	-7.2
	Aug.	-5.8	12.1	-17.9	-13.0	12.1	-25.1	11.9	13.1	15.2	-2.1	-1.2
	Sep.	-7.8	10.8	-18.5	-7.2	13.9	-21.1	-0.8	13.3	15.4	-2.1	-14.1
	Oct.	-8.1	13.9	-22.1	-8.5	11.3	-19.8	9.7	13.1	15.5	-2.3	-3.4
	Nov.	-8.5	11.7	-20.1	-12.1	11.3	-23.4	13.5	12.8	15.1	-2.3	0.7
	Dec.	-9.7	14.7	-24.4	-14.3	15.3	-29.6	-92.0	12.7	15.3	-2.5	-104.7

Services											
Transport			Travel			Construction services			Merchenting		
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
67.6	486.7	-419.0	523.3	913.0	-389.7	121.8	125.1	-3.3	-3.5	81.0	-84.5
69.3	505.3	-436.0	510.6	1,084.0	-573.3	112.0	135.5	-23.5	31.8	109.5	-77.6
73.3	480.7	-407.5	638.1	1,239.8	-601.6	48.8	92.6	-43.8	44.3	123.3	-79.0
97.2	464.5	-367.3	669.5	1,186.9	-517.5	27.2	79.9	-52.7	22.9	106.6	-83.7
131.2	540.0	-408.9	530.2	1,088.4	-558.2	38.2	73.4	-35.2	8.1	93.4	-85.3
142.3	520.6	-378.3	414.6	953.6	-539.0	-6.0	58.2	-64.2	42.2	122.8	-80.7
138.8	492.4	-353.7	440.1	960.8	-520.7	14.0	65.9	-51.9	64.3	112.4	-48.0
180.5	498.6	-318.1	477.2	994.9	-517.7	23.5	69.0	-45.5	33.2	84.6	-51.4
8.4	39.1	-30.7	46.5	90.2	-43.6	5.4	7.1	-1.7	12.9	16.3	-3.4
9.8	37.3	-27.5	44.3	75.6	-31.3	3.0	5.3	-2.3	0.1	4.1	-4.1
9.0	40.6	-31.6	36.9	64.4	-27.5	2.4	6.7	-4.2	2.6	6.9	-4.3
11.2	45.0	-33.8	36.6	62.4	-25.8	5.5	8.2	-2.7	4.0	8.8	-4.8
11.0	36.5	-25.5	50.9	73.6	-22.7	-0.8	3.2	-4.0	5.8	10.4	-4.6
10.2	34.9	-24.7	35.9	59.0	-23.1	2.4	4.4	-2.0	-5.9	-1.2	-4.7
13.3	39.5	-26.1	39.8	67.3	-27.5	3.4	7.5	-4.2	-1.2	2.6	-3.8
16.5	39.0	-22.4	43.9	77.8	-33.9	2.3	4.5	-2.2	-6.3	-2.3	-4.0
10.7	42.8	-32.1	48.4	82.1	-33.7	2.1	6.3	-4.2	11.6	16.1	-4.4
14.2	40.3	-26.1	38.4	84.7	-46.2	-1.6	3.7	-5.3	4.0	8.4	-4.4
16.4	44.1	-27.7	9.4	108.1	-98.8	1.0	6.8	-5.8	-0.2	4.9	-5.0
18.2	44.3	-26.0	30.1	130.3	-100.2	5.5	11.6	-6.1	7.2	10.6	-3.4
17.7	41.4	-23.7	51.1	94.6	-43.5	2.7	4.4	-1.7	-2.4	1.1	-3.5
13.7	42.6	-28.9	52.9	84.9	-32.0	3.6	5.7	-2.1	2.7	7.1	-4.5
23.3	48.6	-25.4	43.4	69.9	-26.5	3.7	7.7	-4.0	14.8	19.4	-4.6
15.2	44.6	-29.4	33.0	62.5	-29.5	-0.9	3.2	-4.1	3.0	7.5	-4.5

Income								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Receipts				Expenditures					General govern.	Other sectors	General govern.	Other sectors
Total	Direct investment income ^B	On debt	From securities	Total	Direct investment income ^B	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	96.6	11.3	226.0	-120.1	-20.5
194.7	3.4	177.4	13.8	-205.9	-22.8	-175.3	-7.7	96.2	18.7	229.0	-101.2	-50.3
179.0	4.9	154.3	19.8	-256.4	-33.9	-195.3	-27.2	90.6	16.4	234.5	-96.7	-63.6
191.1	15.7	144.6	30.9	-330.9	-90.7	-209.5	-30.7	118.1	29.5	230.1	-95.7	-45.7
211.3	-8.2	136.7	82.8	-362.1	-105.7	-205.8	-50.5	121.8	21.6	278.2	-105.9	-72.1
210.8	-2.1	89.7	123.2	-409.8	-154.4	-177.5	-77.9	123.0	24.0	310.3	-108.6	-102.6
235.2	19.6	97.2	118.4	-419.3	-128.8	-197.0	-93.5	115.5	41.1	299.9	-101.7	-123.7
297.9	21.5	125.5	150.9	-528.8	-133.8	-259.1	-135.9	128.2	55.0	334.0	-122.1	-138.8
17.1	0.5	8.7	7.9	-27.4	-3.2	-21.2	-3.0	3.4	-0.2	21.4	-7.0	-10.8
19.1	0.1	9.4	9.6	-22.0	-3.8	-15.4	-2.8	4.8	2.2	26.3	-7.9	-15.9
14.0	0.2	2.3	11.5	-15.8	-1.1	-12.3	-2.3	16.9	0.9	33.5	-10.0	-7.4
33.9	12.7	11.2	9.9	-128.5	-92.6	-32.8	-3.0	17.2	4.5	34.5	-9.8	-12.0
25.5	0.1	11.2	14.1	-20.2	-0.3	-18.0	-1.9	14.6	4.8	26.0	-8.4	-7.8
36.4	4.1	10.2	22.1	-24.6	-0.5	-11.3	-12.8	2.9	0.5	25.4	-12.7	-10.3
26.9	0.1	10.7	16.0	-75.7	-1.0	-29.7	-45.0	23.1	9.2	34.8	-7.9	-13.0
22.7	0.8	11.2	10.8	-29.0	-3.1	-15.9	-9.9	13.0	5.4	29.5	-8.3	-13.6
24.0	0.3	12.4	11.3	-57.5	-10.0	-22.3	-25.2	6.7	1.9	23.6	-8.5	-10.3
22.3	2.1	10.1	10.2	-51.7	-8.4	-29.1	-14.3	-3.0	1.6	27.2	-18.2	-13.7
21.2	0.3	10.9	10.0	-28.4	-4.7	-21.2	-2.5	24.1	16.2	28.1	-8.5	-11.7
24.7	0.1	10.8	13.9	-25.9	-1.2	-10.9	-13.8	7.2	0.9	25.8	-6.7	-12.9
18.2	0.5	8.7	9.1	-32.3	-4.7	-25.8	-1.8	2.6	2.0	24.0	-13.0	-10.5
23.0	0.1	10.6	12.3	-26.4	-0.9	-22.2	-3.4	7.2	5.3	27.6	-10.8	-14.9
24.1	0.4	9.1	14.6	-23.4	-1.5	-19.0	-2.8	10.0	1.7	28.6	-10.1	-10.2
28.9	12.6	9.7	6.7	-133.6	-97.4	-33.7	-2.6	19.7	5.3	33.4	-9.0	-10.0

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 ⁸	Abroad	In Slovenia	Portfolio investment ^{2,3}	Other investment
Column Code	1	2	3	4	5	6	7	8	9	10
1992	-645.4	...	...	...	-645.4	112.9	1.8	111.0	-8.9	-116.8
1993	-201.7	4.1	4.7	-0.6	-205.8	111.3	-1.3	112.6	3.1	-209.2
1994	-503.1	-3.2	-1.6	-1.6	-499.9	131.0	2.9	128.1	-32.5	43.0
1995	294.0	-6.9	-4.6	-2.3	300.9	182.5	5.1	177.4	-13.5	368.5
1996	-26.1	-1.8	0.8	-2.6	-24.3	187.7	-6.3	194.0	636.9	-261.3
1997	-88.7	1.1	2.1	-1.0	-89.8	339.6	-35.6	375.2	236.0	621.8
1998	84.9	-1.5	-0.4	-1.1	86.3	249.5	1.7	247.9	89.6	-95.0
1999	755.3	-0.6	0.1	-0.7	755.9	143.5	-37.7	181.2	353.8	177.6
2000	568.5	3.5	0.7	2.8	565.0	109.5	-66.0	175.5	188.7	445.1
2001	19.5	-3.6	0.6	-4.2	23.1	337.6	-104.2	441.8	89.5	880.7
2000 Sep.	-3.9	0.3	-0.2	0.5	-4.1	14.1	-4.5	18.7	-3.9	-3.9
Oct.	-3.4	0.1	0.1	0.0	-3.5	-1.2	-7.1	5.9	-1.0	44.2
Nov.	9.1	1.5	0.6	0.9	7.6	9.3	-1.7	11.0	-31.0	5.4
Dec.	122.2	2.3	0.1	2.2	119.9	67.4	-28.6	96.0	-22.2	146.4
2001 Jan.	-45.7	0.1	0.1	0.0	-45.7	-6.1	-9.7	3.6	-18.7	-70.7
Feb.	-21.0	-0.2	-0.1	-0.1	-20.8	106.2	-1.7	107.9	86.5	-130.6
Mar.	-13.2	0.2	0.2	0.0	-13.4	11.5	-0.6	12.1	9.9	-26.3
Apr.	40.0	0.1	0.1	0.0	40.0	-2.0	-0.1	-1.9	361.9	163.1
May	30.2	0.0	0.1	0.0	30.2	55.2	-12.1	67.2	-19.4	46.0
Jun.	16.9	0.0	0.0	0.0	16.9	-0.6	-2.9	2.3	-18.9	65.2
Jul.	1.4	0.2	0.2	0.0	1.2	-5.7	-8.9	3.1	9.0	90.9
Aug.	-32.7	-0.2	-0.2	0.0	-32.5	1.8	-4.5	6.3	-320.8	76.5
Sep.	-60.8	-0.4	-0.4	-0.1	-60.4	6.8	-3.9	10.6	4.7	80.6
Oct.	-28.4	-1.3	0.6	-1.8	-27.1	15.2	-23.1	38.3	10.9	111.9
Nov.	-11.3	0.8	0.0	0.8	-12.1	54.8	-9.8	64.6	-16.3	81.6
Dec.	144.0	-2.9	0.1	-3.0	146.9	100.7	-26.9	127.5	0.7	392.5

Mio USD	Terjatve			Obveznosti						
	Ostale terjatve			Skupaj	Komerčni krediti ⁴	Skupaj	Posojila			
	Banka Slovenije ⁵	Banke	Ostali sektorji				Banka Slovenije ⁶	Vladni sektor	Skupaj	Banke ² Dolgoročna
Stolpec Koda	1	2	3	4	5	6	7	8	9=10+11	10
1992	0.6	5.7	-0.1	40.6	-12.9	32.9	...	-16.8	-9.1	-6.8
1993	0.1	-34.4	-0.3	104.3	-13.0	161.2	-13.9	78.6	1.7	-2.4
1994	-98.3	-13.5	0.0	248.5	-10.6	326.4	-5.2	96.8	106.3	106.0
1995	-66.8	-86.6	-1.8	608.6	-4.0	565.5	-3.5	140.7	215.7	212.4
1996	131.4	21.1	-1.0	170.8	21.4	-7.5	-2.6	-68.3	-174.6	-171.4
1997	-7.6	-50.2	0.5	361.3	9.3	332.0	-1.2	-23.3	-15.0	-15.0
1998	-5.4	9.2	2.7	364.4	39.7	272.1	0.0	-21.9	40.8	40.3
1999	-5.6	-28.5	1.0	752.7	-22.7	771.6	0.0	17.2	257.2	250.0
2000	-5.9	-23.4	-0.8	946.6	-18.6	948.1	0.0	128.6	277.4	281.9
2001	-6.2	-20.7	-2.3	729.8	-2.3	597.5	0.0	-8.6	126.1	127.1
2000 sep.	-0.1	-20.7	0.0	102.3	1.8	81.5	0.0	14.9	7.3	7.3
okt.	-0.1	-8.8	0.0	71.8	-2.0	74.4	0.0	17.9	6.2	8.5
nov.	-0.1	6.1	-0.1	182.9	-1.1	192.4	0.0	15.9	149.6	149.6
dec.	-0.1	0.3	-0.5	91.3	-7.8	91.1	0.0	20.3	-0.9	-0.6
2001 jan.	-5.1	-7.8	0.0	25.9	-0.3	27.6	0.0	18.9	-1.0	-1.0
feb.	0.0	-2.8	0.1	35.2	-3.5	28.8	0.0	-4.3	3.0	3.0
mar.	0.0	-2.4	0.0	27.6	1.4	4.0	0.0	-18.3	-5.1	-5.2
apr.	0.0	0.5	-1.9	124.7	5.3	92.7	0.0	5.7	18.8	19.7
maj	0.0	4.1	0.1	52.7	-0.3	71.6	0.0	18.8	27.4	27.4
jun.	0.0	-6.2	-0.3	33.3	-2.4	24.0	0.0	-9.6	-22.4	-22.4
jul.	-0.3	0.0	0.6	118.3	-0.3	104.4	0.0	16.7	23.0	18.7
avg.	0.0	1.6	-2.3	24.8	-0.9	37.6	0.0	-0.2	-4.6	-5.9
sep.	-0.4	-0.2	0.0	7.3	0.7	6.1	0.0	-17.4	8.9	14.9
okt.	-0.1	-3.7	0.2	92.4	-0.7	67.7	0.0	2.0	47.0	47.0
nov.	-0.1	5.1	1.2	91.3	0.2	85.5	0.0	-6.6	39.0	39.0
dec.	0.0	-9.0	0.1	96.4	-1.6	47.5	0.0	-14.3	-8.0	-8.0

Assets											
Total	Trade credits ⁴			Loans				Currency and deposits			
	Total	Long-term	Short-term ⁴	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	0.0
-313.5	93.3	5.3	88.0	11.5	21.7	-10.2	...	-383.7	-450.8	86.7	-19.6
-205.6	-8.7	-0.5	-8.2	-10.7	-10.3	-1.0	0.6	-74.6	-328.4	232.0	21.8
-240.2	-5.4	13.4	-18.7	-17.0	-8.8	-5.4	-2.7	-62.5	-201.4	142.0	-3.1
-432.0	-316.8	9.1	-325.9	-5.0	-3.6	0.1	-1.4	-261.7	-339.3	36.7	40.9
260.6	-351.6	9.0	-360.6	-64.5	-37.0	-32.2	4.7	733.9	598.6	151.4	-16.0
-459.4	-468.5	-19.3	-449.3	-55.2	-38.3	6.5	-23.3	57.8	-29.6	89.0	-1.6
-575.1	-313.2	-25.4	-287.7	-42.2	6.8	-14.4	-34.6	-186.7	29.4	-223.0	6.9
-501.5	-160.4	2.7	-163.1	-60.8	-5.1	16.5	-72.1	-250.1	-240.8	0.6	-9.9
150.9	-207.9	32.5	-240.4	-30.8	-5.3	-2.2	-23.2	418.8	-276.2	690.9	4.2
-106.2	-57.3	0.9	-58.2	-0.5	0.6	0.9	-2.0	-27.6	-24.7	-3.3	0.3
-27.5	-22.3	2.4	-24.6	-14.2	-3.8	3.0	-13.4	17.8	21.7	-4.6	0.8
-177.4	20.7	0.7	20.1	-5.9	-0.9	1.0	-6.0	-198.1	-197.9	-1.0	0.8
55.2	-30.8	2.4	-33.2	-4.9	1.4	2.1	-8.5	91.2	112.9	-9.7	-12.0
-96.5	-50.3	2.9	-53.3	-5.3	-1.0	2.4	-6.7	-27.9	-47.5	0.6	18.9
-165.8	-9.4	2.1	-11.4	-7.1	2.5	-1.0	-8.6	-146.6	-128.8	-9.1	-8.7
-53.9	-51.1	2.5	-53.6	-2.0	-1.7	0.8	-1.1	1.6	2.5	-4.0	3.1
38.4	8.2	1.5	6.6	4.5	1.2	1.2	2.0	27.3	39.0	-12.5	0.7
-6.6	13.5	0.8	12.7	-6.1	0.9	0.5	-7.5	-18.2	-10.7	-6.2	-1.4
31.9	-31.2	9.7	-40.9	0.9	0.6	-5.4	5.7	68.6	86.9	-18.3	0.0
-27.4	-46.8	-0.3	-46.5	0.6	-0.9	-0.7	2.1	18.5	16.5	6.1	-4.1
51.8	-2.5	3.0	-5.6	-7.6	2.0	-2.8	-6.8	62.6	28.8	33.3	0.5
73.2	-41.8	7.9	-49.7	-14.6	0.8	-1.2	-14.2	130.2	95.0	38.1	-2.9
19.5	-65.8	1.7	-67.5	20.0	-3.6	-2.2	25.8	68.9	-23.4	90.9	1.4
-9.6	37.9	0.8	37.2	-3.6	-0.3	0.0	-3.4	-50.1	-229.0	181.0	-2.1
296.1	31.4	-0.2	31.7	-10.4	-5.9	6.0	-10.5	284.0	-105.6	390.8	-1.2

Liabilities						Reserve assets ⁷	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{2,5}	Securities	Net errors and omissions
Loans				Deposits	Other liabilities					
Banks ²	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
0.2	128.5	134.8	-6.3	-0.1	-67.2	-641.4	0.0	-604.7	-36.6	-69.9
3.3	212.6	262.0	-49.5	39.3	7.9	-236.6	0.0	-121.1	-115.5	-194.6
-3.2	238.0	233.0	4.9	161.4	-4.5	-587.5	-0.1	-392.6	-194.8	-5.3
0.0	371.6	302.8	68.8	19.4	0.5	-1,287.2	0.1	-508.0	-779.2	77.2
0.4	253.2	273.0	-19.8	47.1	5.5	-157.8	-46.0	721.2	-833.1	62.3
7.2	497.1	482.9	14.2	-2.4	6.2	81.1	-45.4	526.6	-400.1	27.3
-4.5	542.1	558.1	-16.0	30.1	-13.1	-178.3	17.6	-178.1	-17.8	43.0
-1.1	480.1	438.8	41.2	136.2	-1.6	-1,284.6	-3.0	-983.8	-297.9	47.4
0.0	59.3	75.0	-15.8	18.0	1.0	-10.5	0.0	89.9	-100.3	-18.5
-2.3	50.3	55.8	-5.5	0.8	-1.5	-45.6	1.7	-22.5	-24.8	26.2
0.0	26.8	28.9	-2.1	-8.3	-0.1	23.9	-0.5	-43.0	67.4	18.9
-0.2	71.7	44.1	27.6	7.1	0.8	-71.7	0.0	-29.0	-42.7	14.8
0.0	9.7	9.5	0.3	0.8	-2.2	49.7	0.0	92.2	-42.4	-5.7
0.0	30.1	28.5	1.6	11.3	-1.4	-82.8	3.4	-160.6	74.4	16.0
0.1	27.5	26.0	1.5	22.6	-0.5	-8.5	-3.9	-0.9	-3.7	21.9
-0.9	68.1	45.2	22.9	27.1	-0.4	-483.0	0.0	-377.7	-105.3	-14.3
0.0	25.4	22.7	2.7	-21.0	2.4	-51.6	-2.8	124.4	-173.2	21.3
0.0	55.9	27.3	28.6	14.3	-2.7	-28.8	0.0	-69.2	40.4	-2.6
4.4	64.6	55.2	9.4	15.6	-1.4	-93.0	4.0	-0.3	-96.7	-14.7
1.3	42.3	33.1	9.2	-11.4	-0.5	210.0	0.2	175.2	34.6	12.1
-6.0	14.6	13.1	1.5	0.5	0.0	-152.4	-4.4	-140.2	-7.8	15.7
0.0	18.7	13.2	5.5	22.6	2.7	-164.9	2.5	-110.0	-57.5	-22.2
0.0	53.1	51.1	2.1	5.4	0.1	-132.3	-0.9	-168.5	37.1	-4.9
0.0	69.8	113.9	-44.1	48.3	2.3	-347.0	-1.0	-348.2	2.2	25.0

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	144.5	86.4	92.9	80.0
1993		6,083	6,501	-418	113.8	87.0	89.4	89.4
1994		6,828	7,304	-476	99.9	90.2	91.4	90.8
1995		8,316	9,492	-1,176	100.0	100.0	100.0	100.0
1996		8,310	9,421	-1,112	89.9	96.7	95.6	98.5
1997		8,369	9,366	-998	84.7	97.0	95.1	99.0
1998		9,051	10,111	-1,060	82.5	100.7	98.6	102.0
1999		8,546	10,083	-1,537	77.9	100.0	95.2	102.5
2000		8,732	10,116	-1,384	71.5	97.5	90.8	95.6
2001		9,252	10,145	-893	67.5	97.1	91.8	94.9
2000	Jan.	642	756	-114	75.2	99.9	93.6	101.1
	Feb.	723	832	-109	74.2	99.1	93.0	99.0
	Mar.	813	981	-168	73.4	98.5	91.8	96.0
	Apr.	677	820	-143	72.8	98.3	91.6	95.3
	May	741	886	-145	71.7	97.2	90.0	94.8
	Jun.	823	872	-48	71.9	97.5	90.1	93.6
	Jul.	769	887	-117	71.3	97.3	90.2	93.9
	Aug.	553	694	-141	70.6	96.6	90.2	93.2
	Sep.	774	835	-61	69.8	96.6	89.0	92.9
	Oct.	769	871	-102	69.3	96.4	89.7	93.7
	Nov.	762	875	-113	68.9	96.7	89.6	95.9
	Dec.	688	808	-120	69.1	97.0	90.6	98.0
2001	Jan.	757	816	-58	69.3	97.3	92.1	98.9
	Feb.	761	834	-72	68.6	96.9	92.3	96.0
	Mar.	880	942	-62	68.2	97.4	91.4	94.6
	Apr.	736	841	-104	67.7	96.9	91.3	93.1
	May	793	913	-121	67.3	96.9	90.8	93.4
	Jun.	781	835	-55	66.7	96.4	90.2	93.0
	Jul.	802	853	-51	66.5	96.3	90.7	92.3
	Aug.	638	698	-60	66.8	96.8	91.4	93.5
	Sep.	805	837	-33	66.9	97.6	91.7	94.2
	Oct.	866	918	-52	66.7	97.9	92.8	94.6
	Nov.	786	872	-86	66.2	97.8	92.9	96.7
	Dec.	646	785	-139	66.1	97.7	94.0	99.3

Source: Statistical Office of RS and computations in BS

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

Millions of US Dollars	Exports				Imports			
	1999	2000	January - December		1999	2000	January - December	
			2000	2001			2000	2001
Total	8,546	8,732	8,732	9,252	10,083	10,116	10,116	10,145
Food and live animals	219	205	205	222	540	514	514	540
Beverages and tobacco	102	110	110	109	61	58	58	52
Crude materials except fuels	160	169	169	168	473	547	547	508
Mineral fuels and lubricants	51	57	57	88	642	917	917	819
Animal and vegetable oils and fats	10	6	6	6	37	30	30	31
Chemical products	934	976	976	1,069	1,184	1,255	1,255	1,290
Manufactured goods classified by mat.	2,238	2,383	2,383	2,477	2,173	2,214	2,214	2,324
Machinery and transport equipment	3,035	3,140	3,140	3,342	3,727	3,457	3,457	3,411
Miscellaneous articles	1,796	1,685	1,685	1,770	1,232	1,112	1,112	1,156
Other commodities and transactions	1	1	1	1	13	13	13	13
Intermediate goods	4,016	4,273	4,273	4,508	5,549	6,033	6,033	5,995
Capital goods	1,079	1,120	1,120	1,266	1,940	1,823	1,823	1,795
Consumption goods	3,451	3,339	3,339	3,478	2,593	2,259	2,259	2,355

Source: Statistical Office of RS.

3.7. Composition of Foreign Trade

Millions of US Dollars	Exports				Imports			
	1999	2000	January - December		1999	2000	January - December	
			2000	2001			2000	2001
Total	8,546	8,732	8,732	9,252	10,083	10,116	10,116	10,145
European Union	5,650	5,580	5,580	5,758	6,945	6,856	6,856	6,863
Austria	622	656	656	693	805	833	833	844
Belgium	134	98	98	100	149	147	147	157
Denmark	79	81	81	87	53	53	53	56
Finland	17	23	23	27	53	58	58	55
France	491	619	619	628	1,100	1,043	1,043	1,079
Greece	24	24	24	29	24	22	22	32
Ireland	9	14	14	13	38	38	38	38
Italy	1,176	1,188	1,188	1,158	1,686	1,761	1,761	1,793
Luxembourg	10	4	4	3	18	19	19	22
Germany	2,627	2,376	2,376	2,428	2,072	1,918	1,918	1,949
Netherlands	144	151	151	154	208	211	211	197
Portugal	12	16	16	15	11	12	12	15
Spain	76	84	84	90	234	265	265	264
Sweden	61	61	61	73	185	167	167	103
United Kingdom	170	186	186	259	307	310	310	260
EFTA	112	125	125	120	239	213	213	172
Iceland	2	1	1	1	0	1	1	0
Liechtenstein	3	5	5	5	1	2	2	1
Norway	18	17	17	17	22	49	49	18
Switzerland	89	102	102	97	215	162	162	152
Non-European members of OECD	387	404	404	358	717	681	681	654
Australia	14	12	12	20	13	13	13	12
South Korea	8	13	13	11	104	73	73	63
Mexico	6	7	7	10	6	13	13	9
New Zealand	2	2	2	2	3	2	2	3
Canada	22	20	20	19	54	59	59	40
Japan	13	12	12	12	191	166	166	145
Turkey	64	68	68	40	52	54	54	85
United States of America	258	270	270	244	293	299	299	297
CEFTA	622	692	692	741	851	920	920	967
Bulgaria	25	28	28	32	55	46	46	31
Czech Republic	159	151	151	168	281	252	252	249
Hungary	145	168	168	157	267	294	294	315
Poland	190	226	226	242	111	138	138	144
Romania	42	49	49	58	46	58	58	85
Slovakia	62	70	70	83	91	132	132	143
Countries of former Yugoslavia	1,296	1,364	1,364	1,564	572	594	594	540
Bosnia and Herzegovina	363	374	374	397	56	58	58	62
Croatia	671	688	688	799	444	448	448	404
Macedonia	177	158	158	132	37	48	48	27
FR Yugoslavia	85	143	143	236	36	41	41	47
Baltic countries	28	28	28	39	6	5	5	5
Estonia	3	4	4	5	1	2	2	1
Latvia	8	7	7	9	3	2	2	3
Lithuania	18	18	18	25	2	1	1	2
Coun. of former Sov. Union, of which	185	253	253	371	196	258	258	318
Belarus	14	14	14	18	3	3	3	2
Russian federation	129	191	191	281	159	231	231	281
Ukraine	29	30	30	48	12	12	12	15
Other Europe	6	7	7	10	3	2	2	5
Albania	5	6	6	9	2	1	1	0
Malta	1	2	2	2	1	1	1	5
Other countries								
Other developed countries	50	67	67	68	142	168	168	138
Other Middle East	43	36	36	37	3	1	1	3
Other Asia	66	86	86	79	262	250	250	295
Other North Africa	60	39	39	54	63	83	83	85
Other East Africa	5	7	7	8	6	6	6	12
Other Africa	1	3	3	4	8	7	7	9
Other Middle and South America	32	40	40	41	69	71	71	78
Other Oceania	0	0	0	0	0	0	0	0
Other N.E.C.	4	2	2	0	1	1	1	0

Source: Statistical Office of RS.

3.8. International Liquidity

Millions of US Dollars	Bank of Slovenia							Banks		Total foreign exchange reserves
	Total reserves (including gold)					Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions	
	Gold	SDR's	Reserve position in IMF	Foreign exchange	Total					
Column Code	1	2	3	4	5 = 1+2+3+4	6	7	8	9	10 = 4+8
1994 31. Dec.	0.1	0.1	18.8	1,480.1	1,499.1	103.3	-7.2	1,283.1	-74.8	2,763.2
1995 31. Dec.	0.1	0.1	19.1	1,801.6	1,820.9	170.1	-4.0	1,624.1	-52.3	3,425.7
1996 31. Dec.	0.1	0.1	18.5	2,278.7	2,297.5	33.7	-1.3	1,845.4	-88.4	4,124.1
1997 31. Aug.	0.1	0.1	29.0	3,089.9	3,119.1	40.0	-	1,088.5	-17.9	4,178.5
30. Sep.	0.1	0.1	17.6	3,264.0	3,281.8	40.2	-	1,053.6	-23.4	4,317.6
31. Oct.	0.1	0.4	17.8	3,352.8	3,371.1	40.6	-	1,110.4	-20.2	4,463.2
30. Nov.	0.1	0.1	17.5	3,341.6	3,359.3	40.7	-	1,077.8	-21.3	4,419.4
31. Dec.	0.1	0.1	17.4	3,297.2	3,314.8	41.3	-	1,079.7	-77.5	4,376.9
1998 31. Jan.	0.1	0.5	17.3	3,243.6	3,261.5	46.5	-	1,035.6	-12.5	4,279.2
28. Feb.	0.1	0.1	17.4	3,281.7	3,299.3	46.7	-	1,054.9	-14.6	4,336.6
31. Mar.	0.1	0.1	17.2	3,268.8	3,286.2	46.9	-	1,004.0	-14.7	4,272.8
30. Apr.	0.1	0.4	17.3	3,332.4	3,350.3	47.1	-	1,028.9	-15.1	4,361.3
31. May	0.1	0.1	17.2	4,037.2	4,054.6	47.4	-	928.1	-11.5	4,965.4
30. Jun.	0.1	0.1	17.1	3,639.1	3,656.5	46.4	-	941.3	-17.0	4,580.4
31. Jul.	0.1	0.3	17.2	3,550.7	3,568.3	46.5	-	1,024.0	-13.1	4,574.7
31. Aug.	0.1	0.0	39.7	3,530.4	3,570.3	46.5	-	1,034.6	-14.3	4,565.1
30. Sep.	0.1	0.0	41.0	3,780.8	3,821.9	46.6	-	1,107.3	-17.1	4,888.1
31. Oct.	0.1	0.4	42.1	3,810.4	3,852.9	46.7	-	1,023.2	-14.1	4,833.6
30. Nov.	0.1	0.2	46.9	3,684.4	3,731.7	46.6	-	1,120.9	-14.2	4,805.3
31. Dec.	0.1	0.2	65.4	3,572.9	3,638.6	46.8	-	1,208.6	-137.7	4,781.5
1999 31. Jan.	0.1	0.2	67.0	3,476.5	3,543.9	51.9	-	1,125.3	-13.8	4,601.9
28. Feb.	0.1	0.3	93.6	3,330.1	3,424.0	51.8	-	1,131.6	-20.8	4,461.7
31. Mar.	0.1	0.3	93.0	3,774.8	3,868.2	51.8	-	918.6	-26.1	4,693.4
30. Apr.	0.1	0.3	92.6	3,667.2	3,760.1	51.8	-	942.2	-41.8	4,609.3
31. May	0.1	0.6	92.1	3,438.5	3,531.3	51.7	-	1,019.5	-48.1	4,458.0
30. Jun.	0.1	0.6	102.2	3,207.9	3,310.8	51.8	-	1,115.2	-59.6	4,323.1
31. Jul.	0.1	0.6	104.4	3,185.2	3,290.3	51.8	-	1,128.7	-44.0	4,313.9
31. Aug.	0.1	1.1	109.4	3,081.0	3,191.6	51.8	-	1,186.0	-43.6	4,267.1
30. Sep.	0.1	1.1	111.3	3,082.9	3,195.4	53.8	-	1,213.0	-36.9	4,295.9
31. Oct.	0.1	1.1	110.7	3,058.6	3,170.5	51.9	-	1,202.5	-34.8	4,261.1
30. Nov.	0.1	1.6	109.8	3,072.8	3,184.3	51.8	-	1,105.4	-50.6	4,178.2
31. Dec.	0.1	1.6	107.6	3,058.8	3,168.1	52.0	-	1,056.4	-145.3	4,115.2
2000 31. Jan.	0.1	1.6	106.1	2,966.7	3,074.4	57.1	-	1,037.3	-47.8	4,003.9
29. Feb.	0.1	2.1	105.0	2,907.0	3,014.2	57.1	-	1,090.6	-40.4	3,997.6
31. Mar.	0.1	2.1	103.6	3,184.2	3,290.1	57.1	-	1,073.2	-45.4	4,257.4
30. Apr.	0.1	2.1	101.5	3,087.3	3,191.0	57.0	-	1,031.2	-47.8	4,118.6
31. May	0.1	2.7	94.8	3,009.2	3,106.8	57.2	-	1,138.0	-55.0	4,147.3
30. Jun.	0.1	2.7	96.1	3,043.6	3,142.5	57.4	-	1,152.6	-65.9	4,196.2
31. Jul.	0.1	2.7	92.4	3,002.1	3,097.2	57.4	-	1,110.8	-54.7	4,112.9
31. Aug.	0.1	3.2	84.3	2,893.5	2,981.1	57.6	-	1,104.6	-46.9	3,998.1
30. Sep.	0.1	3.2	83.8	2,885.3	2,972.4	57.6	-	1,124.3	-57.9	4,009.7
31. Oct.	0.1	3.1	80.8	2,859.3	2,943.3	57.6	-	1,077.5	-40.6	3,936.8
30. Nov.	0.1	3.6	81.0	2,866.1	2,950.8	57.7	-	1,299.5	-44.7	4,165.6
31. Dec.	0.1	3.7	82.3	3,110.0	3,196.1	58.1	-	1,266.2	-115.3	4,376.2
2001 31. Jan.	0.1	3.6	80.9	3,027.2	3,111.8	63.2	-	1,324.7	-41.6	4,351.9
28. Feb.	0.1	4.1	76.9	3,105.1	3,186.2	63.2	-	1,459.3	-48.6	4,564.3
31. Mar.	0.1	4.0	79.7	3,020.4	3,104.2	63.2	-	1,338.8	-56.2	4,359.2
30. Apr.	0.1	4.0	80.0	3,548.8	3,632.9	63.4	-	1,367.5	-51.6	4,916.3
31. May	0.1	4.4	81.6	3,464.8	3,550.9	63.3	-	1,360.1	-40.3	4,824.9
30. Jun.	65.7	4.3	81.1	3,473.1	3,624.2	74.9	-	1,273.7	-44.7	4,746.7
31. Jul.	64.6	4.4	80.8	3,652.4	3,802.2	75.5	-	1,278.3	-49.3	4,930.6
31. Aug.	66.4	4.8	82.7	3,547.2	3,701.1	76.1	-	1,293.4	-43.2	4,840.6
30. Sep.	71.3	4.9	82.7	3,721.7	3,880.5	76.6	-	1,217.9	-39.4	4,939.7
31. Oct.	67.8	4.8	82.0	3,855.5	4,010.1	76.5	-	1,231.7	-40.7	5,087.2
30. Nov.	67.0	5.1	81.4	3,928.1	4,081.6	76.3	-	1,462.7	-38.7	5,390.8
31. Dec.	67.2	5.0	80.6	4,244.3	4,397.1	76.0	-	1,494.1	-51.1	5,738.4
2002 31. Jan.	68.6	5.0	79.7	4,188.1	4,341.4	...	-	...	...	...

3.9. External Debt

Millions of US Dollars, unless otherwise indicated	1995	1996	1997	1998	1999	2000	31.12.2001
Summary debt data							
TOTAL DEBT STOCKS (EDT) ¹	2,970	3,981	4,123	4,915	5,400	6,217	6,717
Long-term debt (LDOD)	2,916	3,931	3,988	4,805	5,283	6,118	6,591
Public and publicly guaranteed	1,437	1,996	2,014	2,326	2,451	2,665	2,710
Private nonguaranteed	1,479	1,935	1,974	2,479	2,832	3,453	3,881
Use of IMF credit ²	4	1					
Short-term debt	50	49	135	110	117	99	126
Interest arrears on LDOD	51	13	14	16	19	20	20
TOTAL DEBT FLOWS							
Disbursements	1,136	1,364	1,192	1,699	1,753	1,998	2,036
Long-term deb	1,136	1,364	1,106	1,699	1,746	1,998	2,009
IMF purchase							
Principal repayments	574	739	692	1,299	599	733	1,296
Long-term deb	542	735	691	1,274	599	715	1,296
IMF repurchase	3	3	1				
Net flows	562	625	500	400	1,154	1,265	740
Interest payments (INT)	165	197	229	237	247	301	360
Long-term debt (LINT)	159	193	224	231	241	297	356
IMF charge	2	2	1	1	1	1	0
Short-term deb	4	2	4	5	5	3	4
Net transfers	397	428	271	163	907	964	380
Total debt service (TDS)	739	936	921	1,536	846	1,034	1,656
Long-term debt (LTDS)	701	928	915	1,505	840	1,012	1,652
IM	5	5	2	1	1	1	0
Short-term deb	33	3	4	30	5	21	4
Principal ratios							
TOTAL EXTERNAL DEBT (%)							
ETD/Exports of goods & services	27.3	36.4	37.9	42.5	49.3	55.9	57.0
TDS/Exports of goods & services	6.8	8.6	8.5	13.3	7.7	9.3	14.1
INT/Exports of goods & services	1.5	1.8	2.1	2.1	2.3	2.7	3.1
International reserves/EDT	61.3	57.7	80.4	74.0	58.7	51.4	65.5
Foreign ex. reserves/EDT	115.3	103.6	106.2	97.3	76.2	70.4	86.4
International reserves/Imports of goods & services (months)	2.0	2.5	3.6	3.7	3.2	3.2	4.4
Foreign ex. reserves/Imports of goods & services (months)	3.8	4.5	4.8	4.9	4.2	4.4	5.8
LONG-TERM DEBT (%)							
LDOD/Exports of goods & services	26.8	35.9	36.6	41.6	48.3	57.0	55.9
LTDS/Exports of goods & services	6.5	8.5	8.4	13.0	7.7	9.1	14.0
LINT/Exports of goods & services	1.5	1.8	2.1	2.0	2.2	2.7	3.0
International reserves/LDOD	62.4	58.4	83.1	75.7	60.0	52.2	66.1
Foreign exchange reserves/LDOD	117.5	104.9	109.8	99.5	77.9	71.5	88.1
Long-term debt							
DEBT OUTSTANDING (LDOD)	2,916	3,931	3,988	4,805	5,283	6,118	6,591
Public and publicly guaranteed ^{3,4,5}	1,437	1,996	2,014	2,326	2,451	2,665	2,710
Official creditors	702	770	711	740	650	743	736
Multilatera	482	541	569	579	503	486	483
Concessiona	39	6	6	4	18	18	16
Nonconcessiona	443	535	563	575	485	468	467
-IBR	165	153	151	135	122	101	85
Bilateral	220	229	142	161	147	257	253
Concessiona	26	78	57	52	40	32	26
Private creditors	735	1,226	1,303	1,586	1,801	1,922	1,974
Bonds		945	1,063	1,218	1,435	1,568	1,661
Commercial banks	725	275	238	368	366	354	312
Other private	10	6	2	0	-	-	1
Private nonguaranteed	1,479	1,935	1,974	2,479	2,832	3,453	3,881
Commercial banks	1,044	1,432	1,447	1,705	2,112	2,574	2,804
UNDISBURSED DEBT	431	562	440	494	982	901	915
Public and publicly guaranteed	283	236	115	180	713	610	489
Official creditors	283	220	115	120	648	493	377
Multilateral	258	198	98	60	485	452	357
-IBRD	15	31	12	6	0	20	15
-EBRD	160	108	75	44	17	3	-
Bilateral	25	22	17	60	163	41	20
Private creditors		16		60	65	117	112
Private nonguaranteed	148	326	325	314	269	291	426

3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1995	1996	1997	1998	1999	2000	31.12.2001
COMMITMENTS	1,105	1,545	1,028	1,824	2,261	2,002	1,819
Public and publicly guaranteed	206	427	267	908	1,138	550	474
Official creditors	36	63	34	109	622	91	0
Multilateral	36	63	34	6	487	70	-
-IBRD	-	23	1	-	-	23	-
-EBRD							
Bilateral				103	135	21	-
Private creditors	170	364	233	799	516	459	474
Private nonguaranteed	899	1,118	761	916	1,123	1,452	1,345
DISBURSEMENTS	1,136	1,364	1,106	1,699	1,746	1,998	2,009
Public and publicly guaranteed	303	469	373	907	555	656	636
Official creditors	111	121	119	106	56	181	89
Multilateral	98	117	117	37	35	60	70
Nonconcessional	76	116	117	37	31	59	70
-IBR	45	10	17	9	3	3	4
Bilateral	13	4	2	69	21	121	19
Concessional	1	4	1				
Private creditors	192	348	254	801	498	475	547
Commercial banks	192	23	23	244	60	90	50
Other private		325	231	557	438	385	497
Private nonguaranteed	833	895	733	792	1,191	1,342	1,373
Commercial banks	632	717	556	545	914	1,024	998
PRINCIPAL REPAYMENTS	542	735	691	1,274	599	715	1,296
Public and publicly guaranteed	184	384	232	835	115	160	482
Official creditors	139	167	117	211	73	65	63
Multilateral	51	42	50	52	53	56	53
Nonconcessional	43	38	49	50	53	56	52
-IBRD	21	20	19	17	20	20	17
Bilateral	88	125	67	159	20	9	10
Concessional	1	51	13	8	5	5	4
Private creditors	45	217	115	624	42	95	419
Commercial banks	41	52	52	162	29	83	82
Other private	4	165	63	462	13	12	337
Private nonguaranteed	358	351	459	439	484	555	814
Commercial banks	201	240	356	316	340	431	661
NET FLOWS	594	629	415	425	1,147	1,283	713
Public and publicly guaranteed	119	85	141	72	440	496	154
Official creditors	-28	-46	2	-105	-17	116	26
Multilateral	47	75	67	-15	-18	4	17
Nonconcessional	33	78	68	-13	-22	3	18
-IBR	24	-10	-2	-8	-17	-17	-13
Bilateral	-75	-121	-65	-90	1	112	9
Concessional	0	-47	-12	-8	-5	-5	-4
Private creditors	147	131	139	177	456	380	128
Commercial banks	151	-29	-29	82	31	7	-32
Other private	-4	160	168	95	425	373	160
Private nonguaranteed	475	544	274	353	707	787	559
Commercial banks	431	477	200	229	574	593	337
INTEREST PAYMENTS (LINT)	159	193	224	231	241	297	356
Public and publicly guaranteed	74	92	124	118	125	148	162
Official creditors	60	48	45	47	37	44	40
Multilateral	40	40	37	38	33	30	29
Nonconcessional	38	39	36	37	33	29	28
-IBR	13	13	10	9	6	5	4
Bilateral	20	8	8	9	4	14	11
Concessional	1	2	1	1	1	1	1
Private creditors	14	44	79	71	88	104	122
Commercial banks	13	19	16	14	15	21	18
Other private	1	25	63	57	73	83	104
Private nonguaranteed	85	101	100	113	116	149	194
Commercial banks	58	75	76	79	83	109	149

3.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1995	1996	1997	1998	1999	2000	31.12.2001
NET TRANSFERS	435	436	191	194	906	986	357
Public and publicly guaranteed	45	-7	17	-46	315	348	-8
Official creditors	-88	-94	-43	-152	-54	72	-14
Multilateral	7	35	30	-53	-51	-26	-12
Nonconcessiona	-5	39	32	-50	-55	-26	-10
-IBR	11	-23	-12	-17	-23	-22	-17
Bilateral	-95	-129	-73	-99	-3	98	-2
Concessiona	1	-45	-11	-7	-4	-4	-3
Private creditors	133	87	60	106	368	276	6
Commercial banks	138	-48	-45	68	16	-14	-50
Other private	-3	185	231	152	498	456	264
Private nonguaranteed	390	443	174	240	591	638	365
Commercial banks	373	402	124	150	491	484	188
DEBT SERVICE (LTDS)	701	928	915	1,505	840	1,012	1,652
Public and publicly guaranteed	258	476	356	953	240	308	644
Official creditors	199	215	162	258	110	109	103
Multilateral	91	82	87	90	86	86	82
Nonconcessiona	81	77	85	87	86	85	80
-IBR	34	33	29	26	26	25	21
Bilateral	108	133	75	168	24	23	21
Concessiona	2	53	14	9	6	6	5
Private creditors	59	261	194	695	130	199	541
Commercial banks	54	71	68	176	44	104	100
Other private	5	190	126	519	86	95	441
Private nonguaranteed	443	452	559	552	600	704	1,008
Commercial banks	259	315	432	395	423	540	810
Average terms of new commitments							
ALL CREDITORS							
Interest (%)	7.4	6.0	5.5	5.4	4.2	5.5	5.3
Maturity (%)	6.5	6.5	7.1	7.5	10.5	7.6	7.3
Grace period (years)	1.3	2.3	2.6	3.6	3.6	4.2	3.4
OFFICIAL CREDITORS							
Interest (%)	7.0	5.1	5.0	6.2	3.6	3.9	3.5
Maturity (years)	14.5	12.3	11.8	12.9	17.7	11.2	10.2
Grace period (years)	3.0	4.0	2.8	4.7	3.2	3.0	2.6
PRIVATE CREDITORS							
Interest (%)	7.4	6.1	5.5	5.4	4.4	5.6	5.4
Maturity (years)	6.4	6.1	6.7	7.4	7.1	7.2	7.2
Grace period (years)	1.2	2.2	2.6	3.3	3.8	4.3	3.4
MEMORANDUM ITEMS							
Concessional LDOD	65	158	129	139	113	146	131
Variable rate LDOD	2,146	2,895	2,879	2,905	3,226	3,897	4,285

3.9. External Debt (continued)

Millions of US Dollars	2002	2003	2004	2005	2006	Subsequent years
Debt service projections on existing pipeline						
TOTAL LONG-TERM	1,365	1,131	1,258	1,439	953	3,558
Principal	1,003	805	965	1,195	759	2,868
Interest	362	326	293	244	194	690

3.10. External Debt: Regional Composition and Breakdown by Creditors

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1999	31.12.2000	31.12.2001	31.12.1999	31.12.2000	31.12.2001
TOTAL LONG-TERM LOANS	5,283	6,118	6,591	982	901	916
1. Multilateral⁶	634	675	767	519	488	458
IBRD	122	101	85	1	20	15
EBRD	147	143	162	50	44	16
EIB	355	412	482	466	398	420
IFC	-	-	-	-	-	-
EUROFIMA	8	4	4	-	-	-
2. Paris Club	39	32	27	-	-	-
Austria	-	-	-	-	-	-
Belgium	-	-	-	-	-	-
France	-	-	-	-	-	-
Germany ⁵	39	32	27	-	-	-
Italy	0	0	-	-	-	-
Netherlands	-	-	-	-	-	-
Norway	0	0	-	-	-	-
Sweden	-	-	-	-	-	-
Switzerland	-	-	-	-	-	-
USA	-	-	-	-	-	-
Great Britain	0	0	-	-	-	-
Kuwait ⁵	-	-	-	-	-	-
Japan ⁵	-	-	-	-	-	-
3. Refinancing - NFA and APIEA, 1988³	9	9	9	-	-	-
4. Other long-term loans (other than multilateral, refinanced and rescheduled loans)	4,601	5,402	5,788	463	413	458
USA	94	80	69	5	10	2
Switzerland	63	56	51	4	5	5
Germany	500	701	720	199	83	47
Austria	1,246	1,531	1,828	145	145	241
United Kingdom	66	65	53	0	7	0
Italy	119	130	124	19	71	59
France	54	49	49	5	4	0
Syndicate of banks	838	997	1,058	65	53	71
Bonds ³	1,451	1,581	1,673	-	-	-
Other	170	212	163	21	35	33

3.11. Payments Effected to the Fiduciary Account

Balance on date	31. January 2002
Payments pursuant to the Osimo and Rome treaties, in USD	55,976,930

3.12.1. International Investment Position of Slovenia - Assets

Millions of US Dollars	1994	1995	1996	1997*	1998*	1999*	2000
Summary							
Net	777.1	497.3	-499.9	-297.3	-975.6	-2,002.6	-2,339.2
Assets	5,899.1	6,798.0	7,125.4	7,719.7	8,458.2	7,787.5	8,213.7
Direct Investment Abroad	354.0	489.9	459.5	459.4	608.3	605.0	794.0
Portfolio Investment	62.1	106.4	93.9	56.0	49.1	62.8	70.7
Other Investment	3,983.9	4,380.8	4,274.6	3,889.6	4,162.2	3,951.6	4,152.9
Reserve Assets	1,499.1	1,820.9	2,297.5	3,314.8	3,638.6	3,168.1	3,196.1
Liabilities	5,121.9	6,300.7	7,625.3	8,017.0	9,433.8	9,790.0	10,552.9
Direct Investment in Slovenia	1,325.9	1,763.4	1,998.1	2,207.3	2,765.8	2,656.5	2,808.5
Portfolio Investment	88.9	104.1	1,138.2	1,276.6	1,420.5	1,643.9	1,769.6
Other Investment	3,707.1	4,433.2	4,489.0	4,533.0	5,247.5	5,489.6	5,974.9
Breakdown Items							
Assets	5,899.1	6,798.0	7,125.4	7,719.7	8,458.2	7,787.5	8,213.7
Direct Investment Abroad	354.0	489.9	459.5	459.4	608.3	605.0	794.0
Equity Capital and Reinvested Earnings	342.4	366.2	342.9	324.7	367.8	359.6	466.2
Other Capital	11.7	123.7	116.5	134.7	240.5	245.4	327.8
Claims on Affiliated Enterprises	265.4	351.6	346.7	402.6	415.5	402.4	489.4
Liabilities to Affiliated Enterprises	-253.7	-227.8	-230.1	-267.9	-175.0	-156.9	-161.6
Portfolio Investment	62.1	106.4	93.9	56.0	49.1	62.8	70.7
Equity Securities	15.0	17.1	15.8	15.6	26.2	32.4	36.3
Banks	4.0	6.2	6.4	6.0	7.2	6.4	5.4
Other Sectors	11.0	10.9	9.4	9.6	18.9	26.0	30.8
Debt Securities	47.0	89.3	78.1	40.4	22.9	30.3	34.5
Bonds and Notes	47.0	89.3	78.1	40.4	22.9	30.3	34.5
Banks	47.0	89.3	78.1	40.4	22.9	30.3	34.5
Other Investment	3,983.9	4,380.8	4,274.6	3,889.6	4,162.2	3,951.6	4,152.9
Trade Credits	1,686.3	1,809.7	1,737.9	1,933.0	2,133.3	2,024.6	2,043.6
Other Sectors	1,686.3	1,809.7	1,737.9	1,933.0	2,133.3	2,024.6	2,043.6
Long-term	183.3	179.5	168.7	155.4	180.1	201.4	192.6
Short-term	1,503.0	1,630.2	1,569.2	1,777.6	1,953.1	1,823.2	1,851.0
Loans	28.2	43.4	45.8	104.8	138.3	144.8	165.6
Banks	22.9	37.4	39.1	100.0	124.9	117.4	96.4
Long-term	14.9	23.7	26.5	57.1	87.0	71.9	68.7
Short-term	8.0	13.7	12.6	42.9	37.9	45.5	27.8
Other Sectors	5.4	6.0	6.7	4.8	13.4	27.5	69.2
Long-term	4.0	4.6	3.5	3.4	5.5	20.2	59.7
Short-term	1.4	1.5	3.2	1.4	7.9	7.2	9.6
Currency and Deposits	1,756.7	2,047.0	2,217.1	1,536.0	1,561.6	1,464.3	1,624.3
Banks	1,276.9	1,561.4	1,786.7	1,022.5	1,103.1	957.2	1,155.5
Other Sectors	479.8	485.6	430.5	513.5	458.5	507.0	468.8
Other Assets	512.6	480.6	273.8	315.8	329.1	317.9	319.4
Bank of Slovenia	103.3	170.1	33.3	40.7	46.3	51.8	57.9
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Short-term	103.3	170.1	33.3	40.7	46.3	51.8	57.8
General Government	...	...	...	...	...	...	...
Banks	409.3	310.5	240.5	275.1	282.8	266.1	261.4
Long-term	0.0	0.0	1.2	2.0	1.0	0.0	0.0
Short-term	409.3	310.5	239.3	273.2	281.7	266.1	261.4
Reserve Assets	1,499.1	1,820.9	2,297.5	3,314.8	3,638.6	3,168.1	3,196.1
Monetary Gold	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Special Drawing Rights	0.1	0.1	0.1	0.1	0.2	1.6	3.7
Reserve Position in the Fund	18.8	19.1	18.5	17.4	65.4	107.6	82.3
Foreign Exchange	1,480.1	1,801.6	2,278.7	3,297.2	3,572.9	3,058.8	3,110.0
Currency and Deposits	1,388.7	1,593.0	1,891.8	2,191.1	1,576.2	869.4	986.4
Securities	91.4	208.5	386.9	1,106.1	1,996.6	2,189.4	2,123.5
Bonds and Notes	91.4	208.5	386.9	1,106.1	1,996.6	2,189.4	2,123.5

3.12.2. International Investment Position of Slovenia - Liabilities

Millions of US Dollars	1994	1995	1996	1997*	1998*	1999*	2000
Liabilities	5,121.9	6,300.7	7,625.3	8,017.0	9,433.8	9,790.0	10,552.9
Direct Investment in Slovenia	1,325.9	1,763.4	1,998.1	2,207.3	2,765.8	2,656.5	2,808.5
Equity Capital and Reinvested Earnings	966.5	1,203.5	1,274.9	1,559.4	2,011.6	1,893.9	1,883.2
Other Capital	359.4	559.8	723.1	647.9	754.2	762.6	925.3
Claims on Direct Investors	-116.2	-137.6	-174.7	-186.9	-110.5	-111.1	-121.4
Liabilities to Direct Investors	475.7	697.4	897.9	834.9	864.7	873.7	1,046.7
Portfolio Investment	88.9	104.1	1,138.2	1,276.6	1,420.5	1,643.9	1,769.6
Equity Securities	45.9	62.7	133.8	156.7	138.5	145.8	147.6
Banks	17.9	27.5	30.2	15.6	18.0	14.0	24.5
Other Sectors	28.0	35.2	103.6	141.1	120.5	131.8	123.1
Debt Securities	43.0	41.4	1,004.4	1,119.9	1,282.1	1,498.1	1,622.0
Bonds and Notes	43.0	41.4	1,004.4	1,119.9	1,282.1	1,498.1	1,622.0
General Government	0.0	0.0	944.2	1,062.8	1,218.4	1,434.6	1,566.4
Banks	0.0	17.0	25.3	22.0	23.5	20.2	18.7
Other Sectors	43.0	24.4	35.0	35.1	40.2	43.3	36.9
Other Investment	3,707.1	4,433.2	4,489.0	4,533.0	5,247.5	5,489.6	5,974.9
Trade Credits	1,490.6	1,675.4	1,538.4	1,635.0	1,831.6	1,772.4	1,804.3
General Government	7.3	6.9	5.4	1.8	0.9	0.4	0.1
Long-term	7.3	6.9	5.4	1.8	0.9	0.4	0.1
Other sectors	1,483.3	1,668.5	1,532.9	1,633.2	1,830.7	1,772.0	1,804.2
Long-term	78.4	78.1	95.7	95.7	135.2	102.6	80.3
Short-term	1,404.9	1,590.4	1,437.2	1,537.5	1,695.4	1,669.4	1,723.9
Loans	1,873.3	2,366.3	2,439.8	2,448.9	2,910.3	3,215.4	3,721.8
Bank of Slovenia	7.2	4.0	1.3	0.0	0.0	0.0	0.0
Use of Fund Credit and Loans from Fund	7.2	4.0	1.3	0.0	0.0	0.0	0.0
General Government	411.0	572.4	618.1	501.3	572.6	480.4	432.0
Long-term	411.0	572.4	618.1	501.3	572.6	480.4	432.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks	469.1	582.5	719.9	747.1	779.0	958.3	1,102.5
Long-term	467.6	579.2	719.9	747.1	778.5	951.2	1,100.7
Short-term	1.5	3.4	0.0	0.0	0.5	7.0	1.7
Other Sectors	986.0	1,207.4	1,100.5	1,200.5	1,558.7	1,776.8	2,187.3
Long-term	936.4	1,199.6	1,085.6	1,122.6	1,491.5	1,702.0	2,131.6
Short-term	49.6	7.8	14.9	78.0	67.2	74.7	55.7
Currency and Deposits	171.7	219.1	363.7	345.0	407.7	364.9	373.3
Bank of Slovenia	0.1	0.1	0.3	0.2	0.4	0.3	0.0
Banks	171.6	218.9	363.5	344.8	407.3	364.6	373.3
Other Liabilities	171.6	172.4	147.1	104.1	98.0	136.8	75.6
Banks	65.6	78.7	70.9	69.3	73.3	122.9	66.7
Long-term	65.5	78.1	70.4	69.0	72.7	68.8	66.3
Short-term	0.1	0.6	0.4	0.4	0.6	54.1	0.4
Other Sectors	106.0	93.7	76.3	34.8	24.7	13.9	8.9
Long-term	106.0	93.7	76.3	34.8	24.7	13.9	8.9

4.1. Derivation and Expenditure on Gross domestic product

	1998	1999	2000	1997	1998	1999	2000
	Millions of Tolars at current prices			Real growth rates in %			
Gross domestic product by activities							
A,B Agriculture, hunting and forestry, fishing	116,734	115,072	115,635	-2.9	3.1	-2.1	-1.0
C Mining and quarrying	36,023	36,825	36,763	3.1	0.1	1.0	-1.4
D Manufacturing	782,651	859,603	970,014	6.6	4.6	3.1	8.6
E Electricity, gas and water supply	96,503	98,108	112,768	4.2	0.9	-0.8	2.9
F Construction	159,312	195,879	214,935	7.7	4.6	15.8	2.8
G Wholesale and retail trade, certain repair	326,778	365,101	403,227	2.8	2.8	6.3	2.5
H Hotels and restaurants	84,124	94,979	111,721	3.6	0.9	3.1	9.8
I Transport, storage, communication	233,079	259,090	282,646	4.2	5.2	3.2	4.7
J Financial intermediation	119,023	134,177	156,326	0.1	4.5	3.3	5.9
K Real estate, renting and business services	334,244	380,744	421,834	2.5	2.4	4.7	3.0
L Public administration and defence	161,704	178,540	203,034	10.3	5.0	5.4	5.7
M Education	157,735	177,098	205,041	4.9	3.1	3.4	3.7
N Health and social work	148,882	169,420	195,243	3.1	1.7	6.4	4.2
O Other social and personal services	100,449	115,126	133,145	4.1	5.8	5.6	4.5
Imputed bank services (FISIM)	-66,343	-115,126	-77,324	-2.6	4.3	-1.5	1.9
Agriculture (A+B)	116,734	115,072	115,635	-2.9	3.1	-2.1	-1.0
Industry (C+D+E)	915,177	994,536	1,119,545	6.2	4.1	2.7	7.8
Construction (F)	159,312	195,879	214,935	7.7	4.6	15.8	2.8
Services (G to O)	1,666,018	1,874,274	2,112,267	3.8	3.4	4.8	4.2
Total Value Added, at basic cost	2,790,898	3,110,409	3,485,059	4.6	3.7	4.6	5.1
Corrections	462,853	537,992	550,460	4.1	4.5	8.6	1.9
Gross domestic product	3,253,751	3,648,401	4,035,518	4.6	3.8	5.2	4.6
Cost structure of gross domestic product							
	share in %						
Total	3,253,751	3,648,401	4,035,518	100.0	100.0	100.0	100.0
1. Taxes on production and on imports	572,126	668,115	697,701	17.0	17.6	18.3	17.3
2. Less: Subsidies	71,771	79,200	77,108	2.1	2.2	2.2	1.9
3. Compensation of employees	1,700,323	1,889,714	2,122,115	53.6	52.3	51.8	52.6
- Wages and salaries	1,482,608	1,646,253	1,847,245	46.9	45.6	45.1	45.8
- Employers actual social contributions	217,716	243,462	274,869	6.7	6.7	6.7	6.8
4. Gross operating surplus	717,938	810,600	905,932	21.1	22.1	22.2	22.4
- Consumption of fixed capital	521,930	571,139	637,742	16.1	16.0	15.7	15.8
- Net operating surplus	196,008	239,461	268,190	5.0	6.0	6.6	6.6
5. Gross mixed income	335,135	359,172	386,878	10.3	10.3	9.8	9.6
- Consumption of fixed capital	59,059	63,005	68,351	1.9	1.8	1.7	1.7
- Net mixed income	276,076	296,167	318,527	8.5	8.5	8.1	7.9
Expenditure on gross domestic product							
	Real growth rates in %						
Total (3+4)	3,253,751	3,648,401	4,035,518	4.6	3.8	5.2	4.6
1. Exports of goods and services	1,842,906	1,916,217	2,386,009	11.6	6.7	1.7	12.7
2. Imports of goods and services	1,892,614	2,077,530	2,529,423	11.9	10.4	8.2	6.1
3. Foreign balance (exports-imports)	-49,708	-161,313	-143,414	-	-	-	-
4. Total domestic consumption (5+6)	3,303,459	3,809,714	4,178,932	4.8	6.0	9.1	1.1
5. Final consumption	2,470,719	2,772,403	3,057,282	3.2	3.9	5.6	1.4
- Households	1,780,915	2,000,581	2,179,351	2.8	3.3	6.1	0.8
- Nonprofit institutions	30,815	33,434	36,823	2.9	0.9	1.0	1.9
- Government	658,989	738,388	841,108	4.3	5.8	4.6	3.1
6. Gross capital formation	832,740	1,037,311	1,121,650	10.4	12.4	18.9	0.5
- Gross fixed capital formation	800,629	999,183	1,076,840	11.6	11.3	19.1	0.2
- Changes in inventories	32,111	38,128	44,810	-	-	-	-
* Consumption of fixed capital	580,989	634,144	706,093	...	...	...	...
* Net fixed capital formation	219,640	365,039	370,747	...	...	...	...
GDP at market prices, in millions of US Dollars	19,585	20,071	18,122				
GDP per capita, in US Dollars	9,878	10,109	9,105				

Source: Statistical Office of RS.

4.2. Quarterly Real Gross Domestic Product

Column Code	Value added in selected activities										Gross Domestic Product	
	Agriculture		Manufacturing		Construction		Trade		Transport		Millions of Tolars, 1995 prices	Annual growth in %
	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %	Millions of Tolars, 1995 prices	Annual growth in %		
	1	2	3	4	5	6	7	8	9	10	11	12
1992	86,250	-6.7	506,557	-13.6	96,072	-5.6	191,169	-3.9	134,129	-5.5	1,969,879	-5.5
1993	82,623	-4.2	496,286	-2.0	88,110	-8.3	207,972	8.8	132,123	-1.5	2,025,891	2.8
1994	86,122	4.2	532,634	7.3	88,465	0.4	217,619	4.6	140,465	6.3	2,133,817	5.3
1995	87,458	1.6	545,729	2.5	96,588	9.2	232,286	6.7	148,747	5.9	2,221,459	4.1
1996	88,379	1.1	554,260	1.6	109,382	13.2	239,175	3.0	152,612	2.6	2,299,900	3.5
1997	85,779	-2.9	590,671	6.6	117,792	7.7	245,870	2.8	159,052	4.2	2,404,764	4.6
1998	88,439	3.1	618,131	4.6	123,199	4.6	252,793	2.8	167,272	5.2	2,495,956	3.8
1999	86,610	-2.1	637,279	3.1	142,637	15.8	268,802	6.3	172,604	3.2	2,625,942	5.2
2000	85,718	-1.0	692,199	8.6	146,663	2.8	275,444	2.5	180,708	4.7	2,747,021	4.6
1997 II	20,421	-3.2	151,474	7.9	28,158	10.1	62,897	4.8	40,744	7.3	607,523	6.4
1997 III	22,331	-3.1	146,991	8.1	31,649	6.5	60,567	1.4	38,392	9.9	606,175	4.5
1997 IV	21,779	-2.5	155,009	6.9	33,932	8.2	64,489	1.2	41,299	0.3	621,518	3.4
1998 I	21,897	3.0	149,122	8.7	26,116	8.6	60,040	3.7	41,716	8.0	603,716	6.0
1998 II	21,202	3.8	157,446	3.9	28,785	2.2	62,536	-0.6	41,515	1.9	622,759	2.5
1998 III	23,070	3.3	154,354	5.0	31,697	0.2	62,912	3.9	39,373	2.6	626,454	3.3
1998 IV	22,270	2.3	157,209	1.4	36,600	7.9	67,305	4.4	44,669	8.2	643,028	3.5
1999 I	21,806	-0.4	152,918	2.5	28,191	7.9	62,145	3.5	41,685	-0.1	621,061	2.9
1999 II	20,655	-2.6	160,062	1.7	36,831	28.0	73,340	17.3	43,084	3.8	671,548	7.8
1999 III	22,449	-2.7	159,300	3.2	37,283	17.6	63,393	0.8	41,584	5.6	654,939	4.5
1999 IV	21,700	-2.6	164,998	5.0	40,333	10.2	69,924	3.9	46,251	3.5	678,394	5.5
2000 I	21,177	-2.9	167,144	9.3	29,724	5.4	66,310	6.7	44,226	6.1	659,812	6.2
2000 II	20,446	-1.0	176,763	10.4	37,717	2.4	70,592	-3.7	44,378	3.0	694,283	3.4
2000 III	22,343	-0.5	172,075	8.0	38,850	4.2	67,523	6.5	44,605	7.3	691,116	5.5
2000 IV	21,752	0.2	176,218	6.8	40,372	0.1	71,020	1.6	47,498	2.7	701,811	3.5
2001 I	20,751	-2.0	177,987	6.5	29,079	-2.2	67,763	2.2	45,478	2.8	681,025	3.2
2001 II	19,978	-2.3	182,966	3.5	35,334	-6.3	72,034	2.0	46,984	5.9	713,316	2.7
2001 III	21,873	-2.1	180,713	5.0	37,882	-2.5	68,529	1.5	47,177	5.8	714,121	3.3

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

4.3. Industry

Column Code	Industrial Output								Employment		Productivity	
	Total		Mining		Manufacturing		Electricity supply		1992=100	Annual growth in %	1992=100	Annual growth in %
	1992=100	Annual growth in %	1992=100	Annual growth in %	1992=100	Annual growth in %	1992=100	Annual growth in %				
	1	2	3	4	5	6	7	8	9	10	11	12
1992	100.0	-13.2	100.0	0.1	100.0	-13.4	100.0	-5.1	100.0	-10.1	100.0	-3.4
1993	97.3	-2.8	89.7	-10.3	97.6	-2.5	96.4	-3.6	91.5	-8.5	106.4	6.4
1994	103.5	6.4	85.1	-5.1	104.1	6.7	104.0	7.8	87.1	-4.8	119.9	12.7
1995	105.5	2.0	85.9	0.9	107.1	2.8	103.7	-0.3	83.3	-4.3	127.7	6.5
1996	106.6	1.0	86.2	0.4	108.0	0.9	104.5	0.8	77.1	-7.5	139.7	9.4
1997	107.6	1.0	87.8	1.8	108.2	0.2	113.1	8.2	76.1	-1.3	141.9	1.5
1998	111.7	3.7	87.4	-0.3	112.5	3.9	116.9	3.3	74.8	-1.7	149.2	5.4
1999	111.1	-0.5	83.9	-4.0	112.5	0.0	112.1	-4.1	...	...	...	...
2000	118.0	6.2	81.6	-2.7	120.4	7.0	113.9	1.6	...	...	...	...
2001	121.4	2.9	75.2	-7.9	123.8	2.8	124.5	9.3	...	...	...	...
2000 Sep.	125.1	3.7	92.6	-12.4	128.2	4.2	109.6	8.6	...	...	...	...
2000 Oct.	125.6	3.1	95.7	-23.0	128.4	5.7	111.7	-8.0	...	...	...	...
2000 Nov.	129.3	5.7	85.2	-16.8	132.8	9.0	117.1	-15.4	...	...	...	...
2000 Dec.	107.9	-2.5	56.3	-9.4	108.5	-1.9	133.7	-6.0	...	...	...	...
2001 Jan.	115.5	8.9	63.0	-12.3	117.1	11.7	129.9	-7.1	...	...	...	...
2001 Feb.	114.6	2.8	64.7	-14.7	116.1	3.3	129.9	4.1	...	...	...	...
2001 Mar.	132.0	2.9	97.3	20.1	133.4	2.2	139.0	4.3	...	...	...	...
2001 Apr.	119.1	9.4	71.5	-4.1	121.0	8.9	127.8	20.7	...	...	...	...
2001 May	126.3	1.2	65.4	-29.4	131.6	2.0	105.9	8.9	...	...	...	...
2001 Jun.	124.1	-3.9	79.4	-11.9	128.5	-4.3	103.7	7.6	...	...	...	...
2001 Jul.	124.5	6.4	70.1	-13.3	129.5	7.6	102.6	1.7	...	...	...	...
2001 Aug.	105.5	2.9	70.6	-15.2	107.7	3.6	101.0	5.4	...	...	...	...
2001 Sep.	123.7	-1.1	100.9	8.9	126.4	-1.4	106.9	-2.4	...	...	...	...
2001 Oct.	134.6	7.2	78.7	-17.7	138.1	7.5	131.6	17.8	...	...	...	...
2001 Nov.	129.4	0.1	72.9	-14.4	131.1	-1.3	146.1	24.8	...	...	...	...
2001 Dec.	108.0	0.2	67.5	20.0	104.9	-3.4	169.5	26.8	...	...	...	...

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
1999		6,057	3,315	2,741	84,279	25,364	58,916	54,308	18,101	36,207	4,235
2000		6,716	3,313	3,403	89,503	26,954	62,549	55,660	18,464	37,196	4,969
2001		7,127	3,315	3,812	87,374	26,637	60,376	53,482	17,873	35,609	5,119
2000	Oct.	449	202	246	7,230	2,332	4,898	4,624	1,688	2,937	27
	Nov.	330	174	156	6,262	2,019	4,242	4,044	1,471	2,573	7
	Dec.	344	191	154	6,518	2,074	4,445	4,389	1,567	2,822	16
2001	Jan.	382	176	206	5,765	1,844	3,560	3,607	1,307	2,300	8
	Feb.	431	262	169	5,232	1,673	3,560	3,423	1,213	2,211	13
	Mar.	426	227	199	6,332	2,061	4,271	4,166	1,517	2,649	15
	Apr.	469	195	274	7,283	2,236	5,046	4,642	1,586	3,056	175
	May	540	236	304	7,289	2,230	5,058	4,570	1,517	3,054	154
	Jun.	706	321	385	8,298	2,447	5,852	5,008	1,577	3,431	505
	Jul.	1,054	494	560	10,035	2,799	7,236	5,813	1,694	4,119	2,009
	Aug.	1,240	563	677	10,666	3,019	7,646	5,761	1,699	4,062	1,835
	Sep.	659	253	406	7,895	2,388	5,507	4,615	1,540	3,076	338
	Oct.	485	206	279	6,927	2,104	4,822	4,427	1,473	2,954	39
	Nov.	365	183	182	5,852	1,923	3,929	3,644	1,352	2,293	11
	Dec.	370	199	171	5,800	1,912	3,888	3,805	1,400	2,405	17

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

4.5. Employment and Unemployment

Persons	Total labour force									Unemployment rate in %		
	Total employed persons							Registered unemployed persons	Total			
	Persons in paid employment			Self-employed persons			Total					
	In enterprises and institutions	By self-employed persons	Total	Outside agriculture	In agriculture	Total						
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
1999		606,927	64,043	670,970	50,816	36,685	87,502	758,473	111,950	877,424	13.6	7.6
2000		615,493	67,549	683,042	50,704	34,426	85,130	768,172	106,601	874,773	12.2	7.0
2000	Sep.	619,093	68,613	687,706	50,844	34,312	85,156	772,862	102,198	875,060	11.7	-
	Oct.	620,595	68,456	689,051	50,716	32,605	83,321	772,372	104,818	877,190	11.9	-
	Nov.	619,057	68,970	688,027	50,751	32,605	83,356	771,383	104,304	875,687	11.9	6.6
	Dec.	617,255	67,972	685,227	50,653	32,605	83,258	768,485	104,583	873,068	12.0	-
2001	Jan.	616,375	67,141	683,516	50,519	32,049	82,568	766,084	106,153	872,237	12.2	-
	Feb.	617,470	67,383	684,853	50,519	32,049	82,568	767,421	104,946	872,367	12.0	6.7
	Mar.	621,608	67,886	689,494	50,499	32,049	82,548	772,042	103,614	875,656	11.8	-
	Apr.	624,073	68,178	692,251	50,558	33,517	84,075	776,326	102,734	879,050	11.7	-
	May	627,105	68,654	695,759	50,552	33,517	84,069	779,828	100,066	879,894	11.4	5.9
	Jun.	628,721	69,048	697,769	50,614	33,517	84,131	781,900	97,824	879,724	11.1	-
	Jul.	628,282	68,973	697,255	50,623	34,378	85,001	782,256	99,212	881,468	11.3	-
	Aug.	628,205	68,858	697,063	50,680	34,378	85,058	782,121	98,148	880,269	11.1	5.9
	Sep.	632,215	68,829	701,044	50,791	34,378	85,169	786,213	99,834	886,047	11.3	-
	Oct.	632,512	68,920	701,432	50,776	34,440	85,216	786,648	102,212	888,860	11.5	-
	Nov.	631,584	68,832	700,416	50,738	34,440	85,178	785,594	103,219	888,813	11.6	...

Source: Statistical Office of RS, estimation in BS.

4.6. Average Wages and Salaries

		Gross Wages and Salaries							Net Wages and Salaries				
		Totars	Annual growth in %	Real		Manufacturing				Totars	Annual growth in %	Real	
				1992=100	Annual growth in %	Totars	Annual growth in %	Real				1992=100	Annual growth in %
								1992=100	An.growth in %				
Column Code		1	2	3	4	5	6	7	8	9	10	11	12
1992		51,044	203.4	100.0	-	43,304	194.0	100.0	-	30,813	198.5	100.0	-
1993		75,432	47.8	113.3	13.3	62,491	44.3	110.1	10.1	46,826	52.0	116.4	16.4
1994		94,618	25.4	117.3	3.6	79,347	27.0	115.4	4.9	60,089	28.3	123.3	6.0
1995		111,996	18.4	122.4	4.4	92,877	17.1	119.1	3.2	71,279	18.6	129.1	4.7
1996		129,125	15.3	128.5	4.9	106,144	14.3	123.9	4.0	81,830	14.8	134.8	4.4
1997		144,249	11.8	132.5	3.2	118,967	12.1	128.1	3.4	91,198	11.5	138.7	2.9
1998		158,069	9.6	134.5	1.6	132,076	11.0	131.8	2.9	99,906	9.6	140.8	1.5
1999		173,245	9.6	138.8	3.3	144,121	9.1	135.5	2.8	109,279	9.4	145.0	3.0
2000		191,669	10.6	141.0	1.6	161,267	11.9	139.2	2.8	120,689	10.4	147.1	1.4
2000	Jul.	190,523	11.5	140.0	2.5	159,983	12.4	137.9	3.3	120,144	11.3	146.2	2.3
	Aug.	193,685	12.0	141.9	3.5	163,434	13.1	140.4	4.5	121,774	11.4	147.8	3.0
	Sep.	192,558	10.5	139.1	1.4	161,743	10.3	137.0	1.3	121,358	10.4	145.2	1.4
	Oct.	196,779	12.5	141.4	3.2	166,557	13.8	140.3	4.4	123,817	12.2	147.3	2.9
	Nov.	212,914	16.4	151.3	6.1	180,574	17.7	150.5	7.3	132,673	15.4	156.1	5.2
	Dec.	213,026	9.1	151.2	0.1	176,999	8.0	147.3	-0.8	133,437	9.3	156.8	0.4
2001	Jan.	207,312	16.0	146.5	7.0	174,543	16.7	144.7	7.6	131,113	15.8	153.5	6.7
	Feb.	204,500	13.8	142.9	4.6	171,032	13.3	140.2	4.1	129,611	12.9	150.0	3.8
	Mar.	206,687	12.7	142.9	3.5	173,268	11.0	140.5	1.9	130,330	12.8	149.3	3.5
	Apr.	206,892	13.5	142.1	4.1	171,763	12.4	138.4	3.1	130,067	13.3	148.0	4.0
	May	210,531	11.9	142.9	1.9	175,711	10.6	139.9	0.7	132,249	11.8	148.7	1.8
	Jun.	209,344	11.5	141.6	1.7	173,160	9.9	137.4	0.3	131,486	11.4	147.3	1.7
	Jul.	210,116	10.3	141.8	1.3	174,509	9.1	138.2	0.2	132,290	10.1	147.9	1.2
	Aug.	216,370	11.7	146.1	2.9	181,957	11.3	144.1	2.6	135,731	11.5	151.8	2.7
	Sep.	214,093	11.2	143.4	3.1	176,655	9.2	138.7	1.2	134,563	10.9	149.2	2.8
	Oct.	219,182	11.4	146.1	3.3	183,774	10.3	143.7	2.4	137,799	11.3	152.1	3.3
	Nov.	234,840	10.3	155.8	3.0	197,686	9.5	153.8	2.2	146,355	10.3	160.8	3.0

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			
	Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		
		1992=100	Annual growth in %		1992=100	Annual growth in %		1992=100	Annual growth in %				
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
1999		790,867	136.6	3.4	340,106	157.6	3.8	627,297	199.2	7.1	1,758,269	158.4	4.8
2000		883,905	140.2	2.6	384,700	163.7	3.9	703,403	205.1	3.0	1,972,007	163.1	3.0
2001		1,000,885	146.4	4.4	...	...	...	...	...	...	...	...	...
2000	Sep.	74,554	139.2	3.4	26,459	132.5	-0.3	58,769	201.7	0.0	159,782	155.7	1.5
	Oct.	74,553	138.5	1.4	30,749	153.2	7.1	59,362	202.7	5.3	164,664	159.6	3.8
	Nov.	76,804	141.1	4.2	31,651	155.9	10.6	65,383	220.8	2.4	173,839	166.6	4.6
	Dec.	89,286	163.8	4.6	39,119	192.5	-1.4	57,221	193.0	-2.0	185,627	177.7	1.2
2001	Jan.	77,365	141.4	5.9	26,066	127.8	-1.3	57,629	193.6	-4.2	161,060	153.6	0.9
	Feb.	80,077	144.7	6.9	27,567	133.6	5.5	60,679	201.5	1.3	168,323	158.7	4.6
	Mar.	80,049	143.1	4.4	31,480	151.0	-0.6	60,766	199.7	-0.5	172,295	160.7	1.7
	Apr.	82,036	145.7	6.6	39,856	189.9	0.9	59,869	195.5	-0.4	181,761	168.4	2.9
	May	80,284	140.9	4.1	38,036	179.1	0.6	60,656	195.7	-3.5	178,976	163.9	0.7
	Jun.	82,697	144.6	2.8	49,766	233.4	-5.2	80,280	258.0	9.2	212,743	194.1	3.0
	Jul.	82,242	143.6	1.0	35,706	167.2	-3.1	61,882	198.5	-1.7	179,830	163.8	-0.8
	Aug.	82,173	143.4	3.6	30,001	140.5	2.9	61,110	196.1	-4.2	173,284	157.8	0.6
	Sep.	85,716	148.4	6.6	27,796	129.1	-2.6	64,671	205.8	2.0	178,183	160.9	3.4
	Oct.	84,504	145.6	5.2	32,068	148.2	-3.2	65,232	206.6	2.0	181,803	163.5	2.4
	Nov.	86,098	147.7	4.7	31,903	146.8	-5.9	66,287	209.0	-5.3	184,288	164.9	-1.0
	Dec.	97,644	167.4	2.2	...	...	...	...	...	...	...	...	...

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
		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
		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
		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
		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
		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
		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
		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
		270.8	8.9	0.7	9.1	0.7	8.5	0.7	274.3	10.9	0.8	212.9	7.6	0.7
		293.7	8.4	0.6	7.8	0.5	10.3	0.8	299.9	9.3	0.6	232.0	9.0	0.6
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
2000	Jan.	260.1	7.8	0.8	7.6	0.9	8.2	0.3	260.0	8.9	0.5	205.0	4.1	0.6
	Feb.	262.4	8.3	0.9	8.4	1.0	8.4	0.9	262.3	9.4	0.9	207.5	5.5	1.2
	Mar.	264.7	9.0	0.9	9.2	1.0	8.6	0.7	265.7	10.5	1.3	207.9	6.1	0.2
	Apr.	266.3	9.2	0.6	9.5	0.5	8.9	1.0	267.8	11.1	0.8	209.1	6.8	0.6
	May	267.5	9.1	0.5	9.2	0.4	8.9	0.5	269.0	10.9	0.5	209.5	7.3	0.2
	Jun.	269.1	9.7	0.6	9.9	0.6	9.4	0.7	272.9	12.2	1.4	210.3	7.1	0.4
	Jul.	271.4	8.8	0.9	9.5	0.9	7.3	0.8	276.3	11.5	1.2	212.4	8.2	1.0
	Aug.	272.2	8.2	0.3	8.4	0.0	7.6	1.0	276.6	10.0	0.1	215.0	9.4	1.2
	Sep.	276.1	8.9	1.4	9.3	1.7	8.0	0.7	281.7	11.1	1.9	216.2	9.3	0.6
	Oct.	277.6	9.0	0.6	9.4	0.7	8.2	0.5	283.8	11.4	0.7	219.9	9.1	1.7
	Nov.	280.7	9.7	1.1	10.0	1.1	9.1	1.1	287.4	12.4	1.3	221.1	9.3	0.6
	Dec.	281.0	8.9	0.1	9.1	-0.2	8.5	0.8	286.1	10.6	-0.5	222.5	9.2	0.6
2001	Jan.	282.1	8.5	0.4	7.9	0.1	10.1	1.1	286.1	10.0	0.0	226.7	10.6	1.9
	Feb.	285.4	8.7	1.1	8.2	1.2	10.3	1.1	289.8	10.5	1.3	229.0	10.4	1.0
	Mar.	288.4	8.9	1.1	8.2	1.1	10.8	1.1	293.3	10.4	1.2	227.9	9.6	-0.5
	Apr.	290.3	9.0	0.7	8.4	0.6	10.5	0.8	295.8	10.5	0.9	229.9	10.0	0.9
	May	293.8	9.7	1.1	9.6	1.5	10.2	0.2	300.7	11.8	1.6	230.3	9.9	0.1
	Jun.	294.9	9.5	0.4	9.1	0.2	10.6	1.1	302.4	10.8	0.6	230.9	9.8	0.3
	Jul.	295.4	8.8	0.2	8.3	0.1	10.2	0.4	302.1	9.4	-0.1	231.9	9.2	0.4
	Aug.	295.4	8.5	0.0	8.1	-0.2	9.7	0.4	303.3	9.7	0.4	232.6	8.2	0.3
	Sep.	297.8	7.9	0.9	7.0	0.6	10.6	1.5	305.3	8.4	0.7	233.5	8.0	0.4
	Oct.	299.2	7.8	0.5	6.8	0.5	10.5	0.4	306.4	8.0	0.4	235.8	7.2	1.0
	Nov.	300.5	7.0	0.4	6.0	0.3	10.0	0.7	307.6	7.0	0.4	236.8	7.1	0.5
	Dec.	300.8	7.0	0.1	6.2	0.0	9.6	0.5	306.1	7.0	-0.4	239.1	7.5	1.0
2002	Jan.	305.7	8.4	1.6	7.5	1.4	10.7	2.1	310.1	8.4	1.3	239.8	5.8	0.3

Source: Statistical Office of RS and computations in BS.

5.1. General Government Revenues and Expenditure

	Outturn				Share in GDP
	1998	1999	2000	2001 ¹	2001 ¹
	Millions of Tolars at current prices				In %
A. REVENUE AND EXPENDITURE					
I. TOTAL REVENUE	1,397,903	1,590,017	1,726,724	1,963,560	43.0
1. Current revenue	1,390,982	1,579,255	1,695,040	1,934,028	42.3
1.1. Tax revenues	1,302,752	1,499,430	1,599,594	1,794,818	39.3
1.1.1. Taxes on income, profits and capital gains	252,936	273,818	311,429	357,869	7.8
- Personal income tax	213,342	231,641	259,634	289,094	6.3
- Corporate income tax	39,593	42,177	51,795	68,775	1.5
- Other taxes on income, profits and services	0	0	0	0	0.0
1.1.2. Taxes on payroll and work force	45,905	55,416	68,071	83,369	1.8
1.1.3. Social security contributions	448,398	496,371	552,574	621,047	13.6
- Employees	276,805	305,649	342,129	377,817	8.3
- Employers	142,649	157,206	172,980	189,065	4.1
- Other unallocable social security contributions	28,944	33,515	37,465	54,165	1.2
1.1.4. Taxes on property	27,722	26,597	26,513	32,933	0.7
1.1.5. Domestic taxes on goods and services	479,713	601,470	602,895	669,755	14.7
1.1.6. Taxes on international trade and transactions	47,291	45,657	38,089	29,607	0.6
1.1.7. Other taxes	787	100	23	238	0.0
1.2. Nontax revenues	88,230	79,825	95,447	139,210	3.0
1.2.1. Entrepreneurial and property income	24,186	23,522	27,619	65,268	1.4
1.2.2. Administrative fees and charges, nonindustrial and incidental sales	20,512	19,454	29,039	29,666	0.7
1.2.3. Fines and forfeits	5,576	6,793	7,696	7,909	0.2
1.2.4. Other nontax revenues	37,956	30,055	31,093	36,167	0.8
2. Capital revenue	4,471	6,430	9,674	9,392	0.2
3. Grants	2,449	4,332	7,421	10,603	0.2
4. Transfers	0	0	14,588	9,537	0.2
II. TOTAL EXPENDITURE	1,423,494	1,613,314	1,781,444	2,023,266	44.3
1. Current expenditure	1,283,131	1,445,545	1,610,500	1,828,659	40.0
1.1. Expenditure on goods and services	589,544	646,428	723,456	839,530	18.4
1.1.1. - Wages and salaries	312,605	350,639	387,501	456,380	10.0
1.1.2. - Other purchases of goods and services	276,939	295,789	335,955	383,150	8.4
1.2. Interest payments	41,721	50,946	60,956	72,828	1.6
1.2.1. - Domestic interest payments	28,237	31,506	34,938	37,958	0.8
1.2.2. - Interest payments abroad	13,484	19,440	26,018	34,870	0.8
1.3. Subsidies and other current transfers	641,153	737,619	813,491	907,457	19.9
1.3.1. Subsidies	49,239	63,088	58,951	63,250	1.4
1.3.2. Transfers to households	573,820	648,071	731,077	817,009	17.9
1.3.3. Transfers to nonprofit institutions	8,489	14,598	16,883	18,366	0.4
1.3.4. Other domestic transfers	4,569	6,648	2,757	3,401	0.1
1.3.5. Transfers abroad	5,035	5,214	3,822	5,429	0.1
1.4. Current reserves	10,713	10,552	12,597	8,844	0.2
2. Capital expenditure	140,364	167,770	170,945	194,606	4.3
NONFINANCIAL BALANCE (A: I-II.)	-25,591	-23,297	-54,720	-59,706	-1.3
B. LENDING MINUS REPAYMENTS					
I. REPAYMENT OF GIVEN LOANS AND EQUITY SOLD	26635	16,607	19,714	26,557	0.6
1. Repayment of given loans	1,695	6,603	15,738	20,665	0.5
2. Equity sold	11,340	616	698	2,590	0.1
3. Privatization receipts	13,600	9,388	3,279	3,303	0.1
II. LENDING AND ACQUISITION OF EQUITY	22,726	17,814	14,672	11,836	0.3
1. Loans given	3,494	5,902	7,236	5,851	0.1
2. Acquisition of equity	5,585	4,283	2,427	4,252	0.1
3. Privatization receipts spending	13,646	7,629	5,009	1,733	0.0
LENDING MINUS REPAYMENTS BALANCE (B)	3,909	-1,207	5,042	14,721	0.3
OVERALL BALANCE (A + B)	-21,682	-24,504	-49,678	-44,985	-1.0
C. TOTAL FINANCING					
I. Domestic financing	24,341	-18,276	-19,001	53,020	1.2
1. Domestic drawings	72,036	47,688	98,225	295,279	6.5
2. Domestic amortization	47,695	65,964	117,226	242,259	5.3
II. Financing abroad	11,318	61,370	69,866	19,823	0.4
1. Drawings abroad	44,487	75,953	84,327	128,225	2.8
2. Amortization abroad	33,169	14,583	14,461	108,402	2.4
TOTAL FINANCING BALANCE (C)	35,659	43,094	50,865	72,844	1.6
Change in cash, deposits and statistical error	-13,976	18,591	1,186	27,859	0.6

source: Ministry of finance

5.2. General Government Revenues

Millions of Tolars	Personal income tax	Corporate income tax	Taxes on wage bills etc.	Social insurance contributions	Property taxes	Domestic taxes on goods and services	Taxes on international trade and transactions	Other revenues	Total revenue
Column Code	1	2	3	4	5	6	7	8	9 = 1 + ... + 8
1992	69,278	5,943	0	189,611	2,834	111,136	32,460	29,699	440,962
1993	98,110	6,660	0	274,822	4,304	167,253	51,463	38,283	640,895
1994	125,832	14,994	5,919	317,417	4,254	240,014	64,267	30,863	803,560
1995	147,429	12,941	3,829	363,000	12,343	298,159	78,176	42,310	958,186
1996	174,639	22,291	18,259	376,184	14,628	349,451	76,593	59,771	1,091,815
1997	194,062	33,562	37,491	400,630	19,589	412,094	58,463	66,697	1,222,587
1998	213,342	39,593	45,905	448,398	27,722	479,713	47,291	95,937	1,397,903
1999	231,641	42,177	55,416	496,371	26,597	601,470	45,657	90,688	1,590,017
2000	259,634	51,795	68,071	552,574	26,513	602,895	38,089	127,153	1,726,724
2001 ¹	289,094	68,775	83,369	621,047	32,933	669,755	29,607	168,980	1,963,560
2000 Sep.	16,720	3,600	5,611	46,213	1,530	28,207	2,138	8,183	112,201
Oct.	23,714	3,638	5,806	47,040	2,442	51,382	3,031	13,401	150,454
Nov.	23,455	4,096	6,097	47,742	3,578	65,278	3,451	9,585	163,281
Dec.	29,201	4,133	8,162	56,284	2,032	103,445	3,562	22,270	229,088
2001 Jan.	22,379	3,885	6,150	47,618	1,438	4,479	3,355	7,691 *	96,994 *
Feb.	21,823	3,889	6,552	49,153	1,979	35,673	2,079	8,382 *	129,531 *
Mar.	23,647	6,973	6,442	49,807	1,689	49,594	2,127	17,139 *	157,418 *
Apr.	25,315	14,862	6,672	49,859 *	2,137	60,284	2,308	11,770 *	173,208 *
May	26,782	6,292	6,752	50,902	3,593	52,280	2,380	8,716 *	157,698 *
Jun.	24,170	4,792	6,902	51,636 *	3,474	38,551	2,507	9,935 *	141,966 *
Jul.	22,303	4,399	6,791	50,839 *	2,406	70,561	2,536	17,619 *	177,454 *
Avg.	21,269	4,417	6,555	50,587 *	4,085	55,970	2,772	8,276 *	153,931 *
Sep.	22,442	4,509	6,906	51,288	2,000	33,721	1,838	9,706 *	132,411 *
Oct.	22,030	4,906	6,977	52,664 *	3,343	67,823	2,344	13,854 *	173,941 *
Nov.	25,318	4,829	7,218	53,639	4,350	62,512	2,729	11,434	172,030
Dec.	31,615	5,022	9,450	63,054	2,440	138,309	2,629	44,458	296,977

Source: Ministry of finance.

5.3. General Government Expenditure

Millions of Tolars	Final consumption expenditures	Interest payments	Subsidies	Transfers to households	Other transfers	Current reserves	Capital expenditure	Total expenditure	Nonfinancial balance
Column Code	1	2	3	4	5	6	7	8	9 = 9 (tab. 5.2) - 8
1992	187,033	5,029	29,784	167,836	2,077	2,068	34,698	428,524	12,438
1993	268,676	18,057	37,575	246,811	5,241	2,057	49,946	628,363	12,532
1994	324,973	26,908	36,154	327,363	6,710	1,015	80,232	803,355	206
1995	394,525	25,598	41,747	391,785	9,090	1,225	93,304	957,273	913
1996	454,044	31,121	34,547	444,184	10,528	1,783	107,379	1,083,586	8,230
1997	527,919	34,686	39,961	519,109	12,077	1,736	121,181	1,256,668	-34,081
1998	589,544	41,721	49,239	573,820	18,093	10,713	140,364	1,423,494	-25,591
1999	646,429	50,946	63,088	648,071	26,458	10,552	167,770	1,613,314	-23,297
2000	723,456	60,956	58,951	731,077	23,463	12,597	170,945	1,781,444	-54,720
2001 ¹	839,530	72,828	63,250	817,009	27,197	8,844	194,606	2,023,266	-59,706
2000 Sep.	56,225	2,280	3,361	59,828	1,945	651	12,303	136,592	-24,391
Oct.	62,418	5,771	6,141	60,910	319	3,195	14,165	152,918	-2,464
Nov.	63,228	1,894	7,931	66,592	2,006	897	18,531	161,079	2,201
Dec.	79,111	3,656	16,321	61,952	2,580	2,650	38,557	204,828	24,260
2001 Jan.	54,543 *	4,566	195	61,924	508	95	7,118	128,949 *	-31,955 *
Feb.	63,337 *	4,479	4,162	65,251	2,771	-20	9,295	149,274 *	-19,743 *
Mar.	65,980	6,848	3,008	65,417	1,275 *	64	14,039	156,631 *	787 *
Apr.	67,875 *	7,804	6,723	64,188	3,143	1,677	12,711	164,121	9,088 *
May	70,625 *	20,490	4,227	65,636	2,207	623	10,432	174,240 *	-16,542 *
Jun.	80,274 *	5,911	5,332	84,667	939	649	13,362	191,135 *	-49,169 *
Jul.	72,440	4,651	3,486	65,835	3,389	616	17,450	167,867	9,588 *
Avg.	66,898 *	4,926	4,285 *	65,193	2,366 *	697	15,674	160,039 *	-6,108 *
Sep.	67,745 *	1,914	3,016	68,202	2,116	647	14,361	158,001 *	-25,590 *
Oct.	73,086 *	5,250	3,882	70,086	2,073	646	16,580	171,602 *	2,339 *
Nov.	72,775	2,438	9,134	70,600	2,528	2,401	19,956	179,832	-7,802
Dec.	83,952	3,553	15,801	70,009	3,881	750	43,629	221,576	75,402

Source: Ministry of Finance.

5.4. General Government Financing

Millions of Tolars	Lending minus repayments			Domestic financing			Financing abroad			Total financing balance	Change in cash, deposits and statistical error
	Repayment of given loans and equity sold	Given loans and acquisition of equity	Net	Drawings	Amortisation	Net	Drawings	Amortisation	Net		
Column Code	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7	8	9 = 7 - 8	10 = 6 + 9 - 3	11
1992	53	9,352	9,298	2,741	5,749	-3,009	2,885	2,042	844	-11,463	974
1993	477	4,521	4,044	4,231	6,803	-2,572	12,965	4,489	8,475	1,859	14,391
1994	347	4,514	4,167	1,479	9,008	-7,529	14,102	8,540	5,562	-6,134	-5,928
1995	9,318	7,050	-2,268	762	12,517	-11,755	18,844	12,569	6,275	-3,211	-2,304
1996	11,297	14,148	2,851	1,432	13,365	-11,933	44,163	21,063	23,100	8,316	16,544
1997	16,310	16,614	304	26,387	14,532	11,856	39,208	19,109	20,099	31,650	-2,431
1998	26,635	22,726	-3,909	72,036	47,695	24,341	44,487	33,169	11,318	39,568	13,976
1999	16,607	17,814	1,207	47,689	65,964	-18,275	75,954	14,584	61,370	41,887	18,589
2000	19,714	14,672	-5,042	98,225	117,226	-19,001	84,327	14,461	69,866	55,907	1,186
2001 ¹	26,557	11,836	-14,721	295,279	242,259	53,020	128,225	108,402	19,823	87,565	27,859
2000 Sep.	117	481	364	9,072	540	8,532	0	1,359	-1,359	6,809	-17,582
Oct.	1,317	1,646	329	17,980	17,192	788	35	396	-362	97	-2,367
Nov.	211	1,432	1,221	12,951	804	12,147	73	327	-254	10,672	12,873
Dec.	10,819	1,878	-8,940	-474	27,833	-28,307	575	4,710	-4,135	-23,501	759
2001 Jan.	1,802	1,620	-182	29,166	15,880	13,287	4,547	1,954	2,593	16,063	-15,892
Feb.	262	817	555	20,163	12,161	8,002	21,344	836	20,508	27,955	8,212
Mar.	780	355	-425	24,231	18,864	5,367	2,072	4,848	-2,775	3,016	3,804
Apr.	905	2,066	1,161	20,485	21,209	-724	97,172	395	96,777	94,892	103,979
May	2,402	816	-1,586	10,968	22,681	-11,713	0	337	-337	-10,464	-27,006
Jun.	2,411	216	-2,195	34,990	11,644	23,346	587	5,385	-4,798	20,743	-28,426
Jul.	585	1,693	1,109	21,309	15,470	5,840	37	2,049	-2,012	2,718	12,306
Avg.	421	302	-118	23,529	14,950	8,579	-506	81,791	-82,297	-73,600	-79,708
Sep.	261	357	96	15,961	17,986	-2,025	2,331	4,767	-2,436	-4,557	-30,147
Oct.	1,074	1,401	328	58,722	37,354	21,368	7	411	-404	20,636	22,975
Sep.	362	743	380	20,811	21,254	-443	214	345	-130	-953	-8,755
Oct.	15,293	1,450	-13,843	14,945	32,807	-17,863	419	5,284	-4,865	-8,884	66,517

Source: Ministry of Finance.

5.5. Debt of Republic of Slovenia

Millions of Tolars	Debt incurred in domestic market						Debt incurred abroad			Total debt
	Public sector	Bank of Slovenia	Banks	Other domestic creditors	Negotiable securities	Total	Loans	Bonds	Total	
Column Code	1	2	3	4	5	6 = 1 ... 5	7	8	9 = 7 + 8	10 = 6 + 9
1993 31.Dec	31,784	3,680	183,338	1,659	43,304	263,765	39,255	-	39,255	303,020
1994 31.Dec	35,268	929	211,825	1,361	41,583	290,966	52,016	-	52,016	342,982
1995 31.Dec	20,456	677	98,340	0	226,537	346,010	72,112	-	72,112	418,122
1996 31.Dec	5,123	869	106,690	0	242,817	355,499	87,448	137,751	225,199	580,698
1997 31.Dec	6,059	442	43,353	0	349,766	399,620	84,805	188,852	273,657	673,277
1998 31.Dec	1,818	625	81,273	0	391,817	475,533	92,304	203,460	295,764	771,297
1999 31.Dec	5,680	238	82,473	0	410,084	498,475	94,536	300,281	394,817	893,292
2000 31.Dec	13,040	322	75,824	0	415,887	505,073	98,222	410,057	508,279	1,013,352
1998 30.jun.	3,450	553	67,554	0	390,256	461,813	92,132	205,092	297,224	759,037
30.sep.	3,526	609	65,147	0	398,181	467,463	97,003	200,906	297,909	765,372
31.Dec	1,818	625	81,273	0	391,817	475,533	92,304	203,460	295,764	771,297
1999 31.mar.	1,518	766	94,987	0	401,209	498,480	95,878	287,366	383,244	881,724
30.jun.	14,289	856	82,333	0	407,050	504,528	93,492	294,948	388,440	892,968
30.sep.	9,518	930	90,818	0	402,387	503,653	92,308	296,696	389,004	892,657
31.Dec	5,680	238	82,473	0	410,084	498,475	94,536	300,281	394,817	893,292
2000 31.mar.	4,600	310	84,378	0	422,648	511,937	110,073	391,514	501,587	1,013,524
30.jun.	400	146	79,346	0	439,281	519,173	100,268	397,654	497,922	1,017,095
30.sep.	11,600	240	84,060	0	431,813	527,713	104,671	410,387	515,058	1,042,771
31.Dec	13,040	322	75,824	0	415,887	505,073	98,222	410,057	508,280	1,013,353
2001 31.mar.	4,373	413	95,080	0	449,068	548,934	108,360	443,523	551,883	1,100,818
30.jun.	6,035	526	80,260	0	478,114	564,935	110,433	547,994	658,427	1,223,362
30.sep.	5,478	169	83,340	0	488,442	577,429	102,394	468,592	570,986	1,148,415

Source: Ministry of Finance.

BANKS AND SAVINGS BANKS AND REPRESENTATIVE OFFICES OF FOREIGN BANKS IN THE REPUBLIC OF SLOVENIA

as at January 31, 2002

I. Banks

ABANKA d.d. LJUBLJANA
1517 LJUBLJANA
Tel.: +386 (1) 471 81 00

The bank has obtained an authorisation for the following 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
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services.

BANK AUSTRIA CREDITANSTALT d.d. LJUBLJANA
Šmartinska cesta 140
1000 LJUBLJANA
Tel.: +386 (1) 587 66 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- services in connection with securities, in accordance with the law governing the securities market
- performance of payment services.

BANKA CELJE d.d.
 bančna skupina Nove Ljubljanske banke
 Vodnikova 2
 3000 CELJE
 Tel.: +386 (3) 543 10 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

BANKA KOPER d.d.
 6502 KOPER
 Tel.: +386 (5) 665 11 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services.

BANKA VIPA d.d.
 Erjavčeva 2
 5000 NOVA GORICA
 Tel.: +386 (5) 338 50 00

The bank has obtained an authorisation for the following 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
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other 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 services.

FACTOR BANKA d.d.
 Železna c.16
 1000 LJUBLJANA
 Tel.: +386 (1) 431 11 36

The bank has obtained an authorisation for the following 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
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services.

GORENJSKA BANKA, d.d., KRANJ
Bleiweisova ul. 1
4000 KRANJ
Tel.: +386 (4) 208 40 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services.

HYPO ALPE - ADRIA - BANK d.d.
Trg Osvobodilne fronte 12
1000 LJUBLJANA
Tel.: +386 (1) 300 44 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

KOROŠKA BANKA d.d., SLOVENJ GRADEC,
bančna skupina Nove Ljubljanske banke
Glavni trg 30
2380 SLOVENJ GRADEC
Tel.: +386 (2) 884 91 11

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

KREKOVA BANKA d.d. MARIBOR
Slomškov trg 18
2000 MARIBOR
Tel.: +386 (2) 229 31 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market
- performance of payment services.

NOVA KREDITNA BANKA MARIBOR d.d.
2505 MARIBOR
Tel.: +386 (2) 229 22 90

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

NOVA LJUBLJANSKA BANKA d.d., LJUBLJANA
1520 LJUBLJANA
Tel.: +386 (1) 425 01 55

The bank has obtained an authorisation for the following 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
- collection, analysis and provision of information on the credit-worthiness of legal persons
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- issuing and administering of other 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 services.

POŠTNA BANKA SLOVENIJE d.d.
Ul. Vita Kraigherja 5
2000 MARIBOR
Tel.: +386 (2) 228 82 00

The bank has obtained an authorisation for the following other financial services:

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- performance of currency exchange operations
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- performance of payment services.

PROBANKA d.d.
Gosposka ulica 23
2000 MARIBOR
Tel.: +386 (2) 252 05 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services.

SKB BANKA d.d. LJUBLJANA
1513 LJUBLJANA
Tel.: +386 1 471 51 00

The bank has obtained an authorisation for the following other financial services:

- factoring
- financial leasing
- 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
- collection, analysis and provision of information on the credit-worthiness of legal persons
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector;

- issuing and administering of other 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 services.

SLOVENSKA INVESTICIJSKA BANKA d.d.

Čopova 38
1101 LJUBLJANA
Tel.: +386 (1) 242 03 00

The bank has obtained an authorisation for the following other financial services:

- factoring
- financial leasing
- 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

SLOVENSKA ZADRUŽNA KMETIJSKA BANKA d.d., LJUBLJANA

Kolodvorska 9
1000 LJUBLJANA
Tel.: +386 (1) 472 71 00

The bank has obtained an authorisation for the following 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
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- services in connection with securities, in accordance with the law governing the securities market
- performance of payment services.

VOLKSBANK - LJUDSKA BANKA d.d.

Dunajska 128 a
1000 LJUBLJANA
Tel.: +386 (1) 530 74 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- performance of payment services.

BANKA DOMŽALE d.d., DOMŽALE,
bančna skupina Nove Ljubljanske banke
Ljubljanska cesta 62
1230 DOMŽALE
Tel.: +386 (1) 724 53 00

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

BANKA ZASAVJE d.d., TRBOVLJE,
bančna skupina Nove Ljubljanske banke
Trg revolucije 25c
1420 TRBOVLJE
Tel.: +386 (3) 562 12 33

The bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

Branch office:

KÄRNTNER SPARKASSE AG, CELOVEC,
PODRUŽNICA V SLOVENIJI
Dunajska 63
1000 LJUBLJANA
Tel.: +386 (1) 309 23 99

The branch office has obtained an authorisation for the following other financial services:

- issuing of guarantees and other commitments
- collection, analysis and provision of information on the credit-worthiness of legal persons
- mediation in the conclusion of loan and credit transactions,
- performance of payment services.

II. Savings banks

DELAVSKA HRANILNICA d.d. LJUBLJANA
Dalmatinova 4
1000 LJUBLJANA
Tel.: +386 (1) 300 02 00

The savings bank has obtained an authorisation for the following other financial services:

- 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- performance of payment services.

LLT HRANILNICA IN POSOJILNICA MURSKA SOBOTA d.d.
Staneta Rozmana 11/a
9000 MURSKA SOBOTA
Tel.: +386 (2) 527 18 00

The savings bank has obtained an authorisation for the following other financial services:

- 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts).

HRANILNICA LON d.d., KRANJ
Bleiweisova ul. 2
4000 KRANJ
Tel.: +386 (4) 280 07 77

The savings bank has obtained an authorisation for the following 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
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)

- collection, analysis and provision of information on the credit-worthiness of legal persons
- safe custody services
- mediation in the conclusion of loan and credit transactions
- performance of payment services.

III. Representative offices of foreign banks:

Bank	Representative office address
Die Kärntner Sparkasse AG, Celovec Neuer Platz 14 A-9020 Klagenfurt Austria	Kärntner Sparkasse AG, Celovec Predstavništvo Ljubljana Dunajska 156 1000 Ljubljana Tel.: +386 1 568 83 09
LHB Internationale Handelsbank AG Frankfurt am Main Frankfurt am Main Grosse Gallusstrasse 16 D-60311 Frankfurt am Main Germany	LHB Internationale Handelsbank AG, Predstavništvo Ljubljana Slovenska cesta 54 1000 Ljubljana Tel.: +386 1 300 04 50
Cardine Banca S.p.A. Via Farini 22 IT- 40100 Bologna Italy	Cardine Banca S.p.A. Predstavništvo Nova Gorica Ulica tolminskih puntarjev 4 5000 Nova Gorica Tel.: +386 (5) 302 55 68
European Bank for Reconstruction and Development One Exchange Square London EC2A 2JN Great Britain	European Bank for Reconstruction and Development Trg republike 3 1000 Ljubljana Tel.: +386 (1) 426 36 00
Raiffeisen Zentralbank Österreich AG Am Stadpark 9 A-1030 Wien Austria	Raiffeisen Zentralbank Österreich AG Predstavništvo Slovenija Trg republike 3 1000 Ljubljana Tel.: +386 (1) 200 18 00
Bank für Kärnten und Steiermark AG St. Veiter Ring 43 A-9020 Klagenfurt Austria	BKS Predstavništvo v Republiki Sloveniji Komenskega ulica 12 1000 Ljubljana Tel.: +386 (1) 300 09 20
Bank für Arbeit und Wirtschaft AG Seitzergasse 2-4 A-1010 Wien Austria	Bank für Arbeit und Wirtschaft AG Wien- Predstavništvo Trg republike 3 1000 Ljubljana Tel.: +386 (1) 470 08 58
UniCredito Italiano S.p.A. Via Dante 1 IT-16121 Genova Italy	UniCredito Italiano S.p.A Predstavništvo Koper Zore Perello Godina 3 6000 Koper Tel.: +386 (5) 639 83 01

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NOTES ON METHODOLOGY

General Notes

Sectors

External sector consists of non-residents.

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

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

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

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

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

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

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

General Government comprises Central Government and Other General Government. **Central Government** mainly consists of the Budget. **Other General Government** contains local communities and entities established by General Government - institutions, funds, companies, clubs and other societies engaged in education, health, culture, social insurance, trade unions and other organizations.

Households (Individuals) include resident individuals.

Enterprises comprise firms in private or public ownership or control, except for those included in the General Government.

Non-profit institutions consist of all entities, not included in any other sector.

Characteristics of the data

Data present stocks on assets and liabilities at the end of the period.

Data on stocks nominated in foreign currencies are converted into Tolars using Bank of Slovenia end of period middle exchange rate.

Data in tables are not seasonally adjusted.

1. MONEY AND BANKS

Sectorization of banks' data as from April 30, 1999

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

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

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

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

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

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

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

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

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

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

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

Table 1.1.: Main Monetary Aggregates (Statistical Definitions)

Base money is the sum of currency in circulation, banks' reserves with the Bank of Slovenia and Tolar demand deposits of central government, non-monetary financial institutions and other enterprises with the Bank of Slovenia.

M1 is currency in circulation, Tolar demand deposits of central government, enterprises and non-monetary financial institutions with the Bank of Slovenia, and Tolar demand deposits with banks.

M2 is M1, Tolar time deposits of central government with the Bank of Slovenia, Tolar savings and time deposits with banks and deposits of the banks in liquidation at banks.

M3 is M2 and foreign currency deposits of individuals with domestic banks and from September 1999 also foreign currency deposits of legal entities 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 deposits made by other non-monetary sectors.

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 and reserves accounts) 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'.

Table 1.9.: Bank of Slovenia 10-day balance sheet

Data for the last published decade are preliminary.

Temporary Purchase of Foreign Currency with Repurchase Agreement is up to 20.03.2001 included in balance sheet item *Repurchase Agreement*. Since then the data are classified among the off-balance items.

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

EUR = foreign exchange clause

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 provides one-day lombard loans to banks in amounts not higher than 5 percent of foreign currency denominated short-term Bank of Slovenia bills or Treasury bills used as collateral. Interest rate for lombard loans is determined with the Decree on lombard loan interest rate and interest rate for overnight deposit.

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. The calculation of the penalty rate is since 01.01.2002 derived from TOM increased for 13.5 percentage points.

Repo interest rate for loans granted on the basis of temporary purchase of Bank of Slovenia's Bills in foreign currency with obligatory repurchase in 7, 28 or 60 days is the weighted arithmetic average of daily repo interest rates. The repo interest rate is given as the effective interest rate.

The overnight-deposit interest rate is an interest rate applying to the deposits placed by banks and savings banks on an overnight term deposit with the Bank of Slovenia.

Bank of Slovenia uses *liquidity loans* to regulate liquidity of the banking system, and occasionally for regulation of base money. *Liquidity facilities of last resort* are permanently available to banks and saving banks (till March 2001 only to banks) in case of unexpected liquidity constraints. The interest rate applied is the penalty rate.

The annual averages of interest rates are computed as simple arithmetic averages of monthly data, if such data are available.

Table 2.2.: Interbank Money Market Rates and Indexation Clause***Interbank market***

The figures are annual interest rates for loans agreed between commercial banks with maturity up to 30 days.

The annual averages of interbank interest rates are computed as simple arithmetic averages of monthly data.

Tolar indexation clause

Tolar indexation clause (TOM) is annual interest rate, determined by Bank of Slovenia and used for preserving the value of financial liabilities and assets in domestic currency.

TOM (monthly): since 5th August 1995: average of previous 3 months' inflation (until June 1995 indexation was based on so called R that was equal to the previous months' inflation rate, from 1st June till 4th August 1995 indexation was based on the average of previous 3 months' inflation); 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 EUR (DEM) or USD.

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

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

Table 2.3.: Interest Rates for Bank of Slovenia Bills

Tolar bills are registered securities subscribed by banks with maturity of 12, 60 or 270 days and by savings banks with maturity of 60 and 270 days (Tolar bills with maturity of 7, 14 and 30 days were

abolished on 3rd of April 2000, bills with 2-day maturity were abolished as of 1st July 2001 and 12-day tolar bills on 21st of December 2001). All bills are offered on a permanent basis except for 270 - day bills, which are sold by auction. Interest rates for tolar bills are nominal given. 60 and 270 - day bills are issued in series.

Bills with warrants were short-term securities, issued in series of nominal value of half a million Tolars. They were purchased in Tolar at a discount and beard the p.a. nominal interest. The warrant attached to the security represented a hedge against inflation and exchange rate depreciation higher than officially projected. Interest rate for the last edition of the bills was indicated. Bills with warrants were abolished on 25th May 2000.

Twin bills were short-term bearer securities, issued in series in paper form. Through banks they are available to other legal persons and households. They were composed of a Tolar and a foreign currency part and were sold in Tolars at a discount, with redemption in Tolars and in German Mark. The Tolar part was revalued by Tolar indexation clause (TOM). Twin bills were abolished on 16th March 2000.

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 (foreign currency bills with maturities of 180, 270 and 360 days were abolished by March 2001). Interest rates for a certain type of bill in the table are those last valid in a period.

Table 2.4.1.: Average Commercial Banks' Interest Rates

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

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

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

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

Network of Commercial Banks (Table 2.7.)

Table 2.7.: Network of Commercial Banks

		Loans		Deposits		Total	
		TOM	D	TOM	D	TOM	D
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
	Oct.-Dec.	93.90	6.10	96.56	3.44	95.30	4.70
2000	Jan.-Mar.	93.96	6.04	97.13	2.87	95.59	4.41
	Apr.-Jun.	93.85	6.15	97.13	2.87	95.51	4.49
	Jul.-Sep.	93.49	6.51	97.26	2.74	95.4	4.6
	Oct.-Dec.	93.25	6.75	97.39	2.61	95.34	4.66
2001	Jan.-Mar.	93.13	6.87	97.44	2.56	95.31	4.69
	Apr.-Jun.	92.69	7.31	97.27	2.73	95.03	4.97
	Jul.-Sep.	92.24	7.76	97.31	2.69	94.85	5.15
	Oct.-Dec.	91.90	8.10	97.24	2.76	94.68	5.32

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.337/2001.

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.

Note 4: Number and value of payments abroad: the use of cards issued under licence in Slovenia for payments abroad.

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/year.

Number and value of payments refer to the use of payment cards in each quarter/year.

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: 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.: Selected 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.

Fixed exchange rates between the Euro and the national currencies of the EMU Member States (valid from 1st January 1999).

1EUR=	40.33990 BEF
=	1.95583 DEM
=	340.75000 GRD
=	166.38600 ESP
=	6.55957 FRF
=	0.78756 IEP
=	1936.27000 ITL
=	40.33990 LUF
=	2.20371 NLG
=	13.76030 ATS
=	200.48200 PTE
=	5.94573 FIM

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

Tables 2.13.: Turnover and 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 banks and enterprises and between banks solely. In addition to that the transactions between enterprises are included until 30th September 1999 and the transactions of banks with nonresidents and households from 1st October 1999 on.

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.
- **Yearly surveys on balance and transactions with affiliated enterprises (SN)** is a source for reinvested earnings of direct investments.
- **Accounting data of the Bank of Slovenia;**
- **Commercial banks balance sheet data;**
- **Estimates.**
- **Monthly survey of duty free shops.**

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.) net withdrawals in tolar from nonresident accounts, 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 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. 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. Data on reinvested earnings is based on yearly surveys on balance and transactions with affiliated enterprises (SN) and is included each year in balance of payments for December. 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 capital control measures. With the new Foreign Exchange Act in 1999 direct investment 10% rule is applied.

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. With the new Foreign Exchange Act in 1999 portfolio investment transactions include all transactions below the 10% rule.

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 2001 are revised every month for all previous months.

In June 2001 Slovenia acquired 16.39% share in holdings of former Yugoslavia with BIS (Bank for International Settlements), consisting of gold (USD 66.0 million), foreign currencies (USD 4.5 million) and shares (USD 11.7 million). This transaction is not considered to be a balance of payments' flow, but a part of 'other changes' item, which reconciles the international investment position in consecutive periods.

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

Note 2: 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 3: 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);
- March 2000 (USD 384.8 million) and in February 2001 (USD 92.7 million);
- April 2001 (USD 402.9 million).

Note 4: For 1993 and following, short-term claims include net changes in commercial credits (received and granted).

Note 5: Includes mostly BS fiduciary accounts. In June 1996 the amount of USD 154.8 was transferred to regular BS reserve accounts.

Note 6: Use of IMF credit (assumed upon membership in January 1993).

Note 7: Reserve assets of the Bank of Slovenia.

Note 8: The data for reinvested earnings for the year 2001 is not available yet, therefore the data for reinvested earnings from year 2000 was repeated in December 2001 data as an estimation. In the year 2002 this estimation will be replaced with the actual data for reinvested earnings.

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 2001: 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'.

Total 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 foreign exchange deposits acquired on the basis of repurchase agreements with domestic banks which are excluded from the data on international monetary 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.

The data do not include Eurobonds of the Republic of Slovenia owned by Residents.

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

Note 5: 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. 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; d.) between the government of the Republic of Slovenia and the government of the Italian Republic on the repayment of certain debts; e.) between the government of the Republic of Slovenia and the government of the Kingdom of Norway on the consolidation of the debt of the Republic of Slovenia. The data are not shown in disbursements and in average terms of new commitments, however, it effects the increase of external debt for the amount assumed.

Table 3.11.: Payments of Obligations Effected to the Fiduciary Account

Starting from September 30, 1994 payments have been effected to the fiduciary account of the Bank of Slovenia with the Dresdner Bank Luxembourg Sa, Luxembourg (agreement dated 27.9.1994) of annual installments of the Republic of Slovenia under the Osimo Treaty (10.11.1975) and the Rome Treaty (18.2.1993) between the Republic of Italy and the former SFR Yugoslavia.

Overdue liabilities in the amount of USD 50.8 million were effected by January 31, 2002 on the fiduciary account.

International Investment Position of Slovenia (Table 3.12)

General notes

Methodology of the international investment position (IIP) of Slovenia is based on the fifth edition of the *Balance of Payments Manual*, IMF, 1993.

Data sources

Data sources for the international investment position of Slovenia are mainly the same as those for the balance of payments financial account. However, there are differences with some items as follows:

Direct investment

Data on direct investment are collected from *surveys of enterprises on stock and transactions with affiliated enterprises* - form SN. (Source for the balance of payments is *international transactions' reporting system* - ITRS). In accordance with the recommendations of IMF, this item comprises investment where direct investor owns 10 percent or more of ordinary shares or voting power, while in ITRS the distinction could not be made. In the IIP all claims on and liabilities to affiliated enterprises are included, except short-term claims and liabilities of banks.

Data on claims and liabilities of Slovene enterprises in indirectly affiliated enterprises from 1996 onwards 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.

Portfolio investment

Data on equity securities and other equity shares are also available from enterprises' surveys (form SN), but only data from surveys where direct investor owns less than 10 percent of ordinary shares or voting power, are included. (In the balance of payments, transactions with equity securities and other shares are collected from ITRS (see note to Tables 3.1. to 3.4. /Capital and financial account/Portfolio investment).

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 - 1999' and on Bank of Slovenia Web site: <http://www.bsi.si/html/eng/publications/index.html>.

4. GENERAL ECONOMIC INDICATORS

Table 4.1.: Derivation and Expenditure on Gross domestic product

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

Table 5.1.: General Government

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

Tables 5.2, 5.3, 5.4 and 5.5

The data from tables 5.2, 5.3, 5.4 and 5.5 originate in the Bulletin on Government Finance, published by the Ministry of Finance. Republic of Slovenia in table 5.5 is defined as a legal person.

Note 1: Data for 2001 in the tables 5.1., 5.2., 5.3. and 5.4. are preliminary.

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	February 2002	March 2002	April 2002	
REAL SECTOR				
National accounts		NLT 29 (Quarter 4 2001)		"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Production index	**	NLT 29 (for Jan, Feb 2002)	NLT 30 (for Mar 2002)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Forward-looking indicators	20 (for Feb 2002)	NLT 25 (for Mar 2002)	NLT 23 (for Apr 2002)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Employment	28 (Q4 2001)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Unemployment	28 (Q4 2001)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Wages	15 (for Dec 2001)	15 (for Jan 2002)	15 (for Feb 2002)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Consumer Price Index	7, 28 (for Jan, Feb 2002)	29 (for Mar 2002)	29 (for Apr 2002)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Producer Price Index	15. (for Jan 2002)	NLT 7 (for Feb 2002)	NLT 5 (for Mar 2002)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
FISCAL SECTOR				
General government or public sector operations				http://www.sigov.si/mf/angl/tekigib/atek_gib.html
Central government operations	NLT 28 (for Jan 2002)	NLT 29 (for Feb 2002)	NLT 30 (for Mar 2002)	http://www.sigov.si/mf/angl/tekigib/atek_gib.html
Central government debt		NLT 29 (Quarter 4 2001)		http://www.sigov.si/mf/angl/tekigib/atek_gib.html
FINANCIAL SECTOR				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	28 (for Jan 2002)	29 (for Feb 2002)	30 (for Mar 2002)	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)	15 (for Jan 2002)	14 (for Feb 2002)	15 (for Mar 2002)	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	7 (for Jan 2002)	NLT 7 (for Feb 2002)	NLT 9 (for Mar 2002)	http://www.bsi.si/html/eng/financial_data/hit/repo.html
Interest rates ¹ - Government securities interest rates	27 (for Feb 2002)	NLT 28 (for Mar 2002)	NLT 30 (for Apr 2002)	http://www.sigov.si/mf/angl/tekigib/atek_gib.html
Stock market: Share price index	12 (for Jan 2002)	NLT 12 (for Feb 2002)	NLT 12 (for Mar 2002)	http://www.bsi.si/html/eng/financial_data/hit/sbi.html
EXTERNAL SECTOR				
Balance of payments	18 (for Dec 2001)	NLT 21 (for Jan 2002)	NLT 18 (for Feb 2002)	http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.html
Official reserve assets	7 (for Jan 2002)	7 (for Feb 2002)	8 (for Mar 2002)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html
International reserves and foreign currency liquidity	NLT 28 (for Jan 2002)	NLT 28 (for Feb 2002)	NLT 30 (for Mar 2002)	http://www.bsi.si/html/eng/financial_data/hit/int_liquid_curr.html
Merchandise trade	12 (for Dec 2001)	NLT 14 (for Jan 2002)	NLT 11 (for Feb 2002)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
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			NLT 30 (Quarter 4 2001)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)

* 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).

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 businessweek, 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/tečajna_lista.asp) and on Archive of financial data (http://www.bsi.si/html/eng/financial_data/arihiv/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