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REPUBLIC OF SLOVENIA:

GENERAL INFORMATION

		Measured in:	Date or period of data:
Area	20,273	km ²	2004
Population	1,998,697	število	09.30.2004
Population growth	0.10	%	09.30.2004
Population density	99	število / km ²	09.30.2004
Population of Ljubljana	267,192	število	06.30.2004
Origin of value added:			2003
Agriculture	3.2	%	
Industry	31.0	%	
Construction	5.8	%	
Services	60.0	%	
Total	100.0	%	
GDP real annual change	2.5	%	2003
Industrial production annual change	6.3	%	December, 2004
Total employment annual change	0.7	%	December, 2004
Unemployment rate (ILO definition)	6.4	%	Oct.-Dec. 2004
Annual inflation rate	2.6	%	February, 2005
General government:			
revenue	41.5	% BDP	2003
surplus/deficit	-1.4	% BDP	2003
Trade balance	-173.9	mio EUR	December, 2004
BOP current account	-150.5	mio EUR	December, 2004
International reserves	6,678.0	mio EUR	01.31.2005
Foreign exchange reserves	7,490.3	mio EUR	01.31.2005
Net foreign debt	1,988.0	mio EUR	12.31.2004
Gross foreign debt	15,355.0	mio EUR	12.31.2004
Currency unit: Slovenian tolar (SIT)	1 EUR =		
Euro central rate and compulsory intervention rate for Slovenia participating in ERM II:*			
Upper rate:	275.586	SIT	
Central rate:	239.640	SIT	
Lower rate:	203.694	SIT	
Latest BS exchange rates:	239.750	SIT	02.28.2005

*in force as of 28 June 2004.

I. MONETARY REVIEWS AND POLICY

A. MONETARY REVIEWS

1. External environment
2. The real sector
3. Prices
4. The fiscal sector
5. Balance of Payments
6. Money and credit
7. Banking system

B. MONETARY POLICY

1. Exchange rate
2. Interest rates

The interest rates for key Bank of Slovenia instruments remained unchanged in the first two months of this year. The interest rate for 60-day tolar bills stands at 4.0%, for lombard loans 5.0%, for buy/sell swaps 1.25% and the interest rate for central bank refinancing at 3.25%. At its meeting in March the ECB also kept its key interest rate unchanged at 2.0%, while the Fed raised its interest rate at the beginning of February to 2.5%.

Last year saw economic growth pick up in both the EU and the USA. In the eurozone it amounted to 2.0%, in EU25 to 2.3% and in the USA to 4.4%, although data for the last quarter indicate that the healthy economic situation in these areas is declining somewhat. The price of oil rose strongly in January, and at the beginning of March it had again attained the record levels of October 2004. Year-on-year inflation in the eurozone fell by 0.5 percentage points in January, to stand at 1.9%. Following a temporary strengthening in the value of the dollar at the beginning of this year, since the middle of February there has been a resumption in the trend of dollar depreciation, with the euro/dollar rate in the middle of March hovering around 1.33.

Last year Slovenian GDP grew in real terms by 4.6%, while the year-on-year growth rate in the last quarter amounted to 4.3%. First estimates therefore put GDP growth in 2004 at its highest since 1999. These results were assisted to a large extent by favourable trends in the second and third quarters of last year, while economic activity slowed down somewhat in the final quarter. In addition to five extra working days last year compared with 2003, which brought an additional 0.5 percentage points to GDP growth, the favourable results were aided by the foreign trade position, whose negative contribution to GDP growth last year was 2 percentage points less than in the previous year.

The real growth rate for average gross wages last year amounted to 2.0%, which is in line with data indicating a healthy economic situation. Conditions on the labour market were also relatively favourable last year, with the number of people in active work rising by 0.6%, and the registered level of unemployment falling by 0.6 percentage points to stand at 10.4% in December 2004. The unemployment rate according to ILO methodology amounted to 6.4% in the last quarter of 2004.

The January drop in the year-on-year inflation rate to a record low of 2.2% was assisted significantly by the greater seasonal effect, especially the lower prices of clothing and footwear owing to the earlier start of the winter sales. In February this seasonal effect had already been partly neutralised, with the year-on-year inflation rate rising to 2.6%. In the coming two months we anticipate inflation being slightly higher again, owing primarily to the growth in prices of petroleum products and seasonal products, but then a resumption of the deflationary trend in May. HICP stood at 2.8% in February, and its 12-month average at 3.4%. In line with the Bank of Slovenia's macroeconomic forecasts, Slovenia should fulfil the convergence criterion in the middle of 2006.

The Slovenian Statistical Office has published data on the public sector deficit and debt, indicating that last year Slovenia fulfilled the Maastricht fiscal criterion. The deficit equated to 1.9% of GDP, and the debt to 29.4% of GDP.

Preliminary data put the current account deficit in 2004 at EUR 179 million, or 0.7% of estimated GDP. With a higher surplus in the trade in services and lower net expenditure on labour and capital, the deterioration in the current account last year was spurred by the bigger deficit in goods trade and the lower surplus on account of transfers.

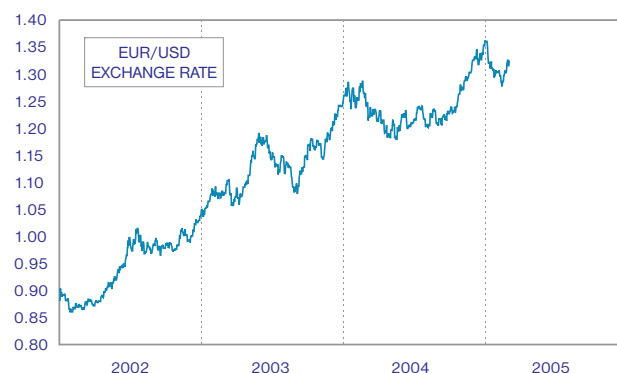
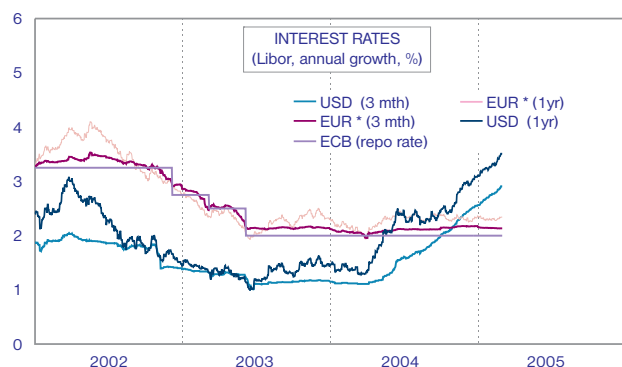
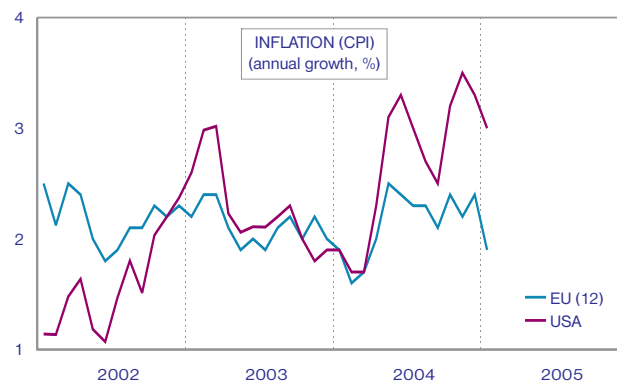
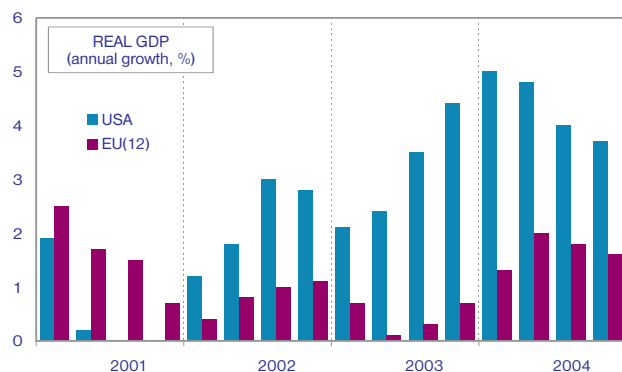
The end of 2004 was marked by high net inflows from financial transactions with the rest of the world. With the December net inflow of EUR 303 million, the full-year financial transactions were also turned into a surplus of EUR 52 million, or 0.2% of estimated GDP. At the end of 2004 the entire gross external debt reached EUR 15.4 billion, a rise of EUR 2.1 billion over the end of 2003. In this it was the banking sector that increased its borrowing abroad most, by a net sum of EUR 1.4 billion. Net external debt also grew in 2004, standing at EUR 2.0 billion at the end of the year, while total foreign exchange reserves fell by EUR 0.2 billion to stand at EUR 7.5 billion.

Strong lending activity is continuing, with the January growth of all loans amounting to as much as SIT 82.9 billion. There was also a rise in the year-on-year growth rate for lending to households, which reached 22.5% in January. Within the structure of lending to households, long-term tolar loans are still dominant, while there has been a gradual growth in the proportion of foreign currency loans.

Foreign exchange supply and demand were fairly balanced in January, with a net foreign exchange supply of barely EUR 7.5 million being generated. In January, too, the average exchange rate for the euro remained stable and stood at SIT 239.77 to the euro, or 0.05% above the central parity rate.

A. MONETARY REVIEW

1. INTERNATIONAL ENVIRONMENT



Economic growth was stronger both in the European Union and in the USA in 2004, although final-quarter 2004 growth was weaker. In the final quarter of last year, economic growth in both of the observed economic areas was lower than in the third quarter. In the eurozone it amounted to 1.6%, and in EU25 to 1.8%, which is 0.2 and 0.3 percentage points less, respectively, than in the previous quarter. Growth in the USA was down 0.3 percentage points at 3.7%. Compared with 2003, eurozone economic growth reached 2.0%, which is 1.5 percentage points higher than a year previously. Economic growth in EU25 amounted to 2.3% in 2004, registering an increase of 1.4 percentage points compared with 2003. In the USA, too, economic growth picked up in 2004. It grew by 1.4 percentage points to reach 4.4%.

Current year-on-year growth in the European Union's industrial output grew in December, while that in the USA fell. In the eurozone, industrial output on the year-on-year level grew to 1.0% in December, amounting to 0.7 percentage points above the November figure. In the USA, year-on-year growth in industrial output stood at 3.9% in January, a 0.5 percentage points drop from December. The fastest growth in the eurozone in December was in production by the energy sector (3.2%), followed by production of intermediate goods (2.3%) and consumer goods (1.8%). Production of consumer durables (-3.8%) and capital goods (-0.7%) declined. In the USA the biggest year-on-year January increase was in the output

volume of final consumer goods (4.3%), non-industrial stocks (3.9%) and material (3.5%).

The January consumer price index slowed both in the European Union and in the USA. Year-on-year inflation in the eurozone fell by 0.5 percentage points from December to 1.9%, while in EU25 it amounted to 2.0%, compared with 2.4% in December. In the USA inflation was 0.3 percentage points lower than in the previous month at 3.0%. In the eurozone the highest growth was recorded in prices of alcohol and tobacco (7.5%) and household appliances (3.7%), while there was a drop in prices of communications services (-2.4%) and food (-0.1%). The biggest price increases in the USA were in energy (10.6%) and transport services (4.5%), while the slowest growth was in prices of recreation services (0.9%) and clothing and footwear (0.3%).

According to first estimates for 2004, the eurozone trade surplus grew, while there was a slight drop in December. In 2004 the trade surplus for the eurozone amounted to EUR 74.4 billion, an increase of EUR 4.7 billion over 2003. In EU25 the trade deficit with third countries increased to EUR 60.9 billion, compared with EUR 57.8 billion in 2003. According to the first estimates for December, the trade deficit for the eurozone fell in comparison with December 2003 by EUR 0.7 billion, standing at EUR 5.7 billion. In EU25, meanwhile, the deficit fell slightly. It amounted to EUR 1.2 billion, compared with EUR 1.9 billion in December 2003. In December and November the biggest contribution of the EU25 member states,

in terms of both exports and imports from third countries, was made by Germany, France, the United Kingdom, Italy and the Netherlands.

Oil prices again showed strong growth in January, while the growth slowed down somewhat in February. The average price of Brent crude was USD 44 a barrel in January, up 11% from the December average. In February it grew by 3.5% over January, standing at an average of USD 45.6 a barrel. At the end of February it went above USD 50 a barrel. The cold winter in the USA, Europe and Asia contributed to the price rise. The International Energy Agency adjusted its forecast of world demand for oil for 2004 up by 2.68 million barrels a day, and for 2005 up by 1.52 million barrels a day. World oil supply fell to 83.6 million barrels a day in January, owing chiefly to lower OPEC production. Production outside OPEC was also lower, with Russian oil production falling for the fourth month in succession. Iraq continues to experience disturbances in its oil

exports. In the first quarter of this year, anticipated demand for OPEC oil has been higher than the current production by members. Average OPEC production in 2005 should increase by 1 million barrels a day compared with the average for 2004.

Annual growth (%)	2002	2003	2004	2005 Jan.
Inflation (CPI)				
EU (12)	2.3	2.1	2.1	1.9
USA	1.6	2.3	2.7	3.0
Real GDP				
EU (12)	0.9	0.5	2.0	(1.8)
USA	2.2	3.1	4.4	(4.4)
Central bank interest rates				
EU (12)	4.30	3.20	2.30	2.00
USA	3.90	1.70	1.10	2.25
Dollar commodity prices:				
Total	5.0	11.4	16.5	-2.8
- industrial	1.2	14.9	25.2	4.1
Oil (Brent, USD/barrel)	25.0	28.85	38.3	44.0

Notes: Figures in parentheses represent the forecast for the year as a whole.
Sources: Reuters, Eurostat, Consensus, OECD.

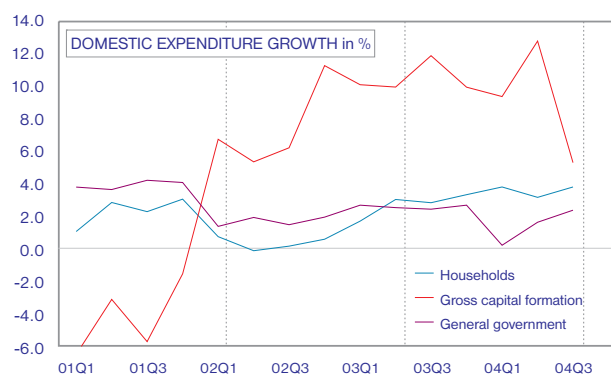
2. REAL SECTOR

Economic Activity



Last year GDP grew in real terms by 4.6%, while the year-on-year growth in the last quarter stood at 4.3%. According to the first estimate, GDP growth in 2004 was thus the highest since 1999. These results were to a large extent spurred by favourable trends in the second and third quarters of last year, while economic activity slowed down somewhat

in the last quarter. In addition to five extra working days last year compared with 2003, which brought an additional 0.5 percentage points to GDP growth, the favourable results were aided by the foreign trade position, whose negative contribution to GDP growth last year was 2 percentage points less than in the previous year.



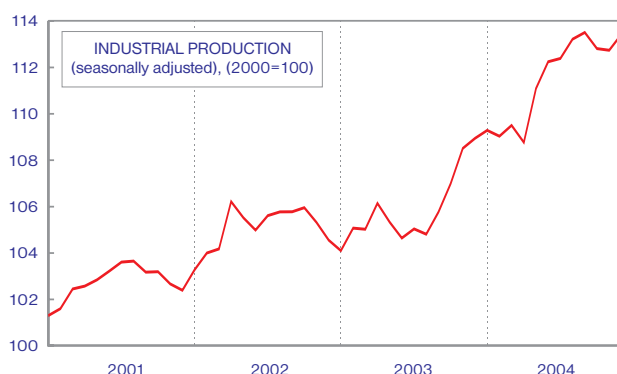
Last year was marked by high growth in industrial output, which has been slowing down in recent months. Compared with 2003, industrial output last year increased by 4.8%, with data for the last quarter indicating a gradual slowdown in the trend. High levels of growth were attained in the production of intermediate goods (7.6%) and capital goods (9.7%), while production of consumer goods fell (-1.1%). Moreover, last year was characterised by a rapid growth in stocks, which amounted on average to 19.3%, with a renewed rise in December giving a year-on-year growth rate of 40%. Owing to the harmonisation of the sample and weightings, data on industrial output trends at the beginning of the year will only be known in April.

Indicators of activity in other sectors also point to favourable results last year, although at the end of the year only final consumption was stronger. The real volume of

	2001	2002	2003	2004 Q3
Real GDP	2.7	3.3	2.5	4.9
Annual growth (%)				
Household consumption	2.3	0.3	2.7	3.8
General government consumption	3.9	1.7	2.6	2.4
Gross fixed capital formation	-4.3	7.4	10.5	5.3
Exports of goods and services	6.4	6.7	3.2	11.9
Imports of goods and services	3.0	4.9	6.8	10.1
External trade contribution*	1.7	1.0	-2.2	0.9
Value added	3.1	3.7	2.5	5.0
Contributions (percentage points)				
Agriculture	-0.4	0.4	-0.5	0.1
Industry	1.6	1.5	1.2	2.1
Business services	1.6	1.5	1.5	2.3
Public services	0.7	0.5	0.6	0.7

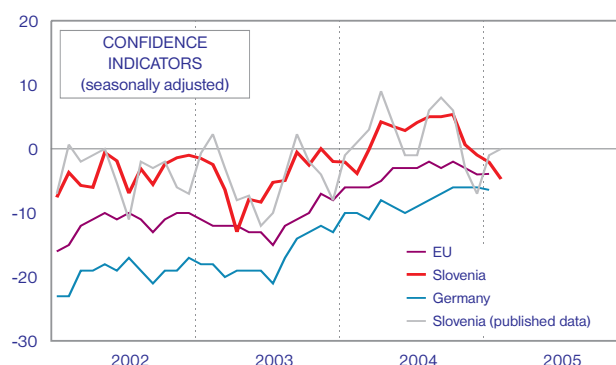
* in percentage points

Sources: Statistical Office of the Republic of Slovenia; Bank of Slovenia calculations.



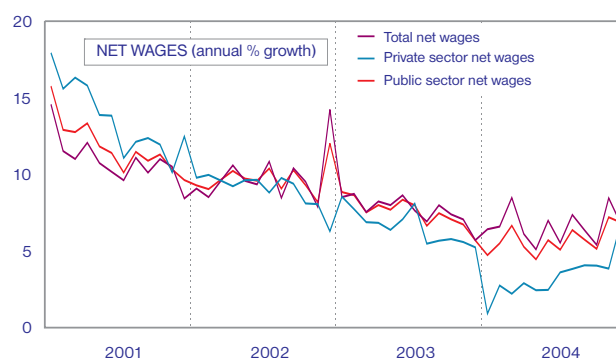
work performed in construction increased last year by 2.5%, with the volume of buildings constructed rising by 9.2%, and the volume of civil engineering falling by 3.6%. Seasonally adjusted data indicate that in the last two months of last year, construction activity declined considerably. Real growth in retail sales reached 3.8% last year, with a further strengthening of household consumption at the end of the year. Sales of household furniture continued to stand out, while sales of cars slowed down in December, something indicated by the data on newly registered personal automobiles, where year-on-year growth in December stood at -2.8%, although the average for last year was a high 11.5%. Transport activities recorded a shrinking in passenger transport last year, while the volume of goods transport increased. There was a considerable rise in the number of air passengers, while in the goods sector maritime transport showed strong activity. Owing chiefly to the higher number of foreign tourists, the number of all tourists last year rose by 4%, with an increase of 1% in overnights. Revenues from catering showed a real increase last year of 1.7%.

The economic climate indicator remained unchanged in February, while consumer expectations regarding unemployment improved. In manufacturing, too, the confidence indicator remained unchanged, although estimates were down for export orders and expected exports in the coming three months. Production expectations were also down slightly. In February the consumer confidence indicator picked up owing



to the improved expectations of surveyed consumers regarding unemployment in Slovenia in the coming twelve months, and is currently therefore hovering above the long-term average.

The Labour Market



The growth in population receipts was further strengthened in December. Although in view of the payment of thirteen monthly wages the December value of population receipts as a rule is seasonally somewhat higher, this year's growth was unexpectedly high. In December, total population receipts amounted to SIT 280.5 billion, a rise of SIT 48.7 billion over November (in comparison, the previous year's December over November growth amounted to SIT 32.0 billion), and consequently there was also a rise in the year-on-year nominal growth rate, from 7.6% in November to 13.3% in December. The average growth in population receipts in 2004 was 9.9%, with the fastest growth last year remaining in other population receipts (15.0%), while there was slightly slower growth in social transfers (9.4%) and net wages (8.4%). In December the biggest rise in the year-on-year growth rate remained in other population receipts (from 10.6% to 27.8%) and net wages (from 7.6% to 11.6%), which could indicate that the high growth in population receipts is in part due to the higher number of companies deciding to pay a thirteenth wage in view of their favourable economic performance.

Average wage growth also remains relatively high, but for the moment in line with a healthy economic situation.

Last year saw an average nominal growth for both gross and net wages of 5.7%, or 2.0% in real terms. Viewed by sectors we may observe that average gross wages last year in manufacturing

Annual growth (%)	2001	2002	2003	2004 Dec.
Industrial production	2.9	2.4	1.4	6.3
Inventories	5.4	-3.0	4.8	40.0
Productivity	3.1	4.6	3.2	6.5
Electricity consumption	2.6	7.1	4.7	3.7
Construction: - total	-2.0	10.7	14.5	-2.4
- Buildings	15.3	2.4	6.8	1.5
- Civil engineering	-17.3	21.0	22.0	-6.1
Trade				
- Retail sales	8.2	17.3	10.1	7.0
of which: - Foods	15.3	25.7	4.4	9.1
- Non-foods	2.8	17.9	13.9	4.6
- Motor Vehicles	3.4	17.1	12.1	3.1
Hotels and restaurants: total	11.7	5.5	9.9	10.1
- Accommodation	20.7	9.9	6.8	8.6
- Restaurants	10.1	10.3	10.7	12.9
Tourism (overnights)	5.8	2.3	2.8	-1.0

Sources: Statistical Office of the Republic of Slovenia; Slovenian Electricity Authority; Bank of Slovenia calculations. Number in parenthesis refers to the month of last available data.

increased by 7.1%, in education by 5.2%, in health care by 1.4% and in state administration by 0.4%. In public sector wages, the lower average growth rates are the result primarily of slow growth in the first half of last year, and we may therefore expect the difference in wage growth this year between the private and public sectors, which amounted last year to 3.3 percentage points in favour of the private sector (the average growth rates amounted to 6.6% and 3.3%), to be slightly lower.

Conditions on the labour market are, with the exception of certain sectors, in line with the data indicating fairly high economic activity. The number of work active people rose on average last year by 0.6%, or by 0.4% if the category of farmers, which is highly volatile, is ignored. These results are for the most part the consequence of favourable trends in the second half of last year, which continued in December. Employment grew last year chiefly in companies and organisations, while employment in the retail sector has fallen for the third year running, although data for the last quarter indicate

that the decline in retail sector employment has also been halted. The number of persons employed in manufacturing fell on average last year by 0.8%, meaning that the negative trends in the foodstuffs (-3.5%), textiles (-6.3%) and leather (-4.7%) industries prevailed over the positive trends in output from the automotive (+5.4%), machinery (+4.2%) and rubber (+2.8%) industries. Last year there was also a relatively high dynamic of employment in the public sector, with the number of employees growing by 2.3%.

Unemployment fell last year. The rate of registered unemployment in December 2004 stood at 10.4%, which is 0.6 percentage points less than in December 2003. A similar picture is painted by the data according to the ILO methodology, where the unemployment rate in the final quarter of last year amounted to 6.4%, or 0.3 percentage points less than in the same period of the year before. In January the number of registered unemployed persons rose seasonally to 93,000, which is still 5.7% lower than in January 2004.

Annual growth (%)	2001	2002	2003	2004 Dec.
SIT thousands				
Average gross wage	214.5	235.4	253.2	290.7
Average net wage	134.8	147.9	159.1	185.0
Average net wage	11.8	9.7	7.5	6.9
Real wage	3.1	2.1	1.8	3.5
Total receipts (SIT bn)	182	201	217	280
Total receipts	10.5	10.7	8.1	13.3
- Net wages	13.4	10.5	8.2	11.6
- Other labour compensation	7.4	6.3	4.6	27.8
- Social transfers	8.8	13.5	10.0	6.9
Labour costs per employee	11.3	9.1	7.4	8,4 (11)
- Average gross wage	12.0	9.8	7.6	8 (11)
- Average other expenditures	5.6	5.8	4.4	9,8 (11)
- Other taxes	15.3	9.8	10.5	6,2 (11)

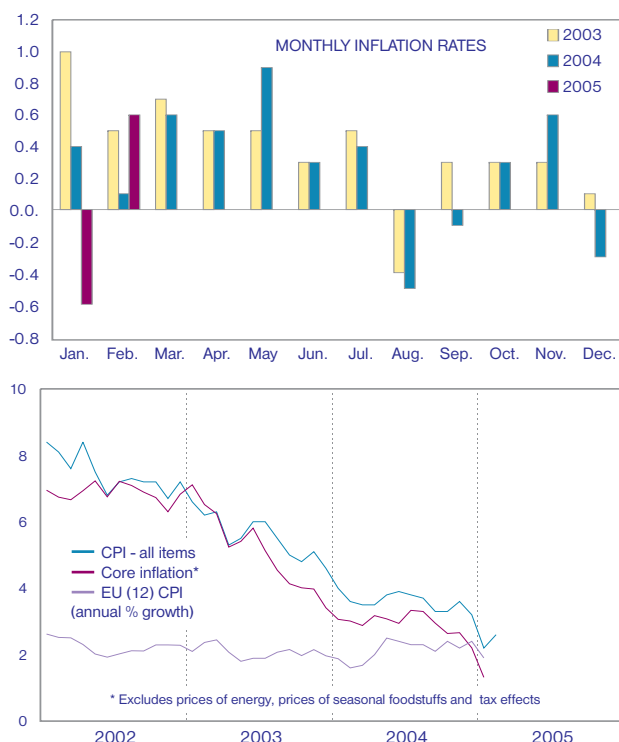
Sources: Statistical Office of the Republic of Slovenia; Agency of the Republic of Slovenia for Public Legal Records and Related Services; Bank of Slovenia estimates.

Labour costs: average gross wages (Statistical Office of the Republic of Slovenia) + other labour compensation (Agency for Public Related Records and Related Services)+other taxes (MoF).

Annual growth in %	2001	2002	2003	2004 Dec.
Employees (thousands)	697.0	697.6	698.8	703.8
Change in Empl.(y.o.y.)	11.7	0.6	1.3	5.0
Employees	1.7	0.1	0.2	0.7
of which:				
- Enterprises	1.9	0.4	0.3	0.9
- Small business	-0.2	-2.0	-1.0	0.0
Sectors:				
- Private (excl. L.O)	1.9	2.0	-0.4	0.3
- Public (L.O)	1.9	-4.0	2.1	2.6
Public admin.(L)	3.1	2.1	3.3	2.7
Unemployment rate (ILO)	6.4	6.3	6.7	6.4
Registered unempl. rate	7.1	6.5	6.7	10.4

Sources: Statistical Office of the Republic of Slovenia; Bank of Slovenia calculations

3. PRICES



In January, growth in consumer prices was again negative, at -0.6%, while the year-on-year inflation rate fell to a record low of 2.2%. Prices of goods fell in January on average by 1.1%, while prices of services grew by 0.4%. The negative growth in prices of goods was affected primarily by sales of clothing and footwear, which registered a 9.5% price drop, and by prices of refined petroleum products, which fell on average by 1.7%. The growth in prices of services was influenced mainly by the average 0.6% higher prices of restaurant and hotel services, the prices of package holidays and those of education and communications services.

The one percentage point reduction in year-on-year inflation was to a large extent the consequence of a stronger seasonal effect, which first estimates put at 0.6 percentage points. The seasonal reduction in clothing and footwear contributed around 0.4 percentage points, while 0.2 percentage points were contributed by the smaller increase in prices of seasonal food than in the previous year.

The additional drop in year-on-year January inflation of 0.4 percentage points can be assessed as a reflection of the continued disinflation process.

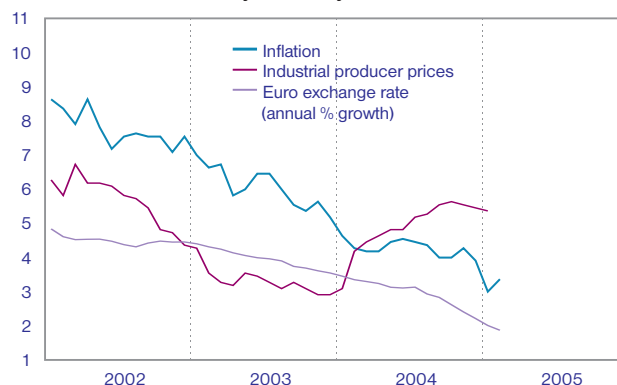
In recent months, and especially in January 2005, inflation was to a large extent affected by microeconomic and structural factors, such as the early start to winter sales of clothing and footwear and expectations of stronger competition in the textile industry owing to cheaper clothing from China.

- The abolishing of customs duties in certain sectors of the economy following Slovenia's accession to the EU caused a reduction in the level of prices and a transitional drop in

inflation. Owing to the seasonal movement in the prices of products, which were especially exposed to these effects, the amounts of the overall drop in price levels cannot be estimated yet. First estimates indicate that the effect of abolishing customs duties and increasing competition contributed to a reduction in year-on-year inflation of around one percentage point. In this the effect of seasonal food contributed 0.7 percentage points, and the effect of price changes for clothing and footwear around 0.3 percentage points.

- The early start to the winter sales of clothing and footwear contributed to a change in the seasonal trend in the prices of these products. The season was thus shifted from February back to January. A further reduction in the prices of clothing and footwear in January was probably encouraged by pressure from cheaper imports of clothing and other textiles from China. On 1 January 2005, the European Union withdrew the remaining quotas on global trade in textiles and clothing.

Following a reduction in January, in line with our expectations the year-on-year inflation in February rose by 0.4 percentage points to a level of 2.6%. The total growth in prices was stimulated by both more expensive goods and services. On average goods were 0.7% more expensive, and services 0.3% higher. Only more detailed data will show to what extent the reduction in January was truly transitional in nature.

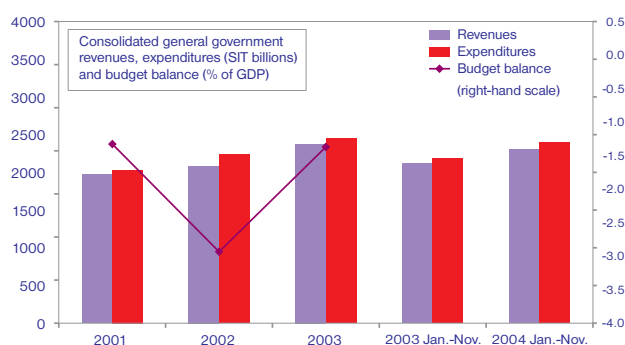


% growth	Year on Year		Monthly	
	Dec. 03	Dec. 04	Jan. 05	Jan. 05
CPI	4.6	3.2	2.2	-0.6
HICP	4.7	3.3	2.3	-0.5
Administered prices	4.4	8.3	8.0	-0.2
Free prices	4.8	2.2	1.0	-0.7
Core inflation	3.4	2.2	1.3	-0.9
Retail prices	4.6	4.8	4.0	-0.5
Industrial producer prices	2.1	4.9	4.8	0.4
- Intermediate goods	2.5	6.9	6.8	0.6
- Capital goods	-1.1	3.3	5.5	1.2
- Consumption goods	2.4	3.0	2.3	-0.2
Selected inflationary factors				
- Import prices	0.1	4.4*	...	...
- SIT/EUR exchange rate	2.8	1.3	1.1	0.0
- Nominal eff. exchange rate	-0.8	-0.2	0.4	0.3
Estimated Maastricht inflation criteria				
- EU25	2.5	2.2	2.2	
- Slovenia	5.7	3.6	3.5	

* November 2004. Sources: Statistical Office of the Republic of Slovenia. Breakdown of CPI by Bank of Slovenia and Institute of Macroeconomic Analysis and Development, other calculations by Bank of Slovenia. Figures may not sum to official figures due to rounding.

4. PUBLIC SECTOR

Last year Slovenia fulfilled the Maastricht fiscal criteria: the general government sector deficit amounted to 1.9% of GDP, and debt to 29.4% of GDP. This is better than projected in the January update of the Convergence Programme (deficit: 2.1% of GDP, debt: 30.2% of GDP). The Reporting of Government Deficits and Debt Levels further states that this year the general government sector deficit should hover around the level attained last year, while debt should increase to 30.1% of GDP (ESA 95 methodology).



The general government deficit, measured by national methodology, was higher in the period January-November last year than in the same period of the year before. The deficit in the first 11 months of last year of SIT 90 billion was SIT 17 billion more than in the same period of the year before. Preliminary data and estimates for last December indicate that the public finances position in that month was significantly more favourable than in December 2003, which means that the full-year comparison will be more favourable.

The general government deficit is primarily being funded via net issues of securities on the domestic market. From January to November, net borrowing amounted to SIT 85 billion, with net borrowing on the domestic market increasing by SIT 134 billion.

In line with the financing programme, Republic of Slovenia is continuing to borrow on the domestic market.

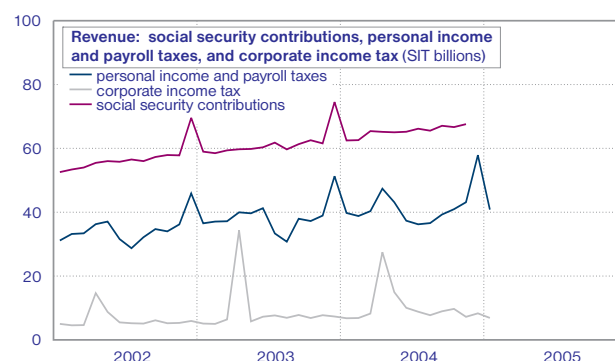
SIT billions	2003			Jan.-Nov.		annual
	(% GDP)	str.(%)		2003	2004	gr. rate
Consolidated general government (GG) accounts						
Revenues	2,376	41.3	100.0	2,115	2,307	9.1
Tax revenues	2,189	38.1	92.2	1,958	2,104	7.5
- goods and ser.	815	14.2	34.3	721	764	6.0
- soc.sec.contr.	738	12.8	31.0	663	718	8.3
- income, profit	461	8.0	19.4	414	454	9.7
Other	186	3.2	7.8	158	203	28.8
Expenditures	2,454	42.7	100.0	2,188	2,397	9.5
Current exp.	1,124	19.6	45.8	1,006	1,028	2.2
Current transf.	1,097	19.1	44.7	999	1,141	14.2
Capital exp., tran.	233	4.1	9.5	183	192	5.1
GG surplus/def.	-78	-1.4		-73	-90	
				Sep. 04 (% GDP)		
RS debt	1,491	25.9		1,586	26.1	
Guarantees	429	7.5		527	8.7	

Source: Ministry of finance.

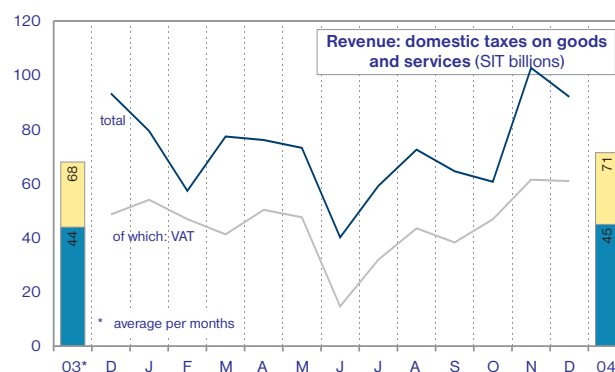
In the first two months of this year, Slovenia issued bonds to the value of SIT 80 billion. February saw the second issue of RS58 three-year bonds valued at SIT 14 billion and the second issue of 11-year bonds valued at SIT 26 billion. The average annual yield for all the accepted bids for purchase of the three-year bonds amounts to 3.527%, and for 11-year bonds 3.973%. The amount from the second issue of RS58 bonds will be entirely earmarked for the early repayment of RS35 bonds, which will be carried out in March. In March, too, the third issue of three-year and 11-year bonds will be made.

Revenues

In the final quarter of last year, growth in revenues strengthened again. By November, a 5.2% real year-on-year growth had been recorded. In the period from January to November, general government revenues showed a year-on-year nominal increase of 9.1%, with those from taxes being slightly lower. In November taxes grew markedly, and according to preliminary data they were also strong in December and in January this year.



Taxes based on wages grew considerably last year, registering a year-on-year real growth in the first 11 months of 4.5%. Within this, the highest growth was in payroll taxes, despite the increase in the non-taxable portion of wages. Preliminary data indicate that inflows were strong in December, too. These data indicate that last year the whole year revenues from personal income tax and social security



contributions exceeded the planned figures, while because the changes to payroll taxes were earlier and larger than had been envisaged in the budget, these revenues were below the planned level. This year, owing to the entry into force of the new personal income tax act, we anticipate a slower growth in revenues from income tax, something confirmed by the preliminary data for January.

Taxes on consumption grew strongly in the final quarter of last year, and were also high in January. Despite the stronger inflows at the end of the year, however, last year they fell below the budget plans. According to preliminary data, taxes on consumption in January were high, and this applied both to VAT and excise duties.

Corporate income tax was the fastest-growing source of taxation revenue last year. Last year they exceeded the planned figures by SIT 7 billion, and for the whole year amounted to SIT 124 billion. The entry into force of the new Corporate Income Tax Act in January this year is expected to see still higher inflows from this tax.

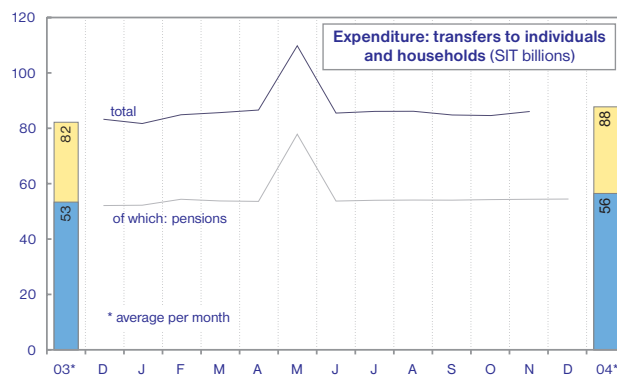
Expenditures

General government expenditures were up 5.7% year-on-year in real terms in the first 11 months of last year. After low growth in the first quarter, year-on-year growth in expenditures in the second quarter rose, and strengthened further in the third quarter. In line with predictions, they were slightly lower again in the last quarter. The fastest growth was in expenditures on subsidies, social security payments and wage compensation.

Wage expenditures in the general government sector reflect the beneficial effects of the new wage adjustment mechanism, and also the continuing rapid growth in employment. In public sector activities average wages last year showed a nominal growth of 2.8%, and a real reduction of 0.7%. The trends in different public sector areas vary, but only wages in the education sector rose in real terms. This year the public sector wage adjustment is envisaged in July. Last year employment in the public sector increased by 2.3%, with the biggest rises in health care and social security.

Last year a little less was required nominally for payment of interest than the year before. Interest payments (including indexation interest) were equivalent to 1.6% of GDP last year (1.8% of GDP in 2003). For several years borrowing has been primarily on the domestic market, while interest rates on newly issued debt are falling.

Transfers to households in the first 11 months of last year showed a real year-on-year growth of 3.2%, and a similar growth can be expected for the whole year. Social security cash payments grew the fastest, with the number of claimants rising very rapidly.

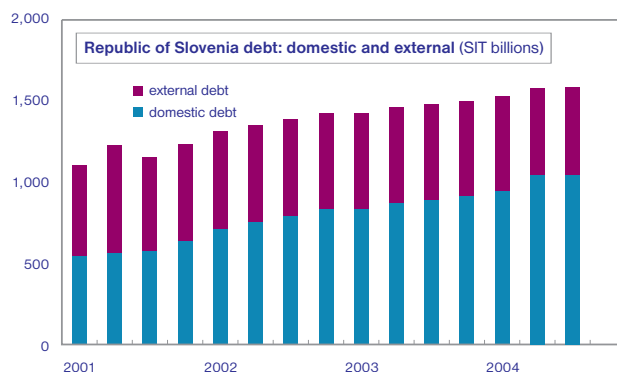


Expenditure on pensions last year grew by 2.2% in real terms and amounted to 11% of GDP. The first adjustment of pensions this year was carried out in February. Last year there were on average 1.2% more pensioners than in the previous year, with the number of old age pensioners rising by 2%. The average age of new recipients of old age pensions rose last year by 11 months. Since the introduction of the pension reform in 2000, expenditure on pensions has fallen from 11.5% of GDP to 11% of GDP last year. In February this year, pensions grew on average by 0.7%.

Expenditure on investments up to November last year showed a slight year-on-year growth in real terms. The whole year comparison will probably show a growth in real terms. Based on available data we may conclude that despite this, investments last year were markedly below the figures planned in the budget.

General government Debt

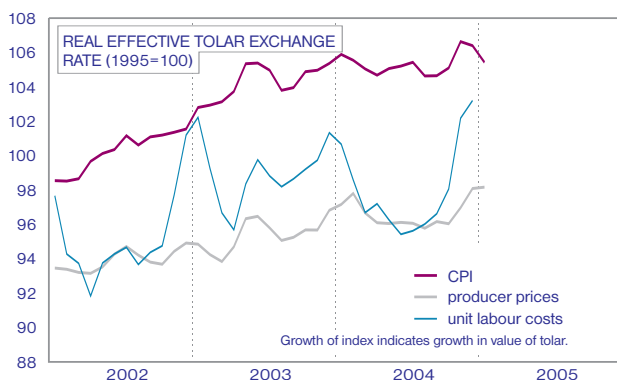
Slovenia's general government debt rose by SIT 18 billion in the third quarter of last year to stand at 26.1% of estimated GDP. The proportion of external debt continued to fall over this period, by approximately 5 percentage points. This trend is expected to continue this year in light of the financing programme.



The volume of guarantees at the end of September stood at 8.7% of estimated GDP. From the end of December 2003 to the end of September 2004 the amount of guarantees issued increased by SIT 98 billion, to stand at SIT 527 billion at the end of September.

5. BALANCE OF PAYMENTS

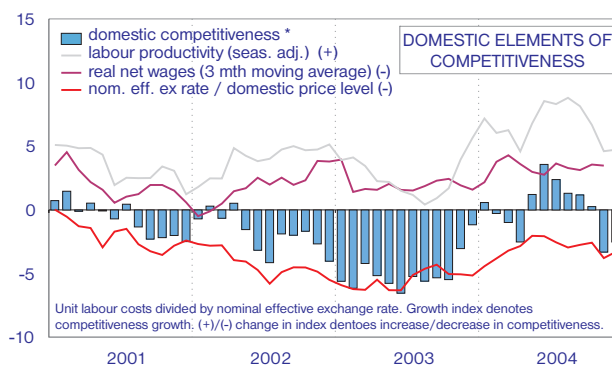
Competitiveness



The nominal effective exchange rate of the tolar against a basket of currencies depreciated at the beginning of this year. After four successive months of appreciation at the end of last year, in January this year the nominal effective tolar exchange rate depreciated by 0.3%. The reduction in the value of the domestic currency, with no change in the euro exchange rate, was influenced primarily by the rise in the value of the US dollar by 1.8%. Altogether in the year to January the value of the domestic currency fell by 0.4%. Here the value of the tolar against the dollar grew year-on-year by 2.9%, but fell against the euro by 1.2%. In February the average exchange rate of the dollar grew by a further 1%, so an additional monthly and year-on-year depreciation of the nominal effective exchange rate of the tolar can also be expected in February.

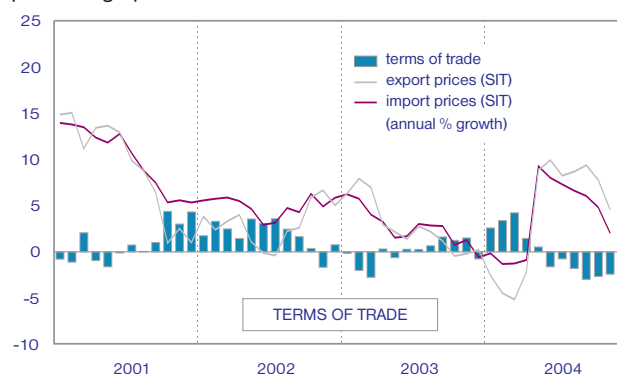
Price competitiveness, measured in terms of producer prices, deteriorated in December last year, but in terms of consumer prices it improved. The price competitiveness of the Slovenian economy, as measured in terms of producer prices, deteriorated by 1.2%, but in terms of the consumer price index it improved by 0.2%. In addition to the changes in the relationship between domestic and foreign prices, the 0.5% appreciation in the nominal effective exchange rate of the tolar contributed negatively to competitiveness in December. Longer-term comparisons indicate a smaller deterioration in price competitiveness than in previous years. In December 2004 the real effective exchange rate of the tolar, measured in terms of producer prices, showed a year-on-year growth of 1.3% (2% in 2003), and in terms of consumer prices a growth of 1% (3.8% in 2003).

The deterioration in price competitiveness measured in terms of labour costs per unit of output continued in December. In December it deteriorated by 1%, and overall in the last quarter by a little less than 7%. Just over a third or 1.7 percentage points were generated by the growth in the exchange rate against a basket of currencies, while the remainder was contributed by the faster growth in labour costs relative to productivity growth. The average year-on-year growth in pro-



ductivity in the first three quarters of 2004 stood at just under 7%, while in the last quarter, owing chiefly to the slowdown in the volume of industrial output, it fell to 5.2%.

In the year to December 2004 price competitiveness measured in terms of labour costs per unit of output deteriorated by 1.8%. The deterioration emerged in the last few months, and the average monthly year-on-year growth rates in 2004 still show an improvement in competitiveness of just over a percentage point.



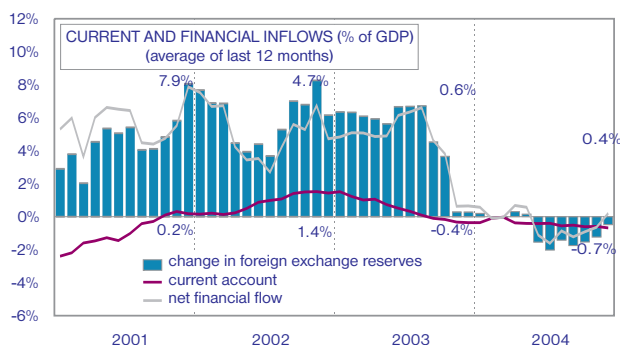
The terms of trade for Slovenian exporters have been deteriorating since April last year, and fell by 2.4% in November. Over the first 11 months of the year the terms

	Annual % growth			Monthly % growth	
	Dec. 02	Dec. 03	Dec. 04	Dec. 04	Jan. 05
Nom. eff. SIT ex. rate (1)	-1.4	0.8	0.2	0.5	-0.3
Real effective SIT exchange rate (2):					
- CPI	3.8	3.8	1.0	-0.2	-0.9
- Producer prices	0.9	2.0	1.3	1.1	0.1
- Unit labour costs	3.0	0.1	1.8	1.0	...
Real SIT exchange rate:					
EUR (CPI)	0.6	-0.2	-0.7	-0.8	0.0
USD (CPI)	14.6	20.3	7.5	3.0	-2.5
Slovene import-export prices (3):					
Average annual % growth					
	2001	2002	2003	Oct. 04	Nov. 04
Export prices	10.1	4.9	2.7	4.8	2.0
- Exchange rates effect	5.7	2.6	1.6	7.0	3.7
Import prices	9.2	3.0	2.7	7.7	4.5
- Exchange rates effect	5.0	1.3	1.1	8.3	4.3
Terms of trade	0.9	1.9	0.0	-2.7	-2.4

1) Effective exchange rate: basket of 7 currencies of Slovenia's main foreign trading partners (excluding Croatia), weighted by the shares in Slovenian goods trade. From January 2002 onward three currencies (EUR, USD, CHF) are used in the calculation. 2) Real exchange rate: SIT exchange rate divided by relative (domestic/foreign) price ratio.

of trade showed a year-on-year deterioration of 1.6%. The relatively large swings and the price levels of metals and oil continued to be felt at the beginning of this year. In the coming few months there is therefore not expected to be any significant change in the terms of trade for Slovenian exporters.

Current Account

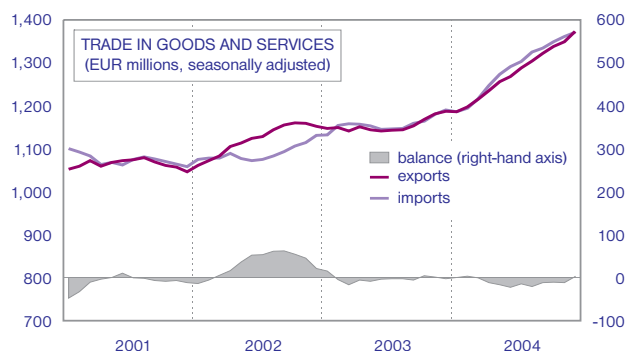


In 2004 for the second year in succession Slovenia recorded a deficit in its current account with the rest of the world. This amounted to EUR 179 million or 0.7% of estimated GDP, slightly higher than that recorded in 1998, and was five and four times respectively below the deficits of 1999 and 2000. The increase in the current account deficit compared with 2003, when it amounted to EUR 91 million, was spurred primarily by trends in foreign trade, with slightly higher domestic consumption and unfavourable price movements on the external market, along with a reduction in the surplus on account of transfers. A positive effect on the performance of the current account was generated by the record high surplus in trade in services and by the over 40% reduction in net expenditures from labour and capital.

In the last quarter of 2004 the rate of growth of goods and services exports slowed down, while that of imports stagnated. In December the exports of goods and services amounted to EUR 1,270 million, and was a little more than 7% lower than in November, while imports in the amount of EUR 1,408 million were just over 1% higher. Although the current rate of growth deteriorated in the final quarter of last year, high

	2002	2003	last 12 mths	Jan-Dec 2003	Jan-Dec 2004
Goods trade (EUR millions):					
Exports (FOB)	10,962	11,285	12,551	11,285	12,551
Imports (CIF)	11,574	12,239	13,773	12,239	13,773
of which: oil (SITC 33)	585	629	769*	571*	711*
Balance	-612	-954	-1,223	-954	-1,223
Import coverage (%)	94.7	92.2	91.1	92.2	91.1
Estimated volumes (annual % growth):					
Exports	5.4	3.5	9.2	3.6	9.2
- intermediate goods	4.7	5.2	10.7	4.9	10.7
- capital goods	5.2	1.9	12.0	1.2	12.0
- consumption goods	7.5	1.2	6.4	2.1	6.4
Imports	3.3	6.4	10.6	6.3	10.6
- intermediate goods	5.9	3.4	11.3	3.7	11.3
- capital goods	1.4	13.5	5.6	13.2	5.6
- consumption goods	2.1	8.1	13.6	7.5	13.6

Sources: Goods trade: Statistical Office of the Republic of Slovenia. Goods trade volumes: BoS estimates, Statistical Office of the Republic of Slovenia, IFS, IMF. *until november



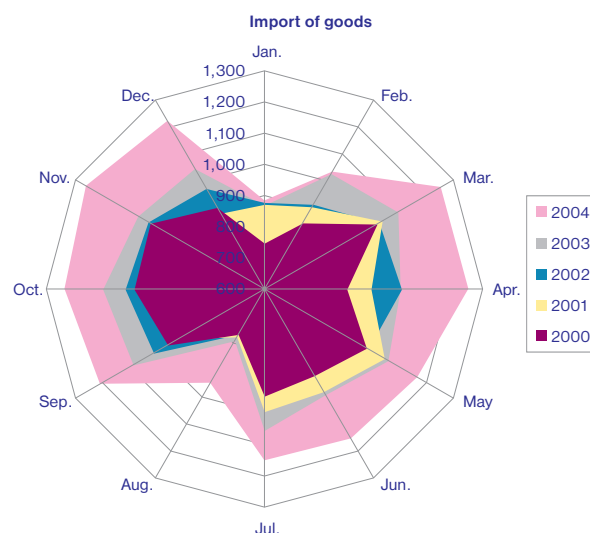
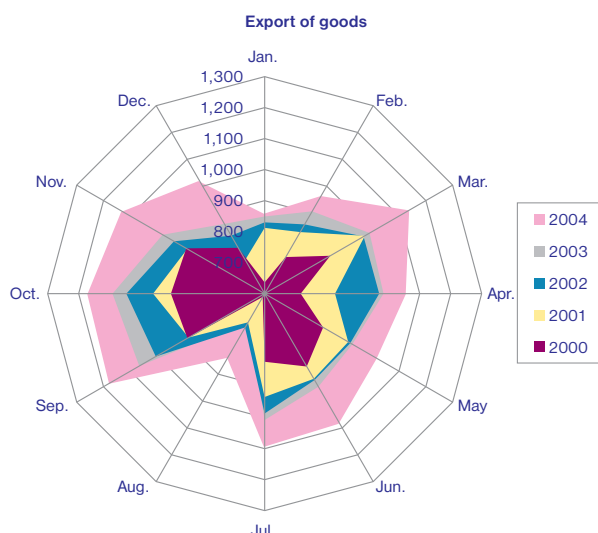
rates of growth are still being maintained on the year-on-year level. In December year-on-year exports of goods and services showed a growth of 18%, while imports of goods and services grew by just over a percentage point less at 17%. Owing to the high December deficit amounting to EUR 138 million, for the whole of 2004 a deficit was recorded in the amount of EUR 106 million, or 0.4% of estimated GDP.

Year-on-year growth in exports and imports of goods was above average in December, with exports growing by 19% and imports by 17%. In December goods exports amounted to EUR 1,022 million, and imports to EUR 1,222 million. The deficit of EUR 200 million was EUR 14 million higher than that recorded in December 2003. The cumulative deficit for 2004 amounted to EUR 1,223 million, or 4.7% of estimated GDP, and was 0.7 percentage points greater than that recorded in 2003, while it was just under a percentage point less than the average for the period 1996 to 2002. Exports of goods amounted to EUR 12,551 million, which is 11.2% higher than in 2003. Imports of goods grew somewhat faster than exports, amounting to EUR 13,774 million and exceeding 2003 imports by 12.5%. The level of coverage of imports by exports fell by a percentage point to 91.1%.

The worse terms of trade also had the effect of increasing the foreign trade deficit. The 11-month 2004 average for euro export prices shows a year-on-year increase of 1.3%, and 1.5% growth for import prices. In 2004 the real growth in exports of

	2002	2003	last 12 mths	Jan-Dec 2003	Jan-Dec 2004
flows in EUR millions					
Current account	335	-91	-179	-91	-179
% of GDP	1.4	-0.4	-0.7	-0.4	-0.7
Goods and services	347	-7	-106	-7	-106
% of GDP	1.5	0.0	-0.4	0.0	-0.4
Openness coefficient	113.7	113.0	120.0	113.0	120.0
Exports	13,522	13,883	15,490	13,883	15,490
% of GDP	57.6	56.5	59.8	56.5	59.8
Goods	11,082	11,414	12,700	11,414	12,700
Services	2,440	2,469	2,790	2,469	2,790
- Tourism	1,143	1,186	1,311	1,186	1,311
- Transportation	635	680	805	680	805
Imports	-13,174	-13,890	-15,596	-13,890	-15,596
% of GDP	-56.1	-56.5	-60.2	-56.5	-60.2
Goods	-11,351	-11,960	-13,475	-11,960	-13,475
Services	-1,823	-1,930	-2,121	-1,930	-2,121
- Tourism	-635	-667	-732	-667	-732
- Transportation	-385	-418	-486	-418	-486
Labour income	169	164	155	164	155
Investment income	-323	-342	-258	-342	-258
Current transfers	142	94	29	94	29

Source: Bank of Slovenia



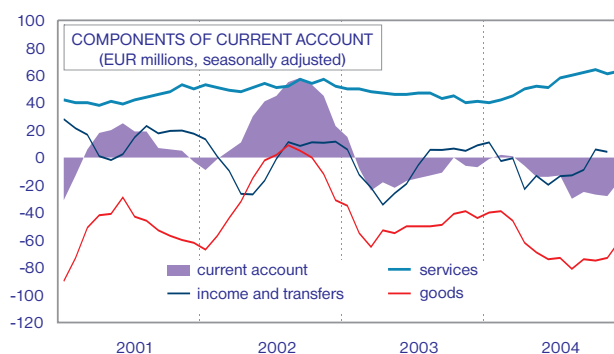
goods relative to 2003 more than doubled to 9.2%, while that of imports of goods grew by over half to 10.5%. The terms of trade, which indicate differences between export and import prices, showed a year-on-year deterioration in the year to November 2004 of 2.4%. Here an important part was played by the trend in oil prices on world markets. We estimate that more than two thirds of the growth in the deficit for 2004 by EUR 270 million can be attributed to the higher price of imported oil.

The regional composition of Slovenia's trade has remained unchanged for a number of years, with more than 90% accounted for by trade with European countries and only 10% by trade with the rest of the world.

In the first 11 months of 2004 exports grew above the average to countries of the former USSR and Yugoslavia, around the average to non-European OECD countries, and fell only to EFTA countries. The proportion of Slovenian exports to EU countries has been declining for a number of years, with a fall of over 3 percentage points from 2001 to 2003, and dropped a further percentage point in 2004 to stand at 66.2%. The proportion of imports from the EU countries stayed at an average of around 76% up until 2003, but in 2004 with imports growing at double the speed of exports, it grew by over three percentage points to 79%. The list of countries with which Slovenia achieves just under half of its entire exports and 60% of its entire imports remained unchanged in 2004. Of the individual countries, the largest share is held by Germany (exports: 21.6%, imports: 19.5%), Italy (exports: 12.9%, imports: 18.5%), Austria (exports: 7.4%, imports: 11.5%) and France (exports: 6.2%, imports: 8.8%). The proportion of exports to countries that joined the EU together with Slovenia on 1 May 2004, amounted to 8.3%, slightly less than in 2003, but grew on the import side to 8.7%. The largest proportion of exports among the new EU member states still goes to Poland, at 2.7%, followed by Hungary and the Czech Republic with 2% and Slovakia with 1.4%. Slovenian exporters have made up for the sluggish exports to the country's leading partners within the EU in the last two years by stepping up exports to other EU member states. Most prominent here is the growth in exports to Greece (73%),

Belgium (50%), Denmark (20%), Spain (17%) and to some other countries with which trade was previously quite modest.

Following the stagnation of 2003, the proportion of exports to countries of the former Yugoslavia rose in 2004 to 17.8%, and imports to 5.6%. Over the past three years the proportion of goods exports to Bosnia-Herzegovina and Macedonia has dwindled. The greatest increase has been in the proportion of exports to Croatia, by 0.5 percentage points to 9.4%, due in part to increased exports of electrical energy. There was a slightly smaller increase of 0.4 percentage points in exports to Serbia and Montenegro. Exports to the countries of the former USSR grew twice as fast as the growth in overall exports in 2004, and their share in total goods exports climbed to 4.8%. Around 90% of the exports to this group of countries are accounted for by just two countries: 70% by the Russian Federation and just under 20% by Ukraine.



Changes in the growth rate of goods exports and imports are also contributing to changes in the structure by economic purpose. On the export side, the biggest increase in 2004 was in the proportion of exports of intermediate goods, from 48.7% to 50%, while the proportion of capital goods exports remained unchanged at 14.5% and the proportion of consumer goods exports fell. As with exports, in imports the greatest increase was in the proportion of intermediate goods imports, from 57.8% to 59.3%, and the proportion of imports of consumer goods from 23.2% to 23.6%, while the proportion of capital goods imports fell from 19% to 17.2%.

Since the second quarter of 2004 trade in services has shown accelerated growth. Exports of services grew by 13% compared with 2003, and imports by 9.9%. Owing to the more rapid growth in exports of services relative to exports of goods, the proportion of services in overall exports of goods and services rose by 0.1 percentage points to 18%, while the proportion of service imports remained unchanged at 14%. Given that exports of services grew faster than imports of services, the EUR 669 million surplus in trade in services was EUR 131 million higher than in 2003, and was the highest since 1996.

Revenues from tourism grew faster than expenditure on tourism for the first time in four years. In 2004 the growth in the number of foreign tourist arrivals doubled to stand at 9%, while the increase in the number of overnights by foreign guests was more modest at just 4%. These differing growth rates indicate that there has been an increase in the number of foreign tourists staying for a shorter time in Slovenia. The growth in the number of foreign tourists from the leading partner countries, Germany and Austria, was below average, and from Italy it was around the average. The biggest increase was in the number of foreign tourist arrivals from the other European Union member states; mainly from the United Kingdom, France and Iceland, by 50% on average. Revenues from tourism reached EUR 1,311 million in 2004, representing a growth of 10.5%, while expenditure on tourism grew more slowly at 9.7%, and by the end of the year had reached EUR 732 million. Given these trends the tourism surplus increased by EUR 60 million to EUR 580 million.

Transport services are closely linked to trade trends. Since 1996 service activities have registered the highest growth in foreign trade. Revenues from transport exports have doubled in the last eight years, while expenditure has only increased by just over half. In 2004 growth in revenues reached 18.5%, and growth in expenditure 16.1%. In accordance with such a growth rate, the surplus increased by EUR 60 million to EUR 320 million. Foreign direct investments in Slovenia were relatively modest in 2004. Expenditure on performing construction and assembly work in Slovenia fell by more than a third relative to 2003. With revenues amounting to EUR 79 million and expenditure of EUR 49 million, a surplus of EUR 30 million was recorded. Owing to the meagre foreign investments, the financial services results were also down. With revenues of EUR 14 million and expenditure of EUR 33 million, a deficit of EUR 19 million was recorded. With the mainly net outflow services of communications and computers, the deficit fell by EUR 3 million to EUR 41 million. In the last four years expenditure on patents, licences and copyright has doubled. In 2004 it grew by over a fourth to EUR 99 million. In other services, owing to the faster growth of revenues over expenditure, the deficit of EUR 68 million has been maintained at the 2003 level.

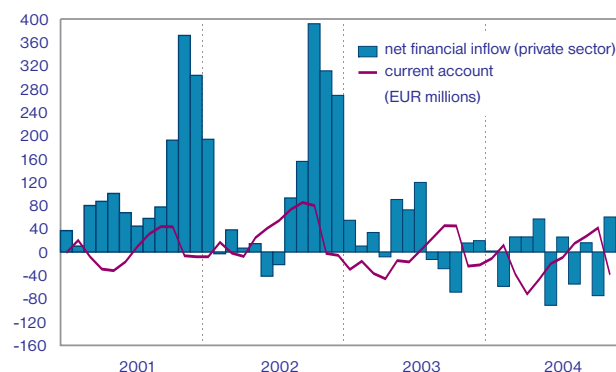
A net outflow in balance of payments incomes of EUR 103 million was recorded in 2004. Net inflows from labour income fell by EUR 10 million relative to the previous year, and stood at EUR 155 million. The deficit in investment income fell

by EUR 84 million, from EUR 342 million in 2003 to EUR 258 million. The reduction stems from the methodology of presenting reinvested profits. In the current year only an estimate made from the average of reinvested profits from the last five years is used, but owing to the stronger privatisation in 2001 and 2002 this has been underestimated. Payments for dividends and profit distributed to foreigners increased last year by 50%. With an increase of EUR 1.6 billion in external debt, interest payments abroad also grew by 16%. As for investment income, there was an increase in income from investments in securities, from EUR 193 to 253 million, or almost a third. A major contribution in the growth of this type of income was made by the success of managing the Bank of Slovenia's foreign exchange reserves. Income from investments in debt securities and bonds grew by EUR 23 million to EUR 189 million in 2004.

The contribution of net transfer revenues to the current account has diminished increasingly over the last three years. In 2002 it amounted to EUR 142 million, and in 2004 a quarter of that or EUR 29 million. The main cause of the reduction in net transfer inflows was the growth last year of EUR 54 million in net other transfers and the growth of EUR 11 million in official transfers abroad.

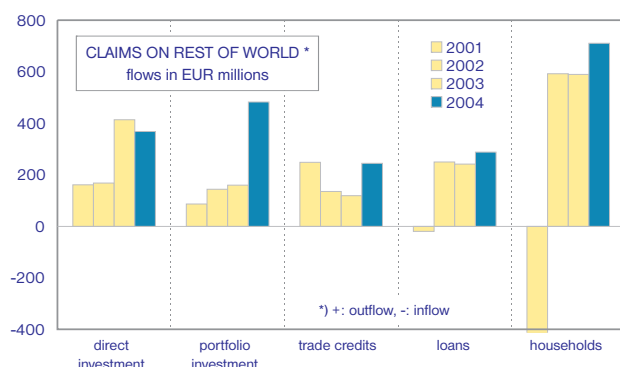
Financial Account

The end of 2004 was marked by high net inflows from financial transactions with the rest of the world. With the December net inflow of EUR 303 million, the full-year financial transactions also changed into a surplus of EUR 52 million or 0.2% of GDP. As in previous years, the majority of financial transactions were conducted through the private sector, which recorded a net financial inflow of EUR 431 million. In contrast, the state recorded a net financial outflow for the third successive year: in 2004 it paid out a net sum of EUR 161 million of external debt. Net financial inflows in 2004 are probably underestimated, since they include the entire item of errors and omissions (with their negative sign), which following the methodology change in the source for monitoring foreign goods trade after May 2004 fall to a large extent within the current account.



In December the private sector increased mainly its financial inflows from abroad, while for the whole of 2004 transactions in both directions picked up, in terms of both

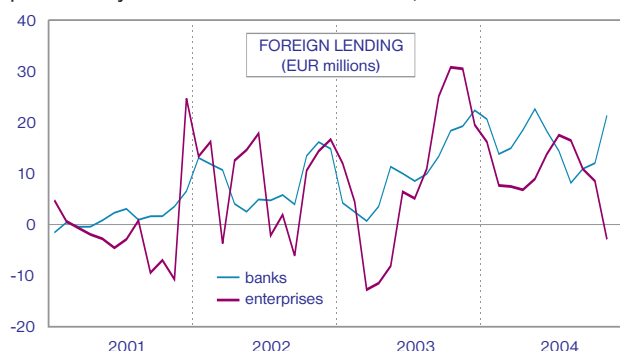
claims and liabilities. The volume of gross financial flows reached 20% of GDP, with financial inflows equating to 10.8% of GDP (a rise of 2.2 percentage points compared with 2003), and outflows to 9.2% (a rise of 1.6 percentage points).



Financial outflows from the private sector in 2004 reached EUR 2,372 million, an increase of 27% over 2003. In fact these flows had the reverse sign in December, owing to seasonally determined payment of issued trade credits. Over the whole of last year the growth in outflows derives primarily from the strongly increased portfolio investments abroad, while there was also a continued growth in other types of investment associated with support for exports and operations of Slovenian companies abroad.

Investments in foreign securities became a little sluggish at the end of the year, standing at EUR 33 million, yet this type of flow nevertheless ranks as one of the fastest growing of all financial flows. In 2004 they reached EUR 482 million, representing a trebling of the amount from the year before and almost 2% of GDP. Such a high growth of portfolio investments abroad is to a large extent a consequence of changes to the structure of the domestic financial market, and especially the flourishing of mutual funds, which in just under two years have trebled both the number of investors and the value of their assets.

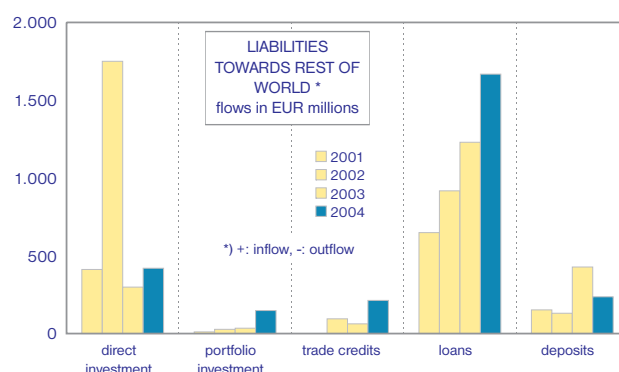
Direct investments abroad in December were among the lowest of last year at EUR 17 million. The entire flow did not reach the highest level thus far from 2003, yet at EUR 368 million it remains well above the debt investments abroad. Investments were almost entirely in equity, while in previous years a major proportion of the structure of investments was accounted for by debt claims on associated companies (in the past three years between 36% and 58%).



In the course of the year Slovenian companies strengthened their financing abroad through trade credits. Despite the high repayment in December of EUR 212 million, over the whole year the flow totalled EUR 245 million, twice that of 2003. The growth of trade credits is linked to the above-average growth in exports to the regions of less developed European countries. There was also an increase in the volume of subsequently agreed discounts for exported goods, which grew in December to EUR 68 million and over the whole year reached EUR 277 million, representing a year-on-year increase of 13%.

In December banks provided lending abroad with above-average loan levels amounting to a total of EUR 35 million, while companies recorded net inflows from this source. Full-year loans made abroad reached EUR 288 million and grew by 19%. In contrast to previous years, when financial lending abroad was approved mainly by companies, the burden of lending abroad in 2004 was assumed to a larger extent by banks (EUR 198 million, and companies EUR 90 million).

Financial inflows to the private sector in 2004 grew slightly more than outflows, rising 33% to reach EUR 2,805 million. December flows contributed one tenth of this amount. The highest growth of inflows last year derives from



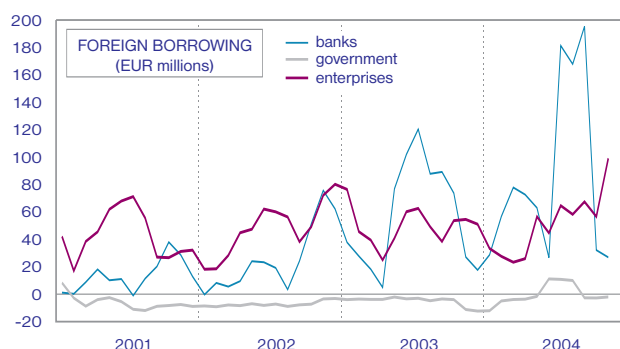
Flows in EUR millions	2002	2003	last 12 mths	Jan.-Dec. 2003	2004
1. Current account	335	-91	-179	-91	-179
2. Net financial flows	1,107	159	52	159	52
- % of GDP	4.7	0.6	0.2	0.6	0.2
of which: external debt (est.)	1,394	1,934	2,186	1,934	2,186
3. Foreign exc. reserves	-1,443	-68	127	-68	127
- Bank of Slovenia	-1,840	-241	239	-241	239
- Banks	397	173	-112	173	-112
4. Private sector	1,438	244	431	244	431
Claims	-1,594	-1,861	-2,372	-1,861	-2,372
Capital transfers	-237	-245	-277	-245	-277
Outward FDI	-168	-414	-368	-414	-368
Portfolio investments	-144	-160	-482	-160	-482
Trade credits	-136	-119	-245	-119	-245
Loans	-250	-242	-288	-242	-288
Households	-592	-590	-711	-590	-711
Liabilities	3,032	2,105	2,805	2,105	2,805
Capital transfers	74	81	88	81	88
Inward FDI	1,750	299	420	299	420
Portfolio investments	27	34	148	34	148
Trade credits	94	64	213	64	213
Loans	917	1,230	1,668	1,230	1,668
- enterprises	583	571	724	571	724
- banks	334	659	943	659	943
Deposits at banks	130	428	236	428	236
5. Government	-86	-126	-161	-126	-161

Signs: inflows or increases in liabilities (+), outflows or increases in claims (-). Increases in foreign exchange reserves (-), increases in debt (+). Sources: Bank of Slovenia. 1) "Private sector" = non-government sector, thus including public sector organisations.

increased borrowing by banks abroad, while there was also a strengthening of inflows from direct and portfolio investments and the taking of trade credits abroad.

Last year the state recorded higher financial outflow owing to the falling due of eurobonds from 1997. In June eurobonds fell due in the amount of EUR 205 million (DEM 400 million upon issue), but payment abroad by the state was lower, at EUR 154 million, since a portion of these bonds was in the portfolios of domestic banks.

The end of the year saw a renewed strengthening of FDI. Together with the EUR 86 million in December, in 2004 these investments reached EUR 420 million, a rise of EUR 100 million over the previous year. The majority of last year's investments were in the form of equity. In the final months of the year foreign investors again appeared to a larger extent as portfolio investors, while the banking sector secured an additional source of financing at the end of the year through the issuing of bonds abroad. Over the whole of 2004 portfolio investments by foreign sources in Slovenia's private sector reached EUR 148 million (but just EUR 34 million in 2003).

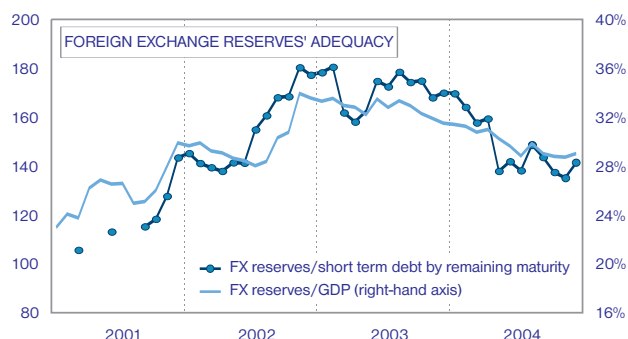


In December companies significantly increased the volume of loans raised abroad. The net inflow from this source reached EUR 200 million, significantly less, just EUR 25 million, were loans flowing into banks. For the whole of 2004 companies raised net loans abroad of EUR 724 million, a 27% increase over the year before. At the same time they increased their demand for loans from domestic banks. Over the entire year banks made net borrowings of EUR 943 million (an increase of 43%), whereby they obtained an additional source of financing for their investments at home, chiefly in foreign currency loans to companies. In borrowing abroad they obtained an average interest rate of 2.4%, a drop of 0.4 percentage points from the average for 2003. An even greater reduction was obtained by companies, which raised loans abroad with an average interest rate of 2.7%, a drop of 0.8 percentage points from the previous year. The fall in the average annual realised interest rates under which the private sector borrowed abroad stems from their reduction in 2003, while in 2004 they remained more or less unchanged.

Gross external debt in 2004 reached EUR 15,355 million, an increase of EUR 2,050 million from the end of 2003.

The biggest increase in borrowing abroad was made in the banking sector, by EUR 1,369 million to EUR 4,784 million. The non-financial sector debt increased by EUR 891 million to EUR 7,151 million. Just under 30% of this is short-term debt, almost entirely trade credits, while in the overall external debt trade credits account for a 12% share, and show a declining trend. Debt-based claims against the rest of the world grew less in 2004 than gross external debt, with an increase of EUR 519 million to EUR 13,367 million, which resulted in a bigger increase in net external debt to almost EUR 2 billion at the end of 2004.

Net financial inflows only partly covered the current account deficit. The difference of EUR 127 million was covered by total foreign exchange reserves, which therefore fell to EUR 7,477 million by the end of 2004. The level of reserves is sufficient for 5.8 months of goods and services imports, and also exceeds by 41% the short-term external debt falling due within one year. The indicator plummeted in May 2004, when short-term debt suddenly grew owing to the state eurobonds which fall due for payment in May 2005. A resurgence of this indicator, by around 14 percentage points depending on the current level of foreign exchange reserves, will take place upon repayment of this portion of the debt.

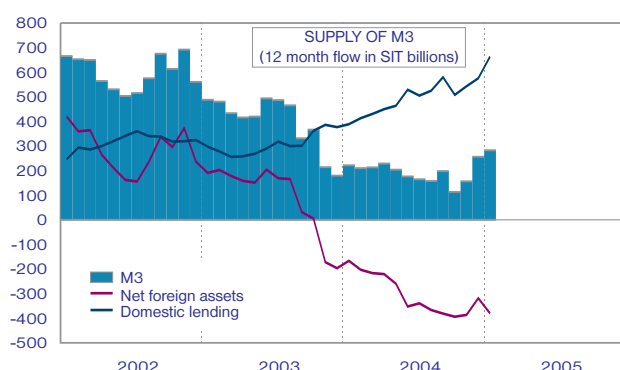


At end of period, EUR millions	2002	2003	2004	2005 Jan.
Foreign exchange reserves	7,842	7,703	7,477	7,483
- BS	6,579	6,675	6,361	6,496
- banke	1,263	1,028	1,116	988
FX reserves/GDP (%)	33.4	31.3	28.9	28.8
FX reserves/imports (months)	7.1	6.7	5.8	5.8
Gross external debt	11,455	13,305	15,355	15,355
Gross debt/GDP (%)	48.8	54.1	59.3	59.3
Short term debt by remaining maturity 1)	4,445	4,555	5,322	5,322
FX reserves/short-term debt (%)	176.4	169.1	140.5	140.5
Net external debt 2)	-1,125	456	1,988	1,988

1) Non-equity debt to the rest of the world with remaining maturity of 12 months or less. 2) Gross external debt net of non-equity claims towards the rest of the world.
Source: Bank of Slovenia

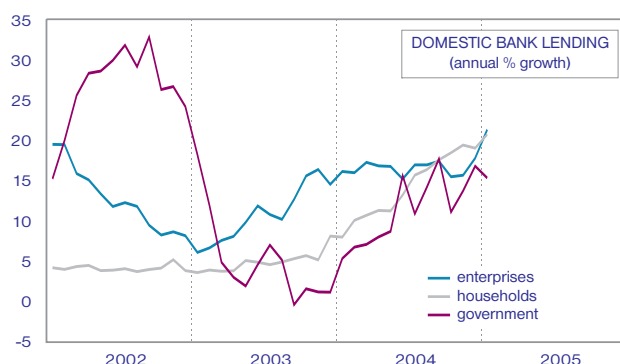
6. MONEY AND CREDIT

The rapid growth of M3 at the end of 2004 was halted at the beginning of 2005 owing to increased balance of payments outflows. In November and December last year net foreign assets, which indicate the contribution of balance of payments flows with the rest of the world to broad money growth, fell by just SIT 3.0 billion, but in January there was a drop of SIT 41.6 billion. Bank credits rose by SIT 138.6 billion in November and December last year, and by SIT 82.9 billion this January. Preliminary indicators point to a continuation of fairly strong credit activity and a reduction in balance of payments outflows in February.



The high growth of M2 in November and December was the result of increased net purchases on foreign exchange markets. In November and December last year net purchases of foreign exchange on foreign exchange markets amounted to SIT 46.5 billion, and tolar credits to SIT 88.2 billion. In January M2 grew by just SIT 1.8 billion through net foreign exchange purchases, and by SIT 29.5 billion through tolar credits. In February the trend of modest tolar credits and modest net purchases on foreign exchange markets has continued.

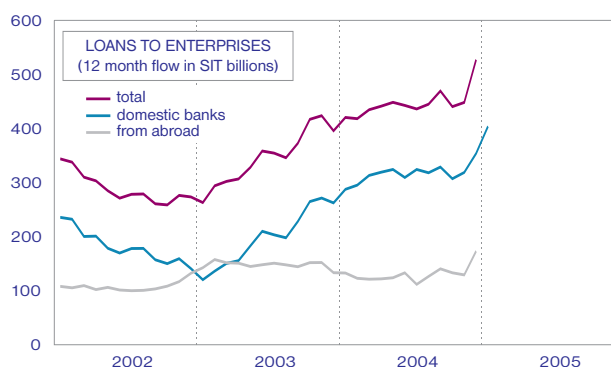
Lending activity remains fairly robust. The growth in domestic bank credits in the second quarter of 2004 amounted to SIT 160.9 billion, and in the last quarter to SIT 152.5 billion. The January growth in credits amounted to as much as SIT 82.9 billion, giving an increase in the year-on-year growth rate from 20.0% in December to 21.9% in January. This fairly robust lending has also continued in February.



The proportion of lending in foreign currency has grown in recent months. The proportion of lending in foreign currency within the growth of overall lending amounted to 54.1% from June to November 2004, 72% in December and as much as 90% in January. Preliminary data indicate that the high proportion of foreign currency lending has also been maintained in February. A high proportion of foreign currency lending has been maintained within companies, and accounted for 68% in December and 77% in January. Since December there has also been a rise in foreign currency lending to households, accounting for 43% in December and 55% in January of the growth of all loans to households. The year-on-year growth rate of foreign currency lending therefore rose from 46.6% in December to 53.3% in January. The proportion of long-term loans in the overall growth of tolar loans remained fairly stable in the second half of the year at around 70%. In December and January the non-bank sectors recorded net repayments on short-term tolar loans. The year-on-year growth rate of long-term tolar loans rose from 13.7% in December to 14.7% in January, while for short-term tolar loans it fell in the same period from 7.0% to 4.6%.

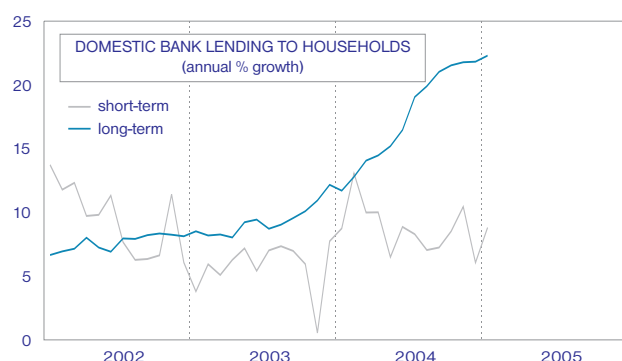
Total lending to companies picked up in the last quarter of 2004. The rise in total domestic and foreign lending to companies in the second quarter of 2004 amounted to SIT 123.1 billion, in the third quarter to SIT 114.9 billion, and in the last quarter to as much as SIT 188.1 billion. Total growth in 2003 amounted to SIT 395.8 billion and in 2004 to 527.8 billion.

Borrowing abroad by companies was strong, in line with the total borrowing in the last quarter. Foreign loans accounted for 36% of the total loans in the third quarter, and 38% in the last quarter. The proportion of foreign lending to companies has now therefore remained for nearly two years at the level of just over a third of total lending.



In January lending to households was fairly modest, a result of seasonal factors. The growth in lending to households in January amounted to SIT 5.8 billion, which is less than half the figure for the average monthly growth in the last quarter of 2004. The sluggish January lending to households is seasonal in nature (with January 2004 even showing net repayment of SIT

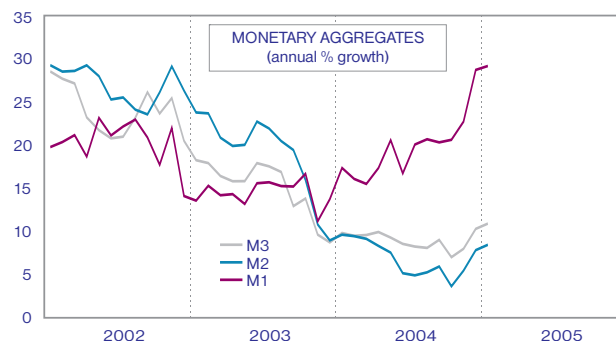
3.1 billion), since repayments are made on credit facilities taken in December, when private consumption is also seasonally high. The year-on-year growth of lending to households therefore rose from 21.0% in December last year to 22.5% this January. Long-term tolar loans are still predominant in the structure of lending to households (in 2004 their share in the growth was 82.2%), while the proportion of foreign currency lending is also rising, with a growth rate in 2004 that outstripped that of short-term tolar loans. In December and January the growth of foreign currency loans amounted to 62% of the growth of all lending to households.



In the final quarter of last year the government made net loan repayments, but recorded net borrowing this January. In the final quarter of last year the government made net loan repayments of SIT 19.0 billion, primarily through securities, foreign exchange loans and short-term tolar loans. In January the government recorded net borrowing (SIT 19.0 billion), chiefly through securities, while it made net repayments on loans.

Growth of M1 halted at the beginning of this year following rapid growth in December. M1 grew from SIT 930.0 billion at the end of November last year to SIT 1,018.9 billion at the end of December. The high growth in December (9.6%) can be

ascribed partly to seasonal factors – higher consumption and higher earnings. In January and February M1 has been stuck at a slightly lower level of around SIT 990 billion. Year-on-year growth in M1 in recent months has risen fairly rapidly, amounting to 27.8% in December last year and 28.3% this January.



Growth in broad money aggregates has gradually risen, but remains slow. The year-on-year growth rate for M2 rose from 1.2% in November last year to 4.7% this January, while in the same period the year-on-year growth rate of M3 rose from 4.1% to 7.5%.

Growth in foreign currency deposits picked up again in December and January. From July to November last year foreign currency deposits grew by SIT 22.4 billion, and in December last year and this January by SIT 42.6 billion. This gave an increase in the year-on-year growth rate for foreign currency deposits from 11.4% in November last year to 14.4% this January.

In recent months, of the tolar time deposit components, those with a maturity period of one month to one year have grown. From October last year to this January tolar time deposits with a maturity period of one month to one year grew by SIT 94.2 billion, and those with a maturity period up to one month fell by SIT 52.0 billion. The decline in long-term tolar time deposits has continued, with a drop in this period of SIT 24.5 billion.

DOMESTIC LENDING SIT billions	Annual growth (%)		Increase Jan. 05	Stock Jan. 05
	Jan. 04	Jan. 05		
to enterprises	19.1	23.6	60.8	1,999.4
short-term	5.9	9.0	3.2	574.2
long-term	14.9	7.9	11.0	525.9
foreign-currency	38.1	49.0	46.6	899.3
to other fin. orgs.	50.5	26.5	3.1	106.9
short-term	29.2	-14.9	-0.7	27.3
long-term	152.5	-24.8	-0.3	16.7
foreign-currency	34.2	108.4	4.1	62.9
to households	11.4	22.5	5.8	785.0
short-term	8.7	8.8	-0.9	134.5
long-term	11.7	22.3	3.5	624.5
foreign-currency	52.0	309.3	3.2	26.0
to government	10.1	-2.1	-9.8	149.1
short-term	30.4	-62.9	-7.1	12.1
long-term	9.8	17.5	-2.9	125.4
foreign-currency	-19.7	-10.6	0.3	11.5
	Dec. 03	Dec. 04	Dec. 04	Dec. 04
LOANS FROM ABROAD*	17.4	14.7	41.2	1,467.6
to enterprises + OFOs	21.5	16.2	43.1	1,363.3
to government	-16.5	-1.6	-0.9	84.9
TOTAL LOANS	16.1	18.4	102.4	4,448.1

*Total nonbanks. Source: Bank of Slovenia

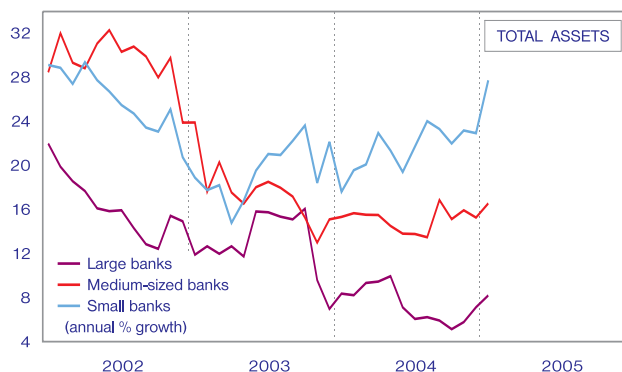
SIT billions	Annual growth (%)		Flow Jan. 05	Level Jan. 05
	Jan. 04	Jan. 05		
1. Currency	11.0	6.7	-4.8	163.1
2. Demand deposits	15.8	33.6	-10.2	840.8
3. M1 (1+2)	14.8	28.3	-15.0	1,003.9
4. Time deposits	1.8	-4.4	44.4	1,508.3
up to 30 days	8.3	-8.4	-11.0	94.1
31 to 90 days	34.5	25.8	33.6	608.7
91 to 365 days	-8.2	-11.3	27.9	496.0
over one year	-11.1	-28.2	-6.0	309.5
5. Securities issued by banks	11.4	-11.2	-8.1	195.5
6. Time deposits at BoS	-4.8	4.3	-13.6	111.4
7. Restricted deposits	89.7	-46.9	-0.3	7.5
8. M2 (3+4+5+6+7)	6.0	4.7	7.4	2,826.6
9. Foreign currency deposits	6.8	14.4	23.7	1,240.5
10. M3 (8+9)	6.2	7.5	31.1	4,067.1
Sectoral composition of tolar deposits				
Enterprises	2.0	4.9	3.9	527.3
Other financial organisations	-2.8	0.3	3.2	233.4
Households	10.4	9.3	-4.2	1,418.0
Government	-2.5	-5.7	30.1	163.9

Source: Bank of Slovenia

The gradual reduction in the maturity period of deposits has continued. From January 2004 to January 2005 the proportion of M1 in M2 grew from 29.0% to 35.5%, while the proportion of long-term time deposits in M2 fell from 16.0%

to 11.0%. The reasons for the reduction in the maturity period of deposits lie in the drop in interest rates and the higher demand for transaction money owing to stronger economic activity.

7. BANKING



Year-on-year growth in banks' total assets strengthened up to the end of January by 1.8 percentage points to 13.8%. In January total assets increased by SIT 75.1 billion to stand at SIT 5,719.6 billion. The growth in total assets, which reached a current rate of 1.3% in January, was stimulated primarily by loans and investments in securities of the state and Bank of Slovenia. On the liabilities side, the growth was stimulated primarily by deposits from the state and companies and liabilities to foreign banks.

In January the biggest increase in total assets was recorded by medium-sized banks. The current growth rate in the volume of transactions increased for this group of banks by 3.5%, and by 2.0% for small banks, while the rate for the largest banks stagnated.

Market shares of the largest banks are diminishing. The market share of the five largest banks (CR 5) in terms of total assets fell in January by 0.5 percentage points, and in the last 12 months by 3 percentage points, to 64.4%. As for lending to non-bank customers, the drop for this group in January amounted to 0.2 percentage points, or 3 percentage points

over the past year. In January there was a similar decline for the same bank group in lending to households and companies. Over the past year in these two areas of business the share of the leading five banks fell by 3.3 percentage points, to 64.6% for companies and to 64.9% for households.

The relatively high volume of lending to non-bank customers, primarily companies, has continued in January. After rising throughout 2004, year-on-year growth in household lending also strengthened in January, by 2.2 percentage points to 22.0%, although the current growth of such loans has declined in recent months. Owing chiefly to the renewed high net flows in January, the growth rate of loans to companies increased even more, to 23.3%.

January saw increases primarily in loans to companies and in investments in securities, while banks cut their investments in banks abroad. Net flows of lending to companies in January amounted to SIT 60.7 billion, and grew relative to December last year. The majority of lending to companies was in foreign currency. The growth of household lending has fallen in recent months, but at SIT 7.2 billion for January it was still relatively high. The year-on-year growth rate rose again, owing in part to the stagnation of this kind of lending in January last year. Fastest growth among loans to households is being recorded by pure foreign currency loans, which still account for a small share in the structure of all such lending, at just 3.4%, although this is growing.

December last year and this January were dominated by foreign currency loans to non-bank customers, especially companies. Last year foreign currency loans represented 62% of the entire net flow of lending to non-bank customers, and in December and January they came close to 80%. For this reason the proportion of foreign currency lending in the structure of the balance of all lending continues to grow. Its share of all loans to non-bank customers in the 12 months to

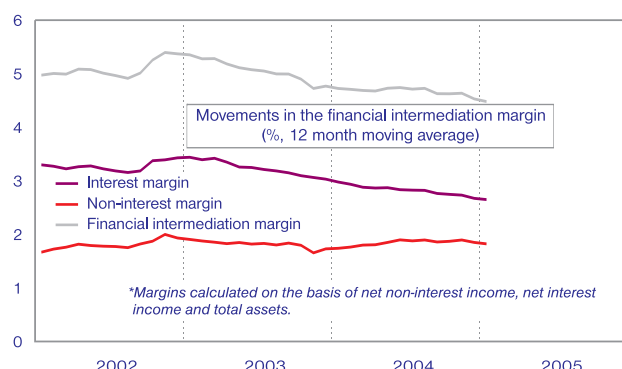
BALANCE SHEET		Level		Growth since
Level in SIT; growth in %	2003	2004	Jan. 05	Dec. 04
Assets				
Loans to banks	345.2	500.2	464.3	-7.2
Loans to non-banks	2,538.1	3,041.3	3,105.9	2.1
of which enterprises	1,596.9	1,930.3	1,991.0	3.1
...households	629.1	763.6	770.9	1.0
...other financial orgs.	102.4	124.2	126.1	1.5
Securities 1)	1,719.7	1,642.2	1,706.9	3.9
Capital investments	80.5	87.2	89.3	2.4
Other 2)	374.0	373.9	353.4	-5.5
Liabilities				
Banks 3)	835.6	1,086.9	1,105.9	1.8
Deposits by non-banks	3,294.5	3,524.2	3,579.6	1.6
Securities	216.4	224.9	212.3	-5.6
Provisions 4)	101.3	120.9	121.6	0.5
Subordinated debt	95.9	143.5	143.5	0.0
Equity	420.6	460.8	462.2	0.3
Other	93.2	83.5	94.7	13.4
TOTAL ASSETS	5,057.5	5,644.7	5,719.8	1.3

Source: monthly bank figures. 1) All securities, including bills at Bank of Slovenia. 2) Cash, fixed asset and accrued income and prepayments. 3) Liabilities towards domestic and foreign banks and the Bank of Slovenia. 4) For potential and general risks combined.

INCOME STATEMENT		2005	
SIT billions; growth in %	2003	2004	y.o.y. growth
Interest income	331.1	285.2	22.4 -9.9
Interest expense	185.4	142.0	10.8 -20.2
Net interest income	145.7	143.2	11.6 2.3
Non-interest income	83.3	98.8	6.8 -5.4
Gross income	228.9	242.0	18.4 -0.7
Operating costs	143.2	147.2	10.1 4.4
Net provisions	38.0	38.8	2.6 42.3
Profit before tax	47.8	56.1	5.7 -18.9
Taxes	16.4	19.3	...
Profit after tax	31.3	36.8	...

the end of January grew by 6.8 percentage points to 35.2%, and for companies in the same period it grew by as much as 8.3 percentage points to 46.3%.

The growth in deposits by non-bank customers gained again in January (year-on-year to 8.3%), but now chiefly owing to the increase in deposits by companies and the state. January saw another rise in borrowing from banks abroad. The principal source of financing in January was deposits by the state, which increased by over SIT 30 billion, followed by company deposits at over SIT 23 billion. The increase in deposits by households in January was meagre at just SIT 3.6 billion, but the year-on-year growth rate remains at 9%, owing mainly to the exceptionally high growth last December. Foreign currency deposits by non-bank customers continue to outstrip the growth of tolar deposits, but owing chiefly to the rise in tolar deposits in recent months, the proportion of foreign currency deposits in the structure of deposits has not changed significantly and stands at a little under 35%. In terms of maturity, the highest year-on-year growth has been recorded by demand and short-term deposits, with a negative growth for long-term deposits. In the last two months there have been no significant changes in the structure of deposit maturity periods.



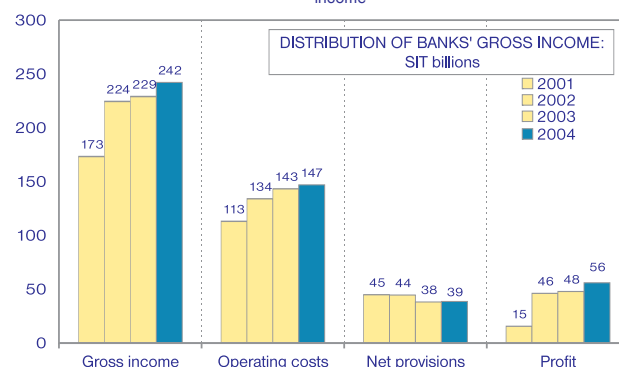
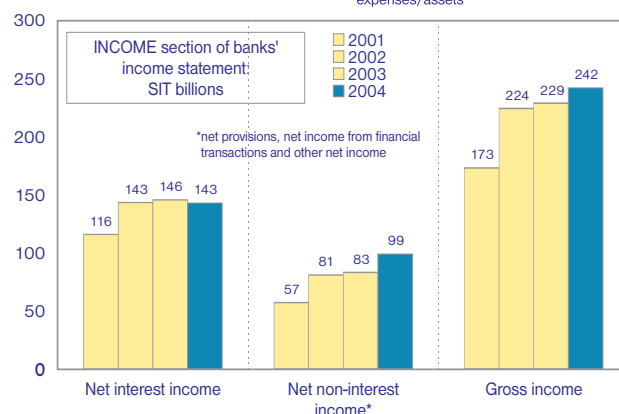
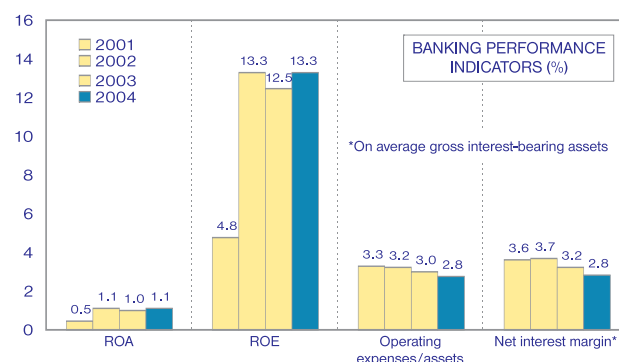
The volume of net interest income this January was higher than January last year. In January this year banks generated 2.3% higher net interest income compared with January last year. Despite the lower income from interest (down 9.9%), this was the result primarily of lower interest expenditure (down 20.2%). Net non-interest bank income in January was 5.4% lower year-on-year, chiefly because of income from net financial transactions falling by half compared with last January. Non-interest income from charges and fees in January showed a year-on-year growth of 10%. Banks' gross income in January was therefore similar to January last year.

Operating costs are maintaining the trend of modest growth, while costs of provisions in January were higher than in the previous January. Operating costs in the banking system showed a slow rate of growth throughout last year, with a year-on-year growth rate of below 2% for most of the year, while the full-year operating costs in December exceeded those of the previous year by just 2.8%. There was also relatively low growth in labour costs at just 6.4%. Operating costs this January were 4.4% higher than January last year, but their

volume this month has been low, indeed their lowest in the last 11 months. In January this year the costs of provisions grew by just under 42%, but account should be taken of the seasonally low volume of these costs which characterises the month of January. In recent months banks have generated little of such costs, despite the high growth of lending, since they rated the majority of their investments as Group A credit risks.

Banks' interest rate margin is maintaining a downward trend. Calculated on total assets for the last 12 months, up to the end of January the margin fell by just over 0.3 percentage points to 2.65%. The same period saw a slight reduction also in the non-interest rate margin, which approached 1.8%. These trends have for the first time brought the margin of banks' financial services below 4.5%.

In January banks generated profits of SIT 5.7 billion, which is just under 19% down on January last year. Indicators of profitability were therefore also lowered. ROE amounted to 15.5% in January this year, and ROA to 1.2%. The proportion of coverage of operating costs by net non-interest income was also down. In January this stood at 67.3%, and was

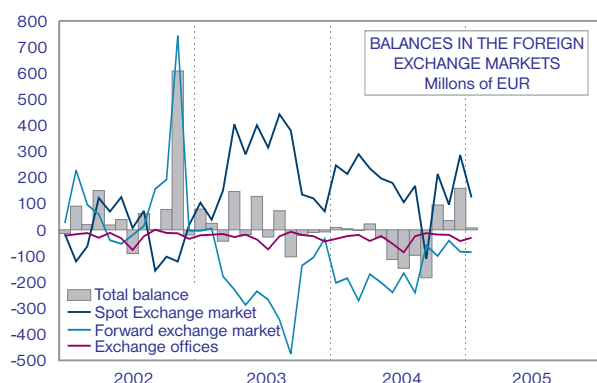


similar to that of full-year 2004. Owing to the renewed positive growth in net interest income and the negative growth of non-interest income, there was an increase in the proportion of net

interest in the structure of banks' gross incomes. In January it amounted to 63.1%, and 61.2% in January last year, while it stood at under 60% for 2004.

B. MONETARY POLICY

1. EXCHANGE RATE



Foreign exchange supply and demand were fairly balanced this January. There was a relatively modest supply of foreign exchange, amounting to EUR 7.5 million, while total foreign exchange reserves increased by a little less than EUR 6.2 million. In the year to January 2005 foreign exchange reserves fell by EUR 235 million, or by just under a percentage point of estimated GDP.

Excess supply of foreign exchange on the spot foreign exchange market this January only reached a little over half the average monthly net supply from the final quarter of last year. In January the excess supply of foreign exchange stood at EUR 124 million. Most foreign exchange was offered in January by non-residents, with EUR 152 million, which is just over half more than the average for the previous two months. Just over EUR 5 million was added to the excess supply of foreign exchange by private individuals, while net demand for foreign exchange was made only by companies, in the amount of EUR 33 million. Demand from the households for foreign exchange was strongest on the exchange market in the summer months and during the winter holiday period in December and January. In January the net demand for foreign exchange amounted to EUR 31 million, which is just a little less than demand from companies, giving a total for the last two months of EUR 74 million.

Net sales of foreign exchange on the forward market at the beginning of this year remained at the level from the last quarter of 2004. In January net sales of foreign exchange amounted to EUR 86 million, as in the previous month. On the forward market in January banks made net sales to non-residents of EUR 90 million in foreign exchange, and purchased EUR 4 million in foreign exchange from domestic companies.

Transactions between bank and non-bank customers in January this year increased by EUR 134 million the po-

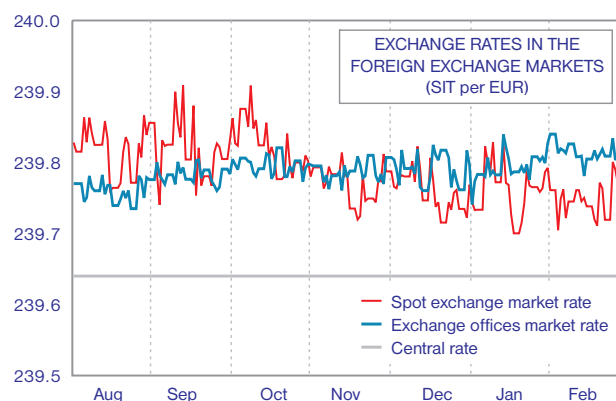
	2003	2004	Nov.	Dec.	Jan.
EXCHANGE RATES: market rates (averages)					
FX market: EUR	233.9	238.9	236.1	239.8	239.8
USD	207.2	192.4	201.8	179.3	182.5
Exchange offices:	234.0	239.0	236.2	239.8	239.8
Growth rates					
annual growth					Jan.
of market rates	Dec. 03	Dec. 04	Jan. 05	Dec.	Jan.
EUR	2.8	1.3	1.1	0.0	0.0
USD	-14.7	-7.2	-2.9	1.8	1.8
Basket 1)	-0.8	-0.2	0.4	0.3	0.3

1) Basket/effective exchange rate: basket of 7 currencies of Slovenia's main foreign trade partners (excluding Croatia), weighted by shares in Slovenian goods trade. From January 2002 onwards three currencies are taken into account (EUR, USD, CHF). Sources: BoS, Statistical Office of the Republic of Slovenia and various foreign sources.

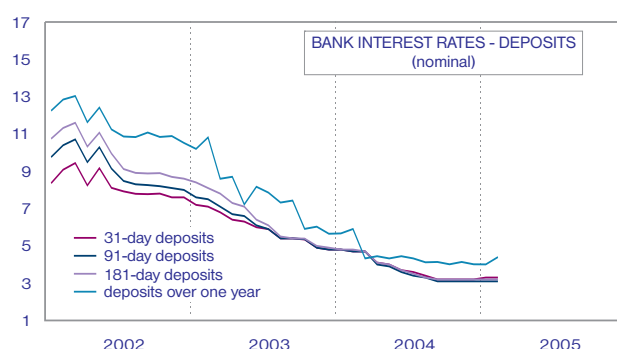
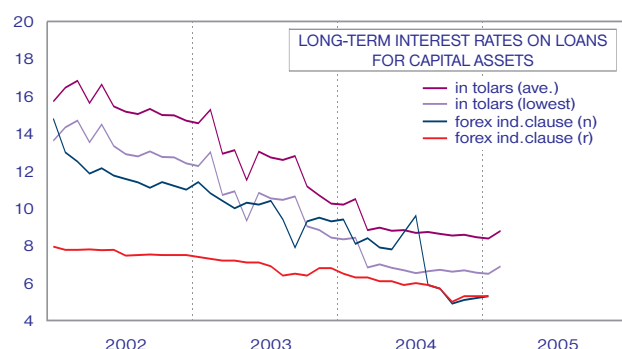
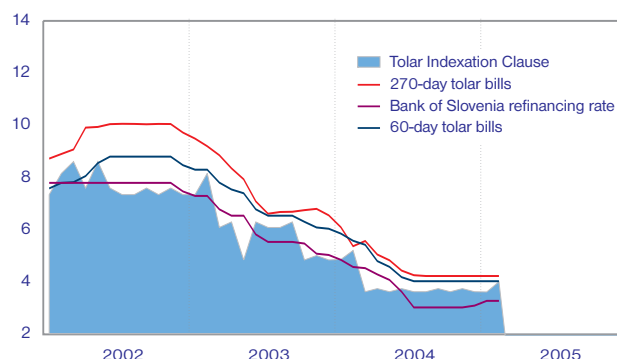
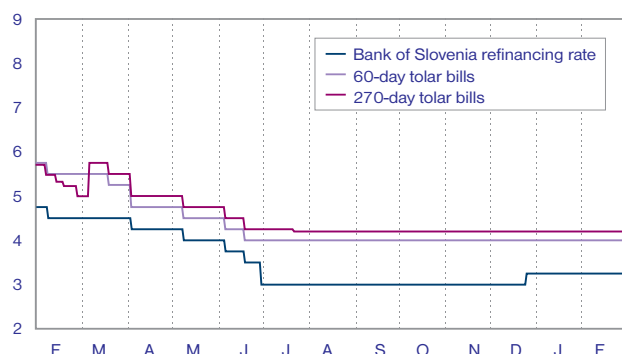
tential supply of foreign exchange on the market. Banks' foreign currency liabilities fell in January by EUR 89 million, while foreign currency claims against non-bank customers increased by EUR 223 million.

Transactions between banks and the Bank of Slovenia this January reduced the potential supply of foreign exchange on the market. In January banks raised their net balance of temporarily purchased foreign exchange by EUR 45 million and their balance of FX bills by EUR 38 million. Total net potential supply on the foreign exchange market fell by EUR 83 million in foreign exchange, almost as much as it had been increased over the whole of 2004 by transactions between the Bank of Slovenia and banks.

Despite the internal monthly volatility, the average euro exchange rate in January remained stable. It stood at SIT 239.77 to the euro, and deviated from the central exchange rate by 0.05%. Pressure from additional excess supply of foreign exchange brought the rate in February down to SIT 239.74, or 0.04% above the central rate. In the year to February the tolar depreciated against the euro by just under one percentage point.



2. INTEREST RATES



In the first two months of this year the Bank of Slovenia has not changed its interest rates. Interest rates were last changed on 23 December last year, for foreign exchange buy/sell swaps and the refinancing interest rate, both by 0.25 percentage points. Other Bank of Slovenia interest rates have remained unchanged since entry into ERM II.

The interest rate on the interbank market rose in the first two months of this year. In January it averaged 3.66%, representing a growth of 0.28 percentage points, and thereby returned to the level from last November. In February it rose by an additional 0.09 percentage points, hovering in the first half around the average level of 3.88%, and around 3.61% in the second half. The interest rate for overnight placements (SIONIA) rose slightly less, from 3.66% in January to 3.72% in February.

The curve of the time structure of SITIBOR rates rose again in January after the downward shift in December, and returned to the November level. Interest rates on maturities, which fell most in December (for up to one month), rose in January by about the same degree. Thus the rising curve from December was again considerably weakened in January. February saw continued growth for short maturities, but to a much smaller extent, averaging 0.05 percentage points.

In January interest rates for one-month and three-month treasury bills showed a modest increase. In the first two auctions, interest rates for one-month treasury bills rose, then fell in the subsequent two. At the last auction in January the interest rate stood at 3.61%, a rise of 0.05 percentage points

over last December. Compared with previous months, excess demand was low, between 1.2 and 1.4 times. Demand for three-month treasury bills was similarly low (1.3 times supply), which raised the interest rate by 0.1 percentage points to 3.65%. The highest excess demand was for 12-month treasury bills (two times supply), and the interest rate fell to 3.5%. In the February auctions, demand was livelier than in January. The interest rate for three-month treasury bills remained unchanged, and for six-month bills it rose to 3.78%, while for one-month treasury bills within this month too it was highly variable, then falling towards the end of the month. Nevertheless at the last February auction the rate was 0.06 percentage points higher than at the end of January.

In the first two months of this year tolar interest rates have not changed significantly. Since last September banks have not changed their interest rates for short-term time tolar deposits, and only for deposits with a maturity of up to three months was the rate raised in January, by 0.1 percentage points. This year for the most part the lending rates have also remained unchanged: in January they fell only for long-term loans to non-financial corporations, by 0.1 percentage points, and by the same amount in February for consumer loans. For both lending and deposit rates, February saw a rise in the long-term interest rates with TOM indexation, which has registered a seasonal upwards movement in February owing to the smaller number of days in the month (by 0.4 percentage points this year).

Realised tolar interest rates show similar movements to those of declared interest rates, but on a much lower level. According to data from the eight biggest banks, tolar

interest rates for new loans to **companies** are for the most part determined nominally, without any reference interest rate, while TOM-indexed loans are almost negligible. The realised short-term nominal tolar interest rates dropped below 5.5% in January. At these banks, in January companies made long-term contracts at approximately a 5% average interest rate, if it was determined nominally. Loans tied to any of the domestic reference interest rates were concluded at an average 6.7% interest rate, in both cases therefore significantly less than the declared interest rates for TOM-indexed loans. This kind of indexation still has a strong showing, albeit with a declining trend, in loans to **households**, in January accounting for a 25% share of housing loans and a 42% share in long-term consumer loans. For these loans the realised interest rates were around 0.5 percentage points less than the declared interest rates. There are several causes of the variance between declared and realised interest rates, with differences arising for the most part through the existence of several different types of

interest, which are not covered by the declared interest rates. Moreover interest rates are sold in a range of values, giving an average in loans to companies of 1.8 percentage points, while the majority of loans go to customers with the lowest credit risk and consequently with the lowest interest rate.

Interest rates with a foreign currency clause were unchanged in January for the second successive month. The interest rates for these kinds of loan changed to highly differing degrees relative to the position of a year ago: the interest rate for housing loans in the amount of 5.6% above foreign currency clause is the same as a year ago (meanwhile it showed a transitional drop of 0.2 percentage points for several months), and working capital loans to companies are 0.2 percentage points cheaper with a 5.5% interest rate, while the biggest change was recorded by loans for capital assets, where the interest rate fell from 6.6% in January 2004 to 5.3% this January.

End of period % per annum	2002	2003	2004	2005 Jan.
Bank of Slovenia interest rates				
Refinancing rate	7.25	5.00	3.25	3.25
SWAP	4.50	3.00	1.25	1.25
60-day tolar bills	8.25	6.00	4.00	4.00
270-day tolar bills	9.50	6.48	4.20	4.20
Interbank interest rates				
Interbank market	4.73	4.69	3.38	3.66
TB (1 mths)	8.20	5.43	3.56	3.61
TB (3 mths)	8.73	5.11	3.55	3.65
TB (6 mths)	8.75	5.12	3.55	3.55
TB (12 mths)	9.00	5.10	3.60	3.50
Foreign interest rates				
ECB refinancing rate	2.75	2.00	2.00	2.00
Euribor 3 mths	2.94	2.15	2.17	2.15
Euribor 1 year	2.87	2.37	2.30	2.31
10-yr gov. bonds EU(12)*	4.41	4.36	3.69	...
Indicators				
Tolar indexation clause	7.30	4.81	3.60	3.59
Foreign currency clause	3.22	2.37	-0.08	0.05

*EU 12 average

Bank interest rates (% per annum)	2003 Dec.	2004 Dec.	2005 Jan. Feb.	
Deposits (Slovenia)				
more than 1 month.	4.80	3.20	3.30	3.30
3 month.	4.80	3.10	3.10	3.10
6 month.	4.90	3.20	3.20	3.20
1 year	5.65	4.01	4.00	4.40
Loans (Slovenia)				
S-T loans to non-fin.corp.	9.94	8.02	8.00	8.00
L-T loans to non-fin.corp.	10.25	8.46	8.38	8.79
Consumer loans	9.60	7.88	7.89	7.83
Housing loans	9.00	7.02	7.01	7.41
On new loans *:				
Slovenia (loans in tolar)				
Loans to non-fin.corp.	8.59	6.38	6.43	
Consumer loans	8.78	7.26	7.43	
Housing loans	7.62	6.53	6.51	
EMU:				
Loans to non-fin.corp.	4.03	3.98		
Consumer loans	7.64	7.24	...	...
Housing loans	3.62	3.43	...	...

* Loans with flowing rate or up to 1 year initial rate fixation. Interest rates for Slovenia are estimated

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Legend:

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

1.1. Monetary Aggregates

Millions of Tolars		Base money	National definition			Harmonised ECB definition		
			M1	M2	M3	HM1	HM2	HM3
Column Code		1	2	3	4	5	6	7
1994	31. Dec.	84,503	211,683	507,614	798,757	323,564	679,467	698,087
1995	31. Dec.	100,870	257,897	650,633	1,041,106	416,837	876,498	909,966
1996	31. Dec.	118,618	299,878	781,696	1,260,449	495,843	1,067,952	1,089,469
1997	31. Dec.	144,001	347,432	1,059,223	1,547,820	546,922	1,286,384	1,307,545
1998	31. Dec.	171,763	428,192	1,318,810	1,832,700	634,880	1,535,694	1,557,903
1999	31. Dec.	208,205	507,769	1,474,984	2,055,731	748,817	1,692,883	1,717,455
2000	31. Dec.	212,205	549,776	1,617,601	2,370,641	818,129	1,982,930	2,013,404
2001	31. Dec.	292,273	648,052	2,060,427	3,040,555	1,055,190	2,576,750	2,605,304
2002	31. Dec.	279,673	720,093	2,576,794	3,600,703	1,122,581	2,861,185	2,881,953
2003	31. Dec.	291,155	797,169	2,711,909	3,780,074	1,249,692	3,038,052	3,068,735
2004	31. Dec.	297,528	1,018,895	2,819,237	4,036,031	1,360,637	3,280,899	3,302,422
2000	31. Aug.	195,107	512,776	1,543,068	2,270,907	787,068	1,859,815	1,891,361
	30. Sep.	204,426	524,683	1,557,487	2,298,309	801,827	1,899,712	1,932,687
	31. Oct.	211,826	529,080	1,572,241	2,323,595	810,073	1,922,222	1,954,342
	30. Nov.	206,470	520,029	1,596,502	2,363,586	802,401	1,951,631	1,980,772
	31. Dec.	212,205	549,776	1,617,601	2,370,641	818,129	1,982,930	2,013,404
2001	31. Jan.	196,891	524,231	1,623,643	2,409,972	799,304	1,997,221	2,028,672
	28. Feb.	202,574	522,123	1,643,912	2,450,273	797,012	2,025,674	2,059,735
	31. Mar.	208,637	532,657	1,682,039	2,496,146	822,198	2,080,716	2,112,407
	30. Apr.	219,013	549,314	1,709,607	2,618,925	839,980	2,092,445	2,121,565
	31. May	206,706	538,318	1,739,673	2,673,505	835,077	2,146,400	2,175,716
	30. Jun.	218,760	576,383	1,772,073	2,682,976	875,024	2,193,796	2,221,917
	31. Jul.	213,559	555,793	1,796,634	2,716,041	847,787	2,212,203	2,244,356
	31. Aug.	208,763	552,791	1,832,120	2,676,020	847,961	2,246,230	2,277,150
	30. Sep.	222,217	575,655	1,860,136	2,714,457	878,584	2,294,205	2,326,479
	31. Oct.	230,568	577,602	1,914,628	2,783,077	890,534	2,332,608	2,363,718
	30. Nov.	235,652	593,790	1,962,268	2,872,614	925,795	2,420,556	2,449,521
	31. Dec.	292,273	648,052	2,060,427	3,040,555	1,055,190	2,576,750	2,605,304
2002	31. Jan.	226,717	616,469	2,085,359	3,075,284	1,009,381	2,607,152	2,633,815
	28. Feb.	282,041	617,454	2,097,499	3,102,912	1,010,549	2,630,042	2,657,190
	31. Mar.	238,058	634,829	2,147,605	3,145,673	1,033,973	2,664,123	2,690,000
	30. Apr.	274,112	639,028	2,195,366	3,182,541	1,032,173	2,679,054	2,703,916
	31. May	248,353	653,867	2,209,055	3,203,855	1,049,086	2,681,631	2,706,567
	30. Jun.	298,725	686,661	2,195,479	3,186,032	1,102,980	2,702,642	2,726,275
	31. Jul.	262,317	668,729	2,230,615	3,231,183	1,089,181	2,706,583	2,732,062
	31. Aug.	258,048	670,240	2,245,137	3,251,055	1,087,386	2,716,643	2,742,267
	30. Sep.	255,381	684,260	2,267,989	3,389,244	1,098,841	2,721,688	2,748,886
	31. Oct.	252,027	665,697	2,390,214	3,396,013	1,073,188	2,714,568	2,740,482
	30. Nov.	321,095	713,315	2,517,243	3,564,004	1,138,119	2,875,946	2,901,777
	31. Dec.	279,673	720,093	2,576,794	3,600,703	1,122,581	2,861,185	2,881,953
2003	31. Jan.	247,662	681,210	2,547,812	3,563,022	1,089,250	2,856,861	2,877,425
	28. Feb.	269,319	694,481	2,560,050	3,582,972	1,107,589	2,887,407	2,907,293
	31. Mar.	254,743	706,086	2,552,266	3,578,901	1,135,743	2,899,376	2,921,133
	30. Apr.	269,114	711,702	2,584,735	3,598,607	1,130,248	2,894,083	2,915,894
	31. May	263,900	719,670	2,604,150	3,623,235	1,149,940	2,915,541	2,939,835
	30. Jun.	297,306	774,613	2,655,883	3,679,247	1,214,157	2,970,548	2,993,624
	31. Jul.	268,663	755,250	2,678,140	3,717,354	1,201,280	2,983,903	3,010,560
	31. Aug.	281,308	753,624	2,658,175	3,716,031	1,214,260	3,001,679	3,030,907
	30. Sep.	281,290	768,987	2,658,420	3,720,680	1,230,165	2,986,217	3,014,513
	31. Oct.	269,832	759,352	2,706,816	3,762,316	1,213,800	2,995,524	3,021,381
	30. Nov.	275,116	768,820	2,702,213	3,777,654	1,228,027	3,016,429	3,045,177
	31. Dec.	291,155	797,169	2,711,909	3,780,074	1,249,692	3,038,052	3,068,735
2004	31. Jan.	267,280	782,307	2,700,566	3,784,567	1,254,186	3,030,739	3,058,300
	29. Feb.	287,189	787,410	2,708,574	3,792,622	1,265,941	3,027,587	3,057,139
	31. Mar.	276,796	795,843	2,691,274	3,791,914	1,277,810	3,008,373	3,040,607
	30. Apr.	285,865	817,140	2,701,693	3,827,092	1,314,767	3,014,608	3,049,279
	31. May	291,007	852,886	2,698,806	3,826,904	1,359,373	3,041,944	3,076,149
	30. Jun.	298,236	863,841	2,679,682	3,855,215	1,415,162	3,124,438	3,155,328
	31. Jul.	284,549	890,741	2,694,906	3,882,049	1,412,357	3,194,499	3,222,652
	31. Aug.	288,053	894,037	2,685,394	3,873,744	1,417,929	3,189,284	3,216,676
	30. Sep.	300,737	909,096	2,706,036	3,918,360	1,442,286	3,206,052	3,230,928
	31. Oct.	310,745	900,296	2,684,052	3,875,715	1,420,976	3,193,562	3,217,689
	30. Nov.	299,009	930,001	2,735,815	3,933,704	1,297,484	3,220,956	3,242,958
	31. Dec.	297,528	1,018,895	2,819,237	4,036,031	1,360,637	3,280,899	3,302,422
2005	31. Jan.	270,673	1,003,892	2,819,551	4,060,075	1,373,425	3,285,775	3,305,445

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
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	306,468	557,321	15,283	28,046	264,560	7,509	28	300,143
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	75,579	299,625	6,539	1,268	383,011
2000 31. Dec.	739,912	447,212	1,187,124	17,752	76,618	325,156	20,200	1,325	423,299
2001 31. Dec.	1,122,525	565,543	1,688,068	9,807	69,685	388,086	24,247	0	482,019
2002 31. Dec.	1,580,255	499,275	2,079,531	9,216	112,721	463,441	28,956	0	605,118
2003 31. Dec.	1,644,697	488,361	2,133,058	26,980	111,016	494,455	32,496	0	637,967
2004 31. Dec.	1,586,127	550,816	2,136,943	29,715	141,554	600,901	17,259	0	759,714
2003 31. Dec.	1,644,697	488,361	2,133,058	26,980	111,016	494,455	32,496	0	637,967
2004 31. Jan.	1,662,274	465,220	2,127,494	26,660	115,999	509,076	36,207	0	661,282
29. Feb.	1,679,176	447,933	2,127,109	27,934	115,446	523,573	36,787	0	675,807
31. Mar.	1,652,883	468,062	2,120,945	27,868	122,916	522,902	32,265	0	678,082
30. Apr.	1,680,051	462,526	2,142,577	27,000	117,818	540,742	27,612	0	686,172
31. May	1,625,417	489,011	2,114,429	28,932	120,355	545,788	27,303	0	693,445
30. Jun.	1,584,914	512,115	2,097,030	29,655	154,714	573,577	27,439	0	755,730
31. Jul.	1,568,201	493,488	2,061,689	29,909	157,307	583,484	15,044	0	755,834
31. Aug.	1,582,332	553,842	2,136,175	30,117	165,661	577,538	15,314	0	758,512
30. Sep.	1,587,396	519,004	2,106,401	30,028	171,933	592,228	14,532	0	778,693
31. Oct.	1,571,865	517,716	2,089,580	29,525	143,806	598,293	14,424	0	756,523
30. Nov.	1,594,089	498,994	2,093,083	29,477	152,623	597,255	15,431	0	765,309
31. Dec.	1,586,127	550,816	2,136,943	29,715	141,554	600,901	17,259	0	759,714
2005 31. Jan.	1,619,359	509,645	2,129,004	30,106	130,881	629,923	18,179	0	778,983

Millions of Tolars	Liabilities								
	Foreign liabilities			M3					
	Bank of Slovenia	Deposit money banks	Total	M2					
				Currency in circulation	Demand deposits at banks	M1			Total
						Demand deposits at BS			
Column Code	1	2	3=1+2	4	5	6	7	8=6+7	9=4+5+8
1994 31. Dec.	923	159,153	160,075	47,285	157,339	1,105	5,954	7,059	211,683
1995 31. Dec.	522	197,287	197,810	59,965	193,954	1,370	2,607	3,978	257,897
1996 31. Dec.	242	206,358	206,600	66,839	228,113	1,602	3,325	4,926	299,878
1997 31. Dec.	58	206,294	206,352	78,122	264,878	2,149	2,283	4,432	347,432
1998 31. Dec.	170	214,973	215,142	93,655	328,681	3,533	2,324	5,856	428,192
1999 31. Dec.	124	283,362	283,486	125,011	376,606	3,846	2,306	6,152	507,769
2000 31. Dec.	109	375,816	375,924	119,818	421,605	4,941	3,412	8,352	549,776
2001 31. Dec.	278	462,133	462,411	142,110	490,294	6,707	8,941	15,648	648,052
2002 31. Dec.	42	617,866	617,908	143,054	564,483	8,038	4,517	12,556	720,093
2003 31. Dec.	25	868,450	868,475	156,037	626,991	10,314	3,827	14,141	797,169
2004 31. Dec.	1,675	1,187,822	1,189,497	167,915	838,148	10,080	2,752	12,832	1,018,895
2003 31. Dec.	25	868,450	868,475	156,037	626,991	10,314	3,827	14,141	797,169
2004 31. Jan.	21	842,812	842,833	152,921	619,378	6,796	3,212	10,008	782,307
29. Feb.	22	874,294	874,315	153,307	624,537	6,277	3,288	9,565	787,410
31. Mar.	86	908,036	908,122	152,562	633,078	6,844	3,359	10,204	795,843
30. Apr.	42	947,545	947,587	156,860	649,056	7,923	3,301	11,224	817,140
31. May	9,987	969,554	979,542	162,461	679,515	7,358	3,552	10,910	852,886
30. Jun.	8,437	1,023,947	1,032,384	163,327	709,852	6,947	3,715	10,661	883,841
31. Jul.	5,071	1,017,706	1,022,777	161,943	719,378	5,888	3,532	9,420	890,741
31. Aug.	6,865	1,102,625	1,109,490	157,342	725,843	7,003	3,849	10,852	894,037
30. Sep.	5,290	1,106,805	1,112,095	160,738	735,478	9,252	3,630	12,881	909,096
31. Oct.	642	1,139,432	1,140,074	167,208	721,784	8,029	3,275	11,305	900,296
30. Nov.	6,399	1,139,203	1,145,602	160,143	759,237	7,748	2,874	10,621	930,001
31. Dec.	1,675	1,187,822	1,189,497	167,915	838,148	10,080	2,752	12,832	1,018,895
2005 31. Jan.	12,953	1,211,810	1,224,763	163,106	827,475	10,569	2,742	13,311	1,003,892

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	15=10+...+14	16=4+9+15	17	18=3+16+17	
290,987	34,903	91,567	3,761	1,767	422,985	693,845	95,556	1,270,508	
401,788	36,306	160,479	8,221	4,682	611,476	926,903	117,186	1,601,410	
471,569	38,016	207,221	6,480	2,897	726,182	1,061,090	109,888	1,865,966	
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	141,640	2,541,886	
826,546	66,974	438,910	27,589	10,230	1,370,249	1,769,872	164,405	2,919,761	
1,000,668	77,298	494,986	38,010	13,547	1,624,508	2,065,559	199,875	3,452,558	
1,241,626	86,334	535,784	43,641	15,413	1,922,798	2,414,623	227,853	4,330,544	
1,365,202	116,128	577,408	61,037	20,061	2,139,835	2,754,169	191,757	5,025,457	
1,605,670	129,139	643,820	82,957	23,742	2,485,328	3,150,274	187,258	5,470,591	
1,938,688	142,239	779,247	103,830	23,014	2,987,019	3,776,448	186,500	6,099,891	
1,605,670	129,139	643,820	82,957	23,742	2,485,328	3,150,274	187,258	5,470,591	
1,617,937	115,880	640,701	84,512	22,459	2,481,488	3,169,429	182,688	5,479,611	
1,646,289	107,305	650,746	87,757	24,028	2,516,124	3,219,865	186,418	5,533,392	
1,684,607	105,344	664,925	85,448	24,345	2,564,669	3,270,620	189,827	5,581,392	
1,706,990	104,024	675,663	91,605	24,683	2,602,965	3,316,136	198,484	5,657,198	
1,733,218	103,181	686,757	93,936	24,710	2,641,802	3,364,179	187,177	5,665,784	
1,754,185	104,058	696,826	98,474	24,080	2,677,623	3,463,008	190,062	5,750,099	
1,791,588	114,005	719,416	96,695	25,183	2,746,886	3,532,629	185,384	5,779,702	
1,795,345	118,895	730,119	94,998	23,949	2,763,306	3,551,935	183,646	5,871,756	
1,828,622	121,092	746,632	97,055	22,143	2,815,545	3,624,266	184,030	5,914,696	
1,849,444	121,584	759,174	99,321	22,084	2,851,606	3,637,654	181,433	5,908,667	
1,882,012	126,809	768,947	100,408	22,381	2,900,558	3,695,344	183,620	5,972,046	
1,938,688	142,239	779,247	103,830	23,014	2,987,019	3,776,448	186,500	6,099,891	
1,999,441	133,841	785,021	106,945	25,444	3,050,691	3,859,780	185,824	6,174,608	

M3							Liabilities	
Tolar time deposits at banks and Bank of Slovenia	Government time deposits at BS	Securities in Tolar	Total	Foreign curr. deposits at banks	Securities in foreign currency	Total	Other liabilities	Total
10	11	12	13 = 9+10+11+12	14	15	16 = 13+14+15	17	18 = 3+16+17
283,378	0	12,553	507,614	266,914	24,229	798,757	311,675	1,270,508
355,711	7,800	29,225	650,633	362,655	27,819	1,041,106	362,494	1,601,410
454,410	0	27,408	781,696	454,006	24,747	1,260,449	398,916	1,865,966
655,229	9,000	47,561	1,059,223	469,352	19,246	1,547,820	458,097	2,212,269
841,849	0	48,769	1,318,810	489,464	24,427	1,832,700	494,044	2,541,886
914,875	0	52,341	1,474,984	569,149	11,599	2,055,731	580,544	2,919,761
1,001,950	0	65,875	1,617,601	739,713	13,327	2,370,641	705,993	3,452,558
1,296,400	19,896	96,079	2,060,427	962,599	17,529	3,040,555	827,578	4,330,544
1,545,280	130,276	181,145	2,576,794	1,020,814	3,094	3,600,703	806,846	5,025,457
1,591,189	105,847	217,705	2,711,909	1,064,432	3,733	3,780,074	822,042	5,470,591
1,472,026	124,725	203,591	2,819,237	1,214,722	2,072	4,036,031	874,363	6,099,891
1,591,189	105,847	217,705	2,711,909	1,064,432	3,733	3,780,074	822,042	5,470,591
1,591,241	106,834	220,183	2,700,566	1,079,759	4,242	3,784,567	852,211	5,479,611
1,600,099	110,816	210,249	2,708,574	1,081,262	2,786	3,792,622	866,454	5,533,392
1,590,342	110,838	194,251	2,691,274	1,097,623	3,017	3,791,914	881,355	5,581,392
1,582,056	110,981	191,516	2,701,693	1,122,745	2,654	3,827,092	882,519	5,657,198
1,552,259	105,380	188,280	2,698,806	1,126,197	1,901	3,826,904	859,339	5,665,784
1,500,819	110,862	184,160	2,679,682	1,172,493	3,041	3,855,215	862,500	5,750,099
1,503,220	110,860	190,085	2,694,906	1,183,753	3,390	3,882,049	874,876	5,779,702
1,489,873	110,932	190,552	2,685,394	1,182,269	6,081	3,873,744	888,523	5,871,756
1,496,365	110,934	189,640	2,706,036	1,208,873	3,451	3,918,360	884,242	5,914,696
1,480,662	110,924	192,170	2,684,052	1,188,091	3,571	3,875,715	892,878	5,908,667
1,494,762	110,995	200,057	2,735,815	1,193,992	3,896	3,933,704	892,741	5,972,046
1,472,026	124,725	203,591	2,819,237	1,214,722	2,072	4,036,031	874,363	6,099,891
1,509,265	110,868	195,526	2,819,551	1,239,158	1,366	4,060,075	889,770	6,174,608

1.3. Balance Sheet of the Bank of Slovenia

Millions of Tolar	Assets								
	Foreign assets								Claims on general government
	Gold	Reserve position with IMF	SDRs	Currency	Deposits	Securities	Other claims	Total	
	1	2	3	4	5	6	7	8 = 1+...+7	
Column Code									9
1994 31. Dec.	16	2,377	8	46	162,992	11,559	13,060	190,058	15,366
1995 31. Dec.	16	2,411	8	37	200,671	26,275	21,435	250,853	14,862
1996 31. Dec.	17	2,619	19	37	267,619	54,735	4,768	329,814	15,054
1997 31. Dec.	16	2,939	13	29	362,171	187,124	6,983	559,274	15,132
1998 31. Dec.	15	10,544	38	40	254,050	321,861	7,548	594,096	15,431
1999 31. Dec.	18	21,174	316	245	166,983	430,803	10,223	629,764	15,909
2000 31. Dec.	20	18,719	838	37	224,252	482,847	13,199	739,912	16,829
2001 31. Dec.	16,869	20,217	1,261	105	476,648	588,344	19,082	1,122,525	8,509
2002 31. Dec.	18,403	26,679	1,543	33	577,944	936,926	18,729	1,580,255	7,668
2003 31. Dec.	19,143	27,392	1,738	36	386,889	1,192,983	16,517	1,644,697	24,532
2004 31. Dec.	18,646	21,075	1,958	53	165,437	1,361,171	17,787	1,586,127	26,587
2004 31. Jan.	18,603	27,403	1,753	39	391,635	1,206,157	16,683	1,662,274	24,212
29. Feb.	18,413	25,970	1,729	37	393,169	1,223,199	16,658	1,679,176	25,486
31. Mar.	19,868	25,911	1,853	36	389,510	1,198,773	16,931	1,652,883	25,350
30. Apr.	18,911	25,939	1,859	28	425,349	1,190,531	17,434	1,680,051	24,408
31. May	18,606	25,668	1,907	41	327,005	1,234,863	17,328	1,625,417	26,091
30. Jun.	18,846	26,794	1,923	48	231,190	1,288,631	17,483	1,584,914	26,778
31. Jul.	18,907	25,739	1,932	50	188,892	1,315,059	17,622	1,568,201	27,031
31. Aug.	19,498	24,092	2,013	34	195,601	1,323,452	17,642	1,582,332	27,239
30. Sep.	19,538	23,142	1,977	43	186,797	1,338,546	17,353	1,587,396	27,150
31. Oct.	19,429	22,168	1,949	45	163,704	1,347,613	16,956	1,571,865	26,647
30. Nov.	19,823	21,965	1,987	33	160,697	1,373,067	16,516	1,594,089	26,600
31. Dec.	18,646	21,075	1,958	53	165,437	1,361,171	17,787	1,586,127	26,587
2005 31. Jan.	19,065	20,953	2,008	46	186,534	1,372,451	18,302	1,619,359	26,898

Millions of Tolars	Liabilities										
	Notes issue	Deposits									
		Deposits of banks				General government deposits				Other demand deposits	
		Giro and reserves accounts	Time deposits - Overnight 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
1994 31. Dec.	50,618	27,466	-	1,047	28,513	5,954	-	21,460	27,414	0	1,105
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	1,567
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	1,916
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
2002 31. Dec.	172,055	82,437	18,360	0	100,797	4,517	130,276	30,011	164,804	4,137	3,902
2003 31. Dec.	186,042	91,087	8,170	0	99,257	3,827	105,847	37,060	146,734	3,186	7,128
2004 31. Dec.	195,352	94,033	4,800	1,761	100,594	2,752	124,725	61,249	188,726	6,211	4,222
2004 31. Jan.	175,901	86,445	0	0	86,445	3,212	106,834	36,284	146,331	3,767	3,028
29. Feb.	175,669	106,356	100	0	106,456	3,288	110,816	34,849	148,953	3,455	2,822
31. Mar.	173,934	97,703	0	0	97,703	3,359	110,838	39,191	153,388	3,655	3,190
30. Apr.	181,209	99,529	0	0	99,529	3,301	110,981	45,989	160,272	4,339	3,584
31. May	185,476	100,284	0	0	100,284	3,552	105,380	44,033	152,966	3,957	3,401
30. Jun.	186,575	106,224	0	0	106,224	3,715	110,862	43,501	158,078	3,304	3,643
31. Jul.	184,498	95,914	0	0	95,914	3,532	110,860	57,723	172,115	2,775	3,112
31. Aug.	180,361	103,234	0	0	103,234	3,849	110,932	56,529	171,310	3,092	3,911
30. Sep.	184,260	112,234	0	0	112,234	3,630	110,934	52,705	167,268	4,588	4,875
31. Oct.	190,598	116,252	0	0	116,252	3,275	110,924	47,616	161,815	5,303	3,153
30. Nov.	184,933	110,596	0	1,833	112,429	2,874	110,995	47,243	161,111	4,179	3,901
31. Dec.	195,352	94,033	4,800	1,761	100,594	2,752	124,725	61,249	188,726	6,211	4,222
2005 31. Jan.	187,882	79,403	0	1,689	81,092	2,742	110,868	64,252	177,861	6,521	4,626

Assets									
Claims on domestic banks									
Loans					Deposits	Other claims	Total	Other assets	Total
Lombard loans	Liquidity loans	Repurchase agreements	Other loans	Total					
10	11	12	13	14=10+...+13	15	16	17=14+...+16	18	19
0	13,784	12,574	3,281	29,639	252	8	29,899	4,866	240,189
66	7,667	16,804	18,295	42,832	223	1	43,056	3,621	312,392
209	1,269	13,650	291	15,418	298	0	15,716	3,541	364,125
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	5,264	618,700
859	2,065	22,397	152	25,474	349	0	25,823	5,681	677,177
0	0	6,299	112	6,410	375	0	6,785	5,362	768,889
0	0	0	75	75	400	0	475	9,522	1,141,031
0	0	1,148	18	1,166	121	0	1,287	12,296	1,601,506
0	0	0	9	9	82	0	91	8,657	1,677,978
0	0	0	0	0	80	0	80	7,847	1,620,640
0	0	0	9	9	81	0	90	5,848	1,692,424
0	0	4,000	9	4,009	170	0	4,179	6,056	1,714,896
0	0	25,200	4	25,204	158	0	25,363	5,555	1,709,151
0	0	22,000	4	22,004	106	0	22,111	6,327	1,732,896
0	0	31,800	4	31,804	81	0	31,886	6,520	1,689,913
0	0	23,000	4	23,004	150	0	23,154	7,459	1,642,305
0	0	42,000	4	42,004	124	0	42,129	6,616	1,643,977
0	0	2,000	4	2,004	139	0	2,144	6,303	1,618,018
0	0	2,000	0	2,000	148	0	2,148	6,304	1,622,998
0	0	1,000	0	1,000	173	0	1,173	6,395	1,606,079
0	0	0	0	0	130	0	130	6,371	1,627,190
0	0	0	0	0	80	0	80	7,847	1,620,640
0	0	0	0	0	70	0	70	4,543	1,650,871

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
1,105	57,032	12,447	87,321	99,768	1,823	156	923	4,695	21,090	4,086	240,189
1,370	84,058	6,623	120,049	126,671	1,915	420	522	4,763	26,291	3,847	312,392
1,602	66,991	16,317	162,130	178,447	860	15	242	5,174	36,734	4,222	364,125
2,149	80,333	75,781	289,192	364,973	2,294	0	58	5,805	52,314	6,289	597,719
3,533	84,896	80,103	282,379	362,483	4,299	0	170	5,772	51,596	4,817	618,700
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	84,014	768,889
6,707	180,696	125,912	458,777	584,689	4,906	31	278	8,013	128,216	68,425	1,141,031
8,038	273,639	375,636	551,131	926,767	4,760	0	42	7,643	189,942	26,659	1,601,506
10,314	256,305	472,330	555,260	1,027,590	8,225	0	25	7,156	224,006	-31,370	1,677,978
10,433	299,753	423,318	500,757	924,075	152	0	1,675	6,937	177,327	15,368	1,620,640
6,796	239,572	498,203	568,567	1,066,770	4,618	0	21	7,218	202,176	-3,853	1,692,424
6,277	261,687	482,770	572,115	1,054,885	6,869	0	22	7,209	202,176	6,379	1,714,896
6,844	257,936	475,497	571,847	1,047,344	4,574	0	86	7,329	202,176	15,773	1,709,151
7,923	267,724	475,744	584,488	1,060,232	818	0	42	7,354	177,327	38,191	1,732,896
7,358	260,608	472,004	546,142	1,018,146	472	0	9,987	7,277	177,327	30,620	1,689,913
6,947	271,249	434,580	523,972	958,552	532	0	8,437	7,337	177,327	32,297	1,642,305
5,888	273,917	431,527	528,711	960,238	544	0	5,071	7,374	177,327	35,007	1,643,977
7,003	281,547	412,627	514,746	927,373	227	0	6,865	7,397	177,327	36,923	1,618,018
9,463	288,965	403,031	527,357	930,388	205	0	5,290	7,263	177,327	29,301	1,622,998
8,456	286,523	394,595	524,096	918,691	597	0	642	7,162	177,327	24,539	1,606,079
8,079	281,620	438,464	510,417	948,881	392	0	6,399	7,040	177,327	20,598	1,627,190
10,433	299,753	423,318	500,757	924,075	152	0	1,675	6,937	177,327	15,368	1,620,640
11,146	270,100	460,011	509,867	969,878	615	0	12,953	7,114	182,802	19,526	1,650,871

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 Code	1	2	3	4	5	6=3+4+5	7	8	9	10
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	76,256	106,944	9,304	192,504	33,637	221,087	351,320	288,367
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	134,983	584,164	30,027	749,174	89,905	689,392	1,135,686	457,190
2002 31. Dec.	30,377	81,832	118,905	919,959	35,759	1,074,623	96,838	705,950	1,342,535	566,179
2003 31. Dec.	31,873	90,873	110,783	1,027,177	54,350	1,192,310	108,457	774,662	1,592,839	611,870
2004 31. Dec.	30,436	93,897	92,780	923,081	90,383	1,106,244	130,690	879,800	1,970,089	731,405
2004 31. Jan.	24,910	85,894	78,705	1,063,281	57,858	1,199,844	108,896	790,673	1,595,786	612,404
29. Feb.	24,361	105,883	84,221	1,051,439	55,956	1,191,615	112,246	808,114	1,616,666	618,848
31. Mar.	23,685	96,969	85,550	1,044,526	58,769	1,188,845	114,849	815,006	1,660,306	615,261
30. Apr.	26,772	99,089	75,151	1,058,764	57,607	1,191,522	112,273	822,144	1,685,271	631,954
31. May	25,706	99,880	87,146	1,016,148	57,391	1,160,685	114,782	839,075	1,707,711	636,163
30. Jun.	25,968	105,904	100,259	956,068	67,864	1,124,192	114,286	878,678	1,738,674	665,362
31. Jul.	25,287	95,752	98,778	957,537	71,512	1,127,827	117,918	870,591	1,791,541	685,095
31. Aug.	25,774	103,089	82,395	924,184	75,511	1,082,090	123,153	866,441	1,811,842	683,667
30. Sep.	26,220	112,080	90,170	926,976	77,346	1,094,493	124,801	891,083	1,842,891	700,668
31. Oct.	26,144	116,097	91,470	913,659	82,961	1,088,089	129,260	880,316	1,856,592	707,329
30. Nov.	27,566	110,458	88,849	944,425	90,722	1,123,996	132,325	890,379	1,896,718	711,820
31. Dec.	30,436	93,897	92,780	923,081	90,383	1,106,244	130,690	879,800	1,970,089	731,405
2005 31. Jan.	27,823	79,272	88,063	962,551	94,008	1,144,622	127,161	903,114	2,010,192	752,992

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system				Liabilities to non-monetary sectors					
	Deposits	Loans from BS	Loans from banks	Total	Tolar deposits				Total	Foreign currency deposits
Column Code	1	2	3	4=1+2+3	Demand deposits	Savings deposits	Time deposits	Restricted deposits	9=5+6+7+8	10
1994 31. Dec.	29,971	29,639	52,406	112,016	157,339	448	277,421	3,687	438,895	245,454
1995 31. Dec.	28,723	41,665	39,299	109,687	193,954	682	350,157	2,956	547,750	325,550
1996 31. Dec.	34,184	15,277	38,573	88,035	228,113	372	450,608	2,569	681,663	384,408
1997 31. Dec.	8,684	17,834	37,372	63,891	264,878	2,129	648,103	2,703	917,813	404,664
1998 31. Dec.	8,594	3,528	42,535	54,656	328,681	4,181	829,809	3,560	1,166,231	428,039
1999 31. Dec.	11,966	25,474	50,050	87,489	376,606	16,470	890,909	3,200	1,287,186	497,761
2000 31. Dec.	17,353	6,410	82,016	105,779	421,605	22,173	970,783	4,411	1,418,973	663,600
2001 31. Dec.	42,708	75	59,366	102,149	490,294	24,812	1,261,670	5,012	1,781,787	922,868
2002 31. Dec.	48,610	1,166	53,632	103,407	564,483	0	1,537,700	2,820	2,105,004	984,392
2003 31. Dec.	45,567	9	69,479	115,055	626,991	0	1,579,054	3,910	2,209,955	1,022,881
2004 31. Dec.	30,840	0	63,597	94,437	838,148	0	1,463,946	7,574	2,309,669	1,150,411
2004 31. Jan.	36,859	9	68,094	104,962	619,378	0	1,577,190	9,433	2,206,001	1,038,944
29. Feb.	45,809	4,009	61,518	111,336	624,537	0	1,588,455	4,775	2,217,767	1,041,881
31. Mar.	39,758	25,204	71,033	135,995	633,078	0	1,581,195	4,573	2,218,845	1,053,843
30. Apr.	32,744	22,004	51,548	106,297	649,056	0	1,576,104	5,133	2,230,294	1,072,049
31. May	40,091	31,804	53,611	125,506	679,515	0	1,546,969	4,818	2,231,302	1,077,571
30. Jun.	55,187	23,004	51,593	129,785	709,852	0	1,494,595	5,693	2,210,140	1,125,024
31. Jul.	57,111	42,004	48,805	147,921	719,378	0	1,496,832	5,844	2,222,054	1,122,029
31. Aug.	37,155	2,004	50,617	89,776	725,843	0	1,484,132	5,513	2,215,489	1,121,735
30. Sep.	44,887	2,000	50,270	97,157	735,478	0	1,490,639	5,310	2,231,427	1,152,226
31. Oct.	45,957	1,000	52,809	99,766	721,784	0	1,473,848	5,791	2,201,423	1,136,630
30. Nov.	37,757	0	57,379	95,136	759,237	0	1,487,323	6,714	2,253,275	1,143,008
31. Dec.	30,840	0	63,597	94,437	838,148	0	1,463,946	7,574	2,309,669	1,150,411
2005 31. Jan.	40,048	0	60,065	100,113	827,475	0	1,501,228	6,845	2,335,548	1,171,751

Assets										Total
Domestic assets				Foreign assets						
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
14,812	678,195	91,239	962,040	169,188	26,599	13,539	29,990	51,732	291,049	1,253,089
17,209	911,620	113,806	1,255,889	197,682	26,046	19,601	33,065	30,074	306,468	1,562,357
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	258,896	67,257	47,380	36,678	37,001	447,212	3,270,386
32,643	2,404,816	218,581	3,475,820	341,965	73,490	74,910	36,854	38,324	565,543	4,041,363
33,451	2,744,953	179,622	4,111,407	265,003	67,619	61,067	73,666	31,920	499,275	4,610,682
35,466	3,123,294	179,173	4,617,523	210,853	79,056	71,664	102,160	24,628	488,361	5,105,884
34,750	3,746,733	178,704	5,156,014	209,917	96,187	105,742	113,952	25,018	550,816	5,706,830
35,011	3,142,769	177,310	4,630,728	199,980	89,876	75,236	70,180	29,948	465,220	5,095,948
36,057	3,191,931	180,765	4,694,556	183,270	74,097	77,349	88,487	24,730	447,933	5,142,489
37,330	3,242,752	184,432	4,736,682	193,282	80,783	77,552	91,641	24,805	468,062	5,204,744
37,494	3,289,137	192,090	4,798,609	191,220	76,025	74,402	95,998	24,881	462,526	5,261,136
37,516	3,335,247	180,717	4,802,235	206,282	83,890	77,593	96,302	24,945	489,011	5,291,246
36,352	3,433,352	181,907	4,871,323	216,157	86,710	84,713	99,478	25,058	512,115	5,383,439
37,576	3,502,720	178,854	4,930,441	190,498	89,208	89,358	99,268	25,156	493,488	5,423,929
36,715	3,521,818	177,366	4,910,138	246,340	92,472	87,514	102,172	25,344	553,842	5,463,980
34,795	3,594,238	177,825	5,004,855	200,768	94,565	85,808	112,688	25,175	519,004	5,523,860
34,631	3,608,129	175,092	5,013,551	198,099	93,937	94,021	106,628	25,030	517,716	5,531,267
34,625	3,665,867	177,266	5,105,152	178,282	85,796	101,895	108,002	25,020	498,994	5,604,146
34,750	3,746,733	178,704	5,156,014	209,917	96,187	105,742	113,952	25,018	550,816	5,706,830
36,216	3,829,675	181,352	5,262,743	175,955	92,312	109,270	110,228	21,881	509,645	5,772,388

Liabilities										
Domestic liabilities					Foreign liabilities					
Other for. curr. liabilities to govt. 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	16=4+12+...+15	17	18	19	20=17+18+19	21
0	684,349	20,782	219,691	57,098	1,093,936	6,224	122,389	30,540	159,153	1,253,089
0	873,301	45,066	261,486	75,531	1,365,070	9,968	146,920	40,399	197,287	1,562,357
50,626	1,116,696	37,082	285,245	65,700	1,592,757	18,515	137,721	50,123	206,358	1,799,116
52,855	1,375,332	52,418	320,370	75,765	1,887,775	19,315	130,801	56,178	206,294	2,094,069
45,248	1,639,518	57,649	354,932	90,995	2,197,751	28,159	130,857	55,956	214,973	2,412,723
47,441	1,832,389	59,670	391,808	108,542	2,479,897	38,151	190,382	54,829	283,362	2,763,259
40,449	2,123,022	86,989	443,764	135,017	2,894,570	39,537	271,118	65,161	375,816	3,270,386
8,546	2,713,201	126,652	480,512	156,716	3,579,230	53,003	319,210	89,919	462,133	4,041,363
6,411	3,095,807	195,892	528,934	68,776	3,992,816	95,226	442,102	80,538	617,866	4,610,682
4,491	3,237,326	258,920	570,733	55,400	4,237,434	198,658	582,792	87,000	868,450	5,105,884
3,062	3,463,142	273,917	589,264	98,248	4,519,008	227,300	870,094	90,427	1,187,822	5,706,830
4,531	3,249,477	261,544	570,642	66,512	4,253,136	184,029	577,575	81,208	842,812	5,095,948
4,532	3,264,180	248,761	573,704	70,214	4,268,195	201,283	588,010	85,001	874,294	5,142,489
4,589	3,277,278	234,952	578,675	69,809	4,296,708	214,261	613,999	79,776	908,036	5,204,744
4,707	3,307,050	232,548	581,305	86,391	4,313,591	209,977	657,659	79,909	947,545	5,261,136
4,593	3,313,466	227,423	577,848	77,448	4,321,692	222,177	660,150	87,227	969,554	5,291,246
3,967	3,339,131	233,903	580,115	76,557	4,359,492	249,741	686,461	87,745	1,023,947	5,383,439
4,001	3,348,084	244,108	577,755	88,354	4,406,223	242,649	689,355	85,702	1,017,706	5,423,929
4,004	3,341,228	250,808	582,220	97,323	4,361,355	210,767	803,366	88,492	1,102,625	5,463,980
3,942	3,387,596	246,468	585,607	100,227	4,417,055	209,433	811,857	85,515	1,106,805	5,523,860
3,844	3,341,897	252,379	585,581	112,212	4,391,835	215,634	839,514	84,285	1,139,432	5,531,267
3,742	3,400,024	268,875	590,239	110,669	4,464,943	231,432	819,967	87,805	1,139,203	5,604,146
3,062	3,463,142	273,917	589,264	98,248	4,519,008	227,300	870,094	90,427	1,187,822	5,706,830
3,155	3,510,454	261,295	632,744	55,972	4,560,578	251,582	870,743	89,484	1,211,810	5,772,388

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

Millions of Tolars		Claims								
		Tolar claims								
		Tolar loans				Commercial papers and bonds			Shares and participations	Total
		Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total		
Column Code	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	
Total										
1994 31. Dec.	25,173	141,712	151,834	318,719	10,704	229,843	240,547	14,812	574,078	
1995 31. Dec.	33,618	200,878	267,741	502,238	16,954	266,864	283,818	17,209	803,264	
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	1,090,188	
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.	86,950	585,226	905,967	1,578,143	162,771	262,675	425,446	32,643	2,036,233	
2002 31. Dec.	94,910	580,862	996,271	1,672,043	205,912	325,949	531,861	33,451	2,237,355	
2003 31. Dec.	107,380	596,835	1,126,829	1,831,044	183,699	392,649	576,348	35,466	2,442,859	
2004 31. Dec.	129,222	624,452	1,281,337	2,035,011	203,637	495,500	699,137	34,750	2,768,898	
2004 31. May	113,331	620,234	1,162,188	1,895,752	181,527	419,785	601,313	37,516	2,534,581	
30. Jun.	113,061	624,057	1,175,575	1,912,693	193,410	437,195	630,605	36,352	2,579,651	
31. Jul.	116,197	614,344	1,208,841	1,939,383	202,767	449,445	652,212	37,576	2,629,170	
31. Aug.	121,478	610,814	1,205,703	1,937,995	199,002	452,399	651,401	36,715	2,626,111	
30. Sep.	123,354	633,275	1,224,721	1,981,350	198,623	469,184	667,806	34,795	2,683,951	
31. Oct.	127,726	618,541	1,224,946	1,971,212	189,974	484,918	674,892	34,631	2,680,735	
30. Nov.	130,973	636,401	1,250,639	2,018,012	194,156	485,285	679,441	34,625	2,732,078	
31. Dec.	129,222	624,452	1,281,337	2,035,011	203,637	495,500	699,137	34,750	2,768,898	
2005 31. Jan.	125,715	622,407	1,292,584	2,040,706	206,389	515,078	721,467	36,216	2,798,389	
Enterprises and non-profit institutions										
1994 31. Dec.	6,248	129,730	78,680	214,658	6,434	15,423	21,858	13,045	249,561	
1995 31. Dec.	7,051	187,941	131,478	326,470	6,772	16,703	23,475	12,831	362,776	
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	317,122	671,813	36,733	11,880	48,614	17,526	737,953	
2000 31. Dec.	8,065	422,579	348,414	779,058	47,094	12,360	59,454	17,043	855,555	
2001 31. Dec.	10,018	503,909	415,672	929,599	66,637	2,145	68,782	17,552	1,015,933	
2002 31. Dec.	15,568	490,556	439,047	945,170	97,741	2,828	100,568	15,559	1,061,298	
2003 31. Dec.	20,265	503,651	487,392	1,011,307	113,512	992	114,504	14,636	1,140,447	
2004 31. Dec.	23,965	547,100	514,944	1,086,010	117,394	9,901	127,295	14,944	1,228,249	
2004 31. May	24,990	525,166	477,790	1,027,946	86,012	1,580	87,592	15,589	1,131,128	
30. Jun.	24,624	524,828	478,971	1,028,424	87,093	1,583	88,675	15,382	1,132,481	
31. Jul.	24,926	533,099	489,878	1,047,904	92,658	5,976	98,634	15,370	1,161,908	
31. Aug.	27,592	522,933	478,814	1,029,339	94,954	8,571	103,525	15,370	1,148,234	
30. Sep.	26,782	535,772	485,140	1,047,694	97,360	8,283	105,643	15,449	1,168,786	
31. Oct.	26,087	532,273	483,648	1,042,008	96,092	10,042	106,135	15,449	1,163,592	
30. Nov.	27,066	546,799	493,846	1,067,711	101,428	9,932	111,360	15,449	1,194,520	
31. Dec.	23,965	547,100	514,944	1,086,010	117,394	9,901	127,295	14,944	1,228,249	
2005 31. Jan.	26,965	547,280	525,896	1,100,140	107,235	11,487	118,722	15,119	1,233,981	
Central government										
1994 31. Dec.	758	0	2,837	3,594	4,270	214,380	218,650	-	222,244	
1995 31. Dec.	205	0	2,524	2,729	10,182	249,829	260,010	-	262,740	
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	40,967	51,794	38,407	242,328	280,735	0	332,529	
2000 31. Dec.	4,373	5,550	42,105	52,029	55,301	239,647	294,948	0	346,977	
2001 31. Dec.	2,969	3,482	57,431	63,881	95,891	260,451	356,342	0	420,224	
2002 31. Dec.	2,116	5,632	84,751	92,499	108,172	320,952	429,123	0	521,622	
2003 31. Dec.	1,565	1,719	94,884	98,168	70,188	388,746	458,933	0	557,102	
2004 31. Dec.	15,872	2,248	112,967	131,087	86,244	482,390	568,633	0	699,720	
2004 31. May	5,329	5,685	99,392	110,407	95,515	415,422	510,938	0	621,345	
30. Jun.	7,888	7,380	101,329	116,597	106,318	432,502	538,820	0	655,417	
31. Jul.	8,550	6,244	107,374	122,168	110,109	440,491	550,600	0	672,769	
31. Aug.	9,718	16,419	107,514	133,651	104,048	441,224	545,272	0	678,923	
30. Sep.	10,935	22,241	109,907	143,083	101,263	458,103	559,366	0	702,449	
31. Oct.	12,657	11,776	103,237	127,670	93,882	471,974	565,855	0	693,525	
30. Nov.	14,232	15,967	109,372	139,571	92,727	472,148	564,876	0	704,446	
31. Dec.	15,872	2,248	112,967	131,087	86,244	482,390	568,633	0	699,720	
2005 31. Jan.	9,067	1,516	109,768	120,351	99,154	499,244	598,398	0	718,744	

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						
1,281	21,923	74,625	97,828	6,289	104,118	678,195
19	20,209	83,578	103,806	4,550	108,355	911,620
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
2,956	104,165	229,719	336,840	31,744	368,584	2,404,816
1,928	125,088	346,264	473,280	34,318	507,597	2,744,953
1,077	177,827	466,010	644,914	35,522	680,435	3,123,294
1,468	255,348	688,752	945,568	32,268	977,836	3,746,733
1,451	218,841	545,523	765,816	34,850	800,666	3,335,247
1,225	254,621	563,099	818,945	34,757	853,701	3,433,352
1,721	256,246	582,700	840,667	32,883	873,550	3,502,720
1,676	255,627	606,139	863,441	32,266	895,707	3,521,818
1,448	257,808	618,169	877,424	32,862	910,286	3,594,238
1,535	261,776	631,646	894,956	32,438	927,394	3,608,129
1,352	253,978	646,079	901,409	32,380	933,789	3,665,867
1,468	255,348	688,752	945,568	32,268	977,836	3,746,733
1,446	280,707	717,608	999,760	31,525	1,031,285	3,829,675
Enterprises and non-profit institutions						
1,270	12,187	62,872	76,329	0	76,329	325,890
5	16,953	58,360	75,318	0	75,318	438,094
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	893,520
1,144	88,011	132,454	221,609	802	222,411	1,077,965
2,811	102,343	206,873	312,027	0	312,027	1,327,960
1,784	122,855	295,393	420,031	0	420,031	1,481,329
904	172,369	421,090	594,362	0	594,362	1,734,809
1,298	244,089	607,292	852,679	0	852,679	2,080,928
1,283	210,972	493,017	705,272	0	705,272	1,836,399
1,041	216,599	508,121	725,761	0	725,761	1,858,243
1,439	220,674	521,571	743,684	0	743,684	1,905,592
1,441	222,690	541,875	766,006	0	766,006	1,914,240
1,265	228,688	550,975	780,928	0	780,928	1,949,714
1,331	243,775	562,330	807,436	0	807,436	1,971,028
1,184	239,110	574,007	814,301	0	814,301	2,008,822
1,298	244,089	607,292	852,679	0	852,679	2,080,928
1,263	266,172	631,866	899,301	0	899,301	2,133,282
Central government						
-	9,736	11,753	21,489	6,289	27,778	250,022
-	99	25,218	25,317	4,550	29,866	292,606
-	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	375,204
-	29	24,561	24,590	30,208	54,798	401,774
-	139	5,665	5,804	31,744	37,548	457,771
-	84	20,138	20,222	34,318	54,539	576,162
-	21	12,826	12,848	35,522	48,369	605,471
-	36	10,432	10,468	32,268	42,736	742,455
-	21	9,927	9,948	34,850	44,798	666,143
-	28,238	9,879	38,117	34,757	72,874	728,291
-	25,201	9,938	35,139	32,883	68,022	740,791
-	22,062	9,947	32,010	32,266	64,276	743,199
-	18,945	9,905	28,850	32,862	61,711	764,161
-	6,235	9,901	16,136	32,438	48,574	742,099
-	3,117	9,935	13,052	32,380	45,432	749,878
-	36	10,432	10,468	32,268	42,736	742,455
-	36	10,495	10,531	31,525	42,056	760,805

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											
1994 31. Dec.	17,788	8,402	65,366	91,556	-	-	-	-	91,556	11	91,567
1995 31. Dec.	26,278	7,298	126,890	160,466	-	-	-	-	160,466	13	160,479
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.	73,832	37,883	420,489	532,204	-	-	-	-	532,204	3,580	535,784
2002 31. Dec.	77,108	41,383	454,599	573,090	-	-	-	-	573,090	4,318	577,408
2003 31. Dec.	85,455	42,193	509,843	637,491	-	-	-	-	637,491	6,329	643,820
2004 31. Dec.	89,324	46,041	621,012	756,377	-	-	-	-	756,377	22,870	779,247
2004 31. May	82,915	44,195	549,566	676,676	-	-	-	-	676,676	10,081	686,757
30. Jun.	80,431	44,460	560,531	685,422	-	-	-	-	685,422	11,405	696,826
31. Jul.	82,638	45,145	578,689	706,472	-	-	-	-	706,472	12,945	719,416
31. Aug.	84,118	45,404	586,588	716,110	-	-	-	-	716,110	14,009	730,119
30. Sep.	85,552	46,568	599,489	731,609	-	-	-	-	731,609	15,023	746,632
31. Oct.	88,676	46,118	607,729	742,523	-	-	-	-	742,523	16,650	759,174
30. Nov.	89,604	46,364	614,544	750,512	-	-	-	-	750,512	18,435	768,947
31. Dec.	89,324	46,041	621,012	756,377	-	-	-	-	756,377	22,870	779,247
2005 31. Jan.	89,494	44,970	624,528	758,992	-	-	-	-	758,992	26,029	785,021
Other general government											
1994 31. Dec.	-	1,612	3,536	5,148	0	40	40	0	5,188	-	5,188
1995 31. Dec.	-	2,079	5,430	7,509	0	28	28	0	7,537	-	7,537
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.	0	4,217	2,262	6,479	0	1,268	1,268	0	7,746	60	7,807
2000 31. Dec.	0	16,280	3,867	20,147	0	1,325	1,325	0	21,473	52	21,525
2001 31. Dec.	0	19,933	4,287	24,220	0	0	0	0	24,220	27	24,247
2002 31. Dec.	0	19,846	9,097	28,942	0	0	0	0	28,942	14	28,956
2003 31. Dec.	0	19,968	12,527	32,496	0	0	0	0	32,496	0	32,496
2004 31. Dec.	0	1,094	15,379	16,473	0	0	0	0	16,473	785	17,259
2004 31. May	0	15,547	11,736	27,282	0	0	0	0	27,282	20	27,303
30. Jun.	0	15,322	12,084	27,406	0	0	0	0	27,406	32	27,439
31. Jul.	0	3,484	11,531	15,015	0	0	0	0	15,015	29	15,044
31. Aug.	0	3,837	11,411	15,248	0	0	0	0	15,248	66	15,314
30. Sep.	0	3,000	11,469	14,469	0	0	0	0	14,469	63	14,532
31. Oct.	0	2,911	11,446	14,357	0	0	0	0	14,357	67	14,424
30. Nov.	0	1,483	13,888	15,371	0	0	0	0	15,371	60	15,431
31. Dec.	0	1,094	15,379	16,473	0	0	0	0	16,473	785	17,259
2005 31. Jan.	0	1,518	15,661	17,180	0	0	0	0	17,180	999	18,179
Nonmonetary financial institutions											
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	4,378	9,746	3,157	12,903
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	20,019	8,089	28,239	244	78	322	15,091	43,652	15,402	59,054
2002 31. Dec.	119	23,446	8,777	32,341	0	2,170	2,170	17,892	52,403	28,695	81,098
2003 31. Dec.	94	29,304	22,184	51,582	0	2,912	2,912	20,830	75,324	31,375	106,699
2004 31. Dec.	61	27,969	17,034	45,064	0	3,209	3,209	19,805	68,078	58,766	126,844
2004 31. May	96	29,641	23,703	53,440	0	2,783	2,783	21,927	78,150	40,495	118,645
30. Jun.	118	32,066	22,660	54,845	0	3,110	3,110	78,925	43,629	48,870	122,554
31. Jul.	83	26,372	21,369	47,824	0	2,977	2,977	22,206	73,007	48,870	121,878
31. Aug.	50	22,222	21,376	43,647	0	2,605	2,605	21,344	67,596	51,351	118,947
30. Sep.	85	25,694	18,716	44,495	0	2,798	2,798	19,346	66,638	52,560	119,198
31. Oct.	306	25,463	18,885	44,654	0	2,901	2,901	19,182	66,738	54,667	121,404
30. Nov.	71	25,788	18,989	44,848	0	3,205	3,205	19,176	67,228	55,561	122,789
31. Dec.	61	27,969	17,034	45,064	0	3,209	3,209	19,805	68,078	58,766	126,844
2005 31. Jan.	190	27,124	16,730	44,044	0	4,347	4,347	21,097	69,488	62,901	132,389

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										
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
2002 31. Dec.	26,091	52,124	43,747	36,021	0	44,469	176,361	81	202,532	7,370	209,903
2003 31. Dec.	14,324	23,205	41,936	54,710	0	21,497	141,348	64	155,736	5,092	160,828
2004 31. Dec.	24,993	18,895	52,756	19,622	0	17,494	108,767	109	133,869	4,159	138,028
2004 31. May	14,557	14,577	88,632	45,420	0	20,582	169,211	60	183,828	5,721	189,549
30. Jun.	11,390	17,985	61,905	36,698	0	19,786	136,374	60	147,824	4,852	152,676
31. Jul.	12,045	7,643	39,204	38,574	0	19,492	104,914	60	117,019	4,803	121,822
31. Aug.	14,683	3,715	27,287	49,213	0	19,261	99,476	65	114,224	4,993	119,217
30. Sep.	12,962	24,771	60,253	22,275	0	18,720	126,019	86	139,068	4,819	143,887
31. Oct.	15,144	7,144	55,439	20,537	0	18,240	101,361	76	116,581	4,841	121,422
30. Nov.	22,300	25,124	59,554	19,592	0	17,455	121,726	84	144,109	4,601	148,709
31. Dec.	24,993	18,895	52,756	19,622	0	17,494	108,767	109	133,869	4,159	138,028
2005 31. Jan.	16,075	10,280	75,821	41,796	0	17,393	145,290	109	161,475	4,416	165,891
	Nonmonetary financial institutions										
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	4,555	27,873	-	28,632	673	29,304
1996 31. Dec.	1,496	1,905	23,122	10,215	13	10,184	45,440	-	46,936	364	47,300
1997 31. Dec.	3,272	4,922	9,634	29,511	0	41,273	85,340	81	88,693	0	88,693
1998 31. Dec.	4,082	5,124	7,749	38,520	0	68,536	119,929	149	124,160	0	124,160
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.	5,946	10,429	9,511	66,425	0	133,842	220,207	2,255	228,408	10,644	239,052
2002 31. Dec.	5,094	11,743	27,684	57,052	0	135,185	231,663	84	236,841	25,534	262,376
2003 31. Dec.	4,187	9,862	33,946	54,075	0	131,247	229,130	144	233,460	41,194	274,655
2004 31. Dec.	5,034	14,679	63,117	41,167	0	105,026	223,989	1,140	230,163	72,886	303,049
2004 31. May	6,455	15,583	30,574	49,396	0	126,938	222,491	827	229,773	45,179	274,952
30. Jun.	7,585	16,016	31,668	48,037	0	125,994	221,715	1,060	230,360	50,476	280,836
31. Jul.	6,102	12,946	36,416	48,661	0	119,946	217,968	1,241	225,311	49,686	274,997
31. Aug.	6,064	17,192	37,981	47,512	0	117,055	219,740	1,025	226,829	50,128	276,956
30. Sep.	10,076	18,780	35,640	48,777	0	113,373	216,570	989	227,636	53,163	280,798
31. Oct.	4,981	19,746	41,128	45,327	0	109,663	215,863	1,057	221,901	49,778	271,680
30. Nov.	6,900	21,694	52,709	44,687	0	105,249	224,340	776	232,015	52,087	284,103
31. Dec.	5,034	14,679	63,117	41,167	0	105,026	223,989	1,140	230,163	72,886	303,049
2005 31. Jan.	9,678	17,938	60,042	41,223	0	102,494	221,697	2,005	233,380	76,049	309,429

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

Millions of Tolars	Column Code	Liabilities								
		Tolar deposits								
		Tolar demand deposits	Tolar savings deposits	Tolar time deposits					Tolar restricted deposits	Total
				1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year		
		1	2	3	4	5	6	7	8=3+...+7	10=1+2+8+9
Total										
1994 31. Dec.		157,339	448	45,879	109,992	82,784	408	38,358	277,421	438,895
1995 31. Dec.		193,954	682	39,998	109,631	131,480	258	68,790	350,157	547,750
1996 31. Dec.		228,113	372	43,433	166,437	133,857	13	106,869	450,608	681,663
1997 31. Dec.		264,878	2,129	74,487	185,845	215,824	0	171,946	648,103	917,813
1998 31. Dec.		328,681	4,181	105,398	215,258	262,107	0	247,046	829,809	1,166,231
1999 31. Dec.		376,606	16,470	116,561	205,532	308,702	0	260,114	890,909	1,287,186
2000 31. Dec.		421,605	22,173	92,103	221,779	368,558	0	288,343	970,783	1,418,973
2001 31. Dec.		490,294	24,812	98,526	256,042	521,605	0	385,496	1,261,670	1,781,787
2002 31. Dec.		564,483	0	121,061	346,042	582,862	0	487,734	1,537,700	2,105,004
2003 31. Dec.		626,991	0	110,590	418,130	607,101	0	443,234	1,579,054	2,209,955
2004 31. Dec.		838,148	0	105,144	575,103	468,123	0	315,576	1,463,946	2,309,669
2004 31. May		679,515	0	117,633	497,417	525,204	0	406,715	1,546,969	2,231,302
30. Jun.		709,852	0	123,259	488,489	499,430	0	383,417	1,494,595	2,210,140
31. Jul.		719,378	0	114,387	519,534	513,042	0	349,869	1,496,832	2,222,054
31. Aug.		725,843	0	113,521	498,269	529,402	0	342,941	1,484,132	2,215,489
30. Sep.		735,478	0	146,138	566,802	443,677	0	334,021	1,490,639	2,231,427
31. Oct.		721,784	0	125,490	566,427	455,035	0	326,896	1,473,848	2,201,423
30. Nov.		759,237	0	147,342	568,361	452,370	0	319,251	1,487,323	2,253,275
31. Dec.		838,148	0	105,144	575,103	468,123	0	315,576	1,463,946	2,309,669
2005 31. Jan.		827,475	0	94,110	605,748	491,835	0	309,534	1,501,228	2,335,548
Enterprises and non-profit institutions										
1994 31. Dec.		49,491	-	14,115	46,875	52,290	79	20,308	133,667	186,373
1995 31. Dec.		58,836	-	12,543	46,785	70,020	87	38,014	167,448	229,088
1996 31. Dec.		70,223	-	18,440	70,439	65,998	0	54,810	209,687	282,214
1997 31. Dec.		86,218	-	29,629	65,938	84,241	0	72,685	252,493	341,152
1998 31. Dec.		102,931	-	43,214	72,396	80,656	0	90,437	286,704	392,862
1999 31. Dec.		109,544	-	39,744	65,311	97,452	0	75,931	278,438	390,457
2000 31. Dec.		116,402	-	39,906	63,533	93,704	0	78,942	276,084	395,944
2001 31. Dec.		129,948	-	38,838	65,765	119,610	0	90,676	314,890	447,231
2002 31. Dec.		130,256	-	32,129	102,389	136,666	0	102,190	373,374	505,966
2003 31. Dec.		142,221	-	45,040	140,133	124,676	0	72,214	382,063	527,675
2004 31. Dec.		165,296	-	55,946	161,482	88,574	0	46,818	352,821	523,384
2004 31. May		139,567	-	50,960	152,256	102,917	0	62,569	368,702	511,826
30. Jun.		146,935	-	52,655	160,365	97,048	0	59,603	369,672	520,765
31. Jul.		154,037	-	55,803	178,415	110,659	0	57,348	402,225	559,934
31. Aug.		149,007	-	52,875	164,860	125,490	0	56,369	399,594	552,187
30. Sep.		150,607	-	62,223	205,344	67,551	0	54,669	389,787	543,794
31. Oct.		151,487	-	57,160	202,488	82,922	0	54,251	396,821	551,817
30. Nov.		163,567	-	55,727	187,982	83,596	0	52,559	379,865	548,111
31. Dec.		165,296	-	55,946	161,482	88,574	0	46,818	352,821	523,384
2005 31. Jan.		161,085	-	53,536	172,350	88,386	0	43,384	357,656	522,684
Individuals										
1994 31. Dec.		76,107	448	5,912	30,032	22,407	-	11,323	69,674	146,283
1995 31. Dec.		99,257	682	5,227	31,942	34,188	-	17,930	89,287	189,285
1996 31. Dec.		121,985	372	6,797	49,362	44,782	-	29,531	130,472	252,833
1997 31. Dec.		142,070	2,129	9,551	88,228	76,714	-	43,950	218,442	362,665
1998 31. Dec.		184,541	4,181	15,339	101,992	112,987	-	63,724	294,042	482,814
1999 31. Dec.		235,475	16,470	18,725	101,941	137,652	-	68,026	326,345	578,389
2000 31. Dec.		272,858	22,173	17,991	126,001	201,557	-	78,357	423,907	719,206
2001 31. Dec.		333,199	24,812	20,812	156,274	299,388	-	125,285	601,759	959,864
2002 31. Dec.		403,042	-	25,066	172,221	353,123	-	205,890	756,301	1,159,663
2003 31. Dec.		466,259	-	32,483	202,115	373,639	-	218,276	826,513	1,293,083
2004 31. Dec.		642,825	-	15,623	297,748	318,761	-	146,238	778,369	1,422,252
2004 31. May		518,936	-	36,514	225,955	327,471	-	196,625	786,565	1,305,874
30. Jun.		543,942	-	36,604	234,552	317,647	-	178,032	766,835	1,311,190
31. Jul.		547,194	-	37,994	265,499	315,148	-	153,083	771,724	1,319,790
31. Aug.		556,090	-	39,738	268,142	307,187	-	150,256	765,322	1,322,249
30. Sep.		561,832	-	40,364	265,565	305,074	-	147,259	758,262	1,320,929
31. Oct.		550,172	-	41,441	267,371	306,249	-	144,743	759,804	1,311,123
30. Nov.		566,470	-	44,795	268,115	304,494	-	143,987	761,393	1,329,040
31. Dec.		642,825	-	15,623	297,748	318,761	-	146,238	778,369	1,422,252
2005 31. Jan.		640,636	-	12,356	297,535	320,430	-	146,263	776,584	1,418,010

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							
49,912	55,231	87,428	41,054	128,482	11,830	245,454	684,349
64,265	85,335	111,633	53,333	164,966	10,984	325,550	873,301
68,188	115,019	149,559	33,437	182,996	68,831	435,033	1,116,696
65,975	117,202	167,933	34,679	202,612	71,730	457,519	1,375,332
66,048	126,572	181,786	39,443	221,228	59,439	473,287	1,639,518
97,130	142,907	201,683	45,954	247,637	57,528	545,203	1,832,389
117,302	147,429	306,788	79,360	386,148	53,170	704,049	2,123,022
154,744	233,091	399,758	104,659	504,417	39,161	931,413	2,713,201
166,962	230,820	448,877	118,803	567,680	25,342	990,803	3,095,807
192,492	243,209	454,411	116,446	570,856	20,814	1,027,372	3,237,326
244,997	90,221	638,614	161,632	800,246	18,010	1,153,474	3,463,142
222,420	255,233	451,163	116,001	567,163	37,347	1,082,164	3,313,466
236,575	256,129	475,633	119,071	594,704	41,583	1,128,991	3,339,131
257,124	237,941	479,562	122,287	601,850	29,116	1,126,030	3,348,084
260,535	239,164	469,887	125,430	595,317	30,724	1,125,740	3,341,228
263,606	238,488	476,231	140,791	617,022	37,053	1,156,169	3,387,596
251,277	244,587	472,711	142,031	614,742	29,869	1,140,475	3,341,897
251,292	90,200	626,845	142,331	769,176	36,082	1,146,750	3,400,024
244,997	90,221	638,614	161,632	800,246	18,010	1,153,474	3,463,142
255,880	89,209	632,297	168,338	800,634	29,183	1,174,906	3,510,454
Enterprises and non-profit institutions							
5,739	-	934	249	1,183	11,830	18,751	205,124
4,137	-	505	166	671	10,984	15,791	244,879
5,706	-	347	116	463	18,205	24,375	306,589
5,065	-	541	63	605	18,875	24,545	365,698
4,324	-	957	3	960	14,191	19,474	412,336
27,417	-	4,014	6	4,020	10,087	41,525	431,981
44,427	-	28,765	47	28,812	12,720	85,960	481,904
52,258	-	31,876	275	32,151	30,616	115,025	562,257
63,013	-	56,627	697	57,324	18,931	139,268	645,234
65,042	-	53,393	874	54,267	16,323	135,632	663,307
66,207	-	61,420	14,855	76,276	14,947	157,430	680,814
71,882	-	47,071	706	47,778	32,754	152,414	664,241
81,334	-	66,076	654	66,729	37,616	185,679	706,445
78,265	-	67,442	688	68,131	25,115	171,511	731,445
78,804	-	58,699	698	59,397	26,719	164,921	717,108
81,847	-	62,476	14,948	77,424	33,110	192,381	736,176
76,971	-	60,227	14,891	75,118	26,025	178,114	729,931
79,051	-	56,064	14,939	71,002	32,340	182,394	730,505
66,207	-	61,420	14,855	76,276	14,947	157,430	680,814
73,915	-	54,147	14,856	69,004	26,028	168,948	691,631
Individuals							
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	1,756,178
101,803	230,820	389,221	96,787	486,008	-	818,631	1,978,294
124,748	243,209	398,603	78,893	477,496	-	845,453	2,138,537
174,170	90,221	565,217	89,391	654,608	-	918,999	2,341,251
147,262	255,233	399,145	77,209	476,354	-	878,849	2,184,724
151,874	256,129	401,658	78,324	479,981	-	887,984	2,199,174
175,621	237,941	405,647	80,821	486,468	-	900,030	2,219,820
179,405	239,164	403,633	83,496	487,129	-	905,698	2,227,947
178,700	238,488	405,074	83,544	488,618	-	905,806	2,226,735
171,334	244,587	406,851	84,969	491,820	-	907,741	2,218,865
169,205	90,200	562,399	85,864	648,263	-	907,668	2,236,708
174,170	90,221	565,217	89,391	654,608	-	918,999	2,341,251
175,050	89,209	571,083	90,151	661,234	-	925,493	2,343,503

1.7. Deposit Money Banks' Claims on Non-residents

Millions of Totals		Claims on non-residents														
		Total claims				Foreign currency claims										
		Total claims on banks			Total 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	197,679	14,906	10,720	25,626	223,305	19,601	32,924	30,074	305,904	306,468
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.	0	414	414	1,264	1,678	258,896	39,362	27,481	66,843	325,739	47,380	35,414	37,001	445,534	447,212
2001	31. Dec.	3	1,060	1,063	470	1,533	341,962	44,533	27,896	72,429	414,391	74,910	36,384	38,324	564,009	565,543
2002	31. Dec.	9	4,640	4,649	2,227	6,876	264,995	37,067	25,911	62,978	327,973	61,067	71,438	31,920	492,399	499,275
2003	31. Dec.	0	443	443	3,353	3,796	210,853	46,707	31,906	78,613	289,466	71,664	98,806	24,628	484,565	488,361
2004	31. Dec.	0	508	508	1,848	2,356	209,917	56,500	39,179	95,680	305,597	105,742	112,104	25,018	548,461	550,816
2003	31. Jan.	3	4,109	4,112	2,005	6,117	261,501	33,093	24,646	57,740	319,241	61,224	61,655	32,053	474,173	480,290
28. Feb.		7	402	409	5,948	6,356	262,283	34,339	24,421	58,760	321,044	60,740	61,173	32,158	475,114	481,471
31. Mar.		0	539	539	3,168	3,707	270,877	36,192	24,443	60,635	331,511	62,774	66,544	32,304	493,133	496,840
30. Apr.		6	616	622	1,234	1,856	263,755	32,757	25,898	58,655	322,410	62,259	66,094	32,334	483,097	484,953
31. May		9	470	479	2,013	2,492	241,859	32,187	40,280	72,467	314,326	62,599	50,957	32,504	460,387	462,879
30. Jun.		5	591	596	1,243	1,839	257,516	39,461	41,946	81,407	338,924	63,909	56,700	32,547	492,080	493,919
31. Jul.		0	640	640	1,580	2,220	237,890	38,271	42,164	80,435	318,325	69,263	58,684	32,703	478,976	481,196
31. Aug.		0	845	845	794	1,639	240,068	38,019	43,556	81,575	321,642	70,154	58,606	32,814	483,216	484,855
30. Sep.		0	546	546	4,631	5,177	245,904	40,884	43,818	84,703	330,607	68,965	61,301	33,560	494,432	499,610
31. Oct.		0	481	481	3,356	3,838	233,914	42,239	43,596	85,836	319,750	71,028	61,807	32,905	485,490	489,328
30. Nov.		0	386	386	2,980	3,366	224,145	43,449	43,581	87,030	311,175	71,428	64,926	32,919	480,447	483,813
31. Dec.		0	443	443	3,353	3,796	210,853	46,707	31,906	78,613	289,466	71,664	98,806	24,628	484,565	488,361
2004	31. Jan.	0	366	366	855	1,221	199,980	41,736	47,774	89,510	289,490	75,236	69,325	29,948	463,999	465,220
29. Feb.		0	360	360	398	758	183,270	39,545	34,191	73,737	257,007	77,349	88,089	24,730	447,175	447,933
31. Mar.		0	330	330	679	1,009	193,282	44,808	35,645	80,453	273,735	77,552	90,962	24,805	467,054	468,062
30. Apr.		0	349	349	516	865	191,220	39,267	36,409	75,676	266,896	74,402	95,482	24,881	461,661	462,526
31. May		0	568	568	2,541	3,108	206,282	46,077	37,246	83,322	289,604	77,593	93,761	24,945	485,903	489,011
30. Jun.		0	778	778	1,629	2,407	216,157	47,245	38,687	85,932	302,089	84,713	97,849	25,058	509,708	512,115
31. Jul.		0	985	985	1,448	2,433	190,498	48,197	40,027	88,224	278,722	87,358	97,820	25,156	491,055	493,488
31. Aug.		0	1,155	1,156	2,134	3,289	246,340	50,988	40,329	91,316	337,656	87,514	100,038	25,344	550,553	553,842
30. Sep.		0	531	531	12,427	12,958	200,768	54,019	40,015	94,034	294,802	85,808	100,261	25,175	506,046	519,004
31. Oct.		0	528	528	2,395	2,923	198,098	54,124	39,285	93,409	291,507	94,021	104,233	25,030	514,792	517,716
30. Nov.		0	501	501	806	1,307	178,282	46,738	38,557	85,295	263,577	101,895	107,196	25,020	497,687	498,984
31. Dec.		0	508	508	1,848	2,356	209,917	56,500	39,179	95,680	305,597	105,742	112,104	25,018	548,461	550,816
2005	31. Jan.	6	383	388	1,211	1,599	175,949	51,507	40,423	91,929	267,878	109,270	109,017	21,881	508,046	509,645

1.8. Deposit Money Banks' Liabilities to Non-residents

Millions of Tolars	Liabilities to non-residents														
	Total liabilities			Foreign currency liabilities									Total		
	Total liabilities to non-monetary sectors			Foreign currency liabilities to banks						Foreign currency liabilities to non-monetary sectors					
				Deposits		Loans		Total							
				1	2	3=1+2	4	5	6			7=5+6		8=4+7	9	10=8+9	11=3+10
Column Code															
1994 31. Dec.	54	2,032	2,086	6,170	4,664	117,725	122,389	128,558	28,508	157,066	159,153				
1995 31. Dec.	216	1,759	1,975	9,752	12,596	134,324	146,920	156,672	38,640	195,312	197,287				
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.	42,399	15,546	57,945	43,573	6,176	280,066	286,242	329,815	74,373	404,188	462,133				
2002 31. Dec.	67,537	9,901	77,438	80,898	18,565	370,328	388,893	469,792	70,637	540,428	617,866				
2003 31. Dec.	159,225	16,332	175,557	132,599	51,470	438,156	489,626	622,225	70,669	692,893	868,450				
2004 31. Dec.	218,618	13,055	231,674	152,611	35,063	691,102	726,165	878,776	77,372	956,148	1,187,822				
2003	31. Jan.	84,778	9,394	94,171	61,823	12,476	371,257	383,733	445,556	71,876	517,432	611,603			
	28. Feb.	86,612	11,228	97,840	71,224	13,713	374,158	387,870	459,095	71,422	530,517	628,357			
	31. Mar.	91,827	9,864	101,690	70,993	11,478	380,673	392,151	463,144	72,167	535,311	637,001			
	30. Apr.	111,291	9,920	121,211	75,962	7,429	373,338	380,767	456,729	72,734	529,464	650,674			
	31. May	108,993	10,348	119,341	79,911	10,528	363,377	373,905	453,815	72,071	525,886	645,227			
	30. Jun.	121,193	13,206	134,398	85,201	42,934	387,653	430,587	515,788	72,063	587,851	722,249			
	31. Jul.	127,164	12,913	140,077	79,044	47,506	398,849	446,355	525,398	75,937	601,335	741,412			
	31. Aug.	143,929	14,537	158,466	89,238	49,752	402,374	452,127	541,365	73,941	615,305	773,771			
	30. Sep.	141,377	14,214	155,591	85,622	46,986	421,612	468,599	554,221	74,159	628,380	783,971			
	31. Oct.	136,332	14,493	150,825	85,089	47,358	436,024	483,382	568,471	71,066	639,537	790,362			
	30. Nov.	143,148	14,247	157,394	85,145	48,468	430,627	479,094	564,239	70,033	634,273	791,667			
	31. Dec.	159,225	16,332	175,557	132,599	51,470	438,156	489,626	622,225	70,669	692,893	868,450			
2004	31. Jan.	168,851	10,618	179,468	108,782	50,971	433,000	483,971	592,753	70,591	663,344	842,812			
	29. Feb.	179,529	14,709	194,239	116,910	57,303	435,551	492,854	609,764	70,291	680,055	874,294			
	31. Mar.	191,603	10,304	201,907	119,199	55,608	461,850	517,458	636,657	69,472	706,129	908,036			
	30. Apr.	211,415	10,584	221,999	113,636	65,950	476,634	542,584	656,221	69,325	725,546	947,545			
	31. May	221,524	11,738	233,262	116,906	29,901	513,996	543,897	660,803	75,489	736,292	969,554			
	30. Jun.	239,142	11,595	250,738	127,790	22,292	546,978	569,269	697,060	76,150	773,210	1,023,947			
	31. Jul.	224,558	11,310	235,867	136,279	18,744	552,424	571,168	707,446	74,392	781,839	1,017,706			
	31. Aug.	202,256	14,040	216,295	130,778	20,917	660,183	681,100	811,878	74,452	886,330	1,102,625			
	30. Sep.	204,096	11,468	215,564	129,679	18,444	669,071	687,515	817,194	74,047	891,241	1,106,805			
	31. Oct.	220,908	11,045	231,953	127,490	33,989	672,760	706,749	834,240	73,239	907,479	1,139,432			
	30. Nov.	223,054	11,699	234,752	145,274	20,624	683,071	703,695	828,345	76,106	904,451	1,139,203			
	31. Dec.	218,618	13,055	231,674	152,611	35,063	691,102	726,165	878,776	77,372	956,148	1,187,822			
2005	31. Jan.	234,704	12,208	246,912	160,661	32,334	694,626	726,960	887,621	77,277	964,898	1,211,810			

1.9. Bank of Slovenia 10-day balance sheet

Millions of Totals		Assets										
		International monetary reserves										
		Gold	Reserve position with IMF	SDRs	Currency and deposits		Securities	Total	Other claims on nonresidents (net)	Loans to banks		Total
					Total					Lombard	Repo	
Column Code	1	2	3	4	5	6=1+...+5	7	8	9	10=8+9	11	
12.31.1998	15	10,544	38	254,089	321,861	586,548		7,384	0	3,454	3,454	597,386
12.31.1999	18	21,174	316	171,077	430,803	623,388		10,114	859	18,550	19,409	652,911
12.31.2000	20	18,719	838	482,289	726,713	1,217,973		13,107	0	6,299	6,299	1,222,270
12.31.2001	16,869	20,217	1,261	476,752	588,344	1,103,444		18,626	0	0	0	1,122,270
12.31.2002	18,403	26,679	1,543	577,977	936,926	1,561,527		18,725	0	1,148	1,148	1,581,400
12.31.2003	19,143	27,392	1,738	386,925	1,192,983	1,628,181		16,514	0	0	0	1,644,694
12.31.2004	18,646	21,075	1,968	165,490	1,361,171	1,568,340		16,136	0	0	0	1,584,476
02.20.2004	18,603	27,403	1,731	402,451	1,209,563	1,659,751		16,680	0	0	0	1,676,431
02.29.2004	18,413	25,970	1,729	393,206	1,223,199	1,662,518		16,654	0	4,000	4,000	1,683,172
03.10.2004	18,413	25,970	1,824	387,227	1,217,973	1,651,408		16,654	0	2,000	2,000	1,670,062
03.20.2004	18,413	25,970	1,824	392,219	1,203,638	1,642,064		16,655	0	10,500	10,500	1,669,219
03.31.2004	19,868	25,911	1,853	389,546	1,198,773	1,636,962		16,927	0	25,200	25,200	1,678,080
04.10.2004	19,900	25,850	1,853	386,452	1,203,130	1,637,185		16,929	0	38,800	38,800	1,692,914
04.20.2004	19,900	25,850	1,853	404,753	1,198,433	1,650,789		16,929	0	28,500	28,500	1,696,218
04.30.2004	18,911	25,939	1,859	425,376	1,190,531	1,662,617		17,431	0	22,000	22,000	1,702,047
05.10.2004	18,911	25,415	1,927	396,914	1,192,574	1,635,741		12,572	0	23,000	23,000	1,671,313
05.20.2004	18,911	25,415	1,927	399,837	1,195,485	1,641,575		12,568	0	21,000	21,000	1,675,142
05.31.2004	18,606	25,668	1,907	327,045	1,234,863	1,608,089		7,380	0	31,800	31,800	1,647,269
06.10.2004	18,606	25,668	1,907	309,893	1,263,787	1,619,893		5,528	0	21,500	21,500	1,646,888
06.20.2004	18,606	25,668	1,907	259,546	1,277,661	1,583,387		5,791	0	19,300	19,300	1,608,478
06.30.2004	18,846	26,794	1,923	231,227	1,288,631	1,567,420		9,232	0	23,000	23,000	1,599,653
07.10.2004	18,846	26,525	1,923	208,687	1,297,485	1,553,466		9,612	0	30,000	30,000	1,593,079
07.20.2004	18,846	26,525	1,923	219,045	1,293,855	1,560,193		9,107	0	32,600	32,600	1,601,901
07.31.2004	18,907	25,739	1,932	188,942	1,315,059	1,550,579		12,561	0	42,000	42,000	1,605,140
08.10.2004	18,907	26,137	2,007	173,191	1,313,926	1,534,167		8,054	0	37,000	37,000	1,579,222
08.20.2004	18,907	24,396	2,007	204,799	1,317,381	1,567,489		7,590	0	17,000	17,000	1,592,078
08.31.2004	19,498	24,092	2,013	195,636	1,323,452	1,564,690		10,789	0	2,000	2,000	1,577,479
08.10.2004	19,498	24,092	2,013	194,062	1,333,071	1,572,735		8,587	0	3,500	3,500	1,584,822
08.20.2004	19,498	24,092	2,013	193,282	1,324,455	1,563,339		9,101	0	2,000	2,000	1,574,440
09.30.2004	19,538	23,142	1,977	186,840	1,338,546	1,570,043		12,077	0	2,000	2,000	1,584,120
10.10.2004	19,538	22,561	1,977	186,766	1,341,049	1,571,890		9,968	0	2,000	2,000	1,583,258
10.20.2004	19,538	22,564	1,977	200,013	1,344,575	1,588,666		9,002	0	1,000	1,000	1,598,669
10.30.2004	19,429	22,168	1,949	163,750	1,347,613	1,554,908		16,322	0	1,000	1,000	1,572,231
11.10.2004	19,600	22,682	2,022	179,985	1,355,549	1,579,838		7,760	0	0	0	1,587,598
11.20.2004	19,600	22,667	2,022	177,717	1,367,794	1,589,799		7,866	0	1,500	1,500	1,599,165
31.11.2004	19,823	21,965	1,987	160,730	1,373,067	1,577,572		10,138	0	0	0	1,587,710
12.10.2004	19,774	21,386	1,987	161,356	1,369,745	1,574,248		15,915	0	0	0	1,590,163
12.20.2004	19,774	21,386	1,987	164,536	1,370,494	1,578,177		15,377	0	0	0	1,593,554
12.31.2004	18,646	21,075	1,968	165,490	1,361,171	1,568,340		16,136	0	0	0	1,584,476
01.10.2005	18,646	21,075	1,968	178,891	1,353,149	1,573,720		3,485	0	0	0	1,577,205
01.20.2005	18,646	19,545	1,968	208,916	1,354,074	1,603,138		2,967	0	200	200	1,608,105
01.31.2005	19,065	20,953	2,008	186,580	1,372,451	1,601,057		5,359	0	0	0	1,606,416

Millions of Totals		Liabilities										Off balance items			
		Base money				Liabilities to residents in foreign currency				Total		Buy / sell foreign exchange swap		Sell / buy foreign exchange swap	
Notes issue	Settlement account	Overnight deposits	Other deposits	Total	Foreign currency bills	Government deposits in for. curr.	Other	Total	Government time deposits	Tolar denominated bills	Net other liabilities	Total	Buy / sell foreign exchange swap	Sell / buy foreign exchange swap	
1	2	3	4	5=1+2+3+4	6	7	8	9=6+7+8	10	11	12	13	14	15	
Column Code															
12.31.1998	104,667	62,863	-	4,232	171,763	282,379	16,177	0	298,556	0	80,103	46,963	597,386	0	-
12.31.1999	142,489	61,253	-	4,464	208,205	310,388	23,946	0	334,334	0	27,371	83,001	652,911	3,848	-
12.31.2000	139,644	66,801	-	5,760	212,205	358,324	35,664	0	393,988	0	6,946	132,978	746,118	15,461	212
12.31.2001	165,777	78,594	35,372	12,530	292,273	458,777	31,185	0	489,962	19,896	125,912	194,226	1,122,270	260,909	0
12.31.2002	172,055	82,437	18,360	6,821	279,673	551,131	30,011	0	581,142	130,276	375,636	214,674	1,581,401	542,233	0
12.31.2003	186,042	91,087	8,170	5,857	291,155	555,260	37,060	0	592,320	105,847	472,330	183,042	1,644,694	503,748	0
12.31.2004	195,352	94,033	4,800	3,343	297,528	500,757	61,249	1,761	563,767	124,725	423,318	175,138	1,584,476	225,718	479
02.20.2004	171,094	95,943	90	5,123	272,249	577,687	35,710	0	613,397	109,821	494,990	185,974	1,676,431	458,295	0
02.29.2004	175,669	106,356	100	5,064	287,189	572,115	34,849	0	606,964	110,816	482,770	195,433	1,683,172	459,557	0
03.10.2004	169,714	105,066	60	4,814	279,654	568,121	38,707	0	606,827	110,806	479,163	193,611	1,670,062	399,899	0
03.20.2004	174,021	97,426	0	4,946	276,393	566,597	38,394	0	604,990	103,855	481,022	202,959	1,669,219	385,989	0
03.31.2004	173,934	97,703	0	5,159	276,796	571,847	39,191	0	611,038	110,838	475,497	203,910	1,678,080	375,025	0
04.10.2004	179,172	103,136	0	4,478	286,786	570,223	39,746	0	609,969	110,922	474,543	210,693	1,692,914	377,644	0
04.20.2004	174,920	105,722	0	4,830	285,472	574,589	40,821	0	615,410	109,926	477,992	207,420	1,696,218	389,912	0
04.30.2004	181,209	99,529	0	5,126	285,865	584,488	45,989	0	630,477	110,981	475,744	198,980	1,702,047	297,391	0
05.10.2004	178,290	94,095	0	5,191	277,576	568,296	46,239	0	604,535	110,954	481,123	197,124	1,671,313	297,628	0
05.20.2004	177,058	102,441	0	5,355	284,855	554,340	44,939	0	599,279	110,909	479,806	200,294	1,675,142	283,321	0
05.31.2004	185,476	100,284	0	5,247	291,007	546,142	44,033	0	590,175	105,380	472,004	188,703	1,647,269	270,827	0
06.10.2004	183,473	94,998	0	4,739	283,210	544,087	46,903	624	591,614	110,862	473,892	187,311	1,646,888	285,026	0
06.20.2004	184,959	107,954	0	4,894	297,807	526,980	39,783	4	566,758	110,861	446,524	186,529	1,608,478	290,042	0
06.30.2004	186,575	106,224	0	5,437	298,236	523,972	43,501	0	567,473	110,862	434,580	188,522	1,599,673	274,876	0
07.10.2004	181,788	95,873	0	3,483	285,462	524,958	44,727	0	569,686	106,066	442,735	189,130	1,593,079	283,739	20,121
07.20.2004	181,788	102,083	0	4,080	287,951	529,446	44,535	0	573,980	106,068	445,164	188,738	1,601,901	287,335	21,320
07.31.2004	184,498	95,914	0	4,137	284,549	528,711	57,723	0	586,434	110,860	431,527	191,770	1,605,140	277,811	30,455
08.10.2004	177,785	88,610	0	3,449	270,844	518,735	54,585	0	573,319	101,881	441,448	191,730	1,579,222	272,774	29,255
08.20.2004	178,545	93,698	0	4,242	276,486	516,569	53,491	0	570,060	110,941	442,519	192,072	1,592,078	308,987	29,255
08.31.2004	180,361	103,234	0	4,558	288,053	514,746	56,529	0	571,275	110,932	412,627	194,593	1,577,479	302,277	29,017
09.10.2004	181,666	106,203	0	3,736	291,605	515,094	52,573	0	567,667	110,913	419,710	194,927	1,584,822	319,544	33,094
09.20.2004	181,312	95,494	0	4,504	281,310	513,605	52,978	0	566,583	109,414	421,981	195,152	1,574,440	321,223	41,728
09.30.2004	184,260	112,234	0	4,243	300,737	527,357	52,705	0	580,062	110,934	403,031	189,357	1,584,120	323,382	42,686
10.10.2004	185,131	105,967	0	3,311	294,429	528,546	50,233	0	578,779	109,404	411,138	189,509	1,583,258	309,304	25,417
10.20.2004	180,894	98,372	0	3,736	284,002	531,342	50,035	0	581,377	110,893	433,518	188,878	1,598,669	306,905	9,587
10.31.2004	190,598	116,252	0	3,896	310,745	524,096	47,616	0	571,712	110,924	394,595	184,254	1,572,231	292,261	9,112
11.10.2004	181,382	105,603	0	3,122	290,108	518,951	45,642	1,845	566,437	100,944	446,195	183,913	1,587,598	309,885	1,679
11.20.2004	183,242	96,224	0	3,355	282,821	518,421	45,575	1,845	565,841	101,445	463,134	185,925	1,599,165	320,915	2,877
11.30.2004	184,933	110,596	0	3,480	299,009	510,417	47,243	1,833	559,492	110,995	438,464	179,749	1,587,710	244,387	0
12.10.2004	186,140	113,562	0	3,433	303,135	506,622	51,763	2,425	560,810	110,948	432,472	182,798	1,590,163	225,564	0
12.20.2004	188,600	108,755	0	4,308	302,663	504,819	52,942	1,829	559,590	110,918	438,986	181,398	1,593,554	232,038	0
12.31.2004	195,352	94,033	4,800	3,343	297,528	500,757	61,249	1,761	563,767	124,725	423,318	175,138	1,584,476	225,718	479
01.10.2005	188,231	106,534	0	3,248	298,013	503,134	41,584	1,785	546,503	110,869	446,079	175,741	1,577,205	253,170	0
01.20.2005	183,609	117,371	0	3,792	304,773	507,231	61,428	1,785	570,444	110,838	444,087	177,963	1,608,105	253,409	0
01.31.2005	187,882	79,403	0	3,388	270,673	509,867	64,252	1,689	575,808	110,868	460,011	189,056	1,606,416	235,916	0

2.1. Bank of Slovenia Interest Rates

	Lombard loan	Repo (7-day)	Banks' reserves	Overnight deposit	Longterm deposit	Bank of Slovenia Bills									General legal penal rate
						In SIT		In EUR			In USD				
						Number of days		Number of days			Number of days				
						60	270	60	90	120	60	90	120		
	n	n	n	n	n	n	n	r	r	r	r	r	r	n	
Stolpec	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Koda															
1993	21.33	-	1.00	-	-	-	-	6.67	6.79	6.92	...	...	...	55.31	
1994	17.00	-	1.00	-	-	...	-	5.16	5.28	5.41	4.14	4.47	4.65	48.53	
1995	12.50	-	1.00	-	-	12.78	-	4.23	4.24	4.29	5.63	5.67	5.70	32.21	
1996	11.00	-	1.00	-	-	13.27	-	3.11	3.10	3.10	5.30	5.33	5.34	27.76	
1997	11.00	-	1.00	-	-	12.98	14.33	3.17	3.20	3.23	5.55	5.61	5.62	26.84	
1998	11.00	-	1.00	-	-	10.40	12.39	3.36	3.40	3.42	5.40	5.40	5.39	26.55	
1999	9.00	-	1.00	-	-	7.13	9.08	2.75	2.80	2.83	5.16	5.25	5.30	20.68	
2000	9.67	9.56	1.00	-	-	8.19	9.35	4.16	4.23	4.29	6.29	6.37	6.40	24.65	
2001	11.75	11.02	1.00	4.92	-	10.42	11.16	4.08	4.04	4.00	3.55	3.52	3.50	27.99	
2002	10.96	9.61	1.00	4.00	-	8.44	9.72	3.14	3.14	3.15	1.60	1.62	1.65	21.16	
2003	8.77	8.03	1.00	3.69	-	6.92	7.44	2.17	2.15	2.13	1.03	1.03	1.03	18.25	
2004	5.63	4.63	1.00	2.40	4.20	4.48	4.70	2.00	2.01	2.03	1.48	1.54	1.60	15.50	
2003	Oct.	8.00	-	1.00	3.50	-	6.25	6.90	1.98	1.97	1.95	0.95	0.96	0.98	17.00
	Nov.	7.50	-	1.00	3.25	-	6.00	6.70	1.99	1.99	2.02	0.99	1.00	1.04	17.00
	Dec.	7.25	6.77	1.00	3.00	-	6.00	6.48	1.99	1.99	2.02	0.99	1.00	1.04	17.00
2004	Jan.	7.00	-	1.00	2.75	-	5.75	5.71	1.93	1.94	1.95	0.95	0.97	1.00	15.50
	Feb.	6.75	5.87	1.00	2.75	-	5.50	5.01	1.88	1.89	1.90	0.93	0.95	0.95	15.50
	Mar.	6.75	5.50	1.00	2.75	-	5.25	5.50	1.88	1.89	1.90	0.93	0.95	0.95	15.50
	Apr.	6.25	5.00	1.00	2.50	-	4.75	5.00	1.98	1.98	1.98	1.05	1.06	1.09	15.50
	May	5.75	4.85	1.00	2.25	-	4.50	4.75	2.00	2.01	2.03	1.11	1.22	1.31	15.50
	Jun.	5.00	4.40	1.00	2.25	-	4.00	4.25	2.02	2.05	2.08	1.33	1.49	1.61	15.50
	Jul.	5.00	4.25	1.00	2.25	4.20	4.00	4.20	2.02	2.04	2.05	1.48	1.59	1.68	15.50
	Aug.	5.00	4.25	1.00	2.25	4.20	4.00	4.20	2.02	2.04	2.05	1.60	1.66	1.72	15.50
	Sep.	5.00	4.25	1.00	2.25	4.20	4.00	4.20	2.02	2.04	2.08	1.81	1.87	1.92	15.50
	Oct.	5.00	4.25	1.00	2.25	4.20	4.00	4.20	2.02	2.04	2.08	1.93	2.03	2.05	15.50
	Nov.	5.00	4.25	1.00	2.25	4.20	4.00	-	2.09	2.10	2.11	2.24	2.31	2.37	15.50
	Dec.	5.00	4.10	1.00	2.25	4.20	4.00	-	2.09	2.10	2.11	2.37	2.43	2.49	15.50
2005	Jan.	5.00	4.10	1.00	2.25	4.20	4.00	-	2.06	2.07	2.09	2.49	2.59	2.66	15.50

2.2. Interbank Money Market Rates and Indexation Clause

	Interbank Market		Revaluation Clauses					
	Overnight (SIONIA)	Till 30 days	Tolar Indexation Clause TOM		Foreign Exchange Clauses			
					EUR		USD	
	n	n	monthly	annualized	monthly	annualized	monthly	annualized
Column	1	2	3	4	5	6	7	8
Code								
1993	...	39.1	1.7	22.38	1.9	24.9	2.5	33.6
1994	...	29.1	1.4	18.73	0.6	6.9	-0.3	-4.1
1995	...	12.2	0.7	8.19	0.6	7.6	0.0	-0.4
1996	...	14.0	0.8	9.70	0.3	3.5	1.0	12.3
1997	...	9.7	0.7	8.84	0.3	3.7	1.5	19.6
1998	...	7.5	0.7	8.51	0.2	2.1	-0.4	-4.7
1999	...	6.9	0.5	6.27	0.4	4.7	1.7	22.1
2000	...	7.0	0.7	9.06	0.6	7.2	1.3	15.6
2001	...	6.9	0.7	8.62	0.4	4.7	0.9	10.4
2002	4.8	4.9	0.6	7.66	0.3	4.0	-1.0	-11.9
2003	5.5	5.6	0.5	5.96	0.2	2.8	-1.2	-14.3
2004	4.4	4.4	0.3	3.87	0.1	1.3	-0.6	-3.2
2003	Oct.	5.2	5.3	0.4	4.81	0.2	2.7	-2.4
	Nov.	4.9	5.0	0.4	4.98	0.2	2.6	-2.1
	Dec.	4.6	4.7	0.4	4.81	0.2	2.4	-3.9
2004	Jan.	5.2	5.3	0.4	4.83	0.2	2.8	1.2
	Feb.	5.7	5.7	0.4	5.17	0.1	1.7	0.0
	Mar.	5.5	5.5	0.3	3.60	0.2	2.0	1.7
	Apr.	4.9	4.9	0.3	3.72	0.1	1.7	3.6
	May	4.7	4.7	0.3	3.60	0.1	1.6	-3.4
	Jun.	4.4	4.4	0.3	3.72	0.2	2.7	1.0
	Jul.	3.9	3.9	0.3	3.60	0.3	3.4	1.1
	Aug.	3.7	3.7	0.3	3.60	0.0	0.0	0.1
	Sep.	3.8	3.8	0.3	3.72	0.0	0.0	-2.2
	Oct.	3.7	3.8	0.3	3.60	0.0	-0.1	-3.5
	Nov.	3.7	3.7	0.3	3.72	0.0	-0.2	-3.8
	Dec.	3.3	3.4	0.3	3.60	0.0	-0.1	-2.6
2005	Jan.	3.6	3.7	0.3	3.59	0.0	0.0	4.4

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

Column Code	Lending										Deposits																														
	Short term loans					Long term loans					Time deposits																														
	Working capital loans					Consumer credits					For capital assets					For population housing programme					Demand deposits				31 - 90 days					91 - 180 days				181 days - 1 year				Over 1 year			
	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28													
1993	20.4	4.4	486	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	389	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	16.2	1.0	0.0	6.9	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													
2002	...	1.8	13.2	...	0.2	12.3	7.4	2.0	15.6	5.4	1.0	13.5	1.0	0.0	3.9	1.1	...	0.3	8.2	...	0.2	9.1	...	0.2	9.8	3.6	0.9	11.5													
2003	-	1.7	10.8	-	0.2	10.4	6.2	2.0	12.6	4.6	1.0	10.8	1.0	0.0	3.9	1.0	-	0.3	6.0	-	0.2	6.1	-	0.3	6.4	1.7	0.6	7.8													
2004	-	1.8	8.7	-	0.3	8.6	4.9	1.9	9.0	3.6	1.0	7.6	0.6	0.0	2.8	0.6	-	0.3	3.8	-	0.3	3.7	-	0.3	3.8	0.6	0.3	4.5													
2003	Mar.	-	1.7	11.4	-	0.2	11.1	6.5	2.1	12.9	4.8	1.0	11.2	1.0	0.0	4.0	1.1	-	0.3	6.8	-	0.2	7.1	-	0.2	7.8	2.4	0.8	8.6												
Apr.	-	1.7	11.2	-	0.1	10.8	6.4	2.1	13.1	4.7	0.9	11.3	1.0	0.0	4.0	1.1	-	0.3	6.4	-	0.2	6.7	-	0.2	7.3	2.3	0.7	8.7													
May	-	1.7	11.1	-	0.1	10.7	6.4	2.1	11.5	4.7	1.0	9.7	1.0	0.0	4.0	1.1	-	0.3	6.3	-	0.2	6.6	-	0.3	7.1	2.3	0.7	7.2													
Jun.	-	1.7	10.8	-	0.2	10.4	6.4	2.1	13.0	4.5	1.0	11.1	1.0	0.0	3.8	1.2	-	0.2	6.0	-	0.2	6.1	-	0.2	6.4	1.8	0.6	8.2													
Jul.	-	1.7	10.5	-	0.2	10.3	6.3	2.1	12.7	4.5	1.0	10.8	1.0	0.0	3.8	1.1	-	0.2	5.9	-	0.2	5.9	-	0.2	6.1	1.7	0.5	7.8													
Aug.	-	1.7	10.3	-	0.2	10.0	6.2	2.0	12.6	4.5	1.0	10.8	1.0	0.0	3.8	1.0	-	0.2	5.4	-	0.2	5.4	-	0.2	5.5	1.2	0.5	7.3													
Sep.	-	1.7	10.2	-	0.1	9.8	6.1	2.0	12.8	4.4	1.0	11.0	1.0	0.0	3.8	1.0	-	0.2	5.4	-	0.2	5.4	-	0.2	5.4	1.1	0.5	7.4													
Oct.	-	1.7	10.1	-	0.2	9.8	6.1	2.0	11.2	4.3	1.0	9.3	1.0	0.0	3.8	1.0	-	0.2	5.3	-	0.2	5.4	-	0.2	5.4	1.1	0.5	5.9													
Nov.	-	1.7	10.1	-	0.2	9.7	5.4	1.8	10.7	4.0	1.0	9.2	1.0	0.0	3.7	0.8	-	0.3	4.9	-	0.3	4.9	-	0.3	5.0	1.0	0.5	6.0													
Dec.	-	1.7	9.9	-	0.2	9.6	5.2	1.7	10.3	4.0	1.1	9.0	1.0	0.0	3.5	0.7	-	0.3	4.8	-	0.4	4.8	-	0.4	4.9	0.8	0.4	5.7													
2004	Jan.	-	1.7	9.8	-	0.2	9.5	5.1	1.8	10.2	3.9	1.0	9.0	0.8	0.0	3.6	0.7	-	0.3	4.8	-	0.3	4.8	-	0.4	4.8	0.8	0.4	5.6												
Feb.	-	1.8	9.5	-	0.2	9.4	5.1	2.0	10.5	3.8	1.1	9.2	0.8	0.0	3.5	0.7	-	0.3	4.7	-	0.3	4.7	-	0.3	4.8	0.7	0.4	5.9													
Mar.	-	1.7	9.4	-	0.2	9.4	5.1	1.9	8.8	3.8	1.1	7.6	0.8	0.0	3.5	0.7	-	0.3	4.7	-	0.4	4.7	-	0.3	4.7	0.7	0.4	4.3													
Apr.	-	1.8	9.0	-	0.3	9.0	5.1	1.9	9.0	3.8	1.1	7.6	0.7	0.0	2.9	0.6	-	0.3	4.1	-	0.4	4.0	-	0.3	4.1	0.7	0.3	4.5													
May	-	1.8	8.9	-	0.3	8.8	5.0	1.9	8.8	3.7	1.1	7.5	0.7	0.0	2.9	0.6	-	0.3	4.0	-	0.4	3.9	-	0.3	4.0	0.7	0.3	4.3													
Jun.	-	1.7	8.5	-	0.3	8.6	4.9	2.1	8.8	3.7	1.1	7.6	0.6	0.0	2.6	0.6	-	0.3	3.7	-	0.4	3.6	-	0.3	3.7	0.7	0.3	4.4													
Jul.	-	1.7	8.3	-	0.3	8.5	4.9	2.1	8.7	3.6	1.0	7.3	0.5	0.0	2.6	0.6	-	0.2	3.6	-	0.2	3.4	-	0.2	3.5	0.7	0.3	4.3													
Aug.	-	1.8	8.2	-	0.4	8.4	5.0	2.0	8.7	3.6	1.0	7.4	0.5	0.0	2.5	0.5	-	0.2	3.4	-	0.3	3.3	-	0.2	3.3	0.5	0.3	4.1													
Sep.	-	1.8	8.1	-	0.4	8.1	4.7	1.8	8.6	3.5	1.0	7.3	0.5	0.0	2.4	0.5	-	0.2	3.2	-	0.2	3.1	-	0.2	3.2	0.4	0.3	4.1													
Oct.	-	1.8	8.1	-	0.3	8.0	4.8	1.9	8.5	3.4	0.9	7.1	0.5	0.0	2.4	0.5	-	0.2	3.2	-	0.2	3.1	-	0.2	3.2	0.4	0.2	4.0													
Nov.	-	1.8	8.1	-	0.3	7.9	4.7	1.8	8.6	3.4	1.0	7.2	0.5	0.0	2.4	0.5	-	0.2	3.2	-	0.2	3.1	-	0.2	3.2	0.4	0.2	4.1													
Dec.	-	1.7	8.0	-	0.3	7.9	4.7	1.8	8.5	3.3	0.9	7.0	0.5	0.0	2.5	0.6	-	0.2	3.2	-	0.2	3.1	-	0.2	3.2	0.4	0.2	4.0													
2005	Jan.	-	1.7	8.0	-	0.3	7.9	4.7	1.8	8.4	3.3	1.0	7.0	0.4	0.0	2.4	0.5	-	0.2	3.3	-	0.3	3.1	-	0.2	3.2	0.4	0.2	4.0												

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

Column	Lending										Deposits																	
	Short term working capital loans					Long term loans for capital assets					Foreign exchange deposits (EUR)						Time deposits											
																	Till 30 days				31 - 90 days				91 - 180 days			
	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
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	0.6	0.1	0.0	4.9	0.9	0.1	5.7	1.9	0.1	6.7	2.4	0.2	7.3	4.0	0.9	9.0			
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	12.1			
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			
2002	6.9	1.5	11.1	7.7	0.9	12.0	0.7	0.1	2.3	0.9	0.1	0.0	4.1	1.5	0.1	5.6	2.5	0.1	6.6	3.2	0.2	7.3	3.8	0.8	8.0			
2003	6.0	0.7	9.0	6.9	1.3	9.9	0.6	0.1	1.6	0.6	0.5	0.2	3.3	1.8	0.2	4.6	2.2	0.1	5.1	2.7	0.2	5.6	2.5	0.5	5.3			
2004	5.6	0.7	7.0	5.9	1.1	7.2	0.4	0.1	1.4	0.6	0.7	0.2	2.0	1.7	0.1	3.0	1.7	0.2	3.0	1.8	0.1	3.1	2.4	0.3	3.7			
2003																												
Mar.	6.2	0.7	9.3	7.2	1.3	10.4	0.7	0.2	1.8	0.6	0.3	0.2	3.2	1.7	0.2	4.7	2.2	0.3	5.3	3.0	0.2	6.0	3.0	0.6	6.0			
Apr.	6.1	0.7	8.9	7.2	1.3	10.0	0.6	0.1	1.7	0.6	0.3	0.2	2.9	1.7	0.2	4.4	2.4	0.1	5.1	3.0	0.2	5.7	2.9	0.6	5.6			
May	6.0	0.6	9.2	7.1	1.2	10.3	0.6	0.1	1.7	0.6	0.3	0.2	3.3	1.7	0.3	4.8	2.4	0.1	5.5	3.0	0.2	6.1	2.9	0.6	6.0			
Jun.	5.9	0.7	8.9	7.1	1.3	10.2	0.6	0.1	1.6	0.6	0.6	0.2	3.5	1.7	0.3	4.6	2.2	0.2	5.1	2.8	0.2	5.7	2.4	0.5	5.3			
Jul.	5.9	0.7	9.3	6.9	1.7	10.4	0.5	0.1	1.4	0.5	0.5	0.1	3.8	1.7	0.2	5.1	2.1	0.1	5.5	2.6	0.2	6.0	2.3	0.5	5.7			
Aug.	5.8	0.6	8.7	6.4	1.3	9.4	0.5	0.1	1.4	0.5	0.6	0.2	3.4	1.8	0.2	4.6	2.1	0.2	4.9	2.5	0.2	5.3	2.0	0.5	4.8			
Sep.	5.9	0.6	7.2	6.5	1.3	7.9	0.5	0.1	1.4	0.6	0.7	0.2	2.0	1.8	0.1	3.1	2.1	0.2	3.4	2.4	0.2	3.8	1.9	0.4	3.3			
Oct.	5.8	0.6	8.7	6.4	1.3	9.3	0.5	0.1	1.4	0.6	0.7	0.2	3.5	1.9	0.1	4.6	2.0	0.1	4.8	2.3	0.2	5.1	1.9	0.4	4.7			
Nov.	5.8	0.7	8.6	6.8	1.3	9.5	0.5	0.1	1.4	0.6	0.8	0.2	3.4	1.9	0.1	4.6	2.1	0.1	4.7	2.3	0.1	4.9	2.0	0.4	4.7			
Dec.	6.0	0.6	8.5	6.8	1.3	9.3	0.4	0.1	1.4	0.6	0.8	0.2	3.2	1.8	0.2	4.2	1.9	0.1	4.4	2.1	0.2	4.5	1.9	0.4	4.3			
2004																												
Jan.	5.9	0.6	8.8	6.5	1.0	9.4	0.4	0.1	1.4	0.6	0.8	0.2	3.5	1.7	0.1	4.5	1.8	0.1	4.6	1.9	0.1	4.7	2.3	0.3	5.1			
Feb.	5.8	0.7	7.6	6.3	1.0	8.1	0.4	0.1	1.3	0.5	0.6	0.2	2.3	1.6	0.1	3.4	1.7	0.1	3.5	1.8	0.1	3.6	2.5	0.3	4.2			
Mar.	5.8	0.6	8.0	6.3	0.9	8.4	0.4	0.1	1.3	0.5	0.7	0.2	2.8	1.6	0.1	3.7	1.7	0.1	3.8	1.8	0.1	3.9	2.5	0.3	4.5			
Apr.	5.6	0.6	7.4	6.1	1.0	7.9	0.4	0.1	1.3	0.6	0.7	0.2	2.5	1.6	0.1	3.4	1.7	0.1	3.4	1.7	0.1	3.5	2.3	0.3	4.1			
May	5.6	0.6	7.3	6.1	1.0	7.8	0.4	0.1	1.4	0.6	0.7	0.2	2.3	1.7	0.1	3.3	1.7	0.1	3.3	1.8	0.1	3.4	2.4	0.3	4.0			
Jun.	5.6	0.7	8.4	5.9	1.1	8.7	0.4	0.1	1.4	0.6	0.8	0.2	3.4	1.7	0.1	4.4	1.7	0.1	4.4	1.8	0.1	4.5	2.4	0.3	5.1			
Jul.	5.6	0.7	9.2	6.0	1.1	9.6	0.4	0.1	1.4	0.6	0.8	0.2	4.2	1.7	0.1	5.1	1.6	0.1	5.1	1.8	0.1	5.2	2.4	0.3	5.8			
Aug.	5.5	0.7	5.5	5.9	1.2	5.9	0.4	0.1	1.4	0.7	0.7	0.2	0.7	1.7	0.1	1.7	1.6	0.1	1.6	1.8	0.1	1.8	2.4	0.3	2.4			
Sep.	5.5	0.7	5.5	5.7	1.2	5.7	0.4	0.1	1.4	0.6	0.8	0.2	0.8	1.6	0.1	1.7	1.6	0.1	1.6	1.7	0.1	1.7	2.4	0.4	2.4			
Oct.	5.5	0.7	5.5	5.0	1.0	4.9	0.4	0.1	1.5	0.7	0.7	0.2	0.6	1.7	0.2	1.6	1.7	0.2	1.6	1.8	0.1	1.7	2.4	0.3	2.3			
Nov.	5.5	0.7	5.3	5.3	1.3	5.1	0.4	0.1	1.4	0.6	0.8	0.2	0.6	1.7	0.2	1.5	1.7	0.2	1.5	1.8	0.1	1.6	2.4	0.3	2.2			
Dec.	5.5	0.7	5.5	5.3	1.3	5.2	0.4	0.1	1.4	0.6	0.8	0.2	0.7	1.7	0.1	1.6	1.7	0.2	1.6	1.8	0.1	1.7	2.3	0.3	2.3			
2005																												
Jan.	5.5	0.7	5.6	5.3	1.3	5.3	0.4	0.1	1.4	0.6	0.8	0.2	0.8	1.7	0.1	1.8	1.6	0.3	1.7	1.8	0.1	1.8	2.4	0.3	2.5			

2.4. Interest Rates on New Loans

		Tolar loans								Loans in EUR	
		Short term loans		Long term loans						Short term loans	Long term loans
		Consumer loans to household	Loans to non-financial corporations for current liabilities	Consumer loans to households			House purchases loans to households	Loans to non-financial corporations for current liabilities	Loans to non-financial corporations for capital assets	Loans to non-financial corporations for current liabilities	Loans to non-financial corporations for capital assets
		NOM	NOM	NOM	TOM	D	TOM	D	NOM	NOM	NOM
		n	n	n	n	n	n	n	n	r	r
Column		1	2	3	4	5	6	7	8	9	10
Code											11
2003		9.2	8.9	10.4	11.8	8.9	10.2	8.3	8.6	9.2	3.5
2004		7.0	6.5	8.0	9.2	6.7	7.3	6.1	6.2	6.1	3.2
2003	Feb	10.5	10.4	12.6	12.4	9.8	12.3	9.3	9.7	10.5	3.9
	Mar	10.0	9.7	11.1	12.4	9.2	10.5	8.4	10.4	10.6	3.8
	Apr	9.7	9.3	10.8	12.2	8.9	10.5	8.3	6.7	10.0	3.6
	May	9.5	9.2	10.5	10.8	9.2	9.0	8.5	8.5	10.0	3.5
	Jun	9.2	9.1	9.9	12.1	8.6	10.5	8.2	9.5	9.6	3.3
	Jul	9.3	8.7	9.8	12.1	9.3	10.4	8.7	9.4	9.9	3.2
	Aug	8.8	8.6	9.9	12.1	8.8	10.4	8.0	8.7	8.6	3.2
	Sep	8.8	8.2	9.7	12.2	7.4	10.4	6.9	8.8	7.4	3.3
	Oct	8.4	7.9	9.5	10.7	8.8	8.9	7.9	6.5	7.1	3.3
	Nov	8.3	7.6	9.1	10.7	8.5	8.8	7.8	7.7	7.4	3.3
	Dec	7.8	7.8	9.1	10.5	8.3	8.7	7.6	6.3	8.1	3.3
2004	Jan	7.6	7.2	9.1	10.4	8.7	8.7	7.7	6.8	7.9	3.2
	Feb	8.1	7.4	8.7	10.6	7.4	9.0	6.7	6.9	8.0	3.2
	Mar	7.5	7.1	8.5	9.1	7.7	7.4	7.1	8.0	5.7	3.3
	Apr	7.2	6.8	8.4	9.4	7.0	7.5	6.6	6.7	7.1	3.2
	May	7.5	6.7	8.9	9.3	6.8	7.2	6.1	7.3	7.0	3.1
	Jun	7.1	6.3	7.8	9.1	8.6	7.3	7.5	6.9	6.3	3.2
	Jul	6.8	6.1	7.5	8.9	8.0	6.5	7.1	5.9	5.6	3.3
	Aug	6.8	6.3	7.5	8.8	5.1	6.6	4.6	5.1	5.2	3.0
	Sep	6.7	6.1	7.5	8.8	4.8	6.7	4.5	5.6	5.8	3.2
	Oct	6.6	5.9	7.4	8.7	5.4	6.7	5.0	5.4	5.0	3.3
	Nov	6.3	5.8	7.5	8.8	5.7	6.8	5.1	5.4	4.5	3.1
	Dec.	6.0	5.7	6.8	8.8	4.8	6.7	4.7	5.0	5.1	3.0
2005	Jan.	6.2	5.4	7.1	8.7	6.0	6.7	5.2	5.0	5.0	3.2

2.5.1. Average Commercial Banks' Interest Rates on the Basis of Interest Income and Interest Expenses (Tolar Indexation Clause)

	Lending				Deposits					
	Short term loans		Long term loans		Demand deposits	Time deposits				
						Till 30 days	31 days - 1 year		Over 1 year	
	Column Code	r	h	r	n	n	n	r	n	r	n
	1	2	3	4	5	6	7	8	9	10
1997	9.7	18.9	9.8	19.0	1.1	7.7	5.0	14.3	6.9	15.8
1998	7.1	15.6	7.9	16.6	1.0	7.2	3.0	11.8	5.9	14.6
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
2002	...	12.5	...	13.5	1.1	4.7	...	9.7	...	12.1
2003	-	10.9	...	11.1	1.0	4.5	-	7.1	...	9.3
2004	-	8.5	...	8.4	0.6	3.5	-	4.4	...	6.5
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
II	5.0	14.2	6.1	15.4	1.0	5.2	2.5	11.7	4.5	14.1
III	4.9	14.0	6.0	15.0	1.0	5.4	2.6	11.9	4.7	14.1
IV	4.9	12.3	6.0	13.4	1.0	5.3	2.6	10.2	4.7	12.2
2002 I	4.9	12.8	6.1	14.1	1.0	4.8	2.5	10.8	4.4	12.8
II	...	13.0	...	13.9	1.1	4.5	...	10.2	...	12.3
III	-	12.2	...	13.1	1.1	4.6	-	9.2	...	11.8
IV	-	12.0	...	12.9	1.1	4.8	-	8.7	...	11.7
2003 I	-	11.8	...	12.5	1.0	4.8	-	8.3	...	10.9
II	-	11.4	...	11.1	1.0	4.8	-	7.5	...	9.3
III	-	10.5	...	11.1	1.0	4.3	-	6.6	...	9.3
IV	-	9.8	...	9.6	1.1	4.2	-	5.9	...	7.9
2004 I	-	9.3	...	9.3	0.9	4.1	-	5.3	...	7.3
II	-	8.8	...	8.3	0.7	3.7	-	4.7	...	6.6
III	-	8.2	...	8.0	0.5	3.2	-	4.0	...	5.9
IV	-	7.7	...	7.9	0.5	3.1	-	3.6	...	6.2

2.5.2. Average Commercial Banks' Interest Rates on the Basis of Interest Income and Interest Expenses (Foreign Exchange Indexation Clause)

Column Code	Lending				Deposits			
	Short term loans		Long term loans		Time deposits			
	r(D)	n	r(D)	n	31 days - 1 year		Over 1 year	
					r(D)	n	r(D)	n
	1	2	3	4	5	6	7	8
1997	8.7	13.5	8.7	14.4	4.8	9.6	6.6	10.9
1998	7.1	9.4	7.6	9.2	3.0	2.9	5.9	8.3
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
2001	5.7	10.7	7.0	12.2	2.9	8.0	5.3	10.2
2002	...	9.1	...	10.3	...	7.4	...	9.2
2003	...	7.0	...	8.4	...	6.2	...	6.7
2004	...	5.8	...	6.4	...	3.8	...	5.0
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
II	5.9	10.3	7.0	11.5	2.7	7.7	5.2	9.7
III	5.6	9.4	7.0	11.3	3.1	7.3	5.3	9.6
IV	5.4	9.1	7.0	10.9	3.1	6.8	5.1	8.5
2002 I	5.4	10.4	6.3	11.6	3.1	8.5	5.0	10.4
II	...	9.7	...	10.4	...	7.3	...	9.0
III	...	8.0	...	9.9	...	6.8	...	8.7
IV	...	8.3	...	9.5	...	7.1	...	8.7
2003 I	...	7.6	...	9.2	...	6.6	...	7.6
II	...	7.1	...	8.5	...	6.6	...	6.7
III	...	6.7	...	8.1	...	6.0	...	6.2
IV	...	6.7	...	8.0	...	5.8	...	6.1
2004 I	...	6.6	...	7.5	...	4.7	...	6.0
II	...	6.6	...	7.1	...	4.5	...	5.6
III	...	5.4	...	6.2	...	3.6	...	4.8
IV	...	4.6	...	4.9	...	2.6	...	3.5

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															
188 issue	12.09.2004	01.06.2005	3.60%	7,030,000,000	SIT	-	SIT	-	-	-	-	703	-	-	-
189 issue	12.16.2004	01.13.2005	3.67%	7,000,000,000	SIT	-	SIT	-	-	-	-	700	-	-	-
190 issue	12.23.2004	01.20.2005	3.55%	7,050,000,000	SIT	-	SIT	-	-	-	-	705	-	-	-
191 issue	12.30.2004	01.27.2005	3.56%	7,000,000,000	SIT	-	SIT	-	-	-	-	700	-	-	-
192 issue	01.06.2005	02.03.2005	3.61%	7,010,000,000	SIT	-	SIT	-	-	-	-	701	-	-	-
193 issue	01.13.2005	02.10.2005	3.67%	7,020,000,000	SIT	-	SIT	-	-	-	-	702	-	-	-
194 issue	01.20.2005	02.17.2005	3.65%	7,000,000,000	SIT	-	SIT	-	-	-	-	700	-	-	-
195 issue	01.27.2005	02.24.2005	3.61%	7,030,000,000	SIT	-	SIT	-	-	-	-	703	-	-	-
Treasury Bills - 3 months															
78 issue	28.10.2004	27.01.2005	3.63%	7,000,000,000	SIT	-	SIT	-	-	700,000	-	-	-	-	-
79 issue	25.11.2004	24.02.2005	3.68%	7,000,010,000	SIT	-	SIT	-	-	700,001	-	-	-	-	-
80 issue	30.12.2004	24.03.2005	3.55%	7,000,010,000	SIT	-	SIT	-	-	700,001	-	-	-	-	-
81 issue	27.01.2005	28.04.2005	3.65%	7,000,020,000	SIT	-	SIT	-	-	700,002	-	-	-	-	-
Treasury Bills - 6 months															
29 issue	24.06.2004	30.12.2004	3.83%	7,000,000,000	SIT	-	SIT	-	-	700,000	-	-	-	-	-
30 issue	26.08.2004	24.02.2005	3.67%	7,000,010,000	SIT	-	SIT	-	-	700,001	-	-	-	-	-
31 issue	28.10.2004	28.04.2005	3.71%	7,000,010,000	SIT	-	SIT	-	-	700,001	-	-	-	-	-
32 issue	30.12.2004	30.06.2005	3.55%	7,000,020,000	SIT	-	SIT	-	-	700,002	-	-	-	-	-
Treasury Bills - 12 months															
23 issue	29.01.2004	27.01.2005	5.20%	6,000,010,000	SIT	-	SIT	-	-	600,001	-	-	-	-	-
24 issue	25.03.2004	24.03.2005	4.87%	6,000,000,000	SIT	-	SIT	-	-	600,000	-	-	-	-	-
25 issue	27.05.2004	26.05.2005	3.99%	6,500,000,000	SIT	-	SIT	-	-	650,000	-	-	-	-	-
26 issue	29.07.2004	28.07.2005	3.70%	6,500,010,000	SIT	-	SIT	-	-	650,001	-	-	-	-	-
27 issue	30.09.2004	29.09.2005	3.70%	6,500,000,000	SIT	-	SIT	-	-	650,000	-	-	-	-	-
28 issue	25.11.2004	24.11.2005	3.60%	6,500,020,000	SIT	-	SIT	-	-	650,002	-	-	-	-	-
29 issue	27.01.2005	26.01.2006	3.50%	6,500,000,000	SIT	-	SIT	-	-	650,000	-	-	-	-	-

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							
RS06	29.05.1997	15.02.2015	3.00%	43,711,900,000	SIT	90%DPC	SIT
RS10	15.10.1997	31.05.2007	4.50%	52,189,610,000	SIT	TOM	SIT
RS13	29.06.1998	29.06.2008	5.55%	54,555,154	EUR	-	SIT
RS17	24.02.2000	24.02.2005	TOM + 4,70%	9,000,000,000	SIT	-	SIT
RS18	26.04.2000	04.26.2010	6.00%	50,000,000	EUR	-	SIT
RS21	02.01.2001	03.01.2015	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
RS25	18.04.2001	18.04.2006	TOM + 4,70%	8,000,000,000	SIT	-	SIT
RS26	01.06.2001	06.01.2011	5.375%	50,000,000	EUR	-	SIT
RS27	12.04.2001	12.04.2006	TOM + 4,70%	17,000,000,000	SIT	-	SIT
RS28	01.15.2002	01.15.2005	TOM + 4,20%	10,500,000,000	SIT	-	SIT
RS29	01.15.2002	01.15.2012	5.375%	55,000,000	EUR	-	SIT
RS31	01.15.2002	01.15.2007	TOM + 4,70%	2,947,680,000	SIT	-	SIT
RS32	01.15.2002	01.15.2012	5.375%	23,865,500	EUR	-	SIT
RS33	12.31.2001	12.31.2022	8.00%	127,166,004	EUR	-	SIT
RS34	02.18.2002	02.18.2007	TOM + 4,20%	16,910,000,000	SIT	-	SIT
RS35	03.18.2002	03.18.2007	TOM + 4,20%	14,000,000,000	SIT	-	SIT
RS36	03.18.2002	03.18.2005	9.00%	12,000,000,000	SIT	-	SIT
RS37	04.19.2002	04.19.2007	TOM + 4,00%	17,000,000,000	SIT	-	SIT
RS38	04.19.2002	04.19.2017	5.625%	100,000,000	EUR	-	SIT
RS39	01.01.2002	01.01.2008	TOM + 1,00%	30,000,000,000	SIT	-	SIT
RS40	05.31.2002	05.31.2007	TOM + 3,90%	15,000,000,000	SIT	-	SIT
RS41	06.17.2002	06.17.2007	TOM + 3,90%	12,000,000,000	SIT	-	SIT
RS42	07.15.2002	07.15.2005	9.00%	12,000,000,000	SIT	-	SIT
RS43	10.15.2002	10.15.2007	TOM+3,00%	15,600,000,000	SIT	-	SIT
RS44	11.08.2002	11.08.2012	6.65%	2,964,930,000	SIT	-	SIT
RS45	11.08.2002	11.08.2005	8.20%	12,112,490,000	SIT	-	SIT
RS46	11.08.2002	11.08.2007	3.00%	48,488,500,000	SIT	TOM	SIT
RS47	11.08.2002	11.08.2012	3.25%	60,524,470,000	SIT	TOM	SIT
RS48	12.02.2002	12.02.2012	4.75%	60,000,000	EUR	-	SIT
RS49	01.10.2003	01.10.2022	4.75%	29,788,960	EUR	-	SIT
RS50	02.24.2003	02.24.2013	4.50%	61,281,800	EUR	-	SIT
RS51	02.24.2003	02.24.2006	7.75%	44,470,500,000	SIT	-	SIT
RS52	04.08.2003	04.08.2008	6.25%	40,000,000,000	SIT	-	SIT
RS53	04.08.2003	04.08.2018	4.875%	100,000,000	EUR	-	SIT
RS54	10.15.2003	10.15.2013	5.75%	30,000,000,000	SIT	-	SIT
RS55	02.11.2004	02.11.2007	5.00%	40,000,000,000	SIT	-	SIT
RS56	02.11.2004	02.11.2009	4.875%	50,000,000,000	SIT	-	SIT
RS57	03.15.2004	10.15.2014	4.875%	90,000,000,000	SIT	-	SIT
RS15U	07.15.2003	07.15.2010	4.50%	1,814,800,000	SIT	TOM	SIT
RS58	01.17.2005	04.17.2008	3.25%	16,910,000,000	SIT	-	SIT
RS59	01.17.2005	02.17.2016	4.00%	23,090,000,000	SIT	-	SIT
Eurobonds							
EUROBOND - EUR	05.27.1998	05.27.2005	5.375%	500,000,000	EUR	-	EUR
EUROBOND - EUR	03.18.1999	03.18.2009	4.875%	400,000,000	EUR	-	EUR
EUROBOND - EUR	03.24.2000	03.24.2010	6.00%	500,000,000	EUR	-	EUR
EUROBOND - EUR	04.11.2001	04.11.2011	5.375%	450,000,000	EUR	-	EUR
NFA USD - 2	06.11.1996	12.27.2006	USD-LIBOR + 13/ 16%	219,895,000	USD	-	USD
NFA EUR - 2	06.11.1996	12.27.2006	EUR-LIBOR + 13/ 16%	47,966,160	EUR	-	EUR

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

2.7. The Ljubljana Stock Exchange:

Turnover by Market Segment and by Type of Securities

		Turnover by Market Segment and by Type of Securities												
		Total	OfficialMarket		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	10,036	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	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	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	16.4	51,620	14.8	2,830	0.8
2002		481,041	322,660	67.1	158,381	32.9	278,838	58.0	90,971	18.9	110,571	23.0	662	0.1
2003		340,237	214,846	63.1	125,391	36.9	149,327	43.9	60,844	17.9	129,717	38.1	348	0.1
2004		396,652	256,666	64.7	139,986	35.3	223,103	56.2	59,965	15.1	113,584	28.6	0	0.0
2000	Sep.	18,966	7,240	38.2	11,726	61.8	10,132	53.4	5,935	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	25.4	2,678	13.6	0	0.0
	Nov.	23,572	12,273	52.1	11,299	47.9	12,147	51.5	7,659	32.5	3,766	16.0	0	0.0
	Dec.	53,123	30,832	58.0	22,291	42.0	28,095	52.9	14,290	26.9	8,960	16.9	1,779	3.4
2001	Jan.	33,268	19,860	59.7	13,408	40.3	19,145	57.5	10,407	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	14.8	5,630	30.0	241	1.3
	Mar.	18,043	10,802	59.9	7,241	40.1	10,518	58.3	4,229	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	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	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	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	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	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	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	13.5	4,270	13.8	0	0.0
	Nov.	40,230	28,126	69.9	12,104	30.1	30,143	74.9	4,563	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	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	3,016	10.0	6,934	23.1	0	0.0
	Feb.	30,660	17,551	57.2	13,109	42.8	14,684	47.9	7,442	24.3	8,533	27.8	0	0.0
	Mar.	37,324	22,519	60.3	14,805	39.7	20,242	54.2	8,565	22.9	8,517	22.8	0	0.0
	Apr.	40,918	27,541	67.3	13,377	32.7	28,027	68.5	7,585	18.5	5,307	13.0	0	0.0
	May	35,982	25,382	70.5	10,600	29.5	19,609	54.5	6,710	18.6	9,662	26.9	0	0.0
	Jun.	31,289	19,792	63.3	11,497	36.7	13,200	42.2	7,453	23.8	10,636	34.0	0	0.0
	Jul.	40,151	31,590	78.7	8,561	21.3	24,586	61.2	5,365	13.4	10,200	25.4	0	0.0
	Aug.	38,160	29,086	76.2	9,074	23.8	26,748	70.1	4,922	12.9	6,490	17.0	0	0.0
	Sep.	41,533	26,795	64.5	14,738	35.5	27,727	66.8	8,232	19.8	5,574	13.4	0	0.0
	Oct.	52,608	31,822	60.5	20,787	39.5	31,950	60.7	13,791	26.2	6,634	12.6	234	0.4
	Nov.	40,334	25,403	63.0	14,931	37.0	22,267	55.2	7,824	19.4	10,243	25.4	0	0.0
	Dec.	62,044	41,788	67.4	20,256	32.6	29,708	47.9	10,067	16.2	21,842	35.2	427	0.7
2003	Jan.	41,500	31,219	75.2	10,281	24.8	18,253	44.0	4,931	11.9	17,968	43.3	348	0.8
	Feb.	26,383	14,686	55.7	11,697	44.3	9,875	37.4	6,847	26.0	9,661	36.6	0	0.0
	Mar.	24,883	15,725	63.2	9,158	36.8	8,759	35.2	3,891	15.6	12,233	49.2	0	0.0
	Apr.	21,130	12,260	58.0	8,869	42.0	9,898	46.8	2,438	11.5	8,793	41.6	0	0.0
	May	18,641	12,674	68.0	5,967	32.0	6,624	35.5	2,369	12.7	9,648	51.8	0	0.0
	Jun.	23,750	12,664	53.3	11,086	46.7	7,416	31.2	7,153	30.1	9,181	38.7	0	0.0
	Jul.	22,607	12,738	56.3	9,869	43.7	9,591	42.4	3,781	16.7	9,236	40.9	0	0.0
	Aug.	26,852	16,827	62.7	10,025	37.3	12,389	46.1	3,851	14.3	10,612	39.5	0	0.0
	Sep.	28,892	17,706	61.3	11,185	38.7	13,141	45.5	6,114	21.2	9,637	33.4	0	0.0
	Oct.	32,369	22,155	68.4	10,214	31.6	15,817	48.9	5,813	18.0	10,739	33.2	0	0.0
	Nov.	30,996	21,381	69.0	9,615	31.0	17,357	56.0	4,753	15.3	8,886	28.7	0	0.0
	Dec.	42,234	24,811	58.7	17,423	41.3	20,207	47.8	8,903	21.1	13,124	31.1	0	0.0
2004	Jan.	32,911	20,970	63.7	11,941	36.3	16,140	49.0	5,975	18.2	10,796	32.8	0	0.0
	Feb.	28,182	19,814	70.3	8,368	29.7	18,957	67.3	3,844	13.6	5,381	19.1	0	0.0
	Mar.	36,194	22,107	61.1	14,087	38.9	19,829	54.8	6,236	17.2	10,128	28.0	0	0.0
	Apr.	40,727	31,337	76.9	9,390	23.1	18,217	44.7	4,026	9.9	18,484	45.4	0	0.0
	May	38,772	28,584	73.7	10,188	26.3	21,376	55.1	5,094	13.1	12,303	31.7	0	0.0
	Jun.	26,560	17,621	66.3	8,939	33.7	14,164	53.3	4,621	17.4	7,775	29.3	0	0.0
	Jul.	23,166	13,773	59.5	9,394	40.5	12,062	52.1	4,696	20.3	6,408	27.7	0	0.0
	Aug.	25,918	16,339	63.0	9,579	37.0	16,420	63.4	4,479	17.3	5,019	19.4	0	0.0
	Sep.	33,398	23,041	69.0	10,357	31.0	22,756	68.1	4,277	12.8	6,365	19.1	0	0.0
	Oct.	26,295	15,209	57.8	11,086	42.2	16,361	62.2	4,118	15.7	5,816	22.1	0	0.0
	Nov.	33,147	21,584	65.1	11,563	34.9	16,882	50.9	5,868	17.7	10,396	31.4	0	0.0
	Dec.	51,382	26,287	51.2	25,095	48.8	29,940	58.3	6,731	13.1	14,711	28.6	0	0.0
2005	Jan.	29,569	19,799	67.0	9,770	33.0	18,470	62.5	4,111	13.9	6,988	23.6	0	0.0

Source: The Ljubljana Stock Exchange and computations in BS.

2.8. 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		177,182	0.453	140,101	0.462	37,081	0.420	124,990	0.537	-	-	52,192	0.253
1997		399,344	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	566,461	0.297	132,468	0.419	220,763	0.160
2000		1,138,431	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
2002		2,174,207	0.221	1,553,214	0.208	620,993	0.254	1,233,107	0.226	250,361	0.363	690,739	0.160
2003		2,441,991	0.122	1,696,124	0.112	745,867	0.144	1,339,683	0.096	226,997	0.229	875,311	0.133
2004		3,049,777	0.130	2,124,785	0.121	924,993	0.151	1,705,829	0.131	237,376	0.253	1,106,572	0.103
2000	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
	Feb.	1,481,247	0.021	1,043,120	0.017	438,127	0.030	873,347	0.017	186,136	0.040	421,763	0.020
	Mar.	1,618,969	0.023	1,152,423	0.020	466,546	0.032	973,240	0.021	203,090	0.042	442,639	0.019
	Apr.	1,771,624	0.023	1,247,076	0.022	524,548	0.026	1,038,481	0.027	241,547	0.031	491,597	0.011
	May	1,826,198	0.020	1,295,843	0.020	530,354	0.020	1,120,106	0.018	229,486	0.029	476,606	0.020
	Jun.	1,831,489	0.017	1,295,939	0.015	535,550	0.021	1,083,474	0.012	224,279	0.033	523,736	0.020
	Jul.	1,805,433	0.022	1,290,926	0.024	514,508	0.017	1,045,052	0.024	215,831	0.025	544,550	0.019
	Aug.	1,946,824	0.020	1,415,876	0.021	530,949	0.017	1,165,264	0.023	235,997	0.021	545,564	0.012
	Sep.	1,994,050	0.021	1,449,229	0.018	544,821	0.027	1,207,807	0.023	233,318	0.035	552,925	0.010
	Oct.	2,120,356	0.025	1,525,847	0.021	594,509	0.035	1,270,587	0.025	244,775	0.056	604,994	0.011
	Nov.	2,203,964	0.018	1,569,419	0.016	634,545	0.024	1,266,718	0.018	266,504	0.029	670,742	0.015
	Dec.	2,174,207	0.028	1,553,214	0.027	620,993	0.032	1,233,107	0.024	250,361	0.040	690,739	0.032
2003	Jan.	2,150,910	0.019	1,521,805	0.021	629,105	0.016	1,232,539	0.015	245,842	0.020	672,529	0.027
	Feb.	1,949,083	0.014	1,333,880	0.011	615,203	0.019	1,042,081	0.009	235,496	0.029	671,506	0.014
	Mar.	1,964,765	0.013	1,346,885	0.012	617,880	0.015	1,039,447	0.008	234,592	0.017	690,726	0.018
	Apr.	1,984,576	0.011	1,374,471	0.009	610,105	0.015	1,040,509	0.010	228,085	0.011	715,982	0.012
	May	1,990,208	0.009	1,362,817	0.009	627,391	0.010	1,062,141	0.006	222,637	0.011	705,430	0.014
	Jun.	2,046,755	0.012	1,416,713	0.009	630,041	0.018	1,044,391	0.007	225,275	0.032	777,089	0.012
	Jul.	2,071,815	0.011	1,433,668	0.009	638,147	0.015	1,022,509	0.009	233,636	0.016	815,670	0.011
	Aug.	2,144,725	0.013	1,491,247	0.011	653,478	0.015	1,083,914	0.011	244,005	0.016	816,805	0.013
	Sep.	2,250,365	0.013	1,558,708	0.011	691,657	0.016	1,173,829	0.011	257,430	0.024	819,106	0.012
	Oct.	2,296,317	0.014	1,608,907	0.014	687,410	0.015	1,210,139	0.013	229,241	0.025	856,937	0.013
	Nov.	2,431,826	0.013	1,697,876	0.013	733,950	0.013	1,310,159	0.013	241,297	0.020	880,371	0.010
	Dec.	2,441,991	0.017	1,696,124	0.015	745,867	0.023	1,339,683	0.015	226,997	0.039	875,311	0.015
2004	Jan.	2,573,259	0.013	1,767,603	0.012	805,656	0.015	1,444,954	0.011	248,578	0.024	879,727	0.012
	Feb.	2,565,032	0.011	1,772,432	0.011	792,600	0.011	1,451,183	0.013	214,867	0.018	898,982	0.006
	Mar.	2,668,491	0.014	1,853,464	0.012	815,027	0.017	1,530,122	0.013	224,487	0.028	913,882	0.011
	Apr.	2,804,952	0.015	1,957,674	0.016	847,279	0.011	1,615,574	0.011	240,441	0.017	948,937	0.019
	May	2,691,879	0.014	1,889,772	0.015	802,106	0.013	1,520,687	0.014	219,130	0.023	952,061	0.013
	Jun.	2,727,192	0.010	1,917,402	0.009	809,790	0.011	1,523,152	0.009	221,600	0.021	982,440	0.008
	Jul.	2,788,450	0.008	1,965,456	0.007	822,994	0.011	1,581,235	0.008	219,721	0.021	987,494	0.006
	Aug.	2,830,088	0.009	1,989,604	0.008	840,484	0.011	1,616,682	0.010	225,659	0.020	987,747	0.005
	Sep.	2,896,452	0.012	2,031,440	0.011	865,011	0.012	1,645,837	0.014	233,707	0.018	1,016,907	0.006
	Oct.	2,960,758	0.009	2,072,999	0.007	887,758	0.012	1,678,721	0.010	229,516	0.018	1,052,521	0.006
	Nov.	2,983,483	0.011	2,087,297	0.010	896,186	0.013	1,689,524	0.010	239,272	0.025	1,054,688	0.010
	Dec.	3,049,777	0.017	2,124,785	0.012	924,993	0.027	1,705,829	0.018	237,376	0.028	1,106,572	0.013
2005	Jan.	3,102,425	0.010	2,148,512	0.009	953,913	0.010	1,761,669	0.010	247,616	0.017	1,093,140	0.006

Source: The Ljubljana Stock Exchange and computations in BS.

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

		Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)				
		SBI	dT	d%	min	max	BIO	dT	d%	min	max
Column		1	2	3	4	5	6	7	8	9	10
Code											
1994		1,396.8	-171.0	-10.9	1,131.2	1,598.0	-	-	-	-	-
1995		1,448.8	51.9	3.7	1,017.0	1,590.2	111.7	11.1	11.1	100.5	113.5
1996		1,183.3	-265.5	-18.3	891.9	1,589.2	107.9	-3.8	-3.4	106.6	112.0
1997		1,404.7	221.4	18.7	1,156.1	1,655.4	107.3	-0.6	-0.5	104.9	111.0
1998		1,705.8	301.1	21.4	1,378.5	2,026.5	108.2	0.9	0.8	101.7	108.2
1999		1,806.3	100.5	5.9	1,679.5	1,981.9	108.5	0.3	0.3	104.5	110.5
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
2002		3,340.2	1,188.6	55.2	2,140.8	3,547.6	111.0	1.7	1.6	107.2	111.1
2003		3,931.6	591.4	17.7	3,067.7	4,034.5	117.3	6.3	5.7	111.7	118.1
2004		4,904.5	972.8	24.7	3,922.7	4,935.3	122.0	4.8	4.1	116.3	122.3
2000	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	0.9	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
	Feb.	2,214.8	11.8	0.5	2,197.7	2,250.0	107.7	-0.8	-0.7	107.3	108.4
	Mar.	2,550.6	335.8	15.2	2,220.8	2,550.6	107.9	0.3	0.2	107.2	108.3
	Apr.	2,715.7	165.1	6.5	2,492.3	2,715.7	108.3	0.4	0.4	107.5	108.3
	May	2,927.1	211.5	7.8	2,732.1	2,927.1	107.9	-0.4	-0.4	107.9	108.4
	Jun.	2,871.8	-55.3	-1.9	2,792.3	2,949.5	108.2	0.3	0.3	108.0	108.5
	Jul.	2,783.3	-88.5	-3.1	2,699.8	2,845.6	108.3	0.1	0.1	107.6	108.3
	Aug.	3,154.0	370.7	13.3	2,800.0	3,256.7	108.6	0.3	0.2	107.5	108.6
	Sep.	3,311.7	157.7	5.0	3,161.3	3,351.2	108.6	0.0	0.0	107.8	108.6
	Oct.	3,429.9	118.2	3.6	3,119.2	3,472.1	109.1	0.5	0.5	108.4	109.7
	Nov.	3,460.4	30.4	0.9	3,402.3	3,547.6	109.8	0.6	0.6	109.2	110.7
	Dec.	3,340.2	-120.2	-3.5	3,260.3	3,382.2	111.0	1.2	1.1	109.8	111.1
2003	Jan.	3,305.8	-34.4	-1.0	3,228.3	3,371.9	111.9	0.9	0.8	110.2	111.9
	Feb.	3,215.2	-90.5	-2.7	3,210.0	3,349.1	113.6	1.8	1.6	111.7	113.7
	Mar.	3,183.0	-32.3	-1.0	3,117.3	3,271.9	114.5	0.8	0.7	113.4	114.6
	Apr.	3,178.2	-4.7	-0.1	3,171.8	3,234.1	114.4	-0.1	-0.1	113.4	114.5
	May	3,164.4	-13.8	-0.4	3,155.4	3,218.7	114.2	-0.2	-0.2	114.2	114.6
	Jun.	3,079.9	-84.5	-2.7	3,079.9	3,162.1	114.4	0.2	0.2	114.1	115.1
	Jul.	3,129.3	49.4	1.6	3,067.7	3,129.3	115.2	0.8	0.7	114.2	115.3
	Aug.	3,361.3	232.0	7.4	3,141.1	3,361.3	115.0	-0.2	-0.2	114.2	115.3
	Sep.	3,614.0	252.7	7.5	3,356.4	3,614.0	116.1	1.1	0.9	114.7	116.1
	Oct.	3,656.7	42.8	1.2	3,529.1	3,656.7	116.4	0.3	0.2	116.1	116.7
	Nov.	3,942.8	286.0	7.8	3,697.0	3,960.5	117.1	0.7	0.6	116.4	118.1
	Dec.	3,931.6	-11.1	-0.3	3,846.9	4,034.5	117.3	0.2	0.1	116.9	117.5
2004	Jan.	4,199.2	267.6	6.8	3,922.7	4,252.4	117.7	0.4	0.3	116.3	117.9
	Feb.	4,120.7	-78.5	-1.9	4,101.9	4,219.9	117.1	-0.6	-0.5	117.1	117.7
	Mar.	4,375.7	255.0	6.2	4,113.3	4,491.9	117.4	0.3	0.2	116.6	117.6
	Apr.	4,667.6	292.0	6.7	4,394.7	4,674.6	118.1	0.7	0.6	117.3	118.5
	May	4,415.0	-252.6	-5.4	4,415.0	4,709.2	118.0	-0.1	-0.1	117.7	118.4
	Jun.	4,446.9	31.8	0.7	4,419.2	4,505.9	118.1	0.0	0.0	117.8	118.1
	Jul.	4,666.7	219.9	4.9	4,455.6	4,666.7	117.8	-0.2	-0.2	117.7	118.3
	Aug.	4,796.6	129.8	2.8	4,619.5	4,796.6	118.0	0.2	0.2	117.8	118.1
	Sep.	4,838.8	42.3	0.9	4,772.0	4,924.0	118.9	0.9	0.7	118.1	118.9
	Oct.	4,822.5	-16.3	-0.3	4,762.9	4,836.6	119.6	0.7	0.6	118.9	119.6
	Nov.	4,841.3	18.8	0.4	4,823.9	4,935.3	120.4	0.8	0.7	119.6	120.5
	Dec.	4,904.5	63.2	1.3	4,819.4	4,927.8	122.0	1.7	1.4	120.2	122.3
2005	Jan.	5,128.6	224.1	4.6	4,908.8	5,128.6	122.2	0.2	0.1	120.6	122.2

Source: The Ljubljana Stock Exchange and computations in BS.

2.10.1.a. Selected Bank of Slovenia Exchange Rates - Average Rates

		EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK
Column		1	2	3	4	5	6	7	8	9	10
Code											
1992		105.0788	142.7461	57.9490	81.2870	0.6422	2.8170	1.0106	0.0060	-	0.4271
1993		132.2802	170.0252	76.6669	113.2419	1.0248	3.8509	1.2306	0.0063	-	0.0491
1994		152.3622	197.0006	94.2149	128.8086	1.2598	4.4723	1.2408	0.0057	4.0159	21.2188
1995		153.1177	186.9737	100.2418	118.5185	1.2644	4.4366	0.9665	49.0672	3.9584	22.5009
1996		169.5098	211.4174	109.6247	135.3654	1.2453	4.9776	0.9097	50.3619	4.4139	24.8883
1997		180.3985	261.5308	110.0789	159.6893	1.3224	5.0803	0.8582	48.8393	4.7465	25.9223
1998		186.2659	275.2013	114.6526	166.1346	1.2743	5.1514	0.7841	47.8055	4.7157	26.0659
1999		193.6253	294.0493	120.9907	181.7704	1.6053	5.2556	0.7665	45.8644	4.3976	25.6099
2000		205.0316	336.5545	131.7159	222.6824	2.0673	5.7624	0.7888	51.2137	4.8181	26.9045
2001		217.1851	349.3743	143.8502	242.7488	1.9989	6.3822	0.8476	59.3171	5.0203	29.1298
2002		226.2237	360.0079	154.1931	240.2447	1.9171	7.3500	0.9332	58.8916	5.3062	30.5910
2003		233.7045	338.0625	153.7727	207.1137	1.7863	7.3480	0.9238	53.2745	5.6371	30.9031
2004		238.8615	352.1029	154.7207	192.3811	1.7783	7.4931	0.9499	52.8366	5.9692	31.8877
2003	Oct.	235.4817	336.9396	152.1438	201.2364	1.8349	7.3716	0.9223	51.3504	5.7062	31.0127
	Nov.	235.9789	340.6778	151.4138	201.7175	1.8476	7.3852	0.9118	51.1108	5.7425	31.0078
	Dec.	236.4629	337.0861	152.1045	193.0047	1.7881	7.3243	0.8938	50.8294	5.7529	30.8407
2004	Jan.	236.9978	342.1188	151.3959	187.8383	1.7666	7.2460	0.8971	50.3356	5.8204	30.8231
	Feb.	237.3637	350.3766	150.8715	187.8791	1.7631	7.2274	0.9025	48.9108	5.8549	31.0600
	Mar.	237.7990	353.9883	151.6930	193.8063	1.7823	7.2177	0.9386	49.8892	5.8858	31.7800
	Apr.	238.1659	357.9329	153.0908	198.1190	1.8501	7.3281	0.9531	50.1079	5.9372	31.7221
	May	238.4936	354.7822	154.8089	198.6840	1.7739	7.4553	0.9442	50.4955	5.9378	32.1929
	Jun.	238.8444	360.0152	157.2460	196.9428	1.7977	7.5641	0.9446	51.9923	5.9845	32.3720
	Jul.	239.6650	359.6706	157.0026	195.4882	1.7879	7.5984	0.9592	53.6801	6.0108	32.4929
	Aug.	239.8155	358.4939	155.8808	196.9951	1.7816	7.5871	0.9641	54.1640	5.9816	32.5514
	Sep.	239.8220	352.1893	155.4725	196.4777	1.7859	7.5919	0.9685	54.7822	5.9896	32.3288
	Oct.	239.8284	347.0197	155.3806	192.2953	1.7630	7.6198	0.9728	55.5308	5.9993	31.8204
	Nov.	239.7735	343.1332	157.5623	184.7350	1.7622	7.6658	0.9778	56.2947	6.0642	31.7234
	Dec.	239.7688	345.5141	156.2435	179.3126	1.7256	7.8160	0.9758	57.8560	6.1642	31.7856
2005	Jan.	239.7605	342.8730	155.0163	182.4527	1.7646	7.9136	0.9734	58.8144	6.2143	31.7593

2.12.1.b. Selected Bank of Slovenia Exchange Rates - End of Month Rates

		EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK
Column		1	2	3	4	5	6	7	8	9	10
Code											
1992	31. Dec.	119.4741	149.2738	67.5004	98.7005	0.7925	3.3584	1.1692	0.0063	-	0.1300
1993	31. Dec.	147.8001	195.2084	89.8447	131.8420	1.1819	4.2931	1.2808	0.0061	3.8730	0.0200
1994	31. Dec.	155.1327	197.6472	96.5088	126.4576	1.2687	4.5533	1.1607	0.0053	4.0795	22.0000
1995	31. Dec.	161.4538	194.5444	109.4581	125.9902	1.2224	4.7260	0.9314	50.0004	4.2194	23.6770
1996	31. Dec.	175.4113	239.0169	104.6444	141.4792	1.2201	5.2536	0.8988	49.7196	4.4357	25.5786
1997	31. Dec.	186.7334	281.5091	116.3514	169.1792	1.3063	4.9700	0.8426	47.3093	4.8667	26.8496
1998	31. Dec.	188.9271	269.5999	117.7452	161.2011	1.3976	5.4048	0.7441	47.1241	4.3637	25.7502
1999	31. Dec.	197.3215	318.1579	122.9647	196.7705	1.9249	5.4681	0.7758	47.4582	4.6526	25.7617
2000	31. Dec.	211.5062	339.3329	138.9295	227.3771	1.9798	6.0387	0.7980	54.9224	4.8113	27.9818
2001	31. Dec.	221.4095	363.5027	149.5606	250.9458	1.9138	6.9234	0.9033	63.3051	5.1816	30.1816
2002	31. Dec.	230.2673	354.0940	158.5099	221.0708	1.8542	7.3194	0.9768	57.6331	5.5300	30.8380
2003	31. Dec.	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2004	31. Dec.	239.7430	338.3333	155.1132	176.2427	1.6972	7.8816	0.9765	58.8471	6.1892	31.4055
2003	31. Oct.	235.7260	342.9740	151.9734	201.3032	1.8624	7.3506	0.9210	50.4702	5.7124	31.0869
	31. Nov.	236.2200	338.9582	152.6955	196.9977	1.7981	7.3678	0.8941	50.3056	5.7474	30.8704
	31. Dec.	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2004	31. Jan.	237.2375	346.9399	151.8029	191.6142	1.8126	7.1225	0.8975	49.5773	5.8011	30.9508
	29. Feb.	237.5586	354.1422	150.4107	191.5332	1.7574	7.3228	0.9233	48.8834	5.8584	31.3567
	31. Mar.	237.9602	355.6954	152.5973	194.8098	1.8387	7.2190	0.9520	50.2344	5.9194	31.9882
	30. Apr.	238.2937	354.8149	154.1955	201.7216	1.8225	7.2955	0.9400	49.8522	5.9086	31.9424
	31. May	238.6142	357.3674	156.0080	194.8189	1.7574	7.5024	0.9505	51.3945	5.9587	32.4822
	30. Jun.	239.1265	358.1346	156.5066	196.7634	1.8139	7.4919	0.9453	52.6258	5.9871	32.4900
	31. Jul.	239.8019	361.2018	155.5943	198.9067	1.7850	7.5640	0.9666	54.6844	5.9980	32.4179
	31. Aug.	239.8076	356.6973	155.6182	199.1261	1.8086	7.5364	0.9623	53.8397	5.9661	32.5119
	30. Sep.	239.8084	351.9348	154.5655	194.8236	1.7563	7.5889	0.9717	54.9628	5.9930	31.7417
	31. Oct.	239.7944	344.3343	156.7079	188.0003	1.7739	7.6053	0.9752	55.3874	6.0084	32.0324
	30. Nov.	239.7593	341.8296	158.0796	180.8958	1.7591	7.7467	0.9725	56.9594	6.1070	31.6937
	31. Dec.	239.7430	338.3333	155.1132	176.2427	1.6972	7.8816	0.9765	58.8471	6.1892	31.4055
2005	31. Jan.	239.7525	346.3630	155.0491	183.9439	1.7814	7.9344	0.9787	59.0683	6.2496	31.8693

2.10.2. Selected Bank of Slovenia Exchange Rates - Daily Rates

		EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK
Column		1	2	3	4	5	6	7	8	9	10
Code											
2004 Nov.	28	239.7556	342.4102	158.3277	180.8794	1.7561	7.7438	0.9787	56.8518	6.1036	31.5780
	29	239.7556	342.4102	158.3277	180.8794	1.7561	7.7438	0.9787	56.8518	6.1036	31.5780
	30	239.7593	341.8296	158.0796	180.8958	1.7591	7.7467	0.9725	56.9594	6.1070	31.6937
2004 Dec.	1	239.7636	343.8457	158.6368	180.2327	1.7560	7.7468	0.9764	56.9145	6.1078	31.7997
	2	239.7673	346.8856	157.9807	180.1678	1.7522	7.7469	0.9806	57.4018	6.1159	31.7132
	3	239.7676	348.0441	157.1937	179.8842	1.7559	7.7469	0.9827	57.4872	6.1369	31.7371
	4	239.7711	347.1924	157.1033	180.4826	1.7470	7.7470	0.9805	57.4041	6.1392	31.6948
	5	239.7711	347.1924	157.1033	180.4826	1.7470	7.7470	0.9805	57.4041	6.1392	31.6948
	6	239.7711	347.1924	157.1033	180.4826	1.7470	7.7470	0.9805	57.4041	6.1392	31.6948
	7	239.7738	346.3938	156.9919	178.4961	1.7425	7.7471	0.9794	57.4790	6.1308	31.7245
	8	239.7798	347.1045	156.6369	178.1690	1.7349	7.8086	0.9765	57.4681	6.1375	32.2723
	9	239.7802	347.5579	156.4328	180.1639	1.7321	7.7750	0.9754	57.1872	6.1359	31.8814
	10	239.7837	345.9583	156.2720	180.5600	1.7282	7.7900	0.9702	57.3220	6.1376	31.8016
	11	239.7840	346.7592	156.1500	181.9716	1.7178	7.7618	0.9650	56.8034	6.1294	31.8438
	12	239.7840	346.7592	156.1500	181.9716	1.7178	7.7618	0.9650	56.8034	6.1294	31.8438
	13	239.7840	346.7592	156.1500	181.9716	1.7178	7.7618	0.9650	56.8034	6.1294	31.8438
	14	239.7798	346.4025	156.2185	180.9249	1.7242	7.8501	0.9693	57.0714	6.1561	31.8560
	15	239.7842	346.8598	156.0384	180.0047	1.7163	7.8420	0.9738	57.4540	6.1816	31.9712
	16	239.7848	347.2626	156.8348	179.3588	1.7177	7.8356	0.9763	57.6863	6.1992	32.0354
	17	239.7806	349.4325	156.4433	179.1011	1.7236	7.8308	0.9761	57.6091	6.1871	32.0228
	18	239.7769	349.4271	156.0641	180.7318	1.7306	7.8500	0.9756	57.7636	6.2062	32.0901
	19	239.7769	349.4271	156.0641	180.7318	1.7306	7.8500	0.9756	57.7636	6.2062	32.0901
	20	239.7769	349.4271	156.0641	180.7318	1.7306	7.8500	0.9756	57.7636	6.2062	32.0901
	21	239.7709	348.9099	156.0704	179.3350	1.7179	7.8742	0.9783	58.2109	6.2133	31.9959
	22	239.7638	346.2793	155.6504	178.9015	1.7137	7.8694	0.9787	58.5790	6.2131	31.7568
	23	239.7603	343.2994	155.4060	179.5419	1.7197	7.8450	0.9765	58.5495	6.1858	31.7143
	24	239.7538	342.2121	155.2508	178.1761	1.7136	7.8433	0.9752	58.7733	6.1779	31.6716
	25	239.7514	341.2346	155.1387	177.1344	1.7102	7.8840	0.9760	58.8867	6.1736	31.5878
	26	239.7514	341.2346	155.1387	177.1344	1.7102	7.8840	0.9760	58.8867	6.1736	31.5878
	27	239.7514	341.2346	155.1387	177.1344	1.7102	7.8840	0.9760	58.8867	6.1736	31.5878
	28	239.7507	340.6517	154.7877	177.1993	1.7095	7.8596	0.9774	59.1948	6.1811	31.4757
	29	239.7435	341.3205	155.1939	175.9844	1.7062	7.8483	0.9777	59.1521	6.1761	31.4624
	30	239.7428	338.6198	155.4047	176.1778	1.7032	7.8731	0.9767	59.0398	6.1837	31.2817
	31	239.7430	338.3333	155.1132	176.2427	1.6972	7.8816	0.9765	58.8471	6.1892	31.4055
2005 Jan.	1	239.7409	338.3304	155.1119	176.2412	1.6972	7.8815	0.9765	58.8466	6.1891	31.4052
	2	239.7409	338.3304	155.1119	176.2412	1.6972	7.8815	0.9765	58.8466	6.1891	31.4052
	3	239.7409	338.3304	155.1119	176.2412	1.6972	7.8815	0.9765	58.8466	6.1891	31.4052
	4	239.7431	338.3812	155.2539	177.4429	1.7261	7.8956	0.9769	58.8153	6.2065	31.4623
	5	239.7511	339.6870	155.0182	179.1996	1.7328	7.8954	0.9783	58.7251	6.2204	31.5836
	6	239.7578	340.1302	154.4035	181.1270	1.7322	7.8829	0.9740	58.1316	6.2017	31.6721
	7	239.7610	340.3279	154.6247	181.7748	1.7326	7.8838	0.9689	58.1267	6.2074	31.6307
	8	239.7678	341.1608	154.8088	181.4361	1.7359	7.9210	0.9670	58.6961	6.2116	31.6692
	9	239.7678	341.1608	154.8088	181.4361	1.7359	7.9210	0.9670	58.6961	6.2116	31.6692
	10	239.7678	341.1608	154.8088	181.4361	1.7359	7.9210	0.9670	58.6961	6.2116	31.6692
	11	239.7697	343.3620	155.0703	182.9744	1.7527	7.9028	0.9680	58.9346	6.2229	31.7114
	12	239.7810	342.1533	155.0576	182.1352	1.7529	7.9031	0.9737	58.9708	6.2071	31.6250
	13	239.7791	342.6884	154.7561	182.6888	1.7697	7.9031	0.9688	58.9848	6.2026	31.7841
	14	239.7820	341.3267	154.9079	181.2137	1.7652	7.9032	0.9729	59.0552	6.2152	31.8267
	15	239.7803	342.0546	154.8368	182.9825	1.7825	7.9031	0.9720	59.0083	6.2140	31.9579
	16	239.7803	342.0546	154.8368	182.9825	1.7825	7.9031	0.9720	59.0083	6.2140	31.9579
	17	239.7803	342.0546	154.8368	182.9825	1.7825	7.9031	0.9720	59.0083	6.2140	31.9579
	18	239.7764	341.7566	155.2453	183.0773	1.7985	7.9030	0.9760	59.0117	6.2138	31.9319
	19	239.7648	343.5518	155.2981	183.5871	1.7861	7.9003	0.9730	58.8091	6.2147	31.9908
	20	239.7587	344.3325	155.5360	183.1477	1.7896	7.9228	0.9731	58.8076	6.2106	32.1186
	21	239.7588	345.7229	155.5764	185.3280	1.7976	7.8972	0.9713	58.2603	6.1980	31.8786
	22	239.7525	344.6205	154.9089	184.8373	1.7820	7.8952	0.9714	58.7341	6.2032	31.7763
	23	239.7525	344.6205	154.9089	184.8373	1.7820	7.8952	0.9714	58.7341	6.2032	31.7763
	24	239.7525	344.6205	154.9089	184.8373	1.7820	7.8952	0.9714	58.7341	6.2032	31.7763
	25	239.7499	344.8150	155.2784	183.3932	1.7835	7.9282	0.9738	58.8921	6.2119	31.6460
	26	239.7437	344.7070	155.2041	183.6694	1.7733	7.9742	0.9761	58.9688	6.2182	31.5868
	27	239.7434	346.1499	154.8130	184.2196	1.7816	7.9867	0.9766	58.9079	6.2190	31.7751
	28	239.7456	346.0032	155.0447	183.6990	1.7795	7.9681	0.9783	59.0987	6.2426	31.8070
	29	239.7525	346.3630	155.0491	183.9439	1.7814	7.9344	0.9787	59.0683	6.2496	31.8693
	30	239.7525	346.3630	155.0491	183.9439	1.7814	7.9344	0.9787	59.0683	6.2496	31.8693
	31	239.7525	346.3630	155.0491	183.9439	1.7814	7.9344	0.9787	59.0683	6.2496	31.8693

2.11.1. Turnover and Exchange Rates on the Spot Exchange Market and on the Foreign Currency Exchange Market by the Contract Agreement

Column Code	Spot exchange market - Exchange rate (EUR)					Spot exchange market - Turnover					
	Banks - Enterprises	Banks - Foreign	Banks - Population	Banks - Banks	Total	Enterprises - Banks	Banks - Enterprises	Balance	Foreign - Banks	Banks - Foreign	Balance
	SIT per EUR					Millions of EUR					
	1	2	3	4	5	6	7	8=6-7	9	10	11=9-10
1992	109.3290	...	...	108.2038	109.1241	1,951.3	1,217.9	733.4	...	...	...
1993	134.8423	...	...	134.5027	134.8145	2,710.7	2,263.6	447.2	...	...	...
1994	153.0411	...	...	151.5834	153.0276	3,467.6	2,825.3	642.3	...	...	...
1995	154.1221	...	...	154.2307	154.1258	4,007.6	3,745.8	261.9	...	...	...
1996	169.8358	...	...	169.2982	169.8246	4,363.4	4,107.6	255.8	...	...	...
1997	180.9447	...	...	180.7671	180.9358	4,976.7	4,641.9	334.8	...	...	...
1998	186.5801	...	...	186.6063	186.5849	5,116.1	5,099.4	16.7	...	...	...
1999	194.3859	...	...	194.5066	194.3912	5,142.4	5,413.7	-271.3	...	...	...
2000	206.3268	206.4382	206.1082	206.6156	206.3459	5,565.6	5,738.8	-173.2	813.4	547.3	266.1
2001	218.0387	218.0186	217.9604	218.1894	218.0322	6,488.8	5,913.5	575.2	2,314.3	1,181.6	1,132.7
2002	226.4614	226.4071	226.6359	226.4877	226.4486	6,760.2	6,397.3	362.9	3,531.7	4,274.6	-742.9
2003	233.8424	233.8609	234.0314	233.8883	233.8554	6,883.3	6,784.2	99.1	6,980.3	4,282.3	2,698.0
2004	238.9081	239.0394	238.9952	239.0818	238.9641	8,188.1	8,064.0	124.1	5,368.8	3,400.9	1,967.9
2000	Nov.	210.9981	211.1183	210.8303	211.3669	501.4	530.8	-29.4	101.0	48.4	52.6
	Dec.	212.2271	212.2226	212.0032	212.8115	537.5	494.2	43.3	83.2	69.0	14.1
2001	Jan.	213.5169	213.7530	213.2010	213.9541	438.1	512.4	-74.3	79.6	42.2	37.3
	Feb.	214.7788	215.0824	214.4704	215.0942	444.5	414.5	30.0	110.9	51.6	59.4
	Mar.	215.6974	215.8226	215.4421	215.8788	456.4	520.5	15.8	215.8	107.1	108.6
	Apr.	216.3031	216.1529	216.0873	216.5192	546.8	457.4	89.5	292.4	39.4	253.0
	May	217.0574	216.9175	216.7645	217.0780	545.6	497.4	48.2	226.9	143.2	83.7
	Jun.	217.8899	217.7815	217.6478	217.7103	511.9	493.7	18.2	287.1	133.4	153.7
	Jul.	218.6788	218.7147	218.7817	218.7457	692.9	495.7	197.2	257.1	152.4	104.8
	Aug.	219.5504	219.3778	219.5298	219.7152	534.5	435.3	99.3	168.4	69.6	98.8
	Sep.	219.8998	219.7337	219.7656	220.0459	511.9	496.7	15.2	134.5	28.7	105.7
	Oct.	220.3805	220.3218	220.4719	220.3892	546.8	530.4	16.4	181.4	135.1	46.2
	Nov.	221.0915	221.0233	221.3527	221.2044	553.1	499.8	53.3	176.5	115.1	61.4
	Dec.	221.6199	221.5427	222.0097	221.9373	626.3	559.7	66.5	183.7	163.8	19.9
2002	Jan.	222.5118	222.2913	222.7810	222.7784	568.3	551.0	17.4	163.8	210.7	-46.9
	Feb.	223.3042	223.2938	223.4540	223.2954	445.1	484.4	-39.3	165.6	268.4	-102.8
	Mar.	224.0161	223.9854	224.1389	224.0876	504.8	514.3	-9.6	136.9	213.5	-76.6
	Apr.	224.7506	224.7172	224.9178	224.8627	599.3	519.5	79.8	304.9	300.7	4.2
	May	225.4943	225.4118	225.6378	225.5115	580.0	559.8	20.2	494.8	439.7	55.1
	Jun.	226.1743	226.2168	226.3092	226.2520	521.0	503.9	17.1	371.6	361.2	10.4
	Jul.	226.8982	226.8499	227.0725	226.9396	608.5	568.7	39.8	521.0	502.8	18.2
	Aug.	227.5777	227.3833	227.7047	227.5000	560.3	464.7	95.6	266.9	282.3	-15.4
	Sep.	228.2656	228.2104	228.3863	228.2183	515.6	504.2	11.4	161.2	363.7	-202.5
	Oct.	228.8726	228.8836	229.0417	228.7986	591.8	541.9	49.9	320.6	538.1	-217.5
	Nov.	229.5236	229.5695	229.7810	229.5128	597.1	550.5	46.6	291.9	482.8	-191.0
	Dec.	230.1476	230.0731	230.4059	230.0959	668.3	634.4	34.0	332.6	310.7	21.9
2003	Jan.	230.8738	230.8876	231.1572	230.9850	510.8	507.7	3.1	488.1	438.3	49.9
	Feb.	231.5477	231.5829	231.7512	231.5776	521.3	488.4	32.9	395.4	392.7	2.7
	Mar.	232.0389	231.9093	232.3524	231.8969	535.8	589.4	-53.6	534.2	264.7	269.4
	Apr.	232.5287	232.4242	232.7906	232.5223	622.3	570.6	51.7	663.5	343.4	320.1
	May	233.0375	233.0864	233.3663	233.0955	585.2	563.6	21.6	388.0	138.0	249.9
	Jun.	233.6837	233.6428	233.9360	233.5952	601.0	524.1	76.9	641.0	354.6	286.4
	Jul.	234.2730	234.3523	234.4288	234.4458	652.0	600.5	51.5	889.0	602.5	286.5
	Aug.	234.8263	234.9663	235.0034	234.8928	491.9	457.4	34.5	850.5	418.4	432.1
	Sep.	234.9905	235.0663	235.1067	235.2536	549.1	649.2	-100.1	839.0	385.1	453.9
	Oct.	235.6365	235.7204	235.7605	235.6559	551.5	550.1	1.4	495.9	406.3	89.7
	Nov.	236.1043	236.1007	236.1479	236.0691	545.7	543.7	1.9	499.6	364.8	134.8
	Dec.	236.5673	236.5914	236.5761	236.6696	716.7	739.4	-22.7	296.2	173.5	122.7
2004	Jan.	237.1522	237.2640	237.0750	237.2240	532.5	557.0	-24.5	532.2	275.0	257.3
	Feb.	237.4822	237.5157	237.5224	237.6066	556.1	555.2	0.9	353.7	144.5	209.2
	Mar.	237.9270	238.0033	237.8812	238.0744	677.6	681.1	-3.5	582.1	279.0	303.0
	Apr.	238.2732	238.3935	238.2956	238.4008	663.2	598.6	64.5	312.9	148.8	164.1
	May	238.5215	238.5696	238.5989	238.7437	620.5	635.4	-14.9	388.2	169.0	219.1
	Jun.	239.0524	239.3165	239.1531	239.4898	662.8	743.2	-80.4	611.9	375.1	236.8
	Jul.	239.7512	239.9499	239.9442	239.9260	709.2	671.6	37.7	500.3	426.2	74.1
	Aug.	239.7466	239.9807	239.9434	239.9878	714.7	667.8	46.9	443.9	329.8	114.1
	Sep.	239.7968	239.9606	239.8420	239.8686	638.3	756.4	-118.0	302.4	287.9	14.6
	Oct.	239.7298	239.9410	239.9217	239.8866	716.2	671.5	44.7	470.8	298.0	172.8
	Nov.	239.7399	239.8106	239.8743	239.8410	711.4	711.2	0.2	452.6	371.9	80.7
	Dec.	239.7248	239.7678	239.8902	239.8124	985.6	815.1	170.6	417.8	295.7	122.1
2005	Jan.	239.8104	239.8550	239.9400	239.7879	630.9	663.4	-32.4	518.2	382.0	136.2

Spot exchange market - Turnover						Exchange offices				Column Code	
Population - Banks	Banks - Population	Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance		
Millions of EUR						SIT per EUR	Millions of EUR				
12	13	14=12-13	15	16	17=8+11+14	18	19	20	21=19-20		
...	...	...	255.9	3,597.1	733.4	111.0571	822.1	966.0	-143.9	1992
...	...	...	210.4	5,232.3	447.2	134.6792	1,416.0	1,468.9	-52.9	1993
...	...	...	145.2	6,475.9	642.3	150.2712	1,941.7	1,629.2	312.5	1994
...	...	...	325.0	8,117.1	261.9	154.1153	1,895.0	2,011.1	-116.1	1995
...	...	...	375.8	8,911.0	255.8	169.5566	2,097.7	2,019.2	78.5	1996
...	...	...	480.6	10,187.9	334.8	180.1366	2,418.9	1,974.0	445.0	1997
...	...	...	575.8	10,882.0	16.7	186.3112	2,169.1	1,969.1	200.0	1998
...	...	...	513.7	11,281.7	-254.6	194.4018	1,907.4	1,966.1	-58.7	1999
264.0	135.1	128.9	1,086.8	14,151.1	221.8	206.1232	1,898.0	1,944.0	-46.0	2000	
346.1	178.1	168.0	1,935.6	18,358.0	1,875.9	217.8704	2,223.6	1,981.0	242.6	2001	
460.1	281.2	179.0	1,967.7	23,672.8	-201.0	226.6245	1,588.9	1,878.4	-289.4	2002	
348.1	255.0	93.1	1,981.6	27,514.8	2,890.2	234.0105	1,520.5	1,856.2	-335.7	2003	
376.9	345.9	31.0	2,441.0	28,185.7	2,123.0	238.9518	1,490.2	1,895.1	-404.9	2004	
22.9	14.1	8.9	91.6	1,310.3	32.0	210.7630	146.2	154.0	-7.8	Nov. 2000	
21.2	15.5	5.7	187.4	1,408.0	63.2	212.1605	152.5	168.2	-15.7	Dec. 2000	
20.5	15.3	5.2	145.0	1,253.1	-31.7	213.2478	135.1	141.6	-6.6	Jan. 2001	
19.4	11.6	7.9	186.0	1,238.5	97.2	214.5006	130.6	132.0	-1.4	Feb. 2001	
24.1	16.9	7.2	179.8	1,600.7	131.7	215.4841	155.5	149.3	6.2	Mar. 2001	
26.2	13.1	13.1	94.3	1,469.6	355.6	215.9975	162.7	159.4	3.3	Apr. 2001	
26.5	11.8	14.7	225.1	1,676.5	146.6	216.7641	163.1	152.8	10.3	May 2001	
26.8	14.9	11.9	209.6	1,677.4	183.7	217.5663	167.4	179.6	-12.2	Jun. 2001	
26.8	17.0	9.8	239.6	1,881.5	311.7	218.5719	187.6	222.5	-34.9	Jul. 2001	
25.4	12.7	12.6	102.2	1,348.1	210.7	219.2599	184.9	177.9	7.0	Aug. 2001	
32.8	14.8	18.0	131.1	1,350.5	139.0	219.5652	181.0	147.7	33.4	Sep. 2001	
39.3	15.6	23.7	113.2	1,562.0	86.3	220.2894	214.2	166.5	47.7	Oct. 2001	
37.9	16.1	21.8	104.1	1,502.5	136.5	221.2708	240.8	162.2	78.6	Nov. 2001	
40.5	18.4	22.2	205.3	1,797.7	108.6	221.9276	300.8	189.6	111.1	Dec. 2001	
35.2	20.7	14.5	247.1	1,796.9	-15.0	222.7579	150.3	173.2	-22.8	Jan. 2002	
35.6	18.7	17.0	204.0	1,621.7	-125.1	223.4524	112.8	130.0	-17.2	Feb. 2002	
40.5	21.7	18.7	51.6	1,483.3	-67.5	224.1921	120.2	132.7	-12.6	Mar. 2002	
35.9	18.7	17.2	199.5	1,978.6	101.2	224.9171	126.9	157.3	-30.4	Apr. 2002	
38.4	24.5	13.9	102.0	2,239.3	89.2	225.6222	130.2	141.7	-11.5	May 2002	
43.5	28.6	15.0	115.6	1,945.4	42.4	226.3243	129.0	161.5	-32.5	Jun. 2002	
57.5	50.4	7.1	250.7	2,559.7	65.1	227.0095	168.4	245.9	-77.5	Jul. 2002	
38.4	21.6	16.9	246.1	1,880.2	97.0	227.6863	148.4	173.2	-24.8	Aug. 2002	
35.0	19.3	15.7	183.2	1,782.2	-175.4	228.3376	133.6	133.5	0.1	Sep. 2002	
35.8	16.5	19.4	86.5	2,131.3	-148.2	229.0210	131.4	143.5	-12.1	Oct. 2002	
32.4	17.9	14.5	147.8	2,120.4	-129.8	229.7418	116.1	129.6	-13.5	Nov. 2002	
31.8	22.6	9.2	133.5	2,133.8	65.1	230.4315	121.5	156.1	-34.6	Dec. 2002	
32.8	19.9	12.9	135.6	2,133.2	65.9	231.1023	104.7	125.6	-20.9	Jan. 2003	
29.2	19.2	10.0	109.4	1,955.6	45.6	231.7182	99.7	118.7	-19.0	Feb. 2003	
34.4	20.2	14.3	113.2	2,091.9	230.1	232.2813	116.9	132.9	-16.0	Mar. 2003	
37.1	22.3	14.8	133.5	2,392.8	386.5	232.7552	132.8	160.7	-27.9	Apr. 2003	
33.4	20.0	13.4	207.1	1,935.4	285.0	233.2338	123.6	142.5	-19.0	May 2003	
31.6	25.0	6.5	163.6	2,340.8	369.9	233.7287	134.7	171.7	-37.0	Jun. 2003	
24.7	24.9	-0.2	301.2	3,094.7	337.8	234.4070	159.4	234.4	-75.0	Jul. 2003	
20.6	15.0	5.6	105.1	2,359.0	472.2	235.0270	142.8	167.6	-24.8	Aug. 2003	
27.3	17.5	9.8	125.1	2,592.2	363.6	235.1625	134.4	142.0	-7.6	Sep. 2003	
25.7	18.6	7.1	149.0	2,197.2	98.1	235.7684	128.5	148.0	-19.5	Oct. 2003	
25.5	21.7	3.8	196.7	2,197.6	140.6	236.2329	113.3	137.8	-24.5	Nov. 2003	
25.7	30.5	-4.9	242.2	2,224.3	95.1	236.7092	129.8	174.2	-44.4	Dec. 2003	
23.1	28.9	-5.8	204.9	2,153.6	226.9	237.1357	106.0	141.0	-35.0	Jan. 2004	
22.4	22.3	0.1	169.1	1,823.3	210.1	237.5220	104.0	128.3	-24.3	Feb. 2004	
28.9	27.0	2.0	208.0	2,483.6	301.5	237.9358	126.0	145.8	-19.8	Mar. 2004	
29.2	29.1	0.2	132.3	1,914.2	228.9	238.3352	126.6	169.5	-42.9	Apr. 2004	
28.7	26.5	2.3	98.0	1,966.3	206.5	238.6161	126.7	150.9	-24.2	May 2004	
30.8	27.4	3.4	272.0	2,723.3	159.8	238.9997	128.7	182.0	-53.3	Jun. 2004	
34.1	35.8	-1.7	270.9	2,648.0	110.0	239.8125	146.8	233.3	-86.5	Jul. 2004	
33.2	24.7	8.5	132.1	2,346.3	169.5	239.8010	139.1	163.9	-24.8	Aug. 2004	
35.0	26.3	8.7	139.9	2,186.2	-94.8	239.8108	129.0	142.1	-13.1	Sep. 2004	
32.9	28.3	4.7	288.4	2,506.1	222.1	239.8205	122.4	140.7	-18.3	Oct. 2004	
36.3	30.2	6.2	230.7	2,544.3	87.1	239.8218	112.2	131.7	-19.5	Nov. 2004	
42.1	39.4	2.6	294.6	2,890.4	295.3	239.8101	122.7	166.0	-43.3	Dec. 2004	
47.0	42.3	4.7	143.6	2,427.4	108.5	239.8370	100.7	131.6	-30.9	Jan. 2005	

2.11.2. Turnover and Exchange Rates on the Spot Exchange Market and on the Foreign Currency Exchange Market by the Contract Agreement - Daily Rates

	Column Code	Spot exchange market - Exchange rate (EUR)					Spot exchange market - Turnover						
		Banks - Enterprises	Banks - Foreign	Banks - Population	Banks - Banks	Total	Enterprises - Banks	Banks - Enterprises	Balance	Foreign - Banks	Banks - Foreign	Balance	
		SIT per EUR					Millions of EUR						
	1	2	3	4	5	6	7	8=6-7	9	10	11=9-10		
2004 Oct.	21	239.7966	239.9009	239.9355	239.8682	239.8032	37.5	27.5	10.0	5.9	5.7	0.1	
	22	239.8038	239.8611	239.8819	239.9100	239.8414	25.0	22.8	2.3	66.1	45.4	20.7	
	25	239.3743	237.2634	239.5792	239.7577	239.3054	26.0	31.4	-5.4	1.0	1.4	-0.4	
	26	239.7454	239.8896	239.8988	239.7874	239.8055	21.1	33.7	-12.6	3.4	7.6	-4.1	
	27	239.8609	240.2297	240.1135	239.8779	239.9249	32.2	30.4	1.8	56.7	8.9	47.8	
	28	239.9238	240.0984	240.1454	239.8569	239.9674	47.2	23.6	23.6	32.8	31.4	1.4	
	29	239.7497	239.7314	239.8248	239.8691	239.7636	59.8	42.2	17.6	46.3	22.2	24.1	
2004 Nov.	2	239.8168	239.9350	240.0804	239.9053	239.8802	39.3	33.7	5.6	41.2	52.3	-11.0	
	3	239.7527	239.8241	240.0485	239.8584	239.8033	29.7	39.1	-9.5	16.3	11.2	5.0	
	4	239.6758	239.8096	239.8718	239.9357	239.7508	28.7	27.7	1.0	21.1	20.0	1.1	
	5	239.7551	239.8083	239.8309	239.8115	239.7785	26.8	25.8	1.0	29.1	24.3	4.8	
	8	239.5346	239.8068	239.7823	239.7656	239.6600	24.1	35.9	-11.8	10.2	15.5	-5.3	
	9	239.8227	239.9254	239.9690	239.7902	239.8720	21.8	36.4	-14.6	4.7	4.8	-0.2	
	10	239.7708	239.7884	239.8906	239.7489	239.7788	31.2	33.5	-2.3	17.3	18.3	-1.0	
	11	239.9273	239.8620	239.8519	239.9603	239.9007	26.3	25.7	0.6	27.1	17.0	10.1	
	12	239.7235	239.7647	239.7835	-	239.7108	38.5	23.5	15.0	36.5	22.9	13.6	
	15	239.6213	239.7640	239.8120	239.9687	239.6852	61.5	45.8	15.7	21.4	16.8	4.6	
	16	239.7128	239.7641	239.9813	239.7647	239.7211	63.1	50.9	12.3	31.9	17.4	14.5	
	17	239.6994	239.6850	239.9582	239.7714	239.7203	27.4	40.9	-13.5	23.5	15.2	8.3	
	18	239.7563	239.7497	239.8386	239.9498	239.7636	37.2	26.9	10.2	17.9	29.8	-11.9	
	19	239.8483	239.8181	239.8987	239.8881	239.8289	31.7	25.1	6.6	33.0	30.0	3.0	
	22	239.7433	239.8319	239.9458	239.7195	239.7630	36.4	33.4	3.0	24.5	13.5	10.9	
	23	239.8141	239.7994	239.8450	239.7478	239.7948	25.4	29.9	-4.5	36.0	11.6	24.4	
	24	239.7202	239.7042	239.7409	239.7469	239.7310	27.5	36.0	-8.5	14.6	7.7	6.8	
	25	239.7559	239.8036	239.6832	239.7500	239.7771	21.9	27.2	-5.3	2.7	2.6	0.1	
	26	239.7129	239.8598	239.8040	239.8015	239.7829	28.4	30.2	-1.8	25.9	23.8	2.1	
	29	239.7554	239.8646	239.8616	239.8449	239.7870	34.3	30.8	3.4	13.0	12.5	0.5	
30	239.7533	239.8795	239.9911	239.9300	239.7850	50.3	52.7	-2.4	4.6	4.4	0.2		
2004 Dec.	1	239.7363	239.9018	240.0657	239.9062	239.7890	29.2	37.1	-7.9	2.3	2.1	0.2	
	2	239.6137	239.5583	239.9353	239.9974	239.6675	25.1	28.4	-3.4	5.2	5.4	-0.2	
	3	239.8122	240.0152	240.1627	239.8518	239.8481	28.4	21.3	7.1	11.8	7.6	4.2	
	6	239.3962	239.0785	239.7949	239.9148	239.5049	28.8	40.9	-12.1	9.6	2.4	7.1	
	7	239.7626	239.7924	239.9780	239.8545	239.7740	32.7	32.9	-0.3	16.6	8.2	8.4	
	8	240.0108	240.1367	240.2531	239.8876	240.0484	16.5	28.7	-12.2	13.2	10.4	2.9	
	9	239.7760	239.7999	239.9068	239.8143	239.7951	29.5	33.5	-4.1	14.5	6.9	7.5	
	10	239.8716	239.8737	240.0400	239.9218	239.8472	44.6	26.2	18.4	13.8	7.4	6.4	
	13	239.4964	239.5405	239.6213	239.8322	239.5532	33.3	46.3	-13.0	29.3	24.2	5.2	
	14	239.6779	239.7268	239.8815	239.7867	239.7150	35.0	31.2	3.8	4.4	2.8	1.6	
	15	239.7671	239.7958	239.8929	239.8246	239.7568	64.0	44.3	19.7	18.1	15.9	2.3	
	16	239.6439	239.6812	239.8454	239.7127	239.6516	60.2	38.8	21.4	46.0	18.0	28.0	
	17	239.8826	240.7589	239.9966	239.7632	239.9797	77.2	29.0	48.1	20.0	12.3	7.7	
	20	239.6979	239.1360	239.8178	239.7752	239.5605	54.7	38.4	16.3	17.8	10.8	7.0	
	21	239.7577	239.8616	239.8436	239.7478	239.7527	44.8	28.0	16.7	33.9	12.8	21.2	
	22	239.8010	239.8132	239.9877	239.7272	239.8088	42.5	46.4	-3.9	35.3	17.5	17.8	
	23	239.7353	239.4958	239.6182	239.7529	239.6194	40.4	35.3	5.1	33.3	36.0	-2.7	
	24	239.6712	240.0250	239.7332	239.7311	239.6867	39.2	32.8	6.3	0.1	0.0	0.0	
	27	239.7469	239.8423	239.9661	239.7157	239.7395	62.2	39.5	22.7	13.8	14.0	-0.1	
	28	239.7120	239.7346	239.8438	239.7486	239.7359	41.2	57.8	-16.6	14.1	10.2	4.0	
	29	239.7418	239.8788	239.7912	239.5868	239.7582	52.3	41.1	11.1	13.4	12.1	1.3	
	30	239.7457	239.8745	239.8689	239.7391	239.7390	69.6	44.5	25.1	11.3	11.3	0.0	
	31	239.7925	239.7702	240.0209	239.7296	239.7489	34.4	12.5	22.0	39.7	47.3	-7.6	
	2005 Jan.	3	239.9469	240.1704	240.0762	239.7611	240.1187	11.1	39.6	-28.5	16.5	14.2	2.3
		4	239.8445	240.4960	240.1463	239.8577	240.0499	13.5	31.6	-18.0	11.2	6.8	4.3
		5	239.9473	240.0423	239.8705	239.7499	239.9862	18.3	25.1	-6.9	19.0	19.1	-0.2
		6	239.8430	239.8030	239.9866	239.8319	239.8878	12.1	26.8	-14.7	5.3	9.2	-3.8
		7	239.7932	239.7329	239.7571	239.8259	239.7811	22.2	22.9	-0.6	17.0	9.4	7.6
		10	239.9527	240.7693	240.1972	239.7800	240.2008	21.2	34.0	-12.8	10.5	22.5	-12.0
		11	239.6609	239.7073	239.9265	239.7035	239.6933	22.4	25.8	-3.4	8.8	8.8	0.0
		12	239.8523	240.0686	240.0292	239.8174	239.9325	24.7	29.3	-4.6	22.6	11.8	10.8
13		239.4472	239.6610	239.6257	239.7767	239.5125	44.1	23.1	21.0	11.7	11.3	0.4	
14		239.9267	239.9789	240.1271	239.9978	239.8897	74.9	31.9	43.0	30.8	20.7	10.1	
17		239.7209	239.7586	239.9340	239.7362	239.7302	51.7	33.2	18.5	50.8	17.2	33.6	
18		239.9983	240.1111	240.0713	240.0079	240.0408	39.2	42.3	-3.1	31.0	19.9	11.1	
19		239.8065	239.8209	239.8971	239.5681	239.8253	21.9	35.5	-13.7	19.7	29.8	-10.1	
20		239.8748	240.3451	240.0886	239.7534	239.9843	19.8	29.4	-9.5	15.2	5.1	10.1	
21		239.6713	239.7260	239.8853	239.5629	239.6984	25.4	24.5	0.8	17.1	22.1	-5.0	
24		239.6311	238.8984	239.7604	238.7695	239.3461	33.3	32.4	0.9	40.9	19.4	21.4	
25		239.8097	239.8143	240.0477	239.7409	239.8049	32.9	30.6	2.4	19.2	13.7	5.5	
26		239.8904	239.9333	239.9487	239.7667	239.9107	24.9	35.7	-10.7	49.0	25.6	23.4	
27		239.6808	239.5326	239.9123	239.7617	239.6326	26.0	42.2	-16.2	38.2	29.1	9.2	
28		239.8550	239.9027	239.9268	239.8246	239.8619	34.4	32.5	1.9	41.4	30.2	11.2	
31		239.7850	239.8585	239.8629	239.8161	239.7941	56.9	35.1	21.8	42.2	36.0	6.2	

Spot exchange market - Turnover						Exchange offices				Column Code		
Population - Banks	Banks - Population	Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance			
Millions of EUR						SIT per EUR	Millions of EUR					
12	13	14=12-13	15	16	17=8+11+14	18	19	20	21=19-20			
1.3	0.9	0.4	16.8	95.6	10.5	239.7866	4.4	5.4	-1.1	21	2004 Oct.	
1.5	2.0	-0.5	1.0	163.7	22.5	239.8024	5.0	6.7	-1.7	22		
2.0	1.0	1.0	2.7	65.5	-4.7	239.7730	5.9	5.8	0.0	25		
1.5	1.3	0.2	5.8	74.3	-16.5	239.7923	4.7	5.2	-0.5	26		
1.6	1.2	0.5	45.6	176.6	50.1	239.7977	5.0	5.8	-0.7	27		
1.5	1.3	0.2	7.3	145.1	25.2	239.7969	5.5	6.6	-1.2	28		
1.5	1.6	-0.1	61.0	234.6	41.6	239.7952	6.8	9.6	-2.7	29		
1.9	1.9	0.0	9.5	179.9	-5.5	239.7721	6.3	6.6	-0.3	2		2004 Nov.
1.7	1.1	0.6	17.9	116.9	-3.8	239.7821	4.9	5.9	-1.0	3		
1.1	0.7	0.5	11.3	110.6	2.6	239.7625	4.1	5.6	-1.5	4		
1.5	1.2	0.4	5.3	114.1	6.2	239.7814	5.0	6.1	-1.1	5		
2.1	1.5	0.5	30.5	119.8	-16.6	239.7867	5.7	5.5	0.2	8		
1.5	1.2	0.3	6.6	76.9	-14.4	239.7607	4.2	5.8	-1.6	9		
1.2	1.4	-0.2	23.1	126.0	-3.5	239.7959	4.2	5.2	-1.0	10		
1.3	2.0	-0.7	7.5	107.1	10.0	239.7793	4.3	5.6	-1.3	11		
1.7	1.7	0.0	0.0	124.8	28.6	239.7880	5.2	6.9	-1.7	12		
2.8	1.6	1.2	18.7	168.7	21.5	239.8087	6.3	5.6	0.7	15		
1.7	1.4	0.3	5.1	171.5	27.0	239.7974	4.6	5.4	-0.8	16		
1.4	1.1	0.3	10.8	120.3	-4.9	239.7782	4.8	5.6	-0.7	17		
1.5	1.0	0.5	14.1	128.4	-1.2	239.7811	4.3	5.6	-1.3	18		
1.6	1.5	0.1	11.0	134.0	9.7	239.8102	5.4	6.8	-1.5	19		
2.0	1.3	0.7	10.5	121.6	14.6	239.7815	5.2	6.0	-0.8	22		
1.7	2.5	-0.8	4.5	111.7	19.2	239.7722	4.6	5.5	-0.9	23		
1.6	1.1	0.5	4.2	92.6	-1.2	239.7838	4.4	5.5	-1.0	24		
1.4	1.6	-0.2	2.0	59.4	-5.4	239.7698	4.3	5.5	-1.2	25		
2.2	1.9	0.3	6.0	118.3	0.6	239.8072	5.0	6.4	-1.4	26		
2.3	1.4	0.9	18.9	113.3	4.8	239.8041	5.8	5.9	-0.1	29		
2.1	1.0	1.0	13.3	128.4	-1.2	239.7901	4.5	6.1	-1.6	30		
1.8	0.8	1.0	14.0	87.3	-6.7	239.7679	4.8	6.4	-1.6	1		2004 Dec.
1.6	0.8	0.7	10.5	77.0	-2.8	239.8176	4.5	5.5	-1.1	2		
2.0	1.2	0.8	28.6	100.9	12.1	239.7916	5.0	7.1	-2.2	3		
2.4	2.5	-0.1	23.4	110.0	-5.1	239.7936	5.2	6.4	-1.2	6		
2.3	1.0	1.3	5.5	99.2	9.4	239.7839	4.3	5.6	-1.2	7		
1.7	1.3	0.4	16.7	88.5	-8.9	239.8193	4.8	5.8	-1.0	8		
1.3	1.4	0.0	15.4	102.5	3.4	239.7655	4.2	5.9	-1.7	9		
1.5	1.5	0.0	9.5	104.4	24.7	239.7603	4.6	7.8	-3.2	10		
2.3	1.9	0.4	10.0	147.4	-7.4	239.7814	5.5	5.9	-0.4	13		
1.8	2.1	-0.4	32.7	110.0	5.1	239.8248	4.3	5.9	-1.6	14		
1.6	1.5	0.0	10.4	155.8	22.1	239.8108	4.8	6.6	-1.8	15		
1.7	1.8	-0.2	2.9	169.5	49.2	239.8034	4.7	6.8	-2.0	16		
1.8	1.9	0.0	19.0	161.2	55.8	239.8174	5.2	7.8	-2.6	17		
2.3	1.6	0.6	2.6	128.3	23.9	239.8067	6.2	8.5	-2.4	20		
1.6	1.6	0.0	12.0	134.6	37.9	239.7650	5.1	7.3	-2.2	21		
2.0	1.5	0.5	3.0	148.2	14.5	239.7902	5.3	7.7	-2.4	22		
2.2	2.3	-0.1	5.9	155.4	2.3	239.7748	5.7	8.9	-3.1	23		
0.9	3.0	-2.1	9.0	85.0	4.3	239.7616	5.1	7.5	-2.4	24		
2.2	2.2	0.0	18.1	152.0	22.5	239.8169	6.8	7.5	-0.7	27		
3.3	2.1	1.3	27.5	156.2	-11.4	239.7969	5.9	7.1	-1.2	28		
1.5	2.8	-1.2	3.3	126.5	11.2	239.7409	5.7	9.5	-3.8	29		
1.5	1.8	-0.3	8.4	148.4	24.8	239.7737	5.0	7.5	-2.6	30		
0.9	0.9	0.0	6.4	142.1	14.4	239.7832	3.1	4.0	-1.0	31		
1.3	1.7	-0.4	4.5	88.9	-26.7	239.7802	4.2	5.1	-0.9	3		2005 Jan.
1.2	1.0	0.2	3.8	69.1	-13.5	239.8070	3.7	4.9	-1.3	4		
1.3	2.7	-1.4	7.0	92.6	-8.5	239.7828	3.8	5.5	-1.7	5		
1.1	1.1	0.0	3.8	59.3	-18.5	239.7881	4.2	5.2	-1.0	6		
1.4	1.6	-0.3	11.3	85.7	6.7	239.7822	4.5	7.0	-2.4	7		
2.4	4.9	-2.4	15.0	110.5	-27.2	239.8394	5.2	5.5	-0.3	10		
2.2	1.9	0.3	5.7	75.5	-3.1	239.8217	4.2	5.3	-1.1	11		
2.6	1.6	1.0	1.7	94.3	7.2	239.8053	4.3	5.3	-1.1	12		
1.7	2.1	-0.4	2.7	96.8	21.0	239.7838	4.0	5.7	-1.7	13		
2.3	1.3	0.9	5.7	167.5	54.1	239.7869	4.6	8.2	-3.6	14		
2.5	2.4	0.1	3.2	161.0	52.2	239.7943	5.7	6.7	-1.0	17		
2.4	1.6	0.8	1.7	138.1	8.8	239.7854	4.7	6.6	-2.0	18		
2.7	1.8	0.9	1.4	112.9	-22.8	239.7972	4.5	6.6	-2.1	19		
2.0	1.4	0.6	2.9	75.8	1.1	239.7757	3.9	5.9	-2.1	20		
2.6	2.5	0.1	3.0	97.3	-4.1	239.8081	4.6	7.6	-3.0	21		
2.9	2.1	0.8	1.5	132.6	23.2	239.8023	5.5	5.5	-0.1	24		
2.2	1.6	0.6	8.8	108.9	8.4	239.8076	3.8	5.7	-1.9	25		
2.5	2.7	-0.3	3.0	143.4	12.5	239.7993	3.6	5.1	-1.5	26		
3.2	1.6	1.5	0.6	141.0	-5.5	239.8272	4.3	5.0	-0.7	27		
4.0	2.9	1.2	32.7	178.1	14.3	239.8399	4.7	6.1	-1.4	28		
2.8	1.8	1.1	23.5	198.2	29.1	239.8130	5.5	5.8	-0.3	31		

2.11.3. Turnover on the Forward Exchange Market by the Contract Agreement

Millions of EUR		Enterprises-Banks	Banks-Enterprises	Balance	Foreign-Banks	Banks-Foreign	Balance	Banks-Banks	Total turnover	Total balance
Column Code		1	2	3 = 1 - 2	4	5	6 = 4 - 5	7	8 = 1+2+4+5+7	9 = 3 +
2000		11.2	77.8	-66.6	197.1	381.0	-183.9	575.6	1,242.7	-250.5
2001		10.3	180.0	-169.7	519.7	1,341.3	-821.6	1,299.8	3,351.0	-991.3
2002		19.2	56.4	-37.1	2,737.3	1,290.9	1,446.4	1,774.5	5,878.4	1,409.3
2003		55.1	148.2	-93.2	335.4	2,729.4	-2,394.0	467.1	3,735.3	-2,487.2
2004		131.1	131.2	-0.1	465.6	2,332.8	-1,867.2	345.6	3,406.2	-1,867.4
1999	Oct.	1.5	9.5	-8.0	15.7	18.1	-2.4	23.3	68.0	-10.4
	Nov.	0.0	0.3	-0.3	3.9	6.1	-2.2	9.2	19.6	-2.4
	Dec.	0.0	5.5	-5.5	9.6	8.8	0.7	9.0	32.9	-4.7
2000	Jan.	0.0	10.1	-10.1	8.2	3.8	4.5	20.2	42.3	-5.7
	Feb.	0.0	5.7	-5.7	11.9	25.7	-13.7	25.7	69.0	-19.4
	Mar.	0.4	10.6	-10.2	51.9	11.4	40.5	15.5	89.8	30.3
	Apr.	0.0	14.8	-14.8	11.2	5.3	5.9	17.2	48.5	-8.9
	May	0.4	1.5	-1.0	3.3	23.8	-20.5	6.0	35.0	-21.5
	Jun.	1.6	2.8	-1.2	24.6	18.8	5.9	22.8	70.6	4.7
	Jul.	4.8	0.5	4.4	12.4	47.9	-35.5	78.0	143.5	-31.2
	Aug.	2.6	0.5	2.0	5.8	45.1	-39.3	58.1	112.1	-37.3
	Sep.	0.0	7.7	-7.7	18.8	53.0	-34.2	85.0	164.4	-41.9
	Oct.	0.0	3.7	-3.7	10.7	63.5	-52.8	56.2	134.2	-56.5
	Nov.	1.0	13.1	-12.1	11.0	59.2	-48.1	54.7	139.1	-60.2
	Dec.	0.3	6.8	-6.5	27.1	23.6	3.6	136.3	194.0	-2.9
2001	Jan.	1.2	3.6	-2.4	28.2	62.5	-34.3	118.9	214.4	-36.7
	Feb.	0.3	7.5	-7.3	48.1	92.3	-44.2	155.1	303.3	-51.5
	Mar.	0.7	1.8	-1.1	15.3	130.8	-115.5	84.6	233.2	-116.6
	Apr.	0.3	2.1	-1.7	7.2	123.2	-116.0	131.2	264.1	-117.8
	May	0.6	0.7	-0.2	15.7	137.3	-121.6	125.0	279.3	-121.7
	Jun.	0.4	1.3	-0.9	10.6	170.6	-160.0	108.2	291.1	-160.9
	Jul.	1.0	144.6	-143.6	22.8	142.3	-119.5	149.9	460.6	-263.1
	Aug.	0.4	5.0	-4.7	35.7	123.4	-87.7	62.3	226.7	-92.4
	Sep.	2.0	5.2	-3.2	2.1	105.1	-103.0	73.7	188.1	-106.2
	Oct.	1.7	2.0	-0.3	17.0	36.6	-19.6	40.0	97.3	-19.9
	Nov.	1.1	3.0	-1.9	190.8	142.1	48.7	117.4	454.3	46.8
	Dec.	0.7	3.0	-2.3	126.2	75.1	51.1	133.4	338.6	48.8
2002	Jan.	1.0	3.3	-2.4	510.2	413.0	97.2	260.8	1,188.3	94.9
	Feb.	0.6	5.2	-4.5	485.5	337.0	148.5	298.3	1,126.6	144.0
	Mar.	0.4	10.2	-9.8	208.9	60.6	148.3	78.5	358.7	138.4
	Apr.	6.9	3.6	3.4	64.9	36.4	28.5	101.2	213.0	31.9
	May	1.0	5.0	-4.1	54.9	91.7	-36.8	57.6	210.3	-40.8
	Jun.	1.2	3.5	-2.3	33.3	54.0	-20.7	48.3	140.3	-23.0
	Jul.	2.9	5.9	-2.9	31.8	64.8	-33.0	160.2	265.7	-36.0
	Aug.	1.9	2.6	-0.8	51.5	44.9	6.6	112.4	213.4	5.8
	Sep.	0.8	3.1	-2.4	226.5	39.3	187.2	117.6	387.4	184.8
	Oct.	0.8	2.0	-1.2	246.3	59.0	187.3	55.6	363.8	186.1
	Nov.	1.1	5.9	-4.8	769.4	31.9	737.5	392.8	1,201.1	732.7
	Dec.	0.6	6.0	-5.4	54.0	58.2	-4.2	91.2	209.9	-9.5
2003	Jan.	0.7	7.9	-7.2	22.4	61.3	-38.9	82.7	175.0	-46.1
	Feb.	0.9	27.6	-26.7	42.3	42.5	-0.3	32.9	146.2	-27.0
	Mar.	5.0	13.8	-8.9	68.1	299.9	-231.8	27.7	414.5	-240.7
	Apr.	5.6	17.7	-12.1	82.3	410.9	-328.6	46.1	562.5	-340.6
	May	5.7	4.2	1.5	12.4	244.1	-231.7	28.2	294.8	-230.2
	Jun.	2.1	5.6	-3.5	7.5	263.5	-256.1	21.8	300.6	-259.6
	Jul.	3.2	16.5	-13.3	35.3	289.4	-254.1	105.7	450.0	-267.4
	Aug.	4.9	1.3	3.6	11.3	410.8	-399.4	5.8	434.1	-395.8
	Sep.	5.7	15.0	-9.4	14.7	413.2	-398.5	13.3	461.9	-407.9
	Oct.	5.7	13.0	-7.4	13.1	80.4	-67.3	37.6	149.8	-74.6
	Nov.	4.9	13.0	-8.0	6.6	152.0	-145.4	13.5	190.1	-153.4
	Dec.	10.8	12.6	-1.8	19.4	61.4	-42.0	51.8	155.9	-43.8
2004	Jan.	10.8	3.6	7.2	38.6	267.4	-228.8	51.4	371.9	-221.6
	Feb.	2.9	10.0	-7.1	17.9	339.5	-321.6	16.3	386.6	-328.7
	Mar.	5.7	4.1	1.6	45.8	328.7	-282.9	56.0	440.4	-281.3
	Apr.	1.1	9.5	-8.5	31.2	203.3	-172.1	24.7	269.7	-180.6
	May	1.8	7.8	-6.0	31.4	282.9	-251.5	48.8	372.6	-257.5
	Jun.	1.7	12.1	-10.4	28.8	259.4	-230.6	25.8	327.9	-241.0
	Jul.	1.5	13.4	-11.9	31.2	126.9	-95.7	19.7	192.7	-107.6
	Aug.	3.6	10.7	-7.1	24.2	138.7	-114.5	16.1	193.3	-121.6
	Sep.	1.4	8.2	-6.7	98.9	104.9	-6.0	28.7	242.1	-12.7
	Oct.	49.4	45.1	4.3	31.8	130.4	-98.7	44.2	300.8	-94.3
	Nov.	50.2	2.9	47.3	66.7	91.9	-25.2	4.0	215.7	22.1
	Dec.	1.0	3.9	-3.0	19.0	58.6	-39.6	10.0	92.5	-42.6
2005	Jan.	33.5	31.5	2.0	76.7	175.3	-98.6	7.2	324.1	-96.6

2.11.4. Survey of the Spot and Forward Exchange Market and of the Foreign Currency Exchange Market by the Contract Settlement

Millions of EUR	Spot exchange market		Forward exchange market		Exchange offices		Total	
	Turnover	Balance	Turnover	Balance	Turnover	Balance	Turnover	Balance
Χολυμν Χοδε	1	2	3	4	5	6	7 = 1+3+5	8 = 2+4+6
2000	14,123.5	242.3	1,115.7	-274.4	3,842.0	-46.0	19,081.3	-78.1
2001	18,373.9	1,856.7	3,148.6	-954.6	4,204.7	242.6	25,727.1	1,144.7
2002	23,643.7	-167.8	6,100.2	1,397.4	3,467.3	-289.4	33,211.2	940.2
2003	27,540.4	2,848.2	3,521.5	-2,294.0	3,376.7	-335.7	34,438.6	218.5
2004	28,180.7	2,118.2	3,374.0	-1,964.4	3,385.3	-404.9	34,940.0	-251.1
1999 Oct.	960.8	-25.7	25.1	-9.8	311.9	6.4	1,297.9	-29.1
Nov.	973.4	-4.6	41.6	-4.9	278.3	6.4	1,293.3	-3.1
Dec.	1,154.8	5.8	36.1	-1.7	315.9	-19.1	1,506.8	-15.1
2000 Jan.	944.9	-68.1	49.1	-10.9	255.4	5.7	1,249.3	-73.4
Feb.	938.9	-28.1	50.3	-1.9	274.6	7.5	1,263.7	-22.5
Mar.	1,211.3	-61.3	51.9	20.4	313.8	3.3	1,577.0	-37.6
Apr.	953.6	11.4	54.3	-0.6	311.3	-9.3	1,319.2	1.6
May	1,159.8	12.3	55.4	-32.4	318.0	7.5	1,533.2	-12.6
Jun.	1,138.3	0.2	34.2	-8.1	352.5	-12.5	1,525.0	-20.5
Jul.	1,193.0	73.5	124.3	-31.6	399.7	-40.4	1,716.9	1.6
Aug.	1,118.0	75.8	146.3	-45.2	349.5	4.1	1,613.9	34.7
Sep.	1,246.7	51.8	121.1	-32.6	326.3	7.3	1,694.1	26.5
Oct.	1,516.7	57.6	134.7	-25.3	320.2	4.2	1,971.6	36.5
Nov.	1,319.0	33.7	140.3	-65.5	300.2	-7.8	1,759.6	-39.7
Dec.	1,383.3	83.5	153.8	-40.6	320.7	-15.7	1,857.8	27.2
2001 Jan.	1,271.3	-49.5	215.4	-15.4	276.7	-6.6	1,763.3	-71.5
Feb.	1,226.4	94.4	240.0	-42.3	262.6	-1.4	1,729.1	50.7
Mar.	1,619.0	132.8	266.9	-104.5	304.7	6.2	2,190.6	34.6
Apr.	1,336.7	237.7	188.7	-99.4	322.1	3.3	1,847.6	141.6
May	1,791.4	262.8	333.8	-126.4	315.9	10.3	2,441.1	146.7
Jun.	1,668.9	197.6	287.2	-148.0	347.1	-12.2	2,303.1	37.5
Jul.	1,904.8	303.0	472.1	-247.1	410.1	-34.9	2,787.0	21.0
Aug.	1,343.4	205.2	223.6	-108.9	362.7	7.0	1,929.7	103.3
Sep.	1,339.6	145.2	207.0	-122.2	328.7	33.4	1,875.3	56.3
Oct.	1,557.1	85.4	159.8	-18.7	380.7	47.7	2,097.7	114.5
Nov.	1,485.1	109.7	252.1	71.2	403.0	78.6	2,140.1	259.5
Dec.	1,830.1	132.5	301.9	7.0	490.4	111.1	2,622.4	250.6
2002 Jan.	1,763.8	-16.3	798.0	25.3	323.5	-22.8	2,885.2	-13.9
Feb.	1,639.1	-121.2	1,599.0	228.9	242.9	-17.2	3,481.0	90.5
Mar.	1,499.4	-63.1	364.8	95.3	252.9	-12.6	2,117.1	19.7
Apr.	1,950.1	121.6	320.6	59.0	284.2	-30.4	2,554.9	150.2
May	2,259.4	69.8	205.8	-40.0	272.0	-11.5	2,737.1	18.3
Jun.	1,865.3	125.2	140.0	-53.6	290.6	-32.5	2,295.8	39.1
Jul.	2,591.0	6.8	219.2	-20.2	414.3	-77.5	3,224.4	-90.9
Aug.	1,931.0	72.4	228.0	14.2	321.6	-24.8	2,480.6	61.9
Sep.	1,759.1	-156.6	330.1	156.0	267.1	0.1	2,356.3	-0.5
Oct.	2,052.6	-102.9	417.4	192.6	275.0	-12.1	2,745.0	77.6
Nov.	2,119.6	-121.8	1,231.3	743.4	245.8	-13.5	3,596.7	608.2
Dec.	2,213.4	18.3	246.1	-3.5	277.6	-34.6	2,737.1	-19.8
2003 Jan.	2,072.1	104.0	121.4	-4.0	230.4	-20.9	2,423.9	79.1
Feb.	1,953.5	38.7	98.2	4.9	218.5	-19.0	2,270.2	24.7
Mar.	2,147.2	150.6	301.2	-178.1	249.8	-16.0	2,698.3	-43.6
Apr.	2,379.8	403.3	466.1	-228.8	293.4	-27.9	3,139.3	146.6
May	1,955.9	288.9	339.2	-287.8	266.1	-19.0	2,561.2	-17.9
Jun.	2,327.5	400.3	309.6	-235.5	306.4	-37.0	2,943.5	127.8
Jul.	3,050.3	314.8	352.6	-267.6	393.8	-75.0	3,796.8	-27.8
Aug.	2,390.9	441.8	464.1	-344.2	310.3	-24.8	3,165.4	72.8
Sep.	2,603.0	379.9	533.0	-475.6	276.4	-7.6	3,412.3	-103.3
Oct.	2,194.7	135.1	204.2	-137.0	276.5	-19.5	2,675.4	-21.5
Nov.	2,211.0	120.2	191.6	-106.0	251.2	-24.5	2,653.7	-10.2
Dec.	2,254.4	70.6	140.2	-34.3	304.0	-44.4	2,698.6	-8.1
2004 Jan.	2,107.2	246.7	327.0	-203.0	247.0	-35.0	2,681.2	8.7
Feb.	1,821.3	213.6	251.4	-185.3	232.3	-24.3	2,304.9	4.0
Mar.	2,518.8	289.0	424.0	-271.4	271.9	-19.8	3,214.8	-2.2
Apr.	1,905.8	235.0	281.8	-170.0	296.1	-42.9	2,483.7	22.2
May	1,986.8	196.6	255.2	-202.4	277.6	-24.2	2,519.6	-29.9
Jun.	2,674.8	179.1	374.6	-239.8	310.6	-53.3	3,360.1	-114.0
Jul.	2,670.9	105.3	254.1	-166.1	380.1	-86.5	3,305.0	-147.3
Aug.	2,365.5	168.0	312.8	-240.7	303.0	-24.8	2,981.3	-97.5
Sep.	2,166.9	-110.6	185.9	-60.1	271.1	-13.1	2,623.9	-183.8
Oct.	2,446.2	213.6	317.6	-100.4	263.0	-18.3	3,026.8	94.9
Nov.	2,624.2	95.8	203.5	-41.2	243.9	-19.5	3,071.6	35.1
Dec.	2,892.3	286.1	186.1	-84.2	288.7	-43.3	3,367.2	158.7
2005 Jan.	2,372.3	124.0	204.2	-85.7	232.3	-30.9	2,808.8	7.5

3.1. 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

3.2. Balance of Payments - overview

Billions of Tolars	2001	2002	2003	I-2004	II-2004	III-2004	IV-2004
I. Current account	8.5	76.3	-20.9	8.4	-33.4	10.9	-28.8
1. Goods¹	-148.5	-60.9	-127.6	-23.2	-70.3	-20.8	-71.8
1.1. Export of goods	2,270.9	2,507.9	2,668.2	710.2	762.3	755.8	806.3
- Export f.o.b. ¹	2,247.6	2,480.7	2,638.0	704.6	752.9	744.2	797.2
- Coverage adjustment	23.4	27.1	30.2	5.6	9.4	11.6	9.1
1.2. Import of goods	-2,419.4	-2,568.7	-2,795.7	-733.4	-832.6	-776.6	-878.1
- Import c.i.f. ¹	-2,464.1	-2,619.2	-2,860.9	-752.6	-852.1	-792.9	-894.4
- Valuation adjustment	93.2	99.0	108.2	28.5	32.2	30.0	33.8
- Coverage adjustment	-48.5	-48.6	-43.0	-9.2	-12.8	-13.7	-17.5
2. Services	116.4	139.5	125.7	33.2	46.2	40.8	39.8
2.1. Export of services	473.5	552.5	577.3	131.2	165.6	205.1	164.9
2.2. Import of services	-357.1	-413.0	-451.5	-98.0	-119.5	-164.3	-125.1
3. Income⁸	9.3	-34.4	-41.2	-3.4	-15.1	-3.4	-1.6
3.1. Receipts	110.9	108.8	121.1	30.3	32.3	32.9	35.2
3.2. Expenditures	-101.6	-143.3	-162.2	-33.7	-47.5	-36.3	-36.8
4. Current transfers¹⁰	31.2	32.2	22.1	1.8	5.9	-5.6	4.8
4.1. In Slovenia	94.8	108.1	104.8	22.0	36.3	32.3	38.7
4.2. Abroad	-63.6	-76.0	-82.8	-20.2	-30.4	-37.9	-33.9
II. Capital and financial account	-32.1	-32.2	6.0	-18.9	39.1	20.9	80.5
A. Capital account	-0.9	-37.2	-38.8	-5.6	-8.9	-9.7	-18.5
1. Capital transfers ¹⁰	0.1	-37.0	-38.4	-5.9	-8.9	-9.6	-18.5
2. Nonproduced nonfinancial assets	-1.0	-0.2	-0.4	0.2	0.0	0.0	0.0
B. Financial account	-31.2	5.0	44.8	-13.2	48.1	30.6	99.1
1. Direct investment^{9,9}	54.7	360.3	-26.6	-26.8	10.5	-5.8	34.0
1.1. Abroad	-35.1	-37.7	-96.5	-31.9	-14.2	-24.7	-17.0
1.2. In Slovenia	89.8	398.1	69.9	5.1	24.7	18.9	50.9
2. Portfolio investment^{2,3}	15.9	-15.9	-51.2	-19.6	-80.4	-34.8	-13.0
2.1. Assets	-25.8	-21.6	-45.1	-23.9	-37.6	-35.0	-47.8
a) Equity securities	-5.7	-17.0	-20.8	-14.3	-14.6	-21.5	-16.7
b) Debt securities	-20.1	-4.6	-24.3	-9.6	-23.0	-13.5	-31.0
2.2. Liabilities	41.7	5.7	-6.0	4.3	-42.8	0.2	34.7
a) Equity securities	-0.6	2.7	3.2	1.3	0.1	-0.3	8.5
b) Debt securities	42.3	3.0	-9.2	3.0	-42.9	0.5	26.2
3. Financial derivatives	...	...	...	-0.1	0.0	-0.1	-0.1
4. Other investment	212.2	89.9	185.2	13.4	57.4	67.1	102.0
4.1. Assets	56.3	-159.1	-194.7	-87.9	-111.2	-67.9	-32.4
a) Trade credits ⁴	-52.0	-29.4	-27.1	-50.8	-13.8	-24.2	30.8
- Long-term	9.2	4.7	1.9	0.1	0.2	0.2	0.4
- Short-term ⁴	-61.2	-34.1	-29.0	-50.9	-14.0	-24.4	30.4
b) Loans	4.3	-56.5	-57.0	-15.3	-22.6	-17.7	-13.3
Banks	-3.7	-24.6	-30.3	-9.8	-16.2	-5.9	-15.4
Other sectors	8.0	-31.9	-26.7	-5.4	-6.4	-11.8	2.1
c) Currency and deposits	110.9	-57.2	-95.5	-18.5	-73.6	-21.1	-44.3
Banks	-65.7	78.0	48.0	22.3	-25.4	4.4	-3.1
Other sectors	176.6	-135.1	-143.5	-40.8	-48.2	-25.5	-41.2
- Households	176.0	-133.9	-137.8	-37.8	-50.4	-29.7	-51.9
- Account's abroad	0.7	-1.3	-5.7	-3.0	2.2	4.2	10.6
d) Other assets	-6.9	-16.0	-15.1	-3.3	-1.2	-4.9	-5.5
Bank of Slovenia ⁵	-1.4	-1.4	0.0	0.0	-0.3	0.0	0.0
Banks	-4.9	-14.2	-14.9	-4.0	-0.3	-2.9	-4.9
Other sectors	-0.5	-0.5	-0.2	0.7	-0.5	-2.0	-0.7
4.2. Liabilities	155.9	249.0	379.8	101.2	168.6	135.0	134.4
a) Trade credits ⁴	-2.1	21.1	14.4	12.0	29.6	2.7	7.5
b) Loans	125.0	189.4	272.5	56.6	84.4	169.8	89.2
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-16.2	-19.3	-15.2	-3.5	-1.1	7.2	-1.4
Banks ²	33.2	76.1	154.3	40.5	45.1	120.7	19.3
Other sectors	108.1	132.5	133.4	19.6	40.5	41.9	71.3
c) Deposits	33.2	29.4	100.1	29.8	50.6	-37.8	37.2
d) Other liabilities	-0.3	9.1	-7.2	2.8	3.9	0.4	0.5
5. Reserve assets⁷	-314.1	-429.3	-62.6	19.9	60.5	4.2	-23.8
5.1. Gold, SDR's and Reserve position in IMF	-0.7	-10.2	-5.4	3.0	-0.9	2.9	-1.0
5.2. Currency and deposits ^{2,5}	-240.7	-85.2	198.0	2.3	160.2	45.1	20.5
5.3. Securities	-72.7	-333.9	-255.2	14.6	-98.8	-43.8	-43.3
III. Net errors and omissions	23.7	-44.1	14.9	10.5	-5.8	-31.8	-51.7

Millions of EUR	2001	2002	2003	I-2004	II-2004	III-2004	IV-2004
I. Current account	38.0	335.4	-91.2	34.5	-141.3	44.5	-116.7
1. Goods¹	-684.5	-269.3	-545.8	-97.7	-295.2	-86.8	-295.2
1.1. Export of goods	10,454.3	11,081.6	11,414.0	2,991.0	3,196.1	3,152.4	3,360.6
- Export f.o.b. ¹	10,346.8	10,962.0	11,285.0	2,967.4	3,156.6	3,103.8	3,322.8
- Coverage adjustment	107.5	119.6	129.1	23.6	39.5	48.6	37.8
1.2. Import of goods	-11,138.7	-11,351.0	-11,959.9	-3,088.7	-3,491.3	-3,239.2	-3,655.8
- Import c.i.f. ¹	-11,344.5	-11,574.1	-12,238.9	-3,169.6	-3,573.0	-3,307.3	-3,723.6
- Valuation adjustment	429.0	437.7	462.8	119.9	135.1	125.1	140.8
- Coverage adjustment	-223.2	-214.6	-183.7	-38.9	-53.5	-57.0	-73.0
2. Services	535.6	616.5	538.4	139.8	193.6	170.0	165.8
2.1. Export of services	2,177.6	2,440.0	2,468.6	552.7	694.4	855.3	687.7
2.2. Import of services	-1,642.1	-1,823.5	-1,930.3	-412.9	-500.8	-685.3	-521.8
3. Income⁸	43.2	-153.8	-178.0	-15.3	-64.5	-15.3	-7.4
3.1. Receipts	511.1	479.8	516.6	127.4	135.3	137.1	147.1
3.2. Expenditures	-467.8	-633.6	-694.6	-142.7	-199.9	-152.4	-154.5
4. Current transfers¹⁰	143.6	142.0	94.2	7.7	24.8	-23.4	20.1
4.1. In Slovenia	436.2	477.7	448.2	92.6	152.2	134.7	161.3
4.2. Abroad	-292.5	-335.6	-354.0	-84.9	-127.4	-158.0	-141.2
II. Capital and financial account	-148.4	-142.2	26.4	-78.4	165.1	88.2	336.8
A. Capital account	-4.0	-163.6	-165.5	-23.8	-37.5	-40.3	-77.1
1. Capital transfers ¹⁰	0.7	-162.7	-163.7	-24.7	-37.3	-40.1	-77.0
2. Nonproduced nonfinancial assets	-4.7	-0.8	-1.8	0.9	-0.2	-0.2	-0.2
B. Financial account	-144.3	21.4	191.9	-54.7	202.6	128.5	413.9
1. Direct investment^{8,9}	251.2	1,582.3	-114.8	-112.1	44.8	-23.4	142.5
1.1. Abroad	-161.2	-168.1	-413.7	-134.5	-59.7	-103.0	-70.8
1.2. In Slovenia	412.4	1,750.4	298.8	22.4	104.5	79.7	213.3
2. Portfolio investment^{2,3}	79.8	-69.1	-217.5	-82.4	-336.6	-145.3	-54.4
2.1. Assets	-119.3	-94.1	-192.8	-100.5	-157.5	-145.9	-199.3
a) Equity securities	-26.1	-74.4	-88.8	-60.1	-61.2	-89.6	-69.8
b) Debt securities	-93.2	-19.7	-104.0	-40.4	-96.3	-56.3	-129.5
2.2. Liabilities	199.1	25.0	-24.8	18.1	-179.1	0.6	144.9
a) Equity securities	-2.6	12.1	13.5	5.5	0.6	-1.2	35.5
b) Debt securities	201.6	12.9	-38.3	12.6	-179.7	1.9	109.3
3. Financial derivatives	...	...	...	-0.5	0.1	-0.2	-0.2
4. Other investment	964.0	393.4	788.5	56.4	240.9	279.7	425.3
4.1. Assets	247.9	-703.2	-835.9	-369.9	-466.0	-283.2	-135.1
a) Trade credits ⁴	-239.3	-135.6	-119.2	-213.9	-58.0	-100.9	128.3
- Long-term	42.2	20.7	8.1	0.3	0.7	0.8	1.5
- Short-term ⁴	-281.5	-156.2	-127.3	-214.2	-58.7	-101.7	126.8
b) Loans	19.4	-249.9	-241.9	-64.3	-94.6	-73.8	-55.4
Banks	-17.0	-108.7	-128.8	-41.4	-67.8	-24.5	-64.1
Other sectors	36.4	-141.2	-113.1	-22.9	-26.7	-49.4	8.7
c) Currency and deposits	499.7	-246.6	-410.2	-77.9	-308.4	-88.1	-184.9
Banks	-300.7	351.3	203.9	94.2	-106.3	18.4	-13.0
Other sectors	800.4	-597.9	-614.1	-172.1	-202.1	-106.5	-171.9
- Households	796.9	-592.5	-589.8	-159.3	-211.2	-123.9	-216.3
- Account's abroad	3.5	-5.5	-24.2	-12.8	9.1	17.4	44.4
d) Other assets	-31.9	-71.1	-64.6	-13.7	-5.0	-20.5	-23.1
Bank of Slovenia ⁵	-6.7	-6.1	-0.2	0.0	-1.3	-0.1	-0.1
Banks	-22.8	-62.8	-63.7	-16.8	-1.4	-12.2	-20.3
Other sectors	-2.4	-2.2	-0.8	3.1	-2.3	-8.2	-2.7
4.2. Liabilities	716.1	1,096.6	1,624.3	426.3	706.9	562.9	560.4
a) Trade credits ⁴	-9.6	94.8	62.1	50.3	124.3	11.1	31.1
b) Loans	574.7	831.9	1,165.1	238.5	354.0	708.1	372.0
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-74.0	-85.3	-64.6	-14.6	-4.6	30.1	-5.9
Banks ²	151.6	334.0	659.0	170.3	188.9	503.3	80.7
Other sectors	497.1	583.2	570.7	82.8	169.7	174.7	297.2
c) Deposits	152.4	130.4	428.2	125.5	212.1	-157.8	155.2
d) Other liabilities	-1.4	39.5	-31.1	12.0	16.5	1.5	2.0
5. Reserve assets⁷	-1,439.3	-1,885.3	-264.2	84.0	253.5	17.7	-99.3
5.1. Gold, SDR's and Reserve position in IMF	-3.1	-45.4	-23.4	12.5	-3.7	12.1	-4.1
5.2. Currency and deposits ^{2,5}	-1,100.4	-378.8	848.3	9.4	670.8	188.1	85.4
5.3. Securities	-335.8	-1,461.1	-1,089.1	62.0	-413.7	-182.6	-180.6
III. Net errors and omissions	110.4	-193.2	64.8	43.9	-23.8	-132.7	-220.1

3.3. Balance of Payments - Current Account

Millions of Tolars	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
Column Code									
1994	73.7	1,181.3	-1,107.6	-43.1	877.3	-920.4	82.3	231.8	-149.5
1995	-8.0	1,304.9	-1,312.9	-111.8	988.1	-1,099.8	68.8	239.6	-170.7
1996	6.0	1,510.6	-1,504.6	-113.1	1,131.5	-1,244.6	86.7	289.2	-202.5
1997	8.6	1,774.1	-1,765.5	-122.6	1,343.3	-1,465.9	101.1	326.7	-225.6
1998	-20.2	1,960.6	-1,980.8	-132.1	1,506.4	-1,638.5	83.2	336.0	-252.8
1999	-128.5	2,050.9	-2,179.4	-225.1	1,570.2	-1,795.3	63.6	342.0	-278.3
2000	-119.1	2,560.2	-2,679.3	-251.2	1,965.8	-2,217.0	100.3	421.4	-321.1
2001	8.5	2,950.1	-2,941.7	-148.5	2,270.9	-2,419.4	116.4	473.5	-357.1
2002	76.3	3,277.3	-3,201.0	-60.9	2,507.9	-2,568.7	139.5	552.5	-413.0
2003	-20.9	3,471.4	-3,492.3	-127.6	2,668.2	-2,795.7	125.7	577.3	-451.5
2004	-42.8	3,961.5	-4,004.4	-186.1	3,034.7	-3,220.8	159.9	666.8	-506.9
2003 Aug.	-2.8	248.4	-251.2	-13.5	168.9	-182.4	8.5	62.7	-54.2
2003 Sep.	19.4	322.9	-303.5	3.9	253.5	-249.6	14.0	50.0	-36.0
2003 Oct.	15.5	325.2	-309.7	1.8	258.9	-257.1	13.4	49.4	-36.0
2003 Nov.	-3.0	294.7	-297.7	-13.7	232.3	-246.0	7.7	43.0	-35.2
2003 Dec.	-29.4	276.4	-305.8	-37.4	205.2	-242.6	7.6	48.9	-41.3
2004 Jan.	17.1	264.2	-247.1	1.9	206.0	-204.1	12.1	42.1	-30.0
2004 Feb.	4.7	286.8	-282.1	-7.9	231.2	-239.0	8.1	39.9	-31.8
2004 Mar.	-13.4	342.7	-356.1	-17.2	273.0	-290.3	13.1	49.3	-36.2
2004 Apr.	-18.2	331.3	-349.5	-37.4	253.7	-291.1	14.6	52.9	-38.3
2004 May	-19.5	320.3	-339.8	-26.5	245.4	-271.9	18.5	56.6	-38.1
2004 Jun.	4.4	345.1	-340.7	-6.4	263.2	-269.6	13.1	56.2	-43.1
2004 Jul.	1.3	357.6	-356.3	-4.8	265.3	-270.1	6.0	70.9	-64.9
2004 Aug.	-12.1	296.1	-308.2	-18.2	205.2	-223.4	13.3	70.2	-56.9
2004 Sep.	21.8	372.4	-350.6	2.2	285.4	-283.2	21.5	64.0	-42.5
2004 Oct.	10.0	359.3	-349.3	-7.5	283.6	-291.0	14.6	53.8	-39.1
2004 Nov.	-1.7	350.9	-352.6	-21.6	274.6	-296.2	16.3	54.3	-37.9
2004 Dec.	-37.0	335.0	-372.0	-42.7	248.2	-290.9	8.8	56.9	-48.1

Millions of EUR	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
Column Code									
1996	32.3	8,904.9	-8,872.6	-670.9	6,670.9	-7,341.8	511.3	1,703.9	-1,192.6
1997	43.1	9,824.3	-9,781.1	-684.0	7,438.3	-8,122.4	560.8	1,809.9	-1,249.1
1998	-107.9	10,526.4	-10,634.3	-708.2	8,088.3	-8,796.5	446.9	1,804.2	-1,357.3
1999	-664.2	10,582.6	-11,246.8	-1,164.1	8,103.2	-9,267.3	329.5	1,763.5	-1,434.0
2000	-583.0	12,467.5	-13,050.5	-1,227.0	9,574.2	-10,801.2	489.2	2,051.5	-1,562.3
2001	38.0	13,579.1	-13,541.2	-684.5	10,454.3	-11,138.7	535.6	2,177.6	-1,642.1
2002	335.4	14,479.1	-14,143.6	-269.3	11,081.6	-11,351.0	616.5	2,440.0	-1,823.5
2003	-91.2	14,847.6	-14,938.8	-545.8	11,414.0	-11,959.9	538.4	2,468.6	-1,930.3
2004	-179.1	16,577.8	-16,756.9	-775.0	12,700.1	-13,475.1	669.2	2,790.0	-2,120.8
2003 Aug.	-12.1	1,058.0	-1,070.1	-57.7	719.5	-777.2	36.3	267.3	-231.0
2003 Sep.	82.3	1,374.0	-1,291.8	16.5	1,078.5	-1,062.0	59.5	212.6	-153.2
2003 Oct.	65.5	1,380.5	-1,315.0	7.6	1,099.4	-1,091.8	56.9	209.8	-152.9
2003 Nov.	-13.2	1,248.6	-1,261.9	-58.3	984.2	-1,042.5	32.8	182.0	-149.2
2003 Dec.	-124.5	1,168.9	-1,293.3	-158.1	867.9	-1,026.0	32.1	206.6	-174.5
2004 Jan.	71.7	1,114.4	-1,042.7	7.8	869.0	-861.1	50.9	177.6	-126.7
2004 Feb.	19.6	1,208.4	-1,188.8	-33.1	973.9	-1,007.0	34.0	167.9	-134.0
2004 Mar.	-56.9	1,440.8	-1,497.7	-72.5	1,148.1	-1,220.6	54.9	207.1	-152.2
2004 Apr.	-76.7	1,390.8	-1,467.5	-157.1	1,065.3	-1,222.4	61.3	221.9	-160.6
2004 May	-82.3	1,342.7	-1,425.1	-111.0	1,029.0	-1,140.0	77.5	237.1	-159.6
2004 Jun.	17.7	1,444.6	-1,426.9	-27.1	1,101.8	-1,128.9	54.8	235.4	-180.5
2004 Jul.	4.6	1,491.8	-1,487.1	-19.9	1,106.9	-1,126.8	25.1	295.7	-270.6
2004 Aug.	-50.6	1,234.7	-1,285.3	-76.1	855.6	-931.6	55.5	292.7	-237.3
2004 Sep.	90.4	1,552.9	-1,462.5	9.1	1,189.9	-1,180.7	89.5	266.8	-177.4
2004 Oct.	41.2	1,498.2	-1,456.9	-31.1	1,182.4	-1,213.5	61.0	224.2	-163.1
2004 Nov.	-7.4	1,463.3	-1,470.8	-90.2	1,145.1	-1,235.3	68.1	226.3	-158.2
2004 Dec.	-150.5	1,395.2	-1,545.6	-173.9	1,033.2	-1,207.1	36.8	237.2	-200.5

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
8.5	62.6	-54.1	67.2	116.9	-49.8	15.4	15.8	-0.4	-0.1	10.4	-10.4
7.9	59.8	-51.8	60.4	128.0	-67.7	13.1	15.9	-2.8	5.9	12.9	-7.1
9.7	65.2	-55.5	86.2	167.8	-81.6	6.6	12.6	-6.0	8.9	16.7	-7.8
15.3	74.5	-59.2	105.5	189.0	-83.4	4.2	12.7	-8.4	7.6	17.0	-9.3
21.4	89.6	-68.2	87.5	180.7	-93.3	6.4	12.2	-5.8	5.7	15.1	-9.4
25.7	95.0	-69.3	75.1	174.6	-99.5	-1.0	10.5	-11.5	7.5	17.5	-10.0
30.6	109.7	-79.1	100.2	214.7	-114.5	3.4	14.8	-11.4	14.7	25.4	-10.7
44.1	121.6	-77.4	109.4	240.2	-130.8	5.8	17.2	-11.3	8.7	21.2	-12.5
56.4	143.6	-87.2	114.9	258.7	-143.8	7.9	21.6	-13.7	18.1	31.7	-13.7
61.1	158.9	-97.9	121.4	277.4	-156.0	-0.5	16.7	-17.2	9.2	23.1	-13.9
76.4	192.4	-116.0	138.3	313.3	-175.0	7.0	18.8	-11.8	1.5	15.5	-14.0
5.5	15.2	-9.7	7.9	37.9	-29.9	0.2	1.6	-1.4	-0.3	0.6	-0.9
5.2	12.5	-7.3	15.6	28.2	-12.6	-1.4	-0.2	-1.3	-0.2	1.0	-1.1
5.2	13.7	-8.5	12.4	22.5	-10.2	2.5	3.4	-0.9	-0.7	0.5	-1.2
4.6	13.3	-8.8	9.7	18.4	-8.7	-1.2	1.0	-2.2	-0.2	0.9	-1.1
4.8	15.7	-10.9	9.1	18.4	-9.3	0.4	2.1	-1.7	0.3	1.8	-1.5
5.9	12.2	-6.2	12.8	20.0	-7.1	0.4	0.9	-0.5	-2.1	-1.0	-1.1
4.1	12.3	-8.1	9.2	16.9	-7.7	0.3	1.7	-1.4	-0.6	0.6	-1.2
5.4	15.0	-9.6	9.9	18.7	-8.9	1.7	2.6	-0.9	1.0	2.3	-1.3
6.1	16.8	-10.7	11.4	22.8	-11.3	0.4	1.8	-1.4	0.4	1.6	-1.2
5.3	15.6	-10.3	14.5	26.2	-11.7	-0.1	0.3	-0.4	2.4	3.4	-1.0
6.7	16.5	-9.8	12.9	29.1	-16.2	-1.0	0.0	-1.0	-0.6	0.4	-0.9
6.7	17.9	-11.1	0.8	35.5	-34.7	0.6	2.3	-1.7	2.7	4.0	-1.3
7.6	17.2	-9.6	12.4	43.2	-30.8	0.8	1.1	-0.3	-2.1	-1.1	-1.0
6.9	17.1	-10.2	16.1	31.6	-15.5	1.1	1.8	-0.7	1.7	2.8	-1.1
7.4	16.7	-9.3	14.4	26.3	-11.8	1.5	2.4	-0.9	-2.7	-1.5	-1.1
7.5	17.2	-9.7	12.5	22.3	-9.8	0.6	2.1	-1.5	1.0	2.1	-1.1
6.6	18.0	-11.4	11.3	20.9	-9.6	0.6	1.7	-1.1	0.3	1.8	-1.5

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
57.3	383.9	-326.6	507.7	989.1	-481.5	38.8	73.8	-35.0	52.3	98.4	-46.1
84.6	411.9	-327.2	585.0	1,047.9	-462.8	23.6	70.3	-46.8	42.4	94.1	-51.7
115.0	480.9	-365.9	469.7	970.8	-501.1	34.2	65.2	-31.1	30.5	80.9	-50.4
132.3	489.8	-357.5	388.6	900.1	-511.5	-5.2	54.0	-59.2	38.5	90.2	-51.7
149.4	534.4	-385.0	488.7	1,044.8	-556.2	16.2	71.8	-55.6	71.7	123.8	-52.1
202.9	559.2	-356.3	504.0	1,104.8	-600.8	26.7	78.8	-52.1	39.6	97.1	-57.5
249.3	634.5	-385.2	508.0	1,142.6	-634.6	34.5	95.0	-60.4	80.0	140.4	-60.4
261.3	679.6	-418.3	519.7	1,186.3	-666.6	-2.0	71.5	-73.5	39.5	99.0	-59.5
319.7	805.3	-485.6	579.1	1,310.7	-731.6	29.3	78.7	-49.4	6.3	64.9	-58.6
23.4	64.9	-41.4	33.8	161.3	-127.6	0.8	6.9	-6.1	-1.4	2.4	-3.8
22.2	53.3	-31.1	66.2	120.0	-53.7	-6.1	-0.7	-5.4	-0.7	4.1	-4.8
21.9	58.2	-36.2	52.6	95.7	-43.1	10.4	14.4	-4.0	-2.9	2.0	-4.9
19.3	56.6	-37.2	41.3	78.0	-36.7	-5.0	4.2	-9.2	-0.8	4.0	-4.8
20.5	66.6	-46.1	38.7	77.9	-39.2	1.6	8.7	-7.1	1.3	7.7	-6.4
25.1	51.3	-26.2	54.2	84.3	-30.1	1.8	3.8	-2.0	-8.9	-4.1	-4.7
17.5	51.6	-34.2	38.9	71.1	-32.2	1.3	7.1	-5.8	-2.4	2.7	-5.2
22.7	63.1	-40.4	41.5	78.7	-37.2	7.3	11.0	-3.6	4.2	9.8	-5.6
25.6	70.5	-45.0	48.0	95.6	-47.5	1.7	7.6	-5.9	1.5	6.6	-5.1
22.3	65.5	-43.2	60.8	109.7	-48.9	-0.6	1.2	-1.8	9.9	14.2	-4.3
28.1	68.9	-40.8	53.9	121.8	-68.0	-4.1	0.1	-4.2	-2.3	1.6	-3.9
28.2	74.6	-46.4	3.5	148.2	-144.7	2.4	9.7	-7.3	11.3	16.9	-5.6
31.8	71.8	-40.0	51.6	180.1	-128.5	3.2	4.7	-1.4	-8.8	-4.5	-4.3
28.9	71.3	-42.4	67.3	131.8	-64.4	4.7	7.6	-2.9	7.2	11.7	-4.4
30.8	69.6	-38.8	60.2	109.5	-49.3	6.1	9.9	-3.8	-11.1	-6.4	-4.7
31.1	71.8	-40.7	52.2	92.9	-40.7	2.7	8.8	-6.1	4.4	8.8	-4.4
27.7	75.3	-47.6	47.1	87.0	-39.9	2.6	7.3	-4.6	1.2	7.7	-6.5

3.3. Balance of Payments - Current Account (continued)

Billions of Tolars		Services						Income ^a				
		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		8=9+10	9	10	11=12+16
Column	Code							7				
1994		4.1	19.5	-15.4	-12.8	6.5	-19.3	22.1	25.9	28.0	-2.1	-3.8
1995		-5.4	14.8	-20.2	-13.0	8.1	-21.1	23.7	22.6	25.6	-3.0	1.1
1996		-12.5	14.6	-27.1	-12.1	12.3	-24.4	20.5	28.4	31.6	-3.3	-7.9
1997		-13.3	17.4	-30.6	-18.4	16.2	-34.6	11.9	28.6	32.8	-4.2	-16.7
1998		-18.4	18.4	-36.8	-19.3	20.0	-39.3	9.2	29.7	34.2	-4.5	-20.5
1999		-22.0	21.5	-43.6	-21.5	22.9	-44.5	11.2	33.1	37.6	-4.5	-21.9
2000		-20.1	27.4	-47.5	-28.5	29.5	-58.0	6.0	35.8	41.8	-6.0	-29.8
2001		-21.8	34.9	-56.7	-29.9	38.5	-68.4	9.3	36.3	42.8	-6.5	-27.0
2002		-26.8	41.7	-68.5	-31.0	55.2	-86.1	-34.4	38.3	46.5	-8.2	-72.7
2003		-23.4	51.1	-74.5	-42.1	50.0	-92.1	-41.2	38.4	48.4	-10.0	-79.6
2004		-16.2	72.4	-88.6	-47.2	54.3	-101.5	-23.5	37.1	48.2	-11.1	-60.6
2003	Aug.	-2.0	3.3	-5.3	-2.8	4.1	-6.9	0.3	3.3	4.0	-0.8	-3.0
	Sep.	-1.9	4.3	-6.2	-3.3	4.2	-7.5	-2.3	3.2	4.1	-0.9	-5.5
	Oct.	-1.5	5.0	-6.6	-4.4	4.3	-8.7	0.7	3.2	4.0	-0.8	-2.5
	Nov.	-1.7	5.1	-6.8	-3.5	4.2	-7.7	-0.5	3.2	4.0	-0.9	-3.7
	Dec.	-3.5	5.8	-9.3	-3.6	5.0	-8.6	-4.6	3.0	4.1	-1.0	-7.6
2004	Jan.	-1.8	5.7	-7.5	-3.2	4.3	-7.6	3.0	3.2	4.0	-0.8	-0.2
	Feb.	-1.9	4.9	-6.9	-3.1	3.4	-6.6	3.6	3.2	4.1	-0.8	0.3
	Mar.	-0.7	6.2	-6.9	-4.2	4.4	-8.6	-10.0	3.1	4.0	-0.9	-13.1
	Apr.	-0.7	5.7	-6.4	-3.0	4.2	-7.2	-2.8	3.0	3.9	-0.9	-5.8
	May	0.0	6.1	-6.1	-3.5	5.0	-8.5	-7.1	3.1	4.0	-0.9	-10.1
	Jun.	-1.0	5.9	-6.8	-4.0	4.4	-8.4	-5.2	3.1	4.0	-0.9	-8.3
	Jul.	-0.3	6.8	-7.1	-4.6	4.3	-8.9	2.5	2.9	4.0	-1.1	-0.4
	Aug.	-1.0	5.0	-6.0	-4.4	4.8	-9.2	-4.2	3.1	4.0	-1.0	-7.3
	Sep.	-0.9	6.1	-7.1	-3.6	4.5	-8.1	-1.7	3.2	4.0	-0.8	-4.9
	Oct.	-2.8	5.5	-8.3	-3.3	4.4	-7.7	3.3	3.2	4.2	-1.0	0.1
	Nov.	-2.0	5.9	-7.9	-3.3	4.7	-8.0	2.3	3.1	4.0	-0.9	-0.8
	Dec.	-3.1	8.5	-11.6	-7.0	5.9	-12.9	-7.2	3.0	4.1	-1.1	-10.3

Millions of EUR		Services						Income ^a				
		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		8=9+10	9	10	11=12+16
Column	Code							7				
1996		-73.6	86.4	-160.0	-71.2	72.3	-143.5	122.0	167.4	186.6	-19.2	-45.5
1997		-73.4	96.0	-169.4	-101.5	89.8	-191.2	65.8	158.4	181.7	-23.3	-92.6
1998		-98.8	98.9	-197.7	-103.6	107.6	-211.1	49.1	159.2	183.5	-24.2	-110.2
1999		-113.8	111.0	-224.8	-111.0	118.4	-229.3	58.1	170.9	194.4	-23.4	-112.9
2000		-97.6	133.3	-231.0	-139.1	143.3	-282.4	29.3	174.4	203.7	-29.3	-145.1
2001		-100.3	160.6	-260.8	-137.3	177.2	-314.5	43.2	167.4	197.1	-29.8	-124.2
2002		-118.3	184.4	-302.7	-137.1	243.1	-380.2	-153.8	169.3	205.6	-36.3	-323.1
2003		-100.1	218.5	-318.6	-180.0	213.8	-393.9	-178.0	164.4	206.9	-42.6	-342.3
2004		-67.7	303.1	-370.7	-197.5	227.3	-424.8	-102.5	155.3	201.8	-46.4	-257.9
2003	Aug.	-8.6	14.2	-22.8	-11.7	17.6	-29.3	1.0	13.9	17.2	-3.3	-12.9
	Sep.	-8.3	18.2	-26.4	-13.9	17.8	-31.7	-10.0	13.8	17.4	-3.7	-23.7
	Oct.	-6.5	21.4	-27.9	-18.7	18.1	-36.8	2.9	13.7	17.2	-3.5	-10.8
	Nov.	-7.1	21.6	-28.7	-14.8	17.8	-32.6	-2.5	13.5	17.1	-3.6	-16.0
	Dec.	-14.9	24.7	-39.5	-15.1	21.1	-36.2	-19.7	12.9	17.2	-4.3	-32.5
2004	Jan.	-7.7	24.0	-31.7	-13.6	18.3	-31.9	12.3	13.4	16.7	-3.3	-1.1
	Feb.	-8.1	20.8	-29.0	-13.1	14.5	-27.6	14.8	13.7	17.1	-3.5	1.1
	Mar.	-2.9	26.2	-29.1	-17.9	18.4	-36.2	-42.4	13.0	16.6	-3.6	-55.4
	Apr.	-3.0	24.1	-27.0	-12.6	17.5	-30.1	-12.2	12.7	16.6	-3.9	-24.9
	May	-0.1	25.6	-25.8	-14.8	20.8	-35.6	-29.9	12.8	16.6	-3.8	-42.8
	Jun.	-4.1	24.6	-28.6	-16.7	18.4	-35.1	-22.3	12.8	16.6	-3.9	-35.1
	Jul.	-1.2	28.3	-29.4	-19.1	18.1	-37.2	10.0	12.0	16.5	-4.5	-2.0
	Aug.	-4.0	20.8	-24.9	-18.3	19.9	-38.2	-18.0	12.7	16.9	-4.1	-30.7
	Sep.	-3.8	25.6	-29.5	-14.9	18.9	-33.8	-7.4	13.3	16.8	-3.5	-20.7
	Oct.	-11.5	23.0	-34.5	-13.6	18.5	-32.1	13.7	13.5	17.4	-4.0	0.2
	Nov.	-8.3	24.6	-32.9	-13.9	19.5	-33.4	9.4	12.9	16.7	-3.8	-3.5
	Dec.	-12.9	35.4	-48.3	-29.0	24.6	-53.6	-30.4	12.6	17.2	-4.6	-43.0

Income ⁸								Current transfers ¹⁰				
Investment income								Balance	In Slovenia		Abroad	
Receipts				Expenditures					General govern.	Other sectors	General govern.	Other sectors
Total	Direct investment income ⁸	On debt	From securities	Total	Direct investment income ⁸	On debt	From securities					
12=13+..+15	13	14	15	16=17+..+19	17	18	19	20	21	22	23	24
13.8	-0.3	14.0		-17.6	0.6	-18.2		12.5	1.5	29.0	-15.4	-2.6
22.4	-0.2	21.0	1.6	-21.3	0.5	-20.9	-0.9	11.2	2.2	27.1	-11.9	-6.1
24.3	0.7	20.9	2.7	-32.2	-1.8	-26.5	-3.8	11.9	2.2	31.8	-13.1	-9.0
29.7	1.7	23.1	4.9	-46.4	-8.0	-33.7	-4.8	18.2	4.7	36.8	-15.3	-8.0
34.3	-2.1	22.7	13.7	-54.8	-12.2	-34.2	-8.4	19.4	3.6	46.0	-17.6	-12.6
39.8	1.2	16.3	22.3	-61.8	-15.1	-32.6	-14.1	21.7	4.4	56.9	-20.0	-19.5
55.0	5.0	23.5	26.4	-84.7	-20.0	-44.1	-20.6	25.7	9.0	67.1	-22.7	-27.7
68.1	1.2	30.5	36.4	-95.1	1.6	-63.4	-33.3	31.2	13.5	81.3	-29.8	-33.8
62.3	-1.0	30.1	33.2	-135.0	-44.5	-62.1	-28.5	32.2	15.6	92.5	-32.2	-43.7
72.7	4.7	22.5	45.5	-152.3	-61.7	-60.8	-29.8	22.1	15.6	89.2	-31.3	-51.5
82.6	3.7	18.3	60.7	-143.2	-40.5	-71.8	-30.9	6.9	46.6	82.6	-65.4	-56.9
5.6	0.3	1.3	4.0	-8.5	-5.9	-2.5	-0.1	2.0	0.4	6.7	-2.1	-3.1
5.3	0.1	1.4	3.7	-10.8	-5.2	-5.5	-0.1	3.8	2.7	7.4	-1.9	-4.4
5.5	0.2	1.5	3.8	-8.0	-4.0	-3.8	-0.2	-0.4	0.3	6.9	-3.0	-4.7
5.4	0.3	1.4	3.7	-9.1	-4.4	-4.0	-0.7	3.5	3.1	6.9	-2.5	-4.0
6.0	0.2	1.8	4.0	-13.7	-4.6	-8.8	-0.2	5.0	3.4	8.8	-2.1	-5.1
6.0	0.0	1.8	4.1	-6.1	-1.4	-4.4	-0.3	0.2	0.0	6.2	-2.1	-3.9
5.0	0.1	1.4	3.5	-4.6	-1.3	-3.0	-0.3	0.9	0.0	6.8	-1.8	-4.0
7.4	0.1	1.5	5.8	-20.5	-1.7	-6.9	-11.9	0.7	1.1	7.9	-2.3	-6.0
6.8	0.3	1.8	4.8	-12.7	-1.9	-4.5	-6.2	7.5	6.2	7.7	-1.9	-4.5
5.8	0.3	1.5	4.1	-15.9	-4.2	-10.8	-0.9	-4.5	0.5	8.0	-8.0	-5.0
7.8	1.7	1.6	4.5	-16.1	-3.9	-8.4	-3.8	2.9	7.7	6.2	-6.9	-4.0
6.7	0.3	1.4	5.0	-7.0	-1.9	-4.5	-0.6	-2.5	4.1	6.7	-7.7	-5.6
7.2	0.1	1.3	5.7	-14.5	-9.5	-2.8	-2.2	-2.9	3.5	6.0	-7.6	-4.8
7.0	0.1	1.3	5.6	-11.9	-3.7	-6.7	-1.6	-0.2	4.8	7.2	-7.5	-4.7
7.3	0.2	1.5	5.6	-7.2	-2.0	-3.5	-1.7	-0.6	4.2	6.3	-6.3	-4.8
6.6	0.1	1.4	5.2	-7.4	-2.4	-4.2	-0.8	1.3	4.7	6.7	-6.5	-3.6
9.0	0.4	1.8	6.8	-19.2	-6.6	-12.1	-0.6	4.1	9.8	7.0	-6.7	-6.0

Income ⁸								Current transfers ¹⁰				
Investment income								Balance	In Slovenia		Abroad	
Receipts				Expenditures					General govern.	Other sectors	General govern.	Other sectors
Total	Direct investment income ⁹	On debt	From securities	Total	Direct investment income ⁹	On debt	From securities					
12=13+...+15	13	14	15	16=17+...+19	17	18	19	20	21	22	23	24
143.2	4.3	123.2	15.8	-188.7	-10.7	-156.3	-21.7	70.0	13.1	187.2	-77.2	-53.1
164.7	9.6	127.9	27.2	-257.3	-44.1	-186.3	-26.9	100.6	26.0	203.6	-84.9	-44.1
184.2	-11.2	122.1	73.3	-294.3	-65.7	-183.1	-45.5	104.2	19.2	247.0	-94.4	-67.6
205.8	6.4	84.1	115.4	-318.7	-77.6	-168.2	-72.9	112.2	22.5	293.2	-102.8	-100.6
267.5	24.5	114.2	128.8	-412.6	-97.4	-214.3	-100.9	125.5	44.1	326.5	-110.6	-134.5
313.9	5.5	140.4	168.0	-438.1	7.8	-291.6	-154.3	143.6	62.1	374.0	-137.0	-155.5
274.2	-4.5	133.1	145.6	-597.3	-196.5	-274.0	-126.8	142.0	68.9	408.8	-142.5	-193.2
309.7	20.1	96.4	193.2	-652.1	-264.1	-260.1	-127.9	94.2	66.5	381.7	-133.9	-220.1
345.2	15.8	76.5	252.9	-603.0	-173.0	-300.4	-129.7	29.2	194.6	346.1	-273.5	-238.1
23.6	1.4	5.4	16.7	-36.5	-25.2	-10.7	-0.6	8.3	1.9	28.5	-9.0	-13.1
22.4	0.6	6.1	15.7	-46.1	-22.3	-23.3	-0.4	16.3	11.5	31.5	-7.9	-18.8
23.3	0.8	6.5	16.1	-34.1	-17.3	-16.0	-0.9	-1.9	1.4	29.4	-12.6	-20.1
22.9	1.1	6.0	15.7	-38.8	-19.0	-16.9	-3.0	14.7	13.1	29.2	-10.6	-17.1
25.4	0.9	7.7	16.9	-58.0	-19.8	-37.2	-0.9	21.2	14.3	37.4	-8.9	-21.6
25.0	0.2	7.6	17.2	-26.1	-6.2	-18.5	-1.4	0.7	0.1	26.1	-9.0	-16.5
20.8	0.3	5.7	14.8	-19.7	-5.9	-12.6	-1.1	3.9	0.0	28.6	-7.7	-16.9
31.1	0.5	6.4	24.3	-86.6	-7.5	-29.1	-49.9	3.1	4.7	33.1	-9.5	-25.2
28.6	1.2	7.4	20.0	-53.5	-8.4	-19.0	-26.1	31.3	25.9	32.4	-8.1	-18.9
24.2	1.2	6.2	16.9	-67.0	-17.9	-45.1	-4.0	-18.8	2.1	33.6	-33.5	-21.1
32.6	7.2	6.8	18.7	-67.7	-16.4	-35.2	-16.1	12.3	32.1	26.0	-28.9	-16.9
27.6	1.4	5.7	20.6	-29.6	-8.3	-18.9	-2.4	-10.5	17.0	28.0	-32.3	-23.3
30.0	0.5	5.6	23.9	-60.7	-40.0	-11.5	-9.2	-12.0	14.5	25.0	-31.6	-19.9
29.3	0.5	5.6	23.2	-50.0	-15.5	-27.8	-6.6	-0.8	20.0	30.1	-31.4	-19.5
30.6	0.8	6.4	23.4	-30.3	-8.6	-14.6	-7.2	-2.4	17.5	26.1	-26.1	-19.9
27.7	0.6	5.6	21.6	-31.2	-10.4	-17.6	-3.3	5.3	19.8	27.8	-27.3	-15.0
37.5	1.5	7.5	28.5	-80.6	-27.7	-50.4	-2.4	17.1	40.9	29.2	-28.1	-24.8

3.3. Balance of Payments - Capital and Financial Account

Billions of Tolars	Capital and financial account	Capital account	Capital transfers ¹⁰	Nonproduced nonfinancial assets	Financial account	Direct investment ^{8,9}	Abroad	In Slovenia	Portfolio investment ^{2,3}	Financial derivatives	Other investment
Stolpec Koda	1	2	3	4	5	6	7	8	9	10	11
1994	-66.2	-0.4	-0.2	-0.2	-65.8	16.6	1.7	15.0	-4.4	...	3.3
1995	30.6	-0.8	-0.5	-0.3	31.4	19.2	1.2	18.0	-1.7	...	41.7
1996	-6.3	-0.2	0.1	-0.4	-6.1	22.7	-1.0	23.6	85.2	...	-35.5
1997	-21.0	0.2	0.3	-0.2	-21.2	48.0	-5.0	53.0	37.7	...	97.5
1998	10.2	-0.2	0.0	-0.2	10.4	37.1	0.9	36.2	14.9	...	-15.4
1999	120.9	-0.1	0.0	-0.1	121.1	10.5	-8.7	19.1	61.5	...	30.8
2000	110.5	0.9	0.2	0.7	109.7	15.9	-14.8	30.7	36.4	...	95.8
2001	-32.1	-0.9	0.1	-1.0	-31.2	54.7	-35.1	89.8	15.9	...	212.2
2002	-32.2	-37.2	-37.0	-0.2	5.0	360.3	-37.7	398.1	-15.9	...	89.9
2003	6.0	-38.8	-38.4	-0.4	44.8	-26.6	-96.5	69.9	-51.2	...	185.2
2004	121.7	-42.8	-42.8	0.1	164.4	11.9	-87.8	99.6	-147.8	-0.2	239.9
2003 Aug.	-0.4	-3.4	-3.3	-0.1	3.0	11.7	5.4	6.3	-7.5	...	27.5
Sep.	-29.4	-4.5	-4.5	0.0	-24.9	-10.4	-17.2	6.8	-7.3	...	-29.9
Oct.	-10.0	-2.0	-1.8	-0.3	-8.0	-12.6	-20.9	8.3	-12.1	...	13.1
Nov.	-1.5	-4.4	-4.7	0.3	2.9	12.5	2.5	10.0	-7.5	...	2.1
Dec.	58.9	-9.9	-9.9	0.0	68.9	7.2	0.5	6.6	-9.2	...	74.8
2004 Jan.	-22.6	-2.0	-2.2	0.2	-20.7	-4.7	-11.5	6.7	-7.0	0.0	-0.1
Feb.	-4.8	-0.9	-0.9	0.0	-3.9	-16.9	-12.7	-4.2	-10.4	0.0	31.2
Mar.	8.6	-2.8	-2.8	0.0	11.4	-5.2	-7.7	2.6	-2.2	-0.1	-17.7
Apr.	5.0	-1.5	-1.5	0.0	6.6	2.9	-7.9	10.8	-5.4	0.0	37.0
May	12.9	-2.1	-2.1	0.0	15.0	2.5	-1.7	4.2	-20.3	0.0	-11.6
Jun.	21.2	-5.3	-5.3	0.0	26.5	5.1	-4.7	9.8	-54.8	0.0	32.1
Jul.	21.9	-1.0	-1.0	0.0	22.9	2.8	-13.2	15.9	-14.2	0.0	7.8
Aug.	-2.2	-3.6	-3.6	0.0	1.4	-20.1	-6.3	-13.8	-6.2	0.0	37.1
Sep.	1.2	-5.1	-5.1	0.0	6.3	11.5	-5.2	16.7	-14.4	0.0	22.2
Oct.	12.7	-0.9	-0.9	0.0	13.6	23.0	-4.9	27.9	-20.4	0.0	1.7
Nov.	0.5	-5.5	-5.5	0.0	6.0	-5.5	-8.1	2.6	-10.3	0.0	52.3
Dec.	67.4	-12.1	-12.0	0.0	79.4	16.4	-4.0	20.5	17.6	-0.1	48.0

Millions of EUR	Capital and financial account	Capital account	Capital transfers ¹⁰	Nonproduced nonfinancial assets	Financial account	Direct investment ^{8,9}	Abroad	In Slovenia	Portfolio investment ^{2,3}	Financial derivatives	Other investment
Stolpec Koda	1	2	3	4	5	6	7	8	9	10	11
1996	-33.9	-1.5	0.6	-2.1	-32.4	132.6	-5.6	138.2	507.5	...	-209.5
1997	-111.4	0.9	1.8	-0.9	-112.3	267.3	-27.7	294.9	212.5	...	549.0
1998	53.0	-1.2	-0.2	-1.0	54.2	199.2	4.9	194.3	82.2	...	-80.9
1999	624.6	-0.7	0.0	-0.6	625.3	54.5	-44.7	99.2	323.7	...	158.6
2000	541.6	4.0	0.8	3.3	537.6	77.4	-71.7	149.1	185.2	...	461.8
2001	-148.4	-4.0	0.7	-4.7	-144.3	251.2	-161.2	412.4	79.8	...	964.0
2002	-142.2	-163.6	-162.7	-0.8	21.4	1,582.3	-168.1	1,750.4	-69.1	...	393.4
2003	26.4	-165.5	-163.7	-1.8	191.9	-114.8	-413.7	298.8	-217.5	...	788.5
2004	511.7	-178.7	-179.1	0.4	690.3	51.8	-368.1	419.9	-618.7	-0.9	1,002.3
2003 Aug.	-1.3	-14.5	-14.2	-0.3	13.2	49.9	22.9	27.0	-32.0	...	117.2
Sep.	-124.9	-19.1	-19.0	-0.2	-105.8	-44.1	-73.2	29.1	-31.2	...	-127.5
Oct.	-42.2	-8.6	-7.5	-1.1	-33.5	-53.5	-88.7	35.2	-51.5	...	55.6
Nov.	-5.9	-18.6	-19.7	1.1	12.7	52.9	10.6	42.4	-31.9	...	8.8
Dec.	249.6	-42.0	-42.0	0.0	291.6	30.5	2.3	28.3	-39.0	...	316.6
2004 Jan.	-95.1	-8.3	-9.2	0.9	-86.8	-19.8	-48.4	28.7	-29.6	-0.2	-0.6
Feb.	-19.9	-3.7	-3.7	0.0	-16.2	-70.9	-53.5	-17.4	-43.7	-0.1	131.4
Mar.	36.6	-11.7	-11.7	0.0	48.3	-21.5	-32.6	11.1	-9.2	-0.2	-74.4
Apr.	21.4	-6.5	-6.5	0.0	27.9	12.4	-33.0	45.4	-22.5	0.2	155.3
May	54.6	-8.9	-8.7	-0.1	63.4	10.8	-7.0	17.8	-84.9	0.0	-48.8
Jun.	89.2	-22.1	-22.1	0.0	111.3	21.6	-19.8	41.3	-229.2	-0.1	134.4
Jul.	91.9	-4.1	-4.0	-0.1	96.1	11.9	-55.0	66.8	-59.3	-0.2	32.5
Aug.	-8.9	-15.0	-14.9	-0.1	6.0	-83.5	-26.3	-57.2	-26.0	-0.1	154.8
Sep.	5.2	-21.1	-21.2	0.0	26.4	48.3	-21.8	70.1	-59.9	0.0	92.4
Oct.	53.2	-3.9	-3.9	0.0	57.1	96.2	-20.4	116.6	-84.9	0.0	7.2
Nov.	2.2	-23.0	-22.9	-0.1	25.2	-22.6	-33.6	11.1	-42.8	0.0	218.1
Dec.	281.3	-50.3	-50.1	-0.1	331.6	68.8	-16.8	85.7	73.3	-0.3	200.0

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	Account's abroad
12	13=14+15	14	15	16=17+...+19	17	18	19	20=21+...+23	21	22	23
-27.9	-1.2	-0.1	-1.2	-1.4	-1.3	-0.1	0.1	-10.8	-42.9	29.9	2.1
-31.2	-1.2	1.5	-2.7	-2.0	-1.1	-0.6	-0.4	-9.0	-24.7	16.1	-0.4
-58.8	-40.6	1.2	-41.8	-0.7	-0.5	0.0	-0.2	-38.1	-45.9	4.5	3.2
39.9	-58.3	1.4	-59.7	-10.4	-6.0	-5.2	0.8	117.9	93.5	24.3	0.1
-75.8	-77.4	-2.9	-74.5	-9.2	-6.4	1.2	-4.0	9.7	-4.9	14.9	-0.3
-105.2	-53.4	-4.5	-48.9	-7.7	0.7	-2.2	-6.1	-38.2	3.7	-43.0	1.2
-118.2	-35.7	0.3	-36.0	-14.9	-1.4	3.7	-17.2	-60.8	-55.6	-2.9	-2.3
56.3	-52.0	9.2	-61.2	4.3	-3.3	-0.5	8.0	110.9	-65.7	176.0	0.7
-159.1	-29.4	4.7	-34.1	-56.5	-19.7	-4.9	-31.9	-57.2	78.0	-133.9	-1.3
-194.7	-27.1	1.9	-29.0	-57.0	-20.8	-9.4	-26.7	-95.5	48.0	-137.8	-5.7
-299.4	-58.1	0.8	-58.9	-68.8	-34.6	-12.7	-21.6	-157.5	-1.8	-169.7	13.9
11.4	16.8	0.0	16.8	-0.4	0.2	-0.4	-0.2	-5.8	2.0	-6.2	-1.6
-62.0	-23.1	0.3	-23.4	-16.1	-5.0	-2.2	-8.8	-21.6	-12.5	-11.3	2.1
-32.4	-20.9	0.3	-21.3	-10.6	0.0	-1.9	-8.7	-0.8	13.2	-13.4	-0.6
-23.7	-10.1	0.2	-10.3	-8.0	-2.6	-1.2	-4.2	-4.3	10.1	-11.5	-2.9
45.0	61.8	0.2	61.6	-16.6	-5.0	-2.9	-8.7	3.1	13.4	-12.1	1.7
-11.5	-7.0	0.1	-7.0	-5.1	-3.9	-0.2	-1.0	-3.6	12.5	-14.7	-1.4
-19.5	-20.7	0.0	-20.7	-4.4	-2.2	-0.4	-1.9	7.3	18.6	-11.0	-0.3
-56.9	-23.1	0.0	-23.1	-5.8	-1.7	-1.5	-2.6	-22.2	-8.8	-12.1	-1.3
-22.9	-6.6	0.1	-6.7	-5.8	-3.7	-1.2	-0.8	-15.6	2.3	-19.0	1.0
-51.9	-8.1	0.1	-8.2	-6.5	-6.2	1.1	-1.4	-33.5	-19.9	-13.4	-0.1
-36.4	0.8	-0.1	0.9	-10.3	-5.0	-1.1	-4.1	-24.4	-7.8	-17.9	1.3
7.5	0.5	0.1	0.4	-6.2	-1.7	-0.2	-4.4	13.1	26.4	-13.3	0.0
-53.7	14.0	0.1	13.9	-6.4	-0.7	-1.7	-4.1	-59.5	-56.3	-5.7	2.4
-21.7	-38.7	0.0	-38.7	-5.1	-0.6	-1.1	-3.4	25.3	34.3	-10.7	1.7
-47.0	-16.0	0.0	-16.0	-4.2	-1.2	-2.6	-0.3	-21.4	11.7	-13.9	-19.2
8.7	-4.0	0.2	-4.2	-5.6	-3.1	-0.1	-2.4	10.7	20.0	-20.8	11.5
5.9	50.8	0.2	50.6	-3.6	-4.6	-3.8	4.8	-33.6	-34.8	-17.1	18.3

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	Account's abroad
12	13=14+15	14	15	16=17+...+19	17	18	19	20=21+...+23	21	22	23
-343.9	-235.1	7.2	-242.4	-4.0	-3.0	0.1	-1.1	-226.9	-272.7	27.0	18.8
230.2	-320.1	7.7	-327.9	-57.4	-32.8	-28.8	4.2	658.7	524.2	134.2	0.3
-404.8	-415.8	-15.7	-400.1	-49.3	-34.6	6.4	-21.1	54.5	-24.5	80.5	-1.4
-540.3	-275.6	-23.1	-252.4	-39.5	3.5	-11.6	-31.3	-194.4	21.7	-222.3	6.2
-576.0	-174.3	1.5	-175.9	-72.4	-6.8	18.0	-83.5	-296.1	-271.7	-13.4	-11.0
247.9	-239.3	42.2	-281.5	19.4	-14.9	-2.1	36.4	499.7	-300.7	796.9	3.5
-703.2	-135.6	20.7	-156.2	-249.9	-86.7	-22.1	-141.2	-246.6	351.3	-592.5	-5.5
-835.9	-119.2	8.1	-127.3	-241.9	-88.7	-40.0	-113.1	-410.2	203.9	-589.8	-24.2
-1,254.1	-244.5	3.3	-247.9	-288.1	-144.8	-53.0	-90.3	-659.2	-6.7	-710.6	58.1
48.4	71.7	-0.1	71.8	-1.7	0.8	-1.7	-0.8	-24.6	8.6	-26.5	-6.7
-264.0	-98.2	1.4	-99.6	-68.4	-21.4	-9.5	-37.4	-91.9	-53.0	-48.0	9.0
-137.6	-88.9	1.4	-90.4	-45.1	0.0	-8.2	-37.0	-3.3	55.9	-56.8	-2.4
-100.3	-42.7	1.0	-43.7	-33.8	-11.1	-4.9	-17.8	-18.1	42.9	-48.7	-12.3
190.4	261.5	1.0	260.5	-70.3	-21.3	-12.4	-36.6	12.9	56.6	-51.0	7.3
-48.4	-29.4	0.4	-29.7	-21.4	-16.5	-0.9	-4.1	-15.3	52.7	-62.0	-5.9
-82.3	-87.2	0.0	-87.2	-18.7	-9.2	-1.7	-7.9	30.6	78.4	-46.4	-1.3
-239.3	-97.3	0.0	-97.3	-24.2	-7.1	-6.1	-11.0	-93.3	-36.9	-50.8	-5.6
-95.9	-27.7	0.5	-28.2	-24.2	-15.6	-5.2	-3.5	-65.7	9.8	-79.9	4.4
-217.6	-33.9	0.6	-34.5	-27.4	-26.2	4.7	-5.9	-140.4	-83.5	-56.4	-0.5
-152.4	3.6	-0.4	3.9	-42.9	-21.1	-4.5	-17.4	-102.3	-32.6	-75.0	5.3
31.2	1.9	0.3	1.7	-25.9	-7.0	-0.7	-18.2	54.7	110.2	-55.6	0.2
-224.0	58.4	0.4	58.0	-26.9	-2.7	-7.2	-17.0	-248.1	-234.6	-23.6	10.1
-90.4	-161.2	0.1	-161.4	-21.1	-2.5	-4.4	-14.2	105.3	142.8	-44.6	7.1
-196.0	-66.8	-0.1	-66.8	-17.3	-5.0	-10.9	-1.3	-89.4	48.7	-58.2	-79.9
36.4	-16.8	0.8	-17.5	-23.2	-12.9	-0.3	-10.0	44.5	83.5	-86.9	47.8
24.6	211.9	0.8	211.1	-14.9	-19.2	-15.8	20.1	-140.0	-145.2	-71.3	76.4

3.3. Balance of Payments - Capital and Financial Account (continued)

Billions of Tolars		Assets			Total	Liabilities					
		Other assets				Trade credits ⁴	Loans				
		Bank of Slovenia ⁵	Banks	Other sectors			Total	Bank of Slovenia ⁶	General government	Total	Banks ²
											Long-term
Column		1	2	3	4	5	6	7	8	9=10+11	10
Code											
1994		-12.8	-1.7	0.0	31.2	-1.3	41.9	-0.7	12.4	13.7	13.7
1995		-8.0	-10.8	-0.2	72.9	-0.4	68.0	-0.4	16.6	26.3	26.0
1996		18.1	2.6	-0.1	23.3	3.0	-1.0	-0.4	-9.3	-24.3	-23.9
1997		-1.1	-8.3	0.1	57.6	1.4	53.0	-0.2	-4.2	-1.9	-1.9
1998		-0.9	1.5	0.5	60.4	7.3	44.8	0.0	-3.9	6.9	6.9
1999		-0.9	-5.2	0.2	136.0	-3.6	137.8	0.0	-0.7	46.9	45.7
2000		-1.2	-5.5	-0.2	214.0	-4.2	213.8	0.0	17.4	63.4	64.5
2001		-1.4	-4.9	-0.5	155.9	-2.1	125.0	0.0	-16.2	33.2	33.3
2002		-1.4	-14.2	-0.5	249.0	21.1	189.4	0.0	-19.3	76.1	74.0
2003		0.0	-14.9	-0.2	379.8	14.4	272.5	0.0	-15.2	154.3	153.0
2004		-0.4	-12.1	-2.4	539.2	51.7	400.1	0.0	1.2	225.6	193.1
2003	Aug.	0.0	1.0	-0.3	16.2	-20.3	16.0	0.0	-0.5	7.9	8.7
	Sep.	0.0	-1.4	0.1	32.1	10.7	40.3	0.0	-2.0	38.9	38.1
	Oct.	0.0	0.1	-0.2	45.5	22.9	31.3	0.0	0.0	16.2	15.8
	Nov.	0.0	-1.4	0.0	25.8	6.5	15.5	0.0	-0.8	-3.1	-3.1
	Dec.	0.0	-3.7	0.5	29.8	-15.3	3.1	0.0	-7.1	6.1	5.5
2004	Jan.	0.0	3.5	0.7	11.3	-10.8	21.4	0.0	-0.8	9.6	8.2
	Feb.	0.0	-1.7	0.0	50.7	13.3	11.0	0.0	-0.7	4.7	3.0
	Mar.	0.0	-5.8	0.0	39.2	9.5	24.2	0.0	-2.0	26.2	25.2
	Apr.	0.0	5.4	-0.2	59.8	29.9	34.3	0.0	-0.1	24.7	17.4
	May	-0.3	-3.2	-0.3	40.3	0.3	9.3	0.0	-0.6	1.0	1.1
	Jun.	0.0	-2.5	-0.1	68.5	-0.6	40.8	0.0	-0.5	19.4	26.5
	Jul.	0.0	0.0	0.1	0.3	-4.4	8.9	0.0	9.1	-1.3	0.5
	Aug.	0.0	-1.8	0.0	90.8	-17.4	134.8	0.0	-0.8	112.3	111.0
	Sep.	0.0	-1.1	-2.1	43.9	24.5	26.1	0.0	-1.1	9.7	9.6
	Oct.	0.0	-4.7	-0.7	48.7	1.4	26.3	0.0	0.0	18.6	12.9
	Nov.	0.0	7.6	0.0	43.6	21.7	9.5	0.0	-0.9	-5.1	-24.3
	Dec.	0.0	-7.8	0.0	42.1	-15.6	53.4	0.0	-0.5	5.9	1.9

Millions of EUR		Assets			Total	Liabilities					
		Other assets				Trade credits ⁴	Loans				
		Bank of Slovenia ⁵	Banks	Other sectors			Total	Bank of Slovenia ⁶	General government	Total	Banks ²
											Long-term
Column		1	2	3	4	5	6	7	8	9=10+11	10
Code											
1996		106.3	16.6	-0.8	134.4	17.1	-7.7	-2.1	-54.9	-141.6	-139.0
1997		-6.4	-45.0	0.4	318.7	7.9	292.8	-1.1	-22.7	-12.3	-12.3
1998		-4.9	8.3	2.4	323.9	39.0	240.7	0.0	-21.0	37.5	37.1
1999		-4.9	-26.8	0.9	698.9	-18.7	709.6	0.0	-3.6	242.5	235.9
2000		-5.9	-26.4	-0.9	1,037.9	-20.6	1,038.1	0.0	85.5	305.9	311.2
2001		-6.7	-22.8	-2.4	716.1	-9.6	574.7	0.0	-74.0	151.6	152.3
2002		-6.1	-62.8	-2.2	1,096.6	94.8	831.9	0.0	-85.3	334.0	324.4
2003		-0.2	-63.7	-0.8	1,624.3	62.1	1,165.1	0.0	-64.6	659.0	653.4
2004		-1.5	-50.7	-10.1	2,256.5	216.8	1,672.6	0.0	5.0	943.2	807.7
2003	Aug.	0.0	4.4	-1.3	68.9	-86.5	68.0	0.0	-2.1	33.5	37.0
	Sep.	0.0	-5.8	0.3	136.5	45.4	171.4	0.0	-8.4	165.3	161.8
	Oct.	0.0	0.5	-0.8	193.2	97.4	133.0	0.0	0.2	68.9	67.3
	Nov.	0.0	-5.7	0.0	109.1	27.4	65.7	0.0	-3.6	-13.2	-13.2
	Dec.	-0.1	-15.7	2.0	126.1	-64.8	13.2	0.0	-30.0	25.8	23.1
2004	Jan.	0.0	14.7	3.0	47.8	-45.7	90.4	0.0	-3.3	40.4	34.8
	Feb.	0.0	-7.0	0.0	213.6	56.1	46.3	0.0	-3.0	19.8	12.8
	Mar.	0.0	-24.5	0.0	164.9	39.8	101.8	0.0	-8.3	110.1	106.1
	Apr.	0.0	22.5	-0.8	251.3	125.4	143.8	0.0	-0.2	103.6	73.2
	May	-1.3	-13.3	-1.2	168.8	1.4	39.2	0.0	-2.4	4.1	4.8
	Jun.	0.0	-10.6	-0.2	286.8	-2.6	171.0	0.0	-2.1	81.2	110.7
	Jul.	-0.1	-0.1	0.6	1.3	-18.4	37.3	0.0	37.9	-5.4	2.2
	Aug.	0.0	-7.4	0.0	378.8	-72.5	561.9	0.0	-3.3	468.1	462.7
	Sep.	0.0	-4.7	-8.8	182.9	102.0	108.9	0.0	-4.5	40.6	40.1
	Oct.	0.0	-19.6	-2.9	203.2	5.7	109.6	0.0	-0.1	77.3	53.7
	Nov.	0.0	31.7	0.2	181.7	90.6	39.7	0.0	-3.6	-21.3	-101.4
	Dec.	-0.1	-32.3	-0.1	175.5	-65.2	222.7	0.0	-2.2	24.6	8.0

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	Other sectors									
Short-term	Total	Long-term	Short-term							
11	12=13+14	13	14	15	16	17	18	19	20	21
0.0	16.5	17.2	-0.7	-0.4	-9.0	-81.3	0.0	-76.4	-4.9	-7.5
0.4	25.5	31.3	-5.8	4.5	0.9	-27.8	0.0	-14.0	-13.8	-22.6
-0.4	32.9	32.3	0.7	21.9	-0.6	-78.5	0.0	-51.9	-26.6	0.3
0.0	59.3	48.3	11.0	3.1	0.1	-204.3	0.0	-78.0	-126.3	12.4
0.1	41.8	45.3	-3.5	7.4	0.9	-26.2	-7.6	117.5	-136.0	10.0
1.3	91.5	87.8	3.8	0.6	1.3	18.3	-7.8	97.4	-71.3	7.6
-1.1	133.0	137.9	-4.9	7.0	-2.6	-38.4	4.0	-36.9	-5.4	8.6
-0.2	108.1	110.7	-2.7	33.2	-0.3	-314.1	-0.7	-240.7	-72.7	23.7
2.2	132.5	134.9	-2.4	29.4	9.1	-429.3	-10.2	-85.2	-333.9	-44.1
1.3	133.4	124.3	9.1	100.1	-7.2	-62.6	-5.4	198.0	-255.2	14.9
32.4	173.3	178.7	-5.4	79.8	7.6	60.8	4.0	228.0	-171.3	-78.9
-0.8	8.6	6.8	1.8	18.2	2.3	-28.7	1.5	-31.3	1.2	3.1
0.8	3.4	3.1	0.3	-15.5	-3.3	22.8	2.4	42.8	-22.4	10.0
0.4	15.1	15.1	0.0	-8.2	-0.5	3.7	-0.9	-1.0	5.5	-5.5
	19.5	18.7	0.8	3.8	0.0	-4.0	-0.5	6.3	-9.9	4.5
0.6	4.1	0.5	3.6	40.8	1.2	-3.9	-1.1	-7.5	4.6	-29.6
1.3	12.6	10.7	2.0	1.5	-0.8	-8.7	0.6	-2.2	-7.1	5.5
1.6	7.0	7.4	-0.4	21.5	4.9	-7.8	1.4	-0.1	-9.1	0.1
1.0	0.0	-1.0	1.0	6.8	-1.3	36.5	1.1	4.7	30.8	4.8
7.2	9.6	9.8	-0.2	-5.0	0.7	-28.0	0.2	-33.5	5.3	13.2
-0.1	8.9	7.2	1.7	29.9	0.6	44.4	-0.5	96.1	-51.2	6.6
-7.1	21.9	25.0	-3.0	25.6	2.6	44.1	-0.6	97.6	-52.9	-25.6
-1.8	1.1	6.2	-5.1	-6.5	2.3	26.6	1.4	43.8	-18.6	-23.2
1.3	23.3	23.1	0.2	-27.2	0.6	-9.4	1.8	-6.9	-4.3	14.3
0.1	17.5	18.1	-0.6	-4.2	-2.6	-13.0	-0.3	8.2	-21.0	-22.9
5.7	7.7	8.4	-0.6	8.1	12.9	9.2	0.0	23.7	-14.5	-22.6
19.2	15.5	16.4	-0.9	25.8	-13.5	-30.6	-1.0	3.0	-32.5	1.2
4.0	48.0	47.5	0.5	3.3	1.0	-2.5	0.0	-6.2	3.8	-30.3

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	Other sectors									
Short-term	Total	Long-term	Short-term							
11	12=13+14	13	14	15	16	17	18	19	20	21
-2.6	190.8	186.9	3.9	128.5	-3.5	-463.1	-0.1	-307.6	-155.4	1.6
0.0	328.9	267.9	61.0	17.5	0.5	-1,141.1	0.1	-447.1	-694.0	68.2
0.4	224.2	243.2	-19.0	39.0	5.1	-146.3	-40.5	624.2	-730.0	54.9
6.6	470.6	450.9	19.7	1.6	6.4	88.5	-40.9	502.2	-372.8	39.6
-5.2	646.6	670.7	-24.1	33.6	-13.2	-186.8	19.4	-182.7	-23.4	41.4
-0.7	497.1	507.5	-10.4	152.4	-1.4	-1,439.3	-3.1	-1,100.4	-335.8	110.4
9.6	583.2	593.6	-10.5	130.4	39.5	-1,885.3	-45.4	-378.8	-1,461.1	-193.2
5.7	570.7	532.0	38.7	428.2	-31.1	-264.2	-23.4	848.3	-1,089.1	64.8
135.5	724.5	747.0	-22.6	335.1	32.0	255.9	16.9	953.7	-714.8	-332.6
-3.6	36.6	28.8	7.9	77.4	9.8	-122.0	6.3	-133.4	5.2	13.5
3.5	14.6	13.2	1.4	-66.1	-14.2	97.0	10.1	182.1	-95.2	42.7
1.6	63.9	64.0	-0.1	-34.8	-2.3	15.9	-3.8	-4.0	23.7	-23.4
0.0	82.4	79.2	3.2	15.9	0.2	-17.1	-1.9	26.7	-41.9	19.1
2.7	17.4	2.3	15.1	172.7	5.0	-16.4	-4.5	-31.5	19.6	-125.1
5.7	53.3	45.0	8.3	6.3	-3.3	-36.6	2.3	-9.5	-29.5	23.4
6.9	29.5	31.2	-1.7	90.6	20.7	-33.0	5.8	-0.6	-38.1	0.3
4.0	0.0	-4.1	4.1	28.6	-5.4	153.6	4.4	19.6	129.6	20.3
30.4	40.5	41.2	-0.8	-20.8	2.8	-117.5	0.8	-140.6	22.2	55.3
-0.6	37.4	30.3	7.1	125.6	2.7	186.3	-2.1	402.8	-214.4	27.8
-29.5	91.9	104.5	-12.7	107.4	11.0	184.7	-2.4	408.6	-221.5	-106.9
-7.5	4.7	25.8	-21.1	-27.2	9.6	111.3	5.8	182.7	-77.3	-96.6
5.4	97.1	96.1	1.0	-113.2	2.7	-39.2	7.4	-28.8	-17.8	59.5
0.5	72.8	75.5	-2.6	-17.3	-10.8	-54.4	-1.1	34.2	-87.5	-95.6
23.7	32.3	34.8	-2.5	33.9	54.0	38.6	0.2	98.9	-60.5	-94.4
80.1	64.6	68.4	-3.8	107.7	-56.2	-127.5	-4.1	12.3	-135.7	5.2
16.7	200.3	198.2	2.1	13.6	4.3	-10.4	-0.2	-25.8	15.6	-130.9

3.4. Current account by countries

Millions of Tolars	Current account	Goods		Services		Income		Current transfers	
2002	Net	Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
Stolpec Koda	1	2	3	4	5	6	7	8	9
Total	76,349	2,507,851	-2,568,746	552,494	-413,002	108,839	-143,265	108,134	-75,954
Europe	197,126	2,329,162	-2,252,325	515,759	-369,913	100,896	-146,269	90,444	-70,628
European Union	-108,583	1,492,222	-1,747,902	345,780	-213,510	97,586	-123,739	73,769	-32,788
Austria	-26,728	180,333	-216,136	74,222	-61,724	31,098	-35,682	6,075	-4,913
Belgium	2,646	22,333	-36,774	12,032	-6,111	3,273	-3,398	15,618	-4,328
Denmark	9,155	21,979	-13,850	2,531	-1,408	1,142	-2,277	1,372	-336
Finland	-9,388	6,112	-15,769	610	-471	5	54	95	-24
France	-89,283	168,181	-261,374	17,838	-11,134	3,579	-7,514	4,236	-3,094
Greece	-7,134	8,144	-11,219	1,101	-5,186	82	-56	57	-57
Ireland	-8,377	3,154	-8,592	1,992	-4,786	268	-444	372	-341
Italy	-66,370	304,096	-460,981	105,925	-37,891	18,824	-3,277	12,951	-6,016
Luxembourg	-24,186	1,775	-6,394	1,133	-799	7,168	-27,252	242	-58
Germany	177,459	617,147	-493,120	90,363	-43,801	16,125	-26,212	25,847	-8,891
Netherlands	-6,603	41,795	-52,839	8,379	-5,366	4,213	-3,472	1,159	-472
Portugal	1,242	5,005	-4,074	368	-352	230	-33	125	-27
Spain	-50,935	26,496	-77,898	2,424	-3,053	1,567	-48	379	-802
Sweden	-2,185	22,565	-25,613	4,555	-4,167	325	-285	1,032	-598
United Kingdom	-8,844	63,107	-63,269	22,307	-27,260	8,738	-13,844	4,208	-2,831
EU institutions	948	0	0	0	0	948	0	0	0
EFTA	12,871	47,666	-46,365	29,663	-12,469	2,166	-14,667	9,680	-2,803
Iceland	73	237	-98	151	-232	0	0	20	-4
Liechtenstein	2,048	923	-306	1,757	-231	39	-234	137	-37
Norway	4,032	5,035	-3,267	2,969	-752	73	-119	1,058	-965
Switzerland	6,717	41,470	-42,693	24,785	-11,254	2,053	-14,313	8,466	-1,797
Other Eur. cou., of which	292,839	789,275	-458,058	140,317	-143,934	1,144	-7,863	6,995	-35,037
Bulgaria	807	9,553	-7,941	944	-951	-663	-65	19	-89
Czech Republic	-16,899	45,272	-62,877	6,304	-4,234	241	-1,206	307	-705
Hungary	-28,260	44,954	-74,245	10,276	-9,186	36	-182	422	-335
Poland	33,449	69,002	-36,686	3,063	-2,143	287	-80	135	-128
Romania	-4,008	17,693	-21,485	1,254	-1,459	161	-59	30	-144
Slovakia	-5,778	29,938	-35,460	2,892	-3,210	252	-106	106	-189
Bosnia and Herzegovina	90,378	111,653	-15,488	9,976	-5,702	426	-2,365	584	-8,707
Croatia	94,789	221,030	-95,667	74,659	-89,550	-1,024	-1,854	3,937	-16,741
Macedonia	30,514	35,262	-5,659	3,072	-2,109	801	-236	88	-705
Serbia and Montenegro	61,188	78,232	-13,698	11,570	-9,576	-396	-403	856	-5,395
Estonia	1,102	1,245	-204	137	-90	0	0	25	-9
Latvia	1,824	2,733	-797	626	-574	6	-39	39	-172
Lithuania	7,450	7,903	-379	185	-164	0	-38	10	-67
Belarus	3,694	4,466	-840	492	-303	2	-7	7	-123
Russian Federation	13,449	71,969	-59,018	7,070	-5,492	316	-558	233	-1,071
Ukraine	14,325	19,622	-4,507	552	-1,123	13	-89	8	-152
Turkey	-8,744	11,871	-21,512	3,195	-2,275	0	-65	81	-38
Africa	-7,099	17,778	-22,037	803	-4,123	716	3	152	-39
America, of which	-15,374	84,097	-112,935	21,106	-27,694	5,714	3,280	14,764	-3,706
Argentina	-10,250	243	-10,246	26	-122	0	-105	5	-53
Canada	-591	6,452	-8,029	1,121	-1,830	179	-500	2,647	-631
Mexico	-584	2,550	-2,685	101	-236	0	-1	41	-354
USA	8,609	69,400	-75,264	19,446	-23,838	5,653	3,740	11,987	-2,516
Asia, of which	-104,357	69,798	-177,513	8,259	-5,985	325	-25	1,704	-68
Iran	12,713	13,593	-440	29	-393	1	-25	10	-62
Israel	-154	3,805	-6,513	3,705	-1,134	0	-44	62	-36
Hong Kong	-1,267	1,881	-2,971	84	-368	8	0	131	-33
Japan	-28,288	3,702	-33,061	946	-343	91	-225	685	-83
South Korea	-11,779	3,747	-15,703	499	-356	149	-136	56	-35
China	-47,272	5,127	-51,822	113	-711	2	-70	221	-132
Thailand	-3,055	1,269	-4,024	9	-311	0	-5	20	-13
Taiwan	-15,169	3,372	-18,620	70	-120	0	-1	145	-15
Oceania, of which	2,199	6,242	-2,759	1,299	-3,249	22	186	892	-43
Australia	2,784	5,681	-2,098	1,124	-2,653	19	248	855	-392
New Zealand	-115	506	-577	135	-148	0	0	6	-37
Other institutions	855	0	0	0	0	925	-70	0	0
Not allocated	2,999	773	-1,177	5,268	-2,038	240	-138	178	-107

Millions of Tolars	Current account	Goods		Services		Income		Current transfers	
2003	Net	Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
Stolpec Koda	1	2	3	4	5	6	7	8	9
Total	-20,912	2,668,166	-2,795,736	577,261	-451,526	121,095	-162,247	104,829	-82,756
Europe	119,409	2,458,392	-2,439,314	545,097	-406,937	111,112	-164,670	91,571	-75,843
European Union	-170,297	1,564,028	-1,879,310	379,607	-232,907	106,910	-142,212	74,703	-41,118
Austria	-39,262	199,250	-245,671	84,254	-71,386	33,116	-41,111	9,137	-6,852
Belgium	-5,986	22,430	-37,731	12,007	-6,542	3,366	-4,542	10,819	-5,793
Denmark	10,952	23,888	-14,210	3,327	-1,505	963	-2,280	1,361	-593
Finland	-9,928	6,179	-16,926	912	-546	282	91	112	-31
France	-132,323	151,526	-278,717	19,971	-11,115	4,563	-18,772	4,598	-4,377
Greece	-3,465	9,216	-8,653	1,484	-5,535	79	-67	131	-119
Ireland	-12,200	4,065	-11,646	1,948	-5,854	302	-1,185	441	-272
Italy	-79,155	350,497	-512,991	102,493	-42,634	21,290	-5,181	13,261	-5,889
Luxembourg	-15,276	6,226	-7,377	1,222	-818	6,132	-20,555	252	-357
Germany	148,954	614,573	-534,775	110,943	-49,506	20,010	-29,950	28,066	-10,407
Netherlands	-6,571	46,656	-58,479	10,272	-5,868	5,458	-4,685	876	-801
Portugal	-6	4,660	-4,971	438	-340	178	-22	83	-34
Spain	-16,795	38,729	-56,671	3,178	-3,397	1,917	-14	273	-809
Sweden	-4,636	24,949	-31,030	5,264	-4,016	628	-284	932	-1,078
United Kingdom	-6,862	61,185	-59,462	21,892	-23,842	6,365	-13,656	4,361	-3,706
EU institutions	2,262	0	0	0	0	2,262	0	0	0
EFTA	-4,278	42,461	-51,799	23,133	-15,110	2,236	-12,587	9,597	-2,208
Iceland	-28	194	-110	124	-242	1	0	10	-4
Liechtenstein	1,920	767	-283	1,459	-648	54	695	84	-209
Norway	3,254	5,194	-4,429	2,749	-352	86	22	1,046	-1,062
Switzerland	-9,423	36,306	-46,977	18,801	-13,869	2,096	-13,304	8,457	-933
Other Eur. cou., of which	293,984	851,903	-508,205	142,357	-158,920	1,965	-9,871	7,271	-32,516
Bulgaria	2,287	12,205	-8,636	1,408	-1,247	-1,287	-81	49	-122
Czech Republic	-16,171	48,087	-69,463	7,709	-4,777	498	2,108	409	-741
Hungary	-24,980	52,963	-79,317	12,022	-10,811	289	-135	552	-542
Poland	30,666	72,992	-42,892	3,025	-2,255	-44	-176	149	-132
Romania	4,574	21,209	-15,998	1,251	-1,839	363	-130	45	-327
Slovakia	1,398	38,027	-36,961	4,573	-3,603	-7	-459	152	-325
Bosnia and Herzegovina	86,266	110,167	-18,006	9,962	-6,472	-88	-1,764	561	-8,095
Croatia	92,291	240,203	-105,143	74,677	-99,624	1,153	-7,124	3,749	-15,599
Macedonia	29,499	32,568	-5,086	3,021	-2,144	1,927	-262	118	-644
Serbia and Montenegro	59,976	80,519	-15,687	9,934	-9,471	-1,016	-590	437	-4,150
Estonia	1,105	1,419	-363	142	-91	0	-1	9	-10
Latvia	2,510	3,358	-783	871	-842	0	-41	42	-95
Lithuania	5,889	6,890	-582	175	-424	16	-61	24	-148
Belarus	3,678	5,485	-1,425	75	-422	4	-3	11	-48
Russian Federation	9,334	81,010	-70,800	7,117	-6,918	361	-655	271	-1,051
Ukraine	15,062	21,664	-6,194	1,371	-1,431	26	-85	39	-327
Turkey	-12,284	16,729	-29,154	2,483	-2,366	5	-42	107	-47
Africa	-9,491	16,641	-24,572	497	-3,920	2,04	-55	102	-231
America, of which	-9,158	111,418	-124,523	17,798	-29,603	6,77	3,46	10,266	-4,754
Argentina	-21,810	445	-21,905	55	-202	4	-76	23	-152
Canada	-5,733	5,117	-10,447	1,590	-3,072	428	-268	1,554	-635
Mexico	1,209	4,276	-2,799	9	-255	0	0	36	-57
USA	34,560	97,250	-68,890	15,776	-23,622	6,122	3,106	8,591	-3,772
Asia, of which	-124,673	73,933	-202,058	9,12	-6,260	282	-636	1,95	-1,007
Iran	13,579	14,312	-358	20	-203	8	-10	7	-197
Israel	29	4,237	-7,454	4,439	-1,219	0	-38	99	-34
Hong Kong	-1,432	1,689	-3,105	245	-344	2	0	132	-51
Japan	-36,996	3,844	-40,523	939	-1,214	-18	-458	539	-105
South Korea	-13,387	4,689	-18,442	545	-117	147	-229	43	-23
China	-59,925	6,087	-65,533	70	-593	-8	-53	296	-191
Thailand	-3,794	1,075	-4,618	23	-246	0	-28	25	-25
Taiwan	-12,397	3,644	-16,180	102	-129	0	-10	190	-14
Oceania, of which	1,27	7,04	-4,058	1,11	-3,024	57	-95	766	-526
Australia	1,502	6,399	-3,303	953	-2,764	57	-94	727	-472
New Zealand	-147	620	-711	152	-191	0	0	28	-46
Other institutions	701	0	0	0	0	784	-83	0	0
Not allocated	1,022	739	-1,211	3,633	-1,781	37	-169	170	-395

3.5. Merchandise trade by countries

Millions of EUR	Exports				Imports			
	2002	2003	January - November		2002	2003	January - November	
			2003	2004			2003	2004
Total	10,962	11,285	10,426	11,528	11,574	12,239	11,192	12,552
European Union	7,407	7,556	7,015	7,633	8,838	9,256	8,474	9,929
Austri	774	827	766	855	956	1,052	959	1,443
Belgiu	97	93	85	127	170	170	152	226
Cypru	3	2	2	3	1	1	1	14
Czech Republi	201	205	190	219	288	308	285	306
Denmar	97	102	94	113	67	67	62	62
Estoni	5	6	6	7	1	2	1	1
Finlan	27	26	23	25	72	75	69	44
Franc	734	638	584	724	1,190	1,230	1,141	1,099
Grec	36	39	33	57	51	38	35	36
Irelan	14	17	16	18	39	49	45	41
Ital	1,328	1,483	1,388	1,486	2,070	2,240	2,055	2,319
Latvi	13	15	14	13	3	3	3	3
Lithuani	36	31	28	25	2	2	2	3
Luxembourg	8	26	24	31	29	32	30	32
Hungar	196	223	206	227	341	352	323	426
Malta	2	1	1	1	2	2	2	3
German	2,714	2,611	2,433	2,495	2,216	2,359	2,145	2,449
Netherland	183	197	182	171	240	257	236	378
Polan	305	311	288	308	168	189	174	180
Portuga	22	20	19	21	19	22	20	28
Slovaki	132	162	148	158	162	163	151	158
Spai	116	164	151	176	356	249	226	326
Swede	97	105	98	111	116	137	126	131
United Kingdo	268	252	236	262	278	256	233	220
EFTA	207	176	164	154	202	221	201	203
Iceland	1	1	1	3	0	0	0	0
Liechtenstei	4	3	3	3	1	1	1	1
Norwa	22	22	20	19	15	20	18	10
Switzerlan	180	150	139	130	186	200	181	192
Countries of former Yugoslavia	1,952	1,967	1,815	2,049	575	613	556	707
Bosnia and Herzegovin	492	471	436	449	69	78	73	134
Croati	954	1,007	931	1,078	419	444	402	451
Macedoni	159	143	131	127	26	22	20	25
Serbia and Montenegr	347	346	316	396	61	68	63	98
Other Europe	132	155	143	188	135	109	102	104
Albani	11	12	11	14	0	0	0	1
Bulgari	42	52	47	70	36	38	36	24
Romani	79	91	84	104	98	70	65	79
Coun. of former Sov. Union, of which	455	498	455	554	336	374	333	363
Belaru	20	23	22	23	4	6	6	4
Russian federatio	320	348	318	390	269	311	275	298
Ukrain	87	93	84	101	20	27	25	31
Non-European members of OECD	447	586	525	579	715	761	700	564
Australi	25	27	24	20	9	14	13	10
South Kore	16	19	18	13	72	82	75	69
Mexic	11	18	11	17	12	12	12	7
New Zealan	2	3	2	3	3	3	3	2
Canad	28	21	20	19	36	46	45	39
Japa	16	16	15	14	151	180	163	113
Turke	52	71	64	130	98	129	120	112
United States of Americ	297	410	371	364	334	294	270	212
Other countries								
Other developed countrie	80	75	67	91	160	154	141	107
Other Middle Eas	54	43	37	39	3	4	4	2
Other Asi	133	145	129	127	397	462	419	358
Other North Afric	53	47	43	77	70	76	71	58
Other East Afric	13	11	10	9	6	7	7	8
Other Afric	4	5	5	5	15	14	12	18
Other Middle and South Americ	25	20	18	23	123	188	172	130
Other Oceani	0	0	0	0	0	0	0	0
Other N.E.C.	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.

3.5.1. Merchandise Trade; The Effective Exchange Rate

		Export	Import	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
						Consumer Prices	Industrial producers prices	Unit labour costs
Millions of EUR					1995=100			
Column		1	2	3=1-2	4	5	6	7
Code								
1996		6,637	7,536	-899	89.9	96.7	95.6	99.0
1997		7,405	8,287	-881	84.7	97.0	95.1	99.7
1998		8,053	8,999	-947	82.5	100.7	98.6	102.9
1999		8,031	9,478	-1,447	77.9	100.0	95.2	103.8
2000		9,492	10,984	-1,493	71.5	97.7	90.8	96.0
2001		10,347	11,344	-998	67.2	97.5	91.9	94.5
2002		10,962	11,574	-612	65.3	100.2	93.9	95.1
2003		11,285	12,239	-954	65.4	104.2	95.4	99.0
2002	Nov.	936	1,031	-95	65.2	101.4	94.4	97.7
	Dec.	815	973	-158	65.2	101.5	94.9	101.2
2003	Jan.	847	869	-22	65.5	102.8	94.9	102.2
	Feb.	905	1,028	-123	65.5	102.9	94.2	99.3
	Mar.	989	1,095	-106	65.4	103.1	93.8	96.7
	Apr.	981	1,036	-55	65.3	103.7	94.7	95.7
	May	925	1,058	-134	65.9	105.3	96.3	98.4
	Jun.	944	991	-46	65.9	105.4	96.5	99.8
	Jul.	1,005	1,053	-47	65.4	105.0	95.8	98.8
	Aug.	703	790	-88	65.0	103.8	95.1	98.2
	Sep.	1,063	1,085	-22	65.0	104.0	95.3	98.7
	Oct.	1,087	1,118	-31	65.4	104.9	95.7	99.2
	Nov.	977	1,068	-92	65.3	105.0	95.7	99.7
	Dec.	859	1,047	-188	65.7	105.4	96.8	101.3
2004	Jan.	860	883	-23	65.9	105.9	97.2	100.7
	Feb.	966	1,034	-68	65.8	105.6	97.8	98.6
	Mar.	1,141	1,252	-111	65.3	105.0	96.7	96.7
	Apr.	1,057	1,254	-197	64.9	104.7	96.1	97.2
	May	1,018	1,165	-148	64.8	105.1	96.1	96.3
	Jun.	1,081	1,154	-72	64.8	105.2	96.1	95.4
	Jul.	1,091	1,150	-59	64.7	105.4	96.1	95.6
	Aug.	837	948	-111	64.7	104.6	95.8	96.0
	Sep.	1,176	1,209	-33	64.7	104.6	96.2	96.6
	Oct.	1,169	1,241	-72	65.0	105.1	96.0	98.1
	Nov.	1,131	1,261	-129	65.4	106.6	97.0	102.2
	Dec.	1,022	1,222	-200	65.8	106.4	98.1	103.2

Source: Statistical Office of RS and computations in BS

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

Millions of EUR	Exports				Imports			
	2002	2003	January - November		2002	2003	January - November	
			2003	2004			2003	2004
Total	10,962	11,285	10,426	11,528	11,574	12,239	11,192	12,552
Food and live animals	246	242	222	231	604	621	556	628
Beverages and tobacco	143	143	129	80	63	61	53	76
Crude materials except fuels	190	193	181	215	575	601	555	643
Mineral fuels and lubricants	118	153	138	182	815	946	854	1,026
Animal and vegetable oils and fats	10	7	7	6	41	39	36	33
Chemical products	1,354	1,551	1,419	1,553	1,548	1,631	1,503	1,650
Manufactured goods classified by mat.	2,860	2,890	2,688	2,975	2,661	2,799	2,585	2,949
Machinery and transport equipment	4,064	4,126	3,811	4,337	3,937	4,212	3,824	4,258
Miscellaneous articles	1,968	1,975	1,826	1,947	1,318	1,320	1,218	1,282
Other commodities and transactions	9	5	4	2	11	8	7	7
Intermediate goods	5,245	5,462	5,074	5,761	6,816	7,079	6,524	7,441
Capital goods	1,542	1,634	1,500	1,667	2,072	2,322	2,073	2,154
Consumption goods	4,175	4,188	3,852	4,100	2,686	2,838	2,595	2,956

Source: Statistical Office of RS.

3.6. Short - term commercial credits - claims

Mio EUR	May 04	Jun 04	Jul 04	Aug 04	Sep 04	Oct 04	Nov 04	Dec 04
Total	3,227	3,205	3,133	3,103	3,320	3,376	3,381	2,963
European Union	1,679	1,654	1,579	1,580	1,760	1,780	1,791	1,515
Austria	233	247	204	202	230	220	218	172
Belgium	20	22	21	19	22	23	22	20
Cyprus	7	8	7	6	7	6	6	6
Czech Republic	45	43	43	42	43	46	45	40
Denmark	28	28	27	23	23	24	25	23
Estonia	1	1	1	1	1	1	2	1
Finland	4	4	5	6	7	7	8	8
France	197	166	137	152	167	179	188	155
Greece	11	11	10	9	10	9	10	9
Ireland	5	7	5	6	6	7	6	6
Italy	345	333	341	320	346	371	393	343
Latvia	2	1	1	1	1	2	2	1
Lithuania	4	4	3	4	4	4	4	3
Luxembourg	7	7	7	7	4	5	5	4
Hungary	49	48	51	49	54	53	57	50
Malta	2	2	2	2	2	1	1	1
Germany	405	410	402	399	453	452	438	352
Netherlands	32	33	30	31	32	32	32	27
Poland	117	115	117	117	106	108	106	95
Portugal	5	6	5	5	5	6	6	5
Slovakia	23	24	21	21	23	21	22	18
Spain	33	34	34	32	34	36	36	34
Sweden	25	26	26	45	76	64	65	57
United Kingdom	78	76	79	80	105	104	95	83
EFTA	109	99	102	92	107	121	117	109
Iceland	1	1	1	1	1	1	1	1
Liechtenstein	2	1	1	1	1	1	1	1
Norway	39	34	37	30	35	46	35	37
Switzerland	68	63	63	61	70	72	80	71
Other European countries, of that	1,173	1,186	1,183	1,167	1,183	1,211	1,206	1,066
Bulgaria	20	21	23	22	23	25	27	27
Romania	30	30	29	29	31	31	32	30
Bosnia and Herzegovina	185	176	170	161	161	162	161	144
Croatia	472	486	479	477	477	488	485	428
Macedonia	69	67	65	63	64	66	64	58
Serbia and Montenegro	229	232	234	233	238	246	244	237
Belarus	6	6	6	7	7	7	7	8
Russian federation	118	123	130	129	132	134	133	115
Ukraine	25	26	25	26	31	34	35	24
Turkey	14	15	16	14	13	11	11	9
Africa	14	15	14	14	16	15	15	15
America, of that	152	150	153	150	156	144	142	137
Argentina	1	1	1	1	1	1	1	1
Canada	4	5	6	6	14	7	7	5
Mexico	5	4	4	3	3	4	5	5
USA	131	129	131	129	126	119	117	115
Asia, of that	93	94	94	93	91	97	102	92
Iran	13	14	13	14	13	15	17	14
Israel	6	5	7	7	6	6	6	4
Hong Kong	4	4	4	3	3	3	3	3
Japan	2	2	4	3	4	6	5	3
South Korea	4	6	4	3	4	4	5	4
China	6	6	6	6	6	6	5	5
Thailand	3	3	3	2	2	2	1	1
Taiwan	4	4	3	3	3	4	3	2
Oceania, of that	7	7	7	7	7	8	8	9
Australia	7	6	7	7	7	8	7	8
New Zealand	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

Short - term commercial credits - liabilities

Mio EUR	May 04	Jun 04	Jul 04	Aug 04	Sep 04	Oct 04	Nov 04	Dec 04
Total	2,415	2,401	2,328	2,211	2,347	2,355	2,431	2,239
European Union	1,992	1,978	1,889	1,791	1,900	1,919	1,997	1,825
Austria	472	493	446	405	412	426	432	366
Belgium	42	44	44	43	53	62	70	69
Cyprus	44	39	37	49	73	68	74	70
Czech Republic	59	52	48	45	49	55	60	54
Denmark	12	12	11	12	12	13	13	11
Estonia	0	0	0	0	0	0	0	0
Finland	6	6	5	6	6	6	7	7
France	189	161	141	136	147	146	148	122
Greece	3	4	4	4	4	3	3	3
Ireland	8	10	9	9	9	12	12	13
Italy	454	445	445	399	422	418	446	404
Latvia	1	1	1	1	1	1	2	2
Lithuania	1	0	0	0	0	1	0	0
Luxembourg	18	19	19	19	15	17	19	18
Hungary	38	37	37	37	43	44	46	46
Malta	1	1	2	1	1	1	1	1
Germany	423	427	417	414	429	433	429	412
Netherlands	61	62	57	55	50	58	69	54
Poland	18	17	17	19	24	20	20	18
Portugal	3	2	2	2	2	3	2	2
Slovakia	15	16	16	15	16	16	16	16
Spain	38	39	36	32	31	32	34	32
Sweden	21	20	27	27	35	24	31	42
United Kingdom	64	70	70	60	64	60	62	62
EFTA	104	98	102	94	103	100	105	92
Iceland	0	0	0	0	0	0	0	0
Liechtenstein	6	6	5	6	5	5	5	5
Norway	10	7	7	7	7	10	6	4
Switzerland	88	85	90	81	92	84	94	83
Other European countries, of that	208	208	219	212	219	225	221	208
Bulgaria	3	3	3	3	2	2	3	3
Romania	4	4	4	4	4	4	6	4
Bosnia and Herzegovina	38	36	41	36	36	37	38	33
Croatia	96	100	106	104	110	106	101	102
Macedonia	5	5	6	6	6	6	6	6
Serbia and Montenegro	35	36	38	36	38	43	42	34
Belarus	1	1	1	1	1	3	2	2
Russian federation	15	11	11	11	11	12	11	13
Ukraine	1	1	1	1	1	1	1	1
Turkey	9	8	7	8	8	9	9	9
Africa	11	11	13	13	13	14	13	10
America, of that	58	60	61	58	65	55	58	64
Argentina	0	0	1	0	0	0	0	0
Canada	4	4	4	5	5	5	4	5
Mexico	0	0	0	0	0	0	0	0
USA	46	49	52	49	55	45	46	51
Asia, of that	39	43	42	42	42	39	34	37
Iran	0	0	0	0	0	0	0	0
Israel	10	10	10	9	10	10	10	9
Hong Kong	3	2	2	2	2	2	1	1
Japan	2	1	2	5	4	1	1	2
South Korea	4	8	8	6	4	4	3	5
China	2	3	2	2	3	3	3	3
Thailand	0	0	0	0	0	0	0	0
Taiwan	2	2	2	2	1	1	2	2
Oceania, of that	2	2	2	1	4	3	3	4
Australia	2	2	1	1	3	3	3	3
New Zealand	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

3.7. International Investment Position of Slovenia - Assets

Millions of EUR	1995	1996	1997	1998	199	2000	2001	2002	2003
Summary									
Net	360.4	-418.9	-361.4	-842.2	-1,970.5	-2,545.5	-1,451.9	-1,388.8	-3,704.7
Assets	5,338.8	5,771.2	6,947.2	7,210.2	7,834.2	8,923.0	11,264.8	13,136.5	13,661.4
Direct Investment Abroad	382.3	370.6	416.2	542.8	624.7	825.3	1,139.2	1,461.5	1,848.9
Portfolio Investment	83.0	75.7	50.6	33.8	130.1	188.5	284.9	316.4	397.0
Other Investment	3,452.5	3,471.9	3,477.3	3,528.9	3,920.1	4,473.3	4,857.0	4,577.2	4,536.6
Reserve Assets	1,420.9	1,853.0	3,003.1	3,104.6	3,159.3	3,435.9	4,983.7	6,781.4	6,878.9
Liabilities	4,978.3	6,190.1	7,308.7	8,052.4	9,804.6	11,468.5	12,716.8	14,525.3	17,366.1
Direct Investment in Slovenia	1,376.0	1,611.6	1,999.8	2,369.5	2,675.0	3,109.8	2,952.4	3,967.9	5,069.8
Portfolio Investment	81.2	918.0	1,156.6	1,212.9	1,656.3	1,927.9	2,142.3	2,096.4	2,287.7
Other Investment	3,521.1	3,660.5	4,152.2	4,470.1	5,473.4	6,430.7	7,622.0	8,461.0	10,008.6
Breakdown Items									
Assets	5,338.8	5,771.2	6,947.2	7,210.2	7,834.2	8,923.0	11,264.8	13,136.5	13,661.4
Direct Investment Abroad	382.3	370.6	416.2	542.8	624.7	825.3	1,139.2	1,461.5	1,848.9
Equity Capital and Reinvested Earnings	285.7	276.6	294.2	325.5	378.0	498.9	692.4	901.2	1,150.1
Banks	57.9	59.2	67.1	64.1	68.0	81.2	98.7	77.0	79.5
Other Sectors	227.8	217.4	227.1	261.4	310.0	417.5	593.6	824.2	1,070.6
Other Capital	96.6	94.0	122.0	217.3	246.7	326.4	446.9	560.3	698.8
Claims on Affiliated Enterprises	274.3	279.6	364.8	368.4	410.9	502.6	576.6	722.7	882.6
Banks	9.2	10.6	12.1	12.6	12.6	7.3	2.7	7.3	6.7
Other Sectors	265.1	269.0	352.7	355.8	398.3	495.3	573.9	715.4	875.9
Liabilities to Affiliated Enterprises	-177.8	-185.6	-242.7	-151.1	-164.2	-176.2	-129.8	-162.4	-183.8
Banks	-25.0	-11.2	-10.0	-11.3	-13.0	-12.1	-1.4	-1.3	-1.2
Other Sectors	-152.8	-174.4	-232.7	-139.8	-151.2	-164.2	-128.4	-161.1	-182.6
Portfolio Investment	83.0	75.7	50.6	33.8	130.1	188.5	284.9	316.4	397.0
Equity Securities	13.4	12.7	14.0	14.3	32.3	39.5	24.7	40.3	33.6
Banks	4.8	5.1	5.4	6.2	6.2	5.7	4.9	4.2	5.8
Other Sectors	8.5	7.6	8.6	8.1	26.1	33.8	19.8	36.1	27.8
Debt Securities	69.7	63.0	36.6	19.6	97.7	149.0	260.2	276.1	363.4
Bonds and Notes	69.7	63.0	36.6	19.6	97.7	149.0	260.2	276.1	363.4
Banks	69.7	63.0	36.6	19.6	97.7	140.6	225.5	171.0	194.9
Other sectors	0.0	0.0	0.0	0.0	0.0	8.4	34.8	105.2	167.2
Other Investment	3,452.5	3,471.9	3,477.3	3,528.9	3,920.1	4,473.3	4,857.0	4,577.2	4,536.6
Trade Credits	1,412.2	1,401.7	1,703.3	1,796.0	1,996.4	2,189.9	1,927.5	1,907.6	1,893.5
Other Sectors	1,412.2	1,401.7	1,703.3	1,796.0	1,996.4	2,189.9	1,927.5	1,907.6	1,893.5
Long-term	140.1	136.1	140.8	153.7	198.8	207.6	48.3	25.8	18.3
Short-term	1,272.1	1,265.6	1,562.5	1,642.3	1,797.6	1,982.3	1,879.2	1,881.7	1,875.2
Loans	33.9	36.9	94.9	118.0	144.9	192.6	183.1	423.8	630.5
Banks	29.2	31.5	90.6	106.5	118.7	107.2	119.2	224.3	323.4
Long-term	18.5	21.4	51.7	74.2	73.8	79.6	106.2	190.7	251.3
Short-term	10.7	10.1	38.9	32.3	44.8	27.6	13.0	33.6	72.2
Other Sectors	4.7	5.4	4.3	11.4	26.2	85.3	63.8	199.5	307.1
Long-term	3.6	2.8	3.1	4.7	21.3	77.3	58.2	135.1	238.8
Short-term	1.1	2.6	1.3	6.7	4.9	8.0	5.6	64.4	68.3
Currency and Deposits	1,631.3	1,812.4	1,392.9	1,334.2	1,461.8	1,747.5	2,165.3	1,693.7	1,455.5
Banks	1,218.4	1,441.0	926.4	941.2	954.5	1,242.2	1,562.5	1,167.4	918.5
Other Sectors	412.9	371.4	466.5	393.0	507.3	505.3	602.8	526.8	534.3
Other Assets	375.1	220.8	286.2	280.8	317.0	343.3	581.1	552.2	557.1
Bank of Slovenia	132.8	26.8	36.9	39.5	51.7	62.3	86.2	81.3	69.8
Long-term	0.0	0.0	0.0	0.0	0.0	0.1	14.3	14.5	13.5
Short-term	132.8	26.8	36.9	39.5	51.7	62.2	71.9	66.8	56.3
General Government	...	...	...	...	...	...	...	...	...
Banks	242.3	194.0	249.3	241.3	265.3	281.1	324.5	321.7	355.4
Long-term	0.0	0.9	1.8	0.9	0.0	0.0	0.8	15.1	16.9
Short-term	242.3	193.0	247.5	240.4	265.3	281.1	323.7	306.6	338.5
Other Sectors	0.0	0.0	0.0	0.0	0.0	0.0	170.4	149.2	131.9
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	170.3	149.2	131.9
Reserve Assets	1,420.9	1,853.0	3,003.1	3,104.6	3,159.3	3,435.9	4,983.7	6,781.4	6,878.9
Monetary Gold	0.1	0.1	0.1	0.1	0.1	0.1	76.2	79.9	80.9
Special Drawing Rights	0.0	0.1	0.1	0.2	1.6	4.0	5.7	6.7	7.3
Reserve Position in the Fund	14.9	14.9	15.7	55.8	107.3	88.5	91.3	115.9	115.7
Foreign Exchange	1,405.9	1,837.9	2,987.3	3,048.5	3,050.3	3,343.3	4,810.5	6,578.9	6,675.0
Currency and Deposits	1,243.1	1,525.9	1,985.2	1,344.9	867.0	1,060.4	2,153.3	2,510.0	1,634.7
Securities	162.7	312.0	1,002.1	1,703.6	2,183.3	2,282.9	2,657.3	4,068.9	5,040.3
Bonds and Notes	162.7	312.0	1,002.1	1,703.6	2,183.3	2,282.9	2,657.3	2,968.2	5,028.7

International Investment Position of Slovenia - Liabilities

Millions of EUR	1995	1996	1997	1998	1999	2000	2001	2002	2003
Liabilities	4,978.3	6,190.1	7,308.7	8,052.4	9,804.6	11,468.5	12,716.8	14,525.3	17,366.0
Direct Investment in Slovenia	1,376.0	1,611.6	1,999.8	2,369.5	2,675.0	3,109.8	2,952.4	3,967.9	5,069.7
Equity Capital and Reinvested Earnings	939.2	1,028.3	1,412.8	1,720.3	1,904.7	2,116.9	2,479.6	3,437.1	4,408.6
Banks	45.7	42.6	129.9	140.4	149.5	157.3	224.6	492.1	522.3
Other Sectors	893.4	985.7	1,282.9	1,579.9	1,755.2	1,959.6	2,255.0	2,945.1	3,886.3
Other Capital	436.9	583.3	587.0	649.1	770.2	992.9	472.8	530.8	661.2
Claims on Direct Investors	-107.4	-140.9	-169.4	-94.6	-110.8	-143.2	-228.8	-309.2	-275.2
Banks	0.0	0.0	-11.5	-9.5	-9.7	-5.1	0.0	0.0	0.0
Other Sectors	-107.4	-140.9	-157.9	-85.1	-101.2	-138.1	-228.8	-309.2	-275.2
Liabilities to Direct Investors	544.3	724.2	756.4	743.8	881.0	1,136.1	701.7	840.0	936.3
Banks	38.8	60.9	40.3	87.5	103.6	201.5	24.3	145.7	157.0
Other Sectors	505.5	663.2	716.0	656.3	777.4	934.5	677.4	694.3	779.3
Portfolio Investment	81.2	918.0	1,156.6	1,212.9	1,656.3	1,927.9	2,142.3	2,096.4	2,287.7
Equity Securities	49.0	107.9	142.0	119.0	162.6	180.4	193.3	105.0	111.5
Banks	21.5	24.3	14.2	15.3	13.9	26.4	11.7	32.2	31.7
Other Sectors	27.5	83.5	127.8	103.7	148.6	154.0	181.5	72.8	79.9
Debt Securities	32.3	810.1	1,014.6	1,093.9	1,493.8	1,747.5	1,949.1	1,991.4	2,176.2
Bonds and Notes	32.3	810.1	1,014.6	1,093.9	1,493.8	1,747.5	1,949.1	1,991.4	2,176.2
General Government	0.0	761.5	962.9	1,039.6	1,430.7	1,688.0	1,908.2	1,894.0	2,081.9
Banks	13.3	20.4	19.9	20.1	20.1	20.1	0.3	19.6	33.8
Other Sectors	19.0	28.2	31.8	34.3	42.9	39.4	25.6	21.6	28.9
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	14.9	56.2	31.5
General Government	0.0	0.0	0.0	0.0	0.0	0.0	3.4	56.2	31.5
Other Sectors	0.0	0.0	0.0	0.0	0.0	0.0	11.5	0.0	0.0
Other Investment	3,521.1	3,660.5	4,152.2	4,470.1	5,473.4	6,430.7	7,622.0	8,461.0	10,008.6
Trade Credits	1,356.2	1,278.9	1,523.7	1,548.6	1,760.4	1,921.1	1,746.2	1,724.9	1,682.0
General Government	5.4	4.4	1.6	0.8	0.4	0.1	0.0	0.0	0.0
Long-term	5.4	4.4	1.6	0.8	0.4	0.1	0.0	0.0	0.0
Other sectors	1,350.9	1,274.5	1,522.1	1,547.8	1,760.0	1,921.0	1,746.2	1,724.9	1,682.0
Long-term	61.0	77.2	86.7	115.4	101.4	86.9	56.2	33.3	26.3
Short-term	1,289.9	1,197.4	1,435.4	1,432.4	1,658.7	1,834.2	1,690.0	1,691.6	1,655.7
Loans	1,859.3	1,969.5	2,221.6	2,490.0	3,212.9	4,030.1	5,144.5	5,857.8	7,069.1
Bank of Slovenia	3.1	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Use of Fund Credit and Loans from Fund	3.1	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General Government	608.7	587.6	620.6	701.8	699.7	809.3	587.9	475.2	387.5
Long-term	608.7	587.6	620.6	701.8	699.7	809.3	587.9	475.2	387.5
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks	303.1	493.3	513.3	458.3	688.9	922.7	1,357.6	1,612.3	2,252.7
Long-term	300.5	493.3	513.3	457.9	681.7	920.7	1,356.4	1,601.3	2,236.6
Short-term	2.6	0.0	0.0	0.4	7.2	2.0	1.2	11.0	16.1
Other Sectors	944.4	887.6	1,087.7	1,330.0	1,824.2	2,298.1	3,199.1	3,770.4	4,429.0
Long-term	937.9	875.6	1,017.0	1,272.6	1,752.5	2,253.1	3,173.0	3,755.4	4,379.3
Short-term	6.5	12.0	70.6	57.4	71.8	45.0	26.1	15.0	49.7
Currency and Deposits	170.9	293.4	312.6	347.9	363.9	401.3	557.9	662.3	1,063.6
Bank of Slovenia	0.1	0.2	0.2	0.3	0.3	0.0	0.0	0.0	0.0
Banks	170.8	293.2	312.4	347.6	363.6	401.3	557.9	662.3	1,063.6
Other Liabilities	134.6	118.7	94.3	83.6	136.1	78.2	173.4	216.0	193.9
General Government	0.0	0.0	0.0	0.0	0.0	0.0	11.3	9.8	8.4
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	11.3	9.8	8.4
Banks	61.4	57.2	62.8	62.5	122.5	71.7	82.4	111.1	65.1
Long-term	60.9	56.8	62.5	62.0	68.6	71.3	73.4	63.9	55.1
Short-term	0.5	0.3	0.4	0.5	53.9	0.4	9.0	47.1	10.0
Other Sectors	73.1	61.5	31.5	21.0	13.6	6.5	79.7	95.1	120.4
Long-term	73.1	61.5	31.5	21.0	13.6	6.5	5.8	3.6	2.1
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	73.9	91.5	118.3

3.8. Net external debt position

Mio EUR		General government									
		Short-term					Long-term				
		Money market instruments	Loans	Trade credits	Other debt ass./liab.	Total	Bonds and notes	Loans	Trade credits	Other debt ass./liab.	Total
Column		1	2	3	4	5=1+...4	6	7	8	9	10=6+...9
Code											11=5+10
Claims											
1994	31.Dec.	-	-	-	-	-	-	-	-	-	-
1995	31.Dec.	-	-	-	-	-	-	-	-	-	-
1996	31.Dec.	-	-	-	-	-	-	-	-	-	-
1997	31.Dec.	-	-	-	-	-	-	-	-	-	-
1998	31.Dec.	-	-	-	-	-	-	-	-	-	-
1999	31.Dec.	-	-	-	-	-	-	-	-	-	-
2000	31.Dec.	-	-	-	-	-	-	-	-	-	-
2001	31.Dec.	0	0	0	0	0	0	0	0	0	0
2002	31.Dec.	0	0	0	2	2	0	0	0	0	2
2003	31.Dec.	0	0	0	3	3	1	0	0	0	4
2004	31.Dec.	0	0	0	2	2	2	0	0	0	4
2004	30.Jun.	0	0	0	3	3	4	0	0	0	7
	31.Jul.	0	0	0	4	4	4	0	0	0	8
	31.Aug.	0	0	0	4	4	1	0	0	0	5
	30.Sep.	0	0	0	4	4	1	0	0	0	5
	31.Oct.	0	0	0	3	3	1	0	0	0	5
	30.Nov.	0	0	0	3	3	2	0	0	0	5
	31.Dec.	0	0	0	2	2	2	0	0	0	4
Liabilities											
1994	31.Dec.	-	-	-	-	-	-	465	6	-	470
1995	31.Dec.	-	-	-	-	-	-	601	5	-	606
1996	31.Dec.	-	-	-	-	-	762	533	4	-	1,299
1997	31.Dec.	-	-	-	-	-	963	505	2	-	1,470
1998	31.Dec.	-	-	-	-	-	1,040	542	1	-	1,582
1999	31.Dec.	-	-	-	-	-	1,431	536	0	-	1,967
2000	31.Dec.	-	-	-	-	-	1,688	525	0	-	2,213
2001	31.Dec.	3	0	0	11	15	1,908	588	0	0	2,496
2002	31.Dec.	56	0	0	10	66	1,894	475	0	0	2,369
2003	31.Dec.	32	0	0	8	40	2,082	387	0	0	2,469
2004	31.Dec.	13	0	0	8	21	1,946	374	0	0	2,320
2004	30.Jun.	9	0	0	9	18	1,902	362	0	0	2,264
	31.Jul.	5	0	0	9	14	1,920	400	0	0	2,320
	31.Aug.	2	0	0	9	10	1,935	397	0	0	2,332
	30.Sep.	2	0	0	9	11	1,932	390	0	0	2,322
	31.Oct.	2	0	0	8	10	1,938	387	0	0	2,325
	30.Nov.	13	0	0	8	21	1,951	379	0	0	2,330
	31.Dec.	13	0	0	8	21	1,946	374	0	0	2,320
Net position											
1994	31.Dec.	-	-	-	-	-	0	465	6	-	470
1995	31.Dec.	-	-	-	-	-	0	601	5	-	606
1996	31.Dec.	-	-	-	-	-	762	533	4	-	1,299
1997	31.Dec.	-	-	-	-	-	963	505	2	-	1,470
1998	31.Dec.	-	-	-	-	-	1,040	542	1	-	1,582
1999	31.Dec.	-	-	-	-	-	1,431	536	0	-	1,967
2000	31.Dec.	-	-	-	-	-	1,688	525	0	-	2,213
2001	31.Dec.	3	0	0	11	15	1,908	588	0	0	2,496
2002	31.Dec.	56	0	0	7	64	1,894	475	0	0	2,369
2003	31.Dec.	32	0	0	6	37	2,081	387	0	0	2,468
2004	31.Dec.	13	0	0	5	18	1,944	374	0	0	2,318
2004	30.Jun.	9	0	0	5	14	1,898	362	0	0	2,260
	31.Jul.	5	0	0	5	10	1,916	400	0	0	2,316
	31.Aug.	2	0	0	5	7	1,934	397	0	0	2,331
	30.Sep.	2	0	0	5	7	1,930	390	0	0	2,320
	31.Oct.	2	0	0	5	7	1,937	387	0	0	2,323
	30.Nov.	13	0	0	5	19	1,949	379	0	0	2,328
	31.Dec.	13	0	0	5	18	1,944	374	0	0	2,318

Bank of Slovenia											Mio EUR
Short-term					Long-term					Total	
Money market instruments	Loans	Currency and deposits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Other debt ass./liab.	Total		
12	13	14	15	16=12+...+15	17	18	19	20	21=17+...20	22=16+21	Column
											Code
Claims											
-	-	1,132	84	1,216	75	-	-	15	90	1,306	31.Dec. 1994
-	-	1,243	133	1,376	163	-	-	15	178	1,554	31.Dec. 1995
-	-	1,526	27	1,553	312	-	-	15	327	1,880	31.Dec. 1996
-	-	1,985	37	2,022	1,002	-	-	16	1,018	3,040	31.Dec. 1997
-	-	1,345	39	1,384	1,704	-	-	56	1,759	3,144	31.Dec. 1998
-	-	867	52	919	2,183	-	-	107	2,291	3,209	31.Dec. 1999
-	-	1,060	62	1,123	2,283	-	-	89	2,372	3,494	31.Dec. 2000
0	0	2,153	72	2,225	2,657	0	0	106	2,763	4,988	31.Dec. 2001
1,101	0	2,510	67	3,677	2,968	0	0	130	3,099	6,776	31.Dec. 2002
12	0	1,635	56	1,703	5,029	0	0	129	5,158	6,861	31.Dec. 2003
16	0	690	52	759	5,661	0	0	198	5,859	6,618	31.Dec. 2004
12	0	967	58	1,037	5,377	0	0	233	5,611	6,647	30.Jun. 2004
12	0	788	58	858	5,472	0	0	229	5,702	6,560	31.Jul.
12	0	816	59	886	5,507	0	0	223	5,730	6,616	31.Aug.
12	0	779	57	848	5,570	0	0	216	5,786	6,635	30.Sep.
11	0	683	56	750	5,608	0	0	209	5,817	6,567	31.Oct.
16	0	670	54	740	5,711	0	0	204	5,915	6,655	30.Nov.
16	0	690	52	759	5,661	0	0	198	5,859	6,618	31.Dec.
Liabilities											
-	-	0	-	0	-	6	-	-	6	6	31.Dec. 1994
-	-	0	-	0	-	3	-	-	3	3	31.Dec. 1995
-	-	0	-	0	-	1	-	-	1	1	31.Dec. 1996
-	-	0	-	0	-	-	-	-	-	0	31.Dec. 1997
-	-	0	-	0	-	-	-	-	-	0	31.Dec. 1998
-	-	0	-	0	-	-	-	-	-	0	31.Dec. 1999
-	-	0	-	0	-	-	-	-	-	0	31.Dec. 2000
0	0	0	0	0	0	0	0	0	0	0	31.Dec. 2001
0	0	0	0	0	0	0	0	0	0	0	31.Dec. 2002
0	0	0	0	0	0	0	0	0	0	0	31.Dec. 2003
0	0	7	0	7	0	0	0	0	0	7	31.Dec. 2004
0	0	34	0	34	0	0	0	0	0	34	30.Jun. 2004
0	0	21	0	21	0	0	0	0	0	21	31.Jul.
0	0	29	0	29	0	0	0	0	0	29	31.Avg.
0	0	22	0	22	0	0	0	0	0	22	30.Sep.
0	0	3	0	3	0	0	0	0	0	3	31.Oct.
0	0	27	0	27	0	0	0	0	0	27	30.Nov.
0	0	7	0	7	0	0	0	0	0	7	31.Dec.
Net position											
-	-	-1,132	-84	-1,216	-75	6	-	-15	-84	-1,300	31.Dec. 1994
-	-	-1,243	-133	-1,376	-163	3	-	-15	-175	-1,550	31.Dec. 1995
-	-	-1,526	-27	-1,552	-312	1	-	-15	-326	-1,878	31.Dec. 1996
-	-	-1,985	-37	-2,022	-1,002	-	-	-16	-1,018	-3,040	31.Dec. 1997
-	-	-1,345	-39	-1,384	-1,704	-	-	-56	-1,759	-3,144	31.Dec. 1998
-	-	-867	-52	-918	-2,183	-	-	-107	-2,291	-3,209	31.Dec. 1999
-	-	-1,060	-62	-1,123	-2,283	-	-	-89	-2,372	-3,494	31.Dec. 2000
0	0	-2,153	-72	-2,225	-2,657	0	0	-106	-2,763	-4,988	31.Dec. 2001
-1,101	0	-2,510	-67	-3,677	-2,968	0	0	-130	-3,099	-6,776	31.Dec. 2002
-12	0	-1,635	-56	-1,702	-5,029	0	0	-129	-5,158	-6,860	31.Dec. 2003
-16	0	-683	-52	-752	-5,661	0	0	-198	-5,859	-6,611	31.Dec. 2004
-12	0	-933	-58	-1,002	-5,377	0	0	-233	-5,611	-6,613	31.Jun. 2004
-12	0	-767	-58	-837	-5,472	0	0	-229	-5,702	-6,539	31.Jul.
-12	0	-787	-59	-857	-5,507	0	0	-223	-5,730	-6,587	31.Avg.
-12	0	-757	-57	-826	-5,570	0	0	-216	-5,786	-6,613	30.Sep.
-11	0	-680	-56	-747	-5,608	0	0	-209	-5,817	-6,565	31.Oct.
-16	0	-644	-54	-714	-5,711	0	0	-204	-5,915	-6,629	30.Nov.
-16	0	-683	-52	-752	-5,661	0	0	-198	-5,859	-6,611	31.Dec.

3.8. Net external debt position - (continued)

Mio EUR		Banks									
		Short-term					Long-term				
		Money market instruments	Loans	Currency and deposits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Other debt ass./liab.	Total
Column		1	2	3	4	5=1+...4	6	7	8	9	10=6+...9
Code											
Claims											
1994	31.Dec.	-	6 #	1,041	334	1,381	38	12	-	0	50
1995	31.Dec.	-	11	1,218	242	1,471	70	19	-	0	88
1996	31.Dec.	-	10	1,441	193	1,644	63	21	-	1	85
1997	31.Dec.	-	39	926	247	1,213	37	52	-	2	90
1998	31.Dec.	-	32	941	240	1,214	20	74	-	1	95
1999	31.Dec.	-	45	955	265	1,265	98	74	-	0	172
2000	31.Dec.	-	28	1,242	281	1,551	141	80	-	0	220
2001	31.Dec.	0	13	1,563	324	1,899	225	106	0	1	332
2002	31.Dec.	0	34	1,167	307	1,508	171	191	0	15	377
2003	31.Dec.	0	72	919	339	1,329	195	251	0	17	463
2004	31.Dec.	0	101	912	376	1,388	375	406	0	19	800
Liabilities											
2004	30.Jun.	0	68	937	346	1,351	285	362	0	19	666
	31.Jul.	0	67	827	347	1,240	308	370	0	20	698
	31.Aug.	0	68	1,062	364	1,494	301	373	0	17	691
	30.Sep.	0	77	915	365	1,356	290	373	0	17	679
	31.Oct.	0	86	861	377	1,324	346	377	0	19	742
	30.Nov.	0	86	773	343	1,202	367	389	0	19	775
	31.Dec.	0	101	912	376	1,388	375	406	0	19	800
1994	31.Dec.	-	1	140	0	141	-	263	-	53	316
1995	31.Dec.	-	3	171	0	174	13	300	-	61	375
1996	31.Dec.	-		293	0	293	20	493	-	57	570
1997	31.Dec.	-	0	312	0	313	20	513	-	62	596
1998	31.Dec.	-	0	348	0	348	20	458	-	62	540
1999	31.Dec.	-	7	364	54	425	20	682	-	69	770
2000	31.Dec.	-	2	401	0	404	20	921	-	71	1,012
2001	31.Dec.	0	1	396	9	406	0	1,356	162	73	1,592
2002	31.Dec.	0	11	383	47	441	20	1,601	279	64	1,964
2003	31.Dec.	0	16	558	10	584	34	2,237	506	55	2,831
2004	31.Dec.	0	146	543	33	723	225	3,036	744	58	4,062
2004	30.Jun..	0	28	733	27	788	82	2,582	633	62	3,359
	31.Jul..	0	21	679	38	737	80	2,583	650	63	3,377
	31.Aug.	0	26	538	42	606	80	3,046	670	63	3,860
	30.Sep.	0	26	522	32	579	80	3,084	671	62	3,897
	31.Oct.	0	50	514	86	650	79	3,135	701	60	3,976
	30.Nov.	0	130	587	30	747	79	3,030	708	59	3,877
	31.Dec.	0	146	543	33	723	225	3,036	744	58	4,062
Net position											
1994	31.Dec.	0	-5	-901	-334	-1,240	-38	251	0	53	266
1995	31.Dec.	0	-8	-1,048	-242	-1,297	-56	282	0	61	287
1996	31.Dec.	0	-10	-1,148	-193	-1,351	-43	472	0	56	485
1997	31.Dec.	0	-39	-614	-247	-900	-17	462	0	61	506
1998	31.Dec.	0	-32	-594	-240	-865	1	384	0	61	445
1999	31.Dec.	0	-38	-591	-211	-840	-78	608	0	69	599
2000	31.Dec.	0	-26	-841	-281	-1,147	-120	841	0	71	792
2001	31.Dec.	0	-12	-1,166	-315	-1,493	-225	1,250	162	73	1,260
2002	31.Dec.	0	-23	-784	-259	-1,067	-151	1,411	279	49	1,587
2003	31.Dec.	0	-56	-361	-329	-745	-161	1,985	506	38	2,368
2004	31.Dec.	0	46	-369	-343	-666	-150	2,629	744	39	3,262
2004	30.Jun.	0	-40	-204	-319	-562	-203	2,220	633	43	2,692
	31.Jul.	0	-46	-148	-309	-503	-227	2,213	650	43	2,679
	31.Aug.	0	-43	-524	-322	-888	-221	2,673	670	46	3,168
	30.Sep.	0	-50	-393	-333	-777	-210	2,712	671	45	3,218
	31.Oct.	0	-36	-348	-291	-675	-267	2,758	701	42	3,234
	30.Nov.	0	44	-186	-313	-455	-288	2,642	708	40	3,102
	31.Dec.	0	46	-369	-343	-666	-150	2,629	744	39	3,262

Other sectors													Total	Mio EUR
Short-term						Long-term								
Money market instruments	Loans	Currency and deposits	Trade credits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Trade credits	Other debt ass./liab.	Total			
12	13	14	15	16	17=12+...16	18	19	20	21	22	23=18+...22	24=17+23	Column	
													Code	
Claims														
-	1	427	1,211	-	1,639	-	3	-	149	-	153	1,792	31.Dec. 1994	
-	1	413	1,272	-	1,686	-	4	-	140	-	144	1,830	31.Dec. 1995	
-	3	371	1,266	-	1,640	-	3	-	136	-	139	1,778	31.Dec. 1996	
-	1	467	1,562	-	2,030	-	3	-	141	-	144	2,174	31.Dec. 1997	
-	7	393	1,642	-	2,042	-	5	-	154	-	158	2,200	31.Dec. 1998	
-	5	507	1,798	-	2,310	0	21	-	199	-	220	2,530	31.Dec. 1999	
-	8	505	1,982	-	2,496	8	77	-	208	-	293	2,789	31.Dec. 2000	
0	6	603	1,879	170	2,658	35	58	0	48	0	141	2,799	31.Dec. 2001	
0	64	524	1,882	149	2,619	105	135	0	26	0	266	2,885	31.Dec. 2002	
0	68	534	1,875	132	2,610	167	239	0	18	0	424	3,034	31.Dec. 2003	
0	85	499	2,080	184	2,848	392	157	0	15	3	567	3,415	31.Dec. 2004	
0	65	551	2,178	144	2,938	298	189	0	17	3	508	3,446	30.Jun. 2004	
0	77	556	2,178	150	2,960	322	191	0	18	3	534	3,495	31.Jul.	
0	85	558	2,119	152	2,913	337	198	0	17	3	556	3,469	31.Aug.	
0	81	546	2,303	165	3,095	369	200	0	17	3	589	3,684	30.Sep.	
0	74	576	2,354	167	3,171	381	203	0	16	3	603	3,774	31.Oct.	
0	81	507	2,355	164	3,108	414	203	0	16	3	636	3,744	30.Nov.	
0	85	499	2,080	184	2,848	392	157	0	15	3	567	3,415	31.Dec.	
Liabilities														
-	41	-	1,189	-	1,229	35	763	-	64	86	948	2,178	31.Dec. 1994	
-	6	-	1,290	-	1,296	19	945	-	61	73	1,099	2,395	31.Dec. 1995	
-	12	-	1,197	-	1,209	28	930	-	77	62	1,097	2,306	31.Dec. 1996	
-	71	-	1,435	-	1,506	32	1,133	-	87	31	1,283	2,789	31.Dec. 1997	
-	57	-	1,432	-	1,490	34	1,433	-	115	21	1,603	3,093	31.Dec. 1998	
-	72	-	1,659	-	1,730	43	1,916	-	101	14	2,074	3,805	31.Dec. 1999	
-	45	-	1,834	-	1,879	39	2,537	-	87	7	2,670	4,549	31.Dec. 2000	
12	26	0	1,690	74	1,801	26	3,173	0	56	6	3,261	5,062	31.Dec. 2001	
0	15	0	1,692	92	1,798	22	3,755	0	33	4	3,814	5,612	31.Dec. 2002	
0	50	0	1,656	118	1,824	29	4,379	0	26	2	4,437	6,260	31.Dec. 2003	
0	39	0	1,830	180	2,048	10	5,068	0	17	8	5,103	7,151	31.Dec. 2004	
0	86	0	1,834	117	2,037	10	4,614	0	26	4	4,654	6,691	30.Jun.. 2004	
0	65	0	1,816	114	1,995	10	4,641	0	26	4	4,681	6,676	31.Jul..	
0	65	0	1,740	117	1,921	10	4,735	0	25	4	4,775	6,696	31.Aug.	
0	63	0	1,860	120	2,043	10	4,808	0	25	4	4,847	6,889	30.Sep.	
0	60	0	1,855	118	2,034	10	4,843	0	24	8	4,885	6,918	31.Oct.	
0	56	0	1,932	127	2,114	10	4,903	0	23	8	4,944	7,058	30.Nov.	
0	39	0	1,830	180	2,048	10	5,068	0	17	8	5,103	7,151	31.Dec.	
Net position														
0	40	-427	-23	0	-410	35	760	0	-86	86	796	386	31.Dec. 1994	
0	5	-413	18	0	-390	19	942	0	-79	73	955	565	31.Dec. 1995	
0	9	-371	-68	0	-430	28	927	0	-59	62	958	528	31.Dec. 1996	
0	69	-467	-127	0	-524	32	1,129	0	-54	31	1,139	614	31.Dec. 1997	
0	51	-393	-210	0	-552	34	1,428	0	-38	21	1,445	893	31.Dec. 1998	
0	67	-507	-139	0	-579	43	1,895	0	-97	14	1,854	1,275	31.Dec. 1999	
0	37	-505	-148	0	-616	31	2,460	0	-121	7	2,377	1,760	31.Dec. 2000	
12	20	-603	-189	-96	-856	-9	3,115	0	8	6	3,119	2,263	31.Dec. 2001	
0	-49	-524	-190	-58	-821	-84	3,620	0	7	4	3,548	2,727	31.Dec. 2002	
0	-19	-534	-220	-14	-786	-138	4,141	0	8	2	4,012	3,226	31.Dec. 2003	
0	-47	-499	-250	-4	-800	-383	4,912	0	2	5	4,536	3,736	31.Dec. 2004	
0	21	-551	-344	-27	-901	-288	4,425	0	9	1	4,147	3,245	30.Jun. 2004	
0	-12	-556	-361	-36	-966	-312	4,450	0	8	1	4,147	3,181	31.Jul.	
0	-20	-558	-379	-35	-992	-327	4,537	0	8	1	4,219	3,227	31.Aug.	
0	-18	-546	-443	-45	-1,052	-359	4,608	0	8	1	4,258	3,206	30.Sep.	
0	-14	-576	-499	-48	-1,137	-371	4,640	0	7	5	4,282	3,144	31.Oct.	
0	-26	-507	-423	-37	-994	-404	4,700	0	7	5	4,308	3,314	30.Nov.	
0	-47	-499	-250	-4	-800	-383	4,912	0	2	5	4,536	3,736	31.Dec.	

3.8. Net external debt position - (continued)

Mio EUR		Total all sectors												
		Short-term					Long-term					Direct investment: Intercomapny lending		Total
		Money market instruments	Loans	Trade credits	Currency and deposits	Other debt ass./liab.	Bonds and notes	Loans	Trade credits	Currency and deposits	Other debt ass./liab.	Affiliated enterprises	Direct investors	
Column Code	1	2	3	4	5	6	7	8	9	10	11	12	13=1+...+12	
Claims														
1994	31.Dec.	-	8	1,211	2,600	418	113	15	149	-	15	216	95	4,840
1995	31.Dec.	-	12	1,272	2,874	375	232	22	140	-	15	274	107	5,325
1996	31.Dec.	-	13	1,266	3,338	220	375	24	136	-	16	280	141	5,808
1997	31.Dec.	-	40	1,562	3,378	284	1,039	55	141	-	18	365	169	7,051
1998	31.Dec.	-	39	1,642	2,679	280	1,723	79	154	-	57	368	95	7,116
1999	31.Dec.	-	50	1,798	2,329	317	2,281	95	199	-	107	411	111	7,697
2000	31.Dec.	-	36	1,982	2,808	343	2,432	157	208	-	89	503	143	8,700
2001	31.Dec.	0	19	1,879	4,319	566	2,917	164	48	0	107	577	229	10,825
2002	31.Dec.	1,101	98	1,882	4,201	525	3,244	326	26	0	145	723	309	12,580
2003	31.Dec.	12	140	1,875	3,088	529	5,392	490	18	0	146	883	275	12,848
2004	31.Dec.	16	186	2,080	2,101	615	6,431	563	15	0	220	856	284	13,367
	30.Jun..	12	133	2,178	2,455	552	5,964	551	17	0	256	1,012	480	13,610
	31.Jul.	12	144	2,178	2,171	559	6,106	562	18	0	252	1,038	404	13,442
	31.Aug.	12	153	2,119	2,435	578	6,147	571	17	0	243	1,049	441	13,765
	30.Sep.	12	158	2,303	2,240	591	6,230	573	17	0	236	1,056	468	13,883
	31.Oct.	11	160	2,354	2,121	602	6,337	579	16	0	231	955	465	13,831
	30.Nov.	16	167	2,355	1,950	564	6,494	592	16	0	226	956	361	13,698
	31.Dec.	16	186	2,080	2,101	615	6,431	563	15	0	220	856	284	13,367
Liabilities														
1994	31.Dec.	-	42	1,189	140	0	35	1,497	70	-	140	207	388	3,706
1995	31.Dec.	-	9	1,290	171	0	32	1,850	66	-	134	178	544	4,275
1996	31.Dec.	-	12	1,197	293	0	810	1,957	82	-	118	186	724	5,380
1997	31.Dec.	-	71	1,435	313	0	1,015	2,151	88	-	94	243	756	6,166
1998	31.Dec.	-	58	1,432	348	0	1,094	2,432	116	-	83	151	744	6,459
1999	31.Dec.	-	79	1,659	364	54	1,494	3,134	102	-	82	164	881	8,012
2000	31.Dec.	-	47	1,834	401	0	1,748	3,983	87	-	78	176	1,136	9,491
2001	31.Dec.	15	27	1,690	396	94	1,934	5,117	56	162	79	130	702	10,403
2002	31.Dec.	56	26	1,692	383	148	1,935	5,832	33	279	68	162	840	11,455
2003	31.Dec.	32	66	1,656	558	137	2,145	7,003	26	506	57	184	936	13,305
2004	31.Dec.	13	185	1,830	550	221	2,180	8,478	17	744	66	132	939	15,355
2004	30.Jun..	9	114	1,834	767	153	1,994	7,558	26	633	67	178	1,042	14,375
	31.Jul.	5	85	1,816	700	161	2,010	7,625	26	650	67	171	1,036	14,352
	31.Aug.	2	90	1,740	567	167	2,025	8,179	25	670	67	166	1,000	14,698
	30.Sep.	2	89	1,860	544	160	2,022	8,282	25	671	66	160	1,085	14,965
	31.Oct.	2	110	1,855	516	212	2,027	8,365	24	701	69	172	1,103	15,156
	30.Nov.	13	185	1,932	614	165	2,040	8,313	23	708	67	165	978	15,204
	31.Dec.	13	185	1,830	550	221	2,180	8,478	17	744	66	132	939	15,355
Net position														
1994	31.Dec.	-	34	-23	-2,460	-418	-78	1,481	-80	-	124	-10	293	-1,134
1995	31.Dec.	-	-3	18	-2,704	-375	-200	1,828	-74	-	119	-97	437	-1,049
1996	31.Dec.	-	-1	-68	-3,045	-220	435	1,933	-54	-	102	-94	583	-428
1997	31.Dec.	-	30	-127	-3,066	-284	-24	2,096	-52	-	76	-122	587	-885
1998	31.Dec.	-	19	-210	-2,331	-279	-629	2,353	-38	-	26	-217	649	-657
1999	31.Dec.	-	29	-139	-1,965	-263	-787	3,039	-97	-	-25	-247	770	315
2000	31.Dec.	-	11	-148	-2,407	-343	-684	3,826	-121	-	-11	-326	993	791
2001	31.Dec.	15	9	-189	-3,923	-472	-983	4,953	8	162	-27	-447	473	-422
2002	31.Dec.	-1,044	-72	-190	-3,818	-377	-1,309	5,506	7	279	-78	-560	531	-1,125
2003	31.Dec.	20	-75	-220	-2,530	-393	-3,248	6,513	8	506	-89	-699	661	456
2004	31.Dec.	-3	-1	-250	-1,551	-395	-4,250	7,915	2	744	-154	-724	655	1,988
2004	30.Jun..	-3	-19	-344	-1,687	-399	-3,970	7,006	9	633	-189	-833	562	765
	31.Jul.	-7	-59	-361	-1,471	-398	-4,096	7,063	8	650	-185	-866	632	910
	31.Aug.	-10	-63	-379	-1,869	-398	-4,122	7,607	8	670	-176	-883	559	933
	30.Sep.	-10	-69	-443	-1,696	-411	-4,209	7,710	8	671	-170	-896	617	1,082
	31.Oct.	-9	-50	-499	-1,604	-431	-4,310	7,785	7	701	-162	-783	638	1,325
	30.Nov.	-3	18	-423	-1,337	-390	-4,454	7,721	7	708	-159	-790	617	1,506
	31.Dec.	-3	-1	-250	-1,551	-399	-4,250	7,915	2	744	-154	-724	655	1,988

3.9. Gross external debt position

Millions of EUR		Short-term					Long-term					
		Money market instruments	Loans	Currency and deposits	Trade credits	Other debt liabilities	Total	Bonds and notes	Loans	Currency and deposits	Trade credits	
		1	2	3	4	5	6=1+...+5	7	8	9	10	
	Gross External Debt Position											
	1994	31.Dec.	0	42	140	1,189	0	1,371	35	1,496	0	70
	1995	31.Dec.	0	9	171	1,290	0	1,470	32	1,851	0	66
	1996	31.Dec.	0	12	293	1,197	0	1,503	810	1,957	0	82
	1997	31.Dec.	0	71	313	1,435	0	1,819	1,015	2,151	0	87
	1998	31.Dec.	0	58	348	1,432	0	1,838	1,094	2,433	0	115
	1999	31.Dec.	0	79	364	1,659	54	2,155	1,494	3,134	0	101
	2000	31.Dec.	0	47	401	1,834	0	2,283	1,748	3,983	0	87
	2001	31.Dec.	15	27	396	1,690	95	2,223	1,934	5,117	162	56
	2002	31.Dec.	56	26	383	1,692	148	2,305	1,935	5,832	279	33
	2003	31.Dec.	32	66	558	1,656	137	2,447	2,145	7,003	506	26
	2004	31.Dec.	13	185	550	1,830	221	2,799	2,180	8,478	744	17
	2004	30.Jun.	9	114	767	1,834	153	2,877	1,994	7,558	633	26
		31.Jul.	5	85	700	1,816	161	2,767	2,010	7,625	650	26
		31.Aug.	2	90	567	1,740	167	2,566	2,025	8,179	670	25
		30.Sep.	2	89	544	1,860	160	2,655	2,022	8,282	671	25
		31.Oct.	2	110	516	1,855	212	2,696	2,027	8,365	701	24
		30.Nov.	13	185	614	1,932	165	2,910	2,040	8,313	708	23
	31.Dec.	13	185	550	1,830	221	2,799	2,180	8,478	744	17	
Public and Publicly Guaranteed Debt												
1994	31.Dec.	0	0	0	0	0	0	0	1,091	0	6	
1995	31.Dec.	0	0	0	0	0	0	0	1,173	0	5	
1996	31.Dec.	0	0	0	0	0	0	762	890	0	5	
1997	31.Dec.	0	0	0	0	0	0	963	912	0	0	
1998	31.Dec.	0	0	0	0	0	0	1,040	967	0	0	
1999	31.Dec.	0	0	0	0	0	0	1,431	1,031	0	0	
2000	31.Dec.	0	0	0	0	0	0	1,688	1,195	0	0	
2001	31.Dec.	3	0	0	0	12	15	1,908	1,199	0	0	
2002	31.Dec.	56	0	0	0	10	66	1,894	1,241	0	0	
2003	31.Dec.	32	0	0	0	8	40	2,082	1,444	0	0	
2004	31.Dec.	13	0	7	0	8	28	1,946	1,812	0	0	
2004	30.Jun.	9	0	34	0	9	52	1,902	1,599	0	0	
	31.Jul.	5	0	21	0	9	35	1,920	1,638	0	0	
	31.Aug.	2	0	29	0	9	39	1,935	1,711	0	0	
	30.Sep.	2	0	22	0	9	33	1,932	1,774	0	0	
	31.Oct.	2	0	3	0	8	13	1,938	1,768	0	0	
	30.Nov.	13	0	27	0	8	48	1,951	1,760	0	0	
	31.Dec.	13	0	7	0	8	28	1,946	1,812	0	0	
Non-guaranteed private sector external debt												
1994	31.Dec.	0	42	140	1,189	0	1,371	35	405	-	64	
1995	31.Dec.	0	9	171	1,290	0	1,470	32	678	-	61	
1996	31.Dec.	0	12	293	1,197	0	1,503	49	1,067	-	77	
1997	31.Dec.	0	71	312	1,435	0	1,819	52	1,239	-	87	
1998	31.Dec.	0	58	348	1,432	0	1,838	54	1,466	-	115	
1999	31.Dec.	0	79	364	1,659	54	2,155	63	2,103	-	101	
2000	31.Dec.	0	47	401	1,834	0	2,283	60	2,788	-	87	
2001	31.Dec.	12	27	396	1,690	83	2,208	26	3,918	162	56	
2002	31.Dec.	0	26	383	1,692	139	2,239	41	4,591	279	33	
2003	31.Dec.	0	66	558	1,656	128	2,407	63	5,560	506	26	
2004	31.Dec.	0	185	543	1,830	213	2,771	234	6,666	744	17	
	30.Jun.	0	114	733	1,834	145	2,825	92	5,958	633	26	
	31.Jul.	0	85	679	1,816	152	2,732	90	5,986	650	26	
	31.Aug.	0	90	538	1,740	158	2,527	90	6,468	670	25	
	30.Sep.	0	89	522	1,860	151	2,622	90	6,508	671	25	
	31.Oct.	0	110	514	1,855	204	2,683	89	6,596	701	24	
	30.Nov.	0	185	587	1,932	157	2,862	89	6,553	708	23	
	31.Dec.	0	185	543	1,830	213	2,771	234	6,666	744	17	

Other debt liabilities	Total	Direct investment: Intercompany lending						Total	Total	Millions of EUR
		Debt liabilities to affiliated enterprises	Arrears	Other	Debt liabilities to direct investors	Arrears	Other			
11	12=7+...+11	13	14	15	16	17	18	19	20=6+12+19	
Gross External Debt Position										
140	1,741	207	0	0	388	0	0	595	3,706	31.Dec. 1994
134	2,083	178	0	0	544	0	0	722	4,275	31.Dec. 1995
118	2,968	186	0	0	724	0	0	910	5,381	31.Dec. 1996
94	3,347	243	0	0	756	0	0	999	6,165	31.Dec. 1997
83	3,726	151	0	0	744	0	0	895	6,459	31.Dec. 1998
82	4,811	164	0	0	881	0	0	1,045	8,012	31.Dec. 1999
78	5,895	176	0	0	1,136	0	0	1,312	9,490	31.Dec. 2000
79	7,348	130	0	130	702	5	696	832	10,403	31.Dec. 2001
68	8,147	162	0	162	840	13	827	1,002	11,455	31.Dec. 2002
57	9,737	184	0	184	936	12	924	1,120	13,305	31.Dec. 2003
66	11,485	132	1	131	939	28	911	1,072	15,355	31.Dec. 2004
67	10,277	178	0	178	1,042	13	1,029	1,221	14,375	30.Jun. 2004
67	10,378	171	0	171	1,036	13	1,023	1,208	14,352	31.Jul.
67	10,966	166	0	166	1,000	13	987	1,166	14,698	31.Aug.
66	11,066	160	0	160	1,085	16	1,069	1,245	14,965	30.Sep.
69	11,186	172	0	172	1,103	16	1,087	1,274	15,156	31.Oct.
67	11,151	165	0	165	978	17	961	1,143	15,204	30.Nov.
66	11,485	132	1	131	939	28	911	1,072	15,355	31.Dec.
Public and Publicly Guaranteed Debt										
0	1,097	0	0	0	0	0	0	0	1,097	31.Dec. 1994
0	1,178	0	0	0	0	0	0	0	1,178	31.Dec. 1995
0	1,657	0	0	0	0	0	0	0	1,657	31.Dec. 1996
0	1,875	0	0	0	0	0	0	0	1,875	31.Dec. 1997
0	2,007	0	0	0	0	0	0	0	2,007	31.Dec. 1998
0	2,462	0	0	0	0	0	0	0	2,462	31.Dec. 1999
0	2,883	0	0	0	0	0	0	0	2,883	31.Dec. 2000
0	3,107	0	0	0	0	0	0	0	3,122	31.Dec. 2001
0	3,135	0	0	0	0	0	0	0	3,201	31.Dec. 2002
0	3,525	0	0	0	0	0	0	0	3,565	31.Dec. 2003
0	3,758	0	0	0	0	0	0	0	3,785	31.Dec. 2004
0	3,502	0	0	0	0	0	0	0	3,554	30.Jun. 2004
0	3,558	0	0	0	0	0	0	0	3,593	31.Jul.
0	3,646	0	0	0	0	0	0	0	3,685	31.Aug.
0	3,706	0	0	0	0	0	0	0	3,738	30.Sep.
0	3,706	0	0	0	0	0	0	0	3,719	31.Oct.
0	3,711	0	0	0	0	0	0	0	3,759	30.Nov.
0	3,758	0	0	0	0	0	0	0	3,785	31.Dec.
Non-guaranteed private sector external debt										
140	644	207	-	-	388	-	-	595	2,609	31.Dec. 1994
134	905	178	-	-	544	-	-	722	3,097	31.Dec. 1995
118	1,311	186	-	-	724	-	-	910	3,724	31.Dec. 1996
94	1,472	243	-	-	756	-	-	999	4,290	31.Dec. 1997
83	1,719	151	-	-	744	-	-	895	4,452	31.Dec. 1998
82	2,350	164	-	-	881	-	-	1,045	5,550	31.Dec. 1999
78	3,012	176	-	-	1,136	-	-	1,312	6,607	31.Dec. 2000
79	4,241	130	0	130	702	5	696	832	7,281	31.Dec. 2001
68	5,012	162	0	162	840	13	827	1,002	8,254	31.Dec. 2002
57	6,212	184	0	184	936	12	924	1,120	9,740	31.Dec. 2003
66	7,727	132	1	131	939	28	911	1,072	11,570	31.Dec. 2004
67	6,776	178	0	178	1,042	13	1,029	1,221	10,821	30.Jun.
67	6,820	171	0	171	1,036	13	1,023	1,208	10,759	31.Jul.
67	7,321	166	0	166	1,000	13	987	1,166	11,014	31.Aug.
66	7,360	160	0	160	1,085	16	1,069	1,245	11,227	30.Sep.
69	7,479	172	0	172	1,103	16	1,087	1,274	11,437	31.Oct.
67	7,440	165	0	165	978	17	961	1,143	11,445	30.Nov.
66	7,727	132	1	131	939	28	911	1,072	11,570	31.Dec.

3.10. Debt - service payment schedule

Millions of EUR	Immediate	1 year or less (Months)				Over 1 year to 2 years		Over 2 years	Total
		0 - 3	4 - 6	7 - 9	10 - 12	13 - 18	19 - 24		
For outstanding external debt on 31.12.2004									
1. Public and publicly guaranteed debt	0	109	597	45	71	253	160	3,082	4,317
1.1. Debt securities	0	50	557	0	5	79	10	1,440	2,141
1.1.1. Principal	0	0	505	0	5	5	10	1,141	1,667
1.1.2. Interest	0	50	51	0	0	74	0	299	475
1.2. Loans	0	45	40	45	66	174	149	1,642	2,161
1.2.1. Principal	0	31	20	31	52	145	124	1,419	1,823
1.2.2. Interest	0	14	21	14	13	29	25	223	338
1.3. Currency and deposits	0	7	0	0	0	0	0	0	7
1.3.1. Principal	0	7	0	0	0	0	0	0	7
1.3.2. Interest	-	-	-	-	-	-	-	-	-
1.4. Trade credits	0	0	0	0	0	0	0	0	0
1.4.1. Principal	0	0	0	0	0	0	0	0	0
1.4.2. Interest	0	0	0	0	0	0	0	0	0
1.5. Other debt liabilities	0	8	0	0	0	0	0	0	8
1.5.1. Principal	0	8	0	0	0	0	0	0	8
1.5.2. Interest	0	0	0	0	0	0	0	0	0
1.6. Direct investment: Intercompany lending	0	0	0	0	0	0	0	0	0
1.6.1. Debt liabilities to affiliated enterprises	0	0	0	0	0	0	0	0	0
1.6.1.1. Principal	0	0	0	0	0	0	0	0	0
1.6.1.2. Interest	0	0	0	0	0	0	0	0	0
1.6.2. Debt liabilities to direct investors	0	0	0	0	0	0	0	0	0
1.6.2.1. Principal	0	0	0	0	0	0	0	0	0
1.6.2.2. Interest	0	0	0	0	0	0	0	0	0
2. Non-guaranteed private sector debt	208	3,400	389	398	535	758	1,315	5,645	12,648
2.1. Debt securities	0	2	3	2	2	4	4	292	310
2.1.1. Principal	0	0	0	0	0	0	0	214	214
2.1.2. Interest	0	2	3	2	2	4	4	79	96
2.2. Loans	0	343	368	382	506	733	640	4,807	7,778
2.2.1. Principal	0	299	310	336	456	650	564	4,285	6,901
2.2.2. Interest	0	43	58	45	49	83	76	522	877
2.3. Currency and deposits	0	691	0	0	0	0	596	0	1,287
2.3.1. Principal	0	691	0	0	0	0	596	0	1,287
2.3.2. Interest	-	-	-	-	-	-	-	-	-
2.4. Trade Credit	0	1,832	1	1	1	4	2	11	1,853
2.4.1. Principal	0	1,832	1	1	1	4	2	10	1,850
2.4.2. Interest	0	0	0	0	0	0	0	2	3
2.5. Other debt liabilities	179	81	0	0	0	1	12	5	279
2.5.1. Principal	138	81	0	0	0	1	12	5	238
2.5.2. Interest	41	0	0	0	0	0	0	0	41
2.6. Direct investment: Intercompany lending	29	452	17	13	25	16	60	529	1,141
126 1. Debt liabilities to affiliated enterprises	1	120	1	2	3	2	2	3	133
2.6.1.1. Principal	1	120	1	1	3	2	2	3	132
2.6.1.2. Interest	0	0	0	0	0	0	0	0	1
2.6.2. Debt liabilities to direct investors	28	332	16	11	22	14	58	526	1,008
2.6.2.1. Principal	23	329	12	8	19	7	51	470	917
2.6.2.2. Interest	5	3	4	4	3	7	8	56	91
3. GROSS EXTERNAL DEBT PAYMENTS	208	3,509	986	443	605	1,012	1,475	8,727	16,965
3.1. Principal	162	3,397	849	378	536	813	1,361	7,546	15,042
3.2. Interest	46	112	137	65	69	199	114	1,181	1,923

3.11. Debt indicators

	Stocks in millions of EUR				
	2000	2001	2002	2003	Dec. 2004
A. Short - term debt (1):	4,382	4,569	4,448	4,555	5,322
B. International monetary reserves	3,436	4,984	6,781	6,879	6,542
C. Foreign exchange	4,705	6,513	7,842	7,703	7,484
D. Gross external assets in debt instruments	8,700	10,825	12,580	12,848	13,367
E. Gross external debt	9,490	10,403	11,455	13,305	15,355
Debt indicators:					
- international reserves to short-term debt (B/A)	0.78	1.09	1.52	1.51	1.23
- foreign exchange to short-term debt (C/A)	1.07	1.43	1.76	1.69	1.41
- gross external assets in debt instruments / gross external debt (D/E)	0.92	1.04	1.10	0.97	0.87

3.12. International Liquidity

Millions of EUR	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	15.3	1,206.5	1,222.0	84.2	-5.9	1,046.0	-61.0	2,252.5
1995 31. Dec.	0.1	0.0	14.9	1,405.9	1,420.9	132.8	-3.1	1,297.6	-124.8	2,703.4
1996 31. Dec.	0.1	0.1	14.9	1,837.9	1,853.0	27.2	-1.0	1,488.4	-71.3	3,326.3
1997 31. Dec.	0.1	0.1	15.7	2,987.3	3,003.1	37.4	-	978.2	-70.2	3,965.4
1998 31. Dec.	0.1	0.2	55.8	3,048.5	3,104.6	40.0	-	1,031.2	-117.5	4,079.8
1999 31. Dec.	0.1	1.6	107.3	3,050.3	3,159.3	51.8	-	1,053.5	-144.9	4,103.7
2000 31. Dec.	0.1	4.0	88.5	3,343.3	3,435.9	62.4	-	1,361.2	-124.0	4,704.5
2001 31. Dec.	76.2	5.7	91.3	4,810.5	4,983.7	86.2	-	1,703.0	-123.5	6,513.5
2002 31. Dec.	79.9	6.7	115.9	6,578.9	6,781.4	81.3	-	1,263.2	-212.8	7,842.1
2003 31. Dec.	80.9	7.3	115.7	6,675.0	6,878.9	69.8	-	1,028.4	-426.6	7,703.4
2004 31. Dec.	77.8	8.2	87.9	6,367.9	6,541.8	74.2	-	1,116.4	-309.4	7,484.3
2000 31. Jul.	0.1	2.9	99.6	3,235.4	3,337.9	61.8	-	1,197.1	-58.9	4,432.5
31. Aug.	0.1	3.6	94.9	3,259.6	3,358.2	64.9	-	1,244.3	-52.8	4,503.9
30. Sep.	0.1	3.6	95.3	3,281.4	3,380.4	65.5	-	1,278.7	-65.9	4,560.1
31. Oct.	0.1	3.7	95.1	3,365.1	3,464.0	67.8	-	1,268.1	-47.7	4,633.2
30. Nov.	0.1	4.2	93.9	3,320.7	3,418.8	66.8	-	1,505.6	-51.8	4,826.3
31. Dec.	0.1	4.0	88.5	3,343.3	3,435.9	62.4	-	1,361.2	-124.0	4,704.5
2001 31. Jan.	0.1	3.9	88.2	3,299.4	3,391.6	68.8	-	1,443.8	-45.3	4,743.2
28. Feb.	0.1	4.5	84.1	3,395.4	3,484.0	69.1	-	1,595.7	-53.1	4,991.1
31. Mar.	0.1	4.6	90.4	3,426.8	3,521.9	71.7	-	1,519.0	-63.7	4,945.8
30. Apr.	0.1	4.5	89.2	3,955.9	4,049.6	70.6	-	1,524.4	-57.5	5,480.3
31. May	0.1	5.1	95.4	4,050.5	4,151.1	74.0	-	1,590.0	-47.1	5,640.5
30. Jun.	77.5	5.1	95.6	4,095.1	4,273.3	88.3	-	1,501.8	-52.8	5,596.9
31. Jul.	73.9	5.0	92.4	4,177.0	4,348.3	86.3	-	1,461.9	-56.4	5,638.9
31. Aug.	73.0	5.3	91.0	3,903.6	4,072.9	83.7	-	1,423.4	-47.6	5,327.0
30. Sep.	77.7	5.3	90.2	4,059.9	4,233.2	83.5	-	1,328.6	-43.0	5,388.5
31. Oct.	74.8	5.3	90.5	4,252.7	4,423.2	84.4	-	1,358.6	-44.8	5,611.3
30. Nov.	75.3	5.7	91.5	4,414.6	4,587.1	85.7	-	1,643.8	-43.5	6,058.4
31. Dec.	76.2	5.7	91.3	4,810.5	4,983.7	86.2	-	1,703.0	-123.5	6,513.5
2002 31. Jan.	79.2	5.7	92.0	4,836.1	5,013.1	93.5	-	1,655.6	-59.3	6,491.7
28. Feb.	83.4	6.0	115.0	5,092.4	5,296.8	93.6	-	1,481.3	-51.9	6,573.7
31. Mar.	84.1	6.0	114.7	5,067.0	5,271.8	93.2	-	1,396.8	-52.8	6,463.8
30. Apr.	82.8	5.9	116.6	5,167.3	5,372.6	90.6	-	1,306.0	-95.6	6,473.3
31. May	84.7	6.1	114.6	5,156.3	5,361.7	87.9	-	1,268.4	-82.4	6,424.7
30. Jun.	77.6	5.9	110.9	5,281.5	5,475.9	83.6	-	1,144.1	-116.7	6,425.6
31. Jul.	75.3	6.0	135.2	5,266.9	5,483.4	84.8	-	1,104.9	-88.9	6,371.8
31. Aug.	77.1	6.4	127.3	5,323.4	5,534.2	84.7	-	1,168.9	-91.0	6,492.3
30. Sep.	80.4	6.5	126.4	5,864.9	6,078.2	85.2	-	1,112.0	-89.3	6,976.8
31. Oct.	78.3	6.4	125.7	5,940.1	6,150.5	84.9	-	1,177.2	-107.2	7,117.3
30. Nov.	78.0	6.8	120.1	6,653.7	6,858.7	84.1	-	1,241.2	-99.5	7,894.9
31. Dec.	79.9	6.7	115.9	6,578.9	6,781.4	81.3	-	1,263.2	-212.8	7,842.1
2003 31. Jan.	83.0	6.6	112.8	6,570.2	6,772.6	79.2	-	1,239.2	-114.3	7,809.4
28. Feb.	78.0	6.9	111.6	6,646.2	6,842.6	78.9	-	1,240.3	-161.3	7,886.5
31. Mar.	75.8	6.9	112.8	6,488.1	6,683.6	79.3	-	1,285.7	-144.6	7,773.9
30. Apr.	74.6	6.8	120.6	6,519.9	6,721.9	77.7	-	1,247.5	-122.3	7,767.3
31. May	74.2	6.8	113.6	6,494.3	6,688.8	73.1	-	1,155.1	-149.9	7,649.3
30. Jun.	73.6	6.9	111.0	6,772.3	6,963.8	75.0	-	1,209.7	-283.7	7,981.9
31. Jul.	75.3	6.9	127.5	6,707.6	6,917.3	74.5	-	1,140.0	-278.0	7,847.6
31. Aug.	83.6	7.5	131.8	6,860.1	7,083.0	77.4	-	1,147.5	-325.8	8,007.6
30. Sep.	81.3	7.4	119.7	6,776.0	6,984.4	74.7	-	1,167.6	-289.4	7,943.6
31. Oct.	80.2	7.2	116.8	6,696.2	6,900.3	73.1	-	1,126.2	-281.1	7,822.4
30. Nov.	80.7	7.5	115.4	6,676.0	6,879.5	72.0	-	1,087.0	-278.4	7,763.0
31. Dec.	80.9	7.3	115.7	6,675.0	6,878.9	69.8	-	1,028.4	-426.6	7,703.4
2004 31. Jan.	78.4	7.4	115.5	6,735.2	6,936.5	70.3	-	983.8	-322.9	7,719.0
29. Feb.	77.5	7.3	109.3	6,804.2	6,998.3	70.1	-	920.4	-353.4	7,724.6
31. Mar.	83.5	7.8	108.9	6,674.7	6,874.9	71.1	-	965.4	-362.0	7,640.1
30. Apr.	79.4	7.8	108.9	6,781.2	6,977.2	73.2	-	944.3	-366.3	7,725.5
31. May	78.0	8.0	107.6	6,545.7	6,739.3	72.6	-	1,015.8	-228.3	7,561.5
30. Jun.	78.8	8.0	112.0	6,355.9	6,554.8	73.1	-	1,080.2	-224.6	7,436.1
31. Jul.	78.8	8.1	107.3	6,271.8	6,466.1	73.5	-	992.0	-229.5	7,263.9
31. Aug.	81.3	8.4	100.5	6,334.6	6,524.8	73.6	-	1,221.6	-195.4	7,556.2
30. Sep.	81.5	8.2	96.5	6,360.9	6,547.1	72.4	-	1,021.0	-179.4	7,381.9
31. Oct.	81.0	8.1	92.4	6,302.7	6,484.3	70.7	-	1,051.8	-229.7	7,354.5
30. Nov.	82.7	8.3	91.6	6,397.2	6,579.8	68.9	-	980.4	-247.6	7,377.7
31. Dec.	77.8	8.2	87.9	6,367.9	6,541.8	74.2	-	1,116.4	-309.4	7,484.3
2005 31. Jan.	79.5	8.4	87.4	6,502.7	6,678.0	76.3	-	987.6	-311.5	7,490.3

4.1. Derivation and Expenditure on Gross domestic product

	2000	2001	2002	2003	2000	2001	2002	2003
	Millions of Tolars at current prices				Real growth rates in %			
Gross domestic product by activities								
A,B Agriculture, hunting and forestry, fishing	119,478	122,654	148,916	132,888	0.8	-12.1	15.4	-15.2
C Mining and quarrying	25,567	23,490	22,844	27,048	-1.4	-5.5	-8.4	5.8
D Manufacturing	1,013,226	1,139,198	1,242,106	1,365,106	8.9	5.1	4.8	3.9
E Electricity, gas and water supply	105,521	127,026	144,532	148,407	5.5	7.0	6.1	-3.1
F Construction	237,291	248,368	264,720	290,819	0.9	-2.2	0.6	3.4
G Wholesale and retail trade, certain repair	421,961	484,756	541,123	593,885	1.3	2.4	3.5	2.9
H Hotels and restaurants	87,811	98,293	104,081	113,909	4.2	6.5	3.4	3.5
I Transport, storage, communication	264,215	295,821	327,641	363,183	2.8	5.0	3.1	3.4
J Financial intermediation	186,798	184,639	242,554	232,701	2.5	6.4	5.8	6.1
K Real estate, renting and business services	559,948	634,955	736,673	798,186	0.7	4.1	3.3	3.7
L Public administration and defence	230,632	269,095	298,935	333,153	5.6	5.3	3.3	4.4
M Education	206,452	239,831	263,782	287,896	4.9	2.2	2.6	2.4
N Health and social work	191,869	217,892	234,368	251,688	4.3	2.6	4.0	3.1
O,P Other social and personal services	135,541	151,420	156,591	169,873	3.9	2.9	-2.2	1.5
Imputed bank services (FISIM)	-106,919	-98,989	-128,748	-128,792	2.1	12.2	7.0	12.3
Agriculture (A+B)	119,478	122,654	148,916	159,936	0.8	-12.1	15.4	-15.2
Industry (C+D+E)	1,144,314	1,289,714	1,409,482	1,540,561	8.3	5.0	4.7	3.6
Construction (F)	237,291	248,368	264,720	290,819	0.9	-2.2	0.6	3.4
Services (G to P)	2,178,307	2,477,714	2,777,001	2,988,634	2.7	3.5	3.2	3.5
Total Value Added, at basic cost	3,679,390	4,138,450	4,600,119	4,979,950	4.4	3.1	3.7	2.5
Corrections	572,924	623,365	714,375	767,218	1.5	0.0	0.6	2.2
Gross domestic product	4,252,315	4,761,815	5,314,494	5,747,168	3.9	2.7	3.3 ³	2.5
Cost structure of gross domestic product					delež v %			
Total	4,252,315	4,761,815	5,314,494	5,747,168	100.0	100.0	100.0	100.0
1. Taxes on production and on imports	700,668	771,895	878,945	963,120	16.5	16.2	16.5	16.8
2. Less: Subsidies	63,205	67,993	64,517	83,900	1.5	1.4	1.2	1.5
3. Compensation of employees	2,275,737	2,564,414	2,818,596	3,040,177	53.5	53.9	53.0	52.9
- Wages and salaries	2,033,162	2,293,557	2,517,718	2,715,231	47.8	48.2	47.4	47.2
- Employers actual social contributions	242,575	270,857	300,879	324,946	5.7	5.7	5.7	5.7
4. Gross operating surplus	998,654	1,132,256	1,253,900	1,394,191	23.5	23.8	23.6	24.3
- Consumption of fixed capital	661,803	732,241	780,514	800,835	15.6	15.4	14.7	13.9
- Net operating surplus	336,851	400,016	473,386	593,356	7.9	8.4	8.9	10.3
5. Gross mixed income	340,461	361,241	427,570	433,580	8.0	7.6	8.0	7.5
- Consumption of fixed capital	83,202	90,891	92,596	95,803	2.0	1.9	1.7	1.7
- Net mixed income	257,259	270,351	334,974	337,777	6.0	5.7	6.3	5.9
Expenditure on gross domestic product					Realne stopnje rasti v %			
Total (3+4)	4,252,315	4,761,815	5,314,494	5,747,168	3.9	2.7	3.3	2.5
1. Exports of goods and services	2,387,289	2,744,468	3,060,345	3,245,428	13.0	6.3	6.7	3.2
2. Imports of goods and services	2,538,115	2,776,503	2,981,749	3,247,262	7.6	3.0	4.9	6.8
3. Foreign balance (exports-imports)	-150,826	-32,035	78,596	-1,834	-	-	-	-
4. Total domestic consumption (5+6)	4,403,141	4,793,849	5,235,898	5,749,002	1.4	0.9	2.3	4.7
5. Final consumption	3,269,505	3,656,738	3,973,047	4,293,961	0.9	2.7	0.7	2.7
- Households	2,373,578	2,621,790	2,830,439	3,053,907	0.3	2.3	0.2	2.8
- Nonprofit institutions	52,461	60,259	69,572	74,070	3.8	4.9	5.3	0.7
- Government	843,466	974,689	1,073,036	1,165,984	2.3	3.9	1.7	2.6
6. Gross capital formation	1,133,636	1,137,111	1,262,851	1,455,041	2.7	-4.3	7.4	10.5
- Gross fixed capital formation	1,066,779	1,164,431	1,239,153	1,373,343	0.6	4.1	3.1	6.3
- Changes in inventories	66,857	-27,320	23,698	81,698	-	-	-	-
* Consumption of fixed capital	745,004	823,131	873,110	896,638	...	...	...	...
* Net fixed capital formation	321,775	341,300	389,741	558,403	...	...	...	...
GDP at market prices, in millions of EUR	20,740	21,925	23,492	24,592				
GDP per capita, in EUR	10,425	11,007	11,775	12,319				

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, 2000 prices	Annual growth in %
	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %		
	1	2	3	4	5	6	7	8	9	10	11	12
1993	111,780	-4.3	696,976	-2.0	154,325	-5.8	342,958	8.8	200,446	-1.1	3,144,851	2.9
1994	116,515	4.3	748,029	7.4	154,953	-2.5	358,860	4.7	213,100	6.4	3,312,385	5.3
1995	118,309	1.5	766,416	2.5	169,175	15.0	383,048	6.8	225,662	6.0	3,448,424	4.2
1996	122,533	3.6	807,571	5.5	190,916	17.2	386,813	1.1	224,474	-0.6	3,574,035	3.6
1997	129,002	5.3	867,428	7.4	199,527	4.5	403,483	4.4	235,000	4.9	3,744,229	4.8
1998	127,213	-1.4	897,194	3.5	205,028	2.9	399,899	-0.9	245,194	4.3	3,877,661	3.6
1999	118,525	-6.8	930,391	3.7	235,127	14.8	416,722	4.2	256,923	4.8	4,093,033	5.5
2000	119,479	0.8	1,013,225	8.9	237,292	2.3	421,962	1.5	264,214	3.1	4,252,315	4.0
2001	105,016	-12.1	1,064,429	5.1	232,126	-2.2	431,909	2.4	277,298	5.0	4,366,222	2.7
2002	121,158	15.4	1,115,848	4.8	233,594	0.6	447,215	3.5	285,786	3.1	4,511,414	3.3
2003	102,590	-15.3	1,159,400	3.9	241,492	2.8	460,104	2.9	295,508	3.4	4,625,302	2.5
2000 IV	30,291	2.0	259,335	7.7	59,255	-10.9	111,086	2.5	63,747	-7.4	1,082,318	2.4
2001 I	25,897	-12.0	259,337	7.7	55,319	-0.9	102,160	1.8	70,006	4.2	1,054,386	3.0
II	25,121	-12.2	277,126	4.3	57,723	-4.7	108,842	2.1	69,275	6.7	1,105,702	2.7
III	27,378	-12.1	261,994	5.9	60,489	-1.9	106,391	2.3	71,622	4.8	1,098,908	2.8
IV	26,620	-12.1	265,972	2.6	58,595	-1.1	114,516	3.1	66,395	4.2	1,107,226	2.3
2002 I	29,973	15.7	266,726	2.8	54,833	-0.9	105,691	3.5	72,594	3.7	1,083,192	2.7
II	28,949	15.2	289,939	4.6	58,029	0.5	112,731	3.6	71,888	3.8	1,143,692	3.4
III	31,523	15.1	279,871	6.8	61,159	1.1	110,359	3.7	73,570	2.7	1,139,125	3.7
IV	30,713	15.4	279,312	5.0	59,573	1.7	118,434	3.4	67,734	2.0	1,145,405	3.4
2003 I	25,298	-15.6	277,243	3.9	55,922	2.0	108,542	2.7	74,545	2.7	1,109,019	2.4
II	24,567	-15.1	297,294	2.5	61,732	6.4	116,110	3.0	73,795	2.7	1,169,688	2.3
III	26,718	-15.2	286,802	2.5	63,003	3.0	114,004	3.3	76,947	4.6	1,168,245	2.6
IV	26,008	-15.3	298,062	6.7	60,835	2.1	121,448	2.5	70,222	3.7	1,178,350	2.9
2004 I	26,207	3.6	289,398	4.4	57,501	2.8	112,265	3.4	77,546	4.0	1,152,436	3.9
II	25,487	3.7	320,420	7.8	60,590	-1.8	120,529	3.8	77,567	5.1	1,224,660	4.7
III	27,817	4.1	308,115	7.4	65,585	4.1	118,632	4.1	79,981	3.9	1,225,098	4.9

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

4.3. Industry

Column Code	Industrial Output							
	Total		Mining		Manufacturing		Electricity supply	
	2000=100	Annual growth in %	2000=100	Annual growth in %	2000=100	Annual growth in %	2000=100	Annual growth in %
	1	2	3	4	5	6	7	8
1993	82.5	-2.7	109.8	-10.7	81.1	-3.2	84.7	-3.9
1994	87.8	6.5	104.2	-5.7	86.5	6.2	91.3	12.1
1995	89.5	2.4	105.1	1.6	88.9	2.8	91.1	1.3
1996	90.4	1.3	105.5	1.8	89.7	1.2	91.8	1.2
1997	91.3	1.4	107.5	0.9	90.0	0.6	99.3	9.1
1998	94.6	4.0	107.1	2.8	93.4	4.3	102.6	3.6
1999	94.1	-0.5	102.7	-3.1	93.4	-0.1	98.4	-4.4
2000	100.0	6.3	100.0	1.7	100.0	7.1	100.0	2.5
2001	102.9	3.1	92.1	-7.0	102.8	3.0	109.3	9.4
2002	105.4	2.5	99.2	9.0	104.8	2.1	115.3	6.5
2003	106.9	1.4	104.9	6.9	106.5	1.7	111.3	-3.2
2004	112.0	4.8	103.7	-10.1	111.8	4.9	118.3	6.3
2003 Nov.	115.8	4.9	102.5	1.2	116.8	6.1	106.5	-9.6
Dec.	99.8	6.1	81.9	15.1	99.2	8.3	116.2	-13.7
2004 Jan.	103.0	3.3	101.0	21.6	100.8	3.0	135.0	1.6
Feb.	104.0	0.9	103.5	23.8	102.4	0.5	125.4	-1.8
Mar.	120.6	7.8	119.2	-2.6	119.8	8.6	131.9	3.1
Apr.	107.0	-0.9	96.3	-18.6	106.4	-0.7	118.3	4.9
May	119.1	12.0	119.5	14.3	119.0	11.1	117.8	25.1
Jun.	117.4	11.0	95.1	-13.1	118.7	12.3	107.9	4.8
Jul.	112.8	3.0	103.9	-18.4	113.3	3.6	108.8	6.4
Aug.	97.3	11.6	94.0	10.1	97.1	10.7	101.5	25.9
Sep.	120.2	3.9	129.4	8.2	122.0	5.4	91.1	-18.8
Oct.	116.6	-3.0	88.4	-26.9	117.0	-2.6	123.1	3.3
Nov.	120.1	3.8	113.3	10.6	119.8	2.5	127.6	19.7
Dec.	106.0	6.3	81.4	-0.6	104.9	5.9	131.4	13.1

Source: Statistical Office of RS, estimation in BS.

4.4. Travel

Thousands	Overnight stays			Road border crossing						Slovenian overnight stays in Croatia	
	Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	Excluding border with Croatia				
							Total	From Slovenia	From abroad		
Column Code	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10	
1992	5,098	3,085	2,015	71,968	26,706	45,262	46,320	17,565	28,755	2,088	
1993	5,384	3,404	1,981	82,642	28,293	54,349	51,988	18,585	33,403	1,495	
1994	5,865	3,383	2,482	93,522	28,440	65,082	59,916	20,480	39,436	2,065	
1995	5,883	3,446	2,437	90,751	28,720	62,031	65,166	22,446	42,720	1,993	
1996	5,832	3,283	2,549	98,712	28,840	69,871	71,169	22,214	48,955	2,795	
1997	6,385	3,305	3,077	101,571	27,371	74,199	71,406	20,915	50,490	3,736	
1998	6,286	3,226	3,058	89,869	25,438	64,428	59,059	18,455	40,604	4,035	
1999	6,056	3,313	2,742	84,279	25,363	58,916	54,308	18,102	36,208	4,235	
2000	6,736	3,313	3,423	89,504	26,955	62,549	55,659	18,464	37,194	4,969	
2001	7,130	3,317	3,813	87,374	26,636	60,736	53,481	17,875	35,610	5,119	
2002	7,296	3,277	4,019	86,196	27,354	58,844	53,103	18,829	34,275	4,988	
2003	7,496	3,326	4,173	85,628	27,325	58,304	51,998	18,002	33,994	5,206	
2004	7,856	3,224	4,362	91,919	30,200	61,719	58,926	21,107	37,819	5,085	
2004	Jan.	449	195	254	5,539	1,856	3,683	3,434	1,306	2,128	8
	Feb.	468	273	195	5,205	1,781	3,424	3,384	1,297	2,088	19
	Mar.	427	217	211	5,808	2,002	3,807	3,850	1,484	2,366	20
	Apr.	490	201	289	7,073	2,475	4,598	4,533	1,685	2,848	156
	May	611	217	394	8,400	2,798	5,602	5,611	2,063	3,547	119
	Jun.	737	305	432	8,918	2,920	5,999	5,745	2,071	3,674	525
	Jul.	1,114	481	633	10,854	3,255	7,600	6,902	2,151	4,751	2,040
	Aug.	1,310	509	801	11,448	3,366	8,082	6,475	1,941	4,534	1,744
	Sep.	727	253	473	8,572	2,771	5,801	5,376	1,895	3,481	399
	Oct.	510	189	322	7,391	2,498	4,893	4,926	1,847	3,079	34
	Nov.	378	197	181	6,117	2,213	3,904	4,018	1,620	2,398	7
	Dec.	366	188	178	6,593	2,267	4,326	4,673	1,748	2,925	14

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

4.5. Employment and Unemployment

Persons	Total labour force									Unemployment rate in %		
	Total employed persons						Total	Registered unemployed persons				
	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	60,828	652,481	51,675	41,013	92,688	745,169	126,080	871,249	14.5	7.9
1999		606,928	64,043	670,971	50,817	36,686	87,503	758,474	118,951	877,425	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
2001		626,444	68,373	694,817	50,628	33,596	84,224	779,041	101,857	880,898	11.6	6.4
2002		631,053	66,797	697,850	50,413	35,236	85,649	783,499	102,635	886,134	11.6	6.3
2003		632,982	66,164	699,146	49,732	28,369	78,101	777,247	97,674	874,921	11.2	6.7
2004		637,004	65,642	702,647	49,589	29,971	79,560	782,206	92,826	875,033	10.6	...
2004	Jan.	631,086	64,194	695,280	49,230	29,336	78,566	773,846	99,035	872,881	11.3	
	Feb.	632,845	64,211	697,056	49,240	29,336	78,576	775,632	98,146	873,778	11.2	
	Mar.	634,254	64,791	699,045	49,302	29,336	78,638	777,683	96,691	874,374	11.1	6.8
	Apr.	635,545	65,470	701,015	49,405	29,416	78,821	779,836	93,886	873,722	10.7	
	May	636,406	66,034	702,440	49,498	29,416	78,914	781,354	91,518	872,872	10.5	
	Jun.	638,494	66,306	704,800	49,480	29,416	78,896	783,696	89,156	872,852	10.2	6.1
	Jul.	637,152	66,215	703,367	49,448	29,855	79,303	782,670	90,294	872,964	10.3	
	Aug.	636,842	66,115	702,957	49,558	29,855	79,413	782,370	90,314	872,684	10.3	
	Sep.	639,409	66,431	705,840	49,912	29,855	79,767	785,607	90,685	876,292	10.3	6.0
	Oct.	641,199	66,550	707,749	50,074	31,276	81,350	789,099	92,538	881,637	10.5	
	Nov.	642,009	66,370	708,379	50,018	31,276	81,294	789,673	90,923	880,596	10.3	
	Dec.	638,812	65,018	703,830	49,904	31,276	81,180	785,010	90,728	875,738	10.4	...

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		
				2000=100	Annual growth in %	Totars	Annual growth in %	Real			2000=100	Annual growth in %	
								2000=100	An.growth in %				
Column Code	1	2	3	4	5	6	7	8	9	10	11	12	
1992	51,307	203.4	70.9	194.0	43,584	0.0	71.8	0.0	30,973	198.5	68.0	0.0	
1993	75,507	54.7	80.3	14.4	62,619	48.6	79.1	10.5	46,880	58.6	79.1	17.4	
1994	94,634	25.3	83.1	3.6	79,371	27.0	82.9	5.0	60,099	28.3	83.8	6.0	
1995	112,021	18.7	86.8	4.4	92,920	17.4	85.6	3.2	71,294	19.0	87.7	4.7	
1996	129,151	15.2	91.1	4.9	106,237	14.3	89.0	4.0	81,846	14.7	91.7	4.4	
1997	144,249	11.8	93.9	3.2	118,967	12.1	92.0	3.4	91,198	11.5	94.3	3.0	
1998	158,047	9.6	95.4	1.6	132,076	11.1	94.7	2.9	99,906	9.6	95.7	1.5	
1999	173,194	9.5	98.4	3.2	144,121	9.1	97.3	2.7	109,249	9.3	98.6	3.0	
2000	191,622	10.6	100.0	1.6	161,267	11.9	100.0	2.8	120,663	10.4	100.0	1.4	
2001	214,500	12.0	103.3	3.3	178,614	10.9	102.2	2.2	134,822	11.8	103.1	3.1	
2002	235,421	9.8	105.4	2.1	196,219	9.9	104.4	2.2	147,938	9.7	105.2	2.1	
2003	253,163	7.6	107.4	1.9	211,067	7.6	106.4	1.9	159,051	7.5	107.2	1.9	
2004	267,523	5.7	109.5	2.0	226,033	7.1	109.9	3.4	168,175	5.7	109.3	2.1	
2003	Dec.	277,591	5.9	116.3	1.2	234,675	6.9	116.8	2.2	173,166	5.7	115.2	1.0
2004	Jan.	258,224	4.5	107.6	0.5	216,909	5.6	107.4	1.5	163,301	4.7	108.1	0.7
	Feb.	254,752	5.5	106.1	1.9	212,490	7.6	105.2	3.9	161,956	5.5	107.1	1.9
	Mar.	261,377	7.3	108.2	3.7	223,717	11.0	110.0	7.3	163,838	6.6	107.7	3.1
	Apr.	260,231	5.4	107.2	1.8	218,540	6.5	107.0	2.9	162,961	5.3	106.6	1.7
	May	259,539	4.1	106.0	0.3	218,140	5.2	105.8	1.3	163,205	4.4	105.8	0.6
	Jun.	262,715	5.8	106.9	1.9	221,606	9.0	107.2	4.9	164,996	5.7	106.7	1.7
	Jul.	264,317	5.3	107.3	1.6	222,966	6.5	107.5	2.6	165,666	5.1	106.8	1.3
	Aug.	267,878	6.5	109.2	2.8	227,423	8.6	110.2	4.7	167,904	6.4	108.7	2.6
	Sep.	268,420	5.8	109.5	2.4	226,925	6.9	110.0	3.5	168,599	5.7	109.2	2.3
	Oct.	270,303	5.1	109.9	1.7	228,418	5.2	110.4	1.9	169,508	5.1	109.5	1.8
	Nov.	291,850	8.0	118.0	4.2	252,735	10.0	121.4	6.2	181,138	7.2	116.3	3.5
	Dec.	290,675	4.7	117.9	1.5	242,523	3.3	116.8	0.1	185,029	6.9	119.1	3.5

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	
			2000=100	Annual growth in %		2000=100	Annual growth in %		2000=100	Annual growth in %		2000=100	Annual growth in %
Column		1	2	3	4	5	6	7	8	9	10=1+4+7	11	12
Code													
1992		238,780	71.4	0.0	89,856	61.1	0.0	132,532	48.8	0.0	461,168	61.3	0.0
1993		359,259	82.8	16.1	150,590	79.6	30.3	220,481	63.9	31.0	730,330	75.4	31.1
1994		445,487	84.8	2.5	165,048	72.1	-9.5	284,858	68.1	6.7	895,394	76.4	1.2
1995		529,684	89.0	5.1	206,838	79.8	11.2	329,933	69.7	3.1	1,066,455	80.3	5.4
1996		594,907	91.0	2.2	261,298	91.7	15.4	420,773	80.8	16.5	1,276,978	87.5	9.0
1997		654,872	92.4	1.7	289,031	93.6	2.3	494,015	87.6	8.6	1,437,917	90.9	4.0
1998		720,371	94.3	1.9	308,850	92.8	-0.1	551,855	90.7	3.7	1,581,075	92.7	2.0
1999		790,867	97.4	3.4	340,106	96.3	3.7	627,297	97.1	7.2	1,758,269	97.1	4.8
2000		883,905	100.0	2.6	384,700	100.0	4.4	703,403	100.0	3.1	1,972,007	100.0	3.1
2001		1,000,885	104.4	4.5	412,283	98.8	-1.0	765,549	100.3	0.3	2,178,717	101.9	1.8
2002		1,106,170	107.4	2.8	438,256	97.7	-1.1	868,337	105.9	5.6	2,412,763	105.0	3.0
2003		1,196,041	110.0	2.4	458,481	96.8	-0.9	954,730	110.3	4.1	2,609,253	107.5	2.4
2004		1,297,414	115.2	4.7	527,173	107.5	11.0	1,038,035	115.8	5.0	2,862,621	113.9	6.0
2003	Dec.	116,176	126.6	2.8	49,868	124.8	0.2	81,469	111.5	1.4	247,513	120.9	1.8
2004	Jan.	103,488	112.3	5.0	33,382	83.2	7.2	80,324	109.5	6.2	217,194	105.6	5.8
	Feb.	102,841	111.5	2.4	32,120	80.0	5.6	84,233	114.7	9.9	219,194	106.5	5.7
	Mar.	102,885	110.9	4.7	40,871	101.2	15.1	86,570	117.1	8.9	230,326	111.2	8.0
	Apr.	105,962	113.6	4.3	64,941	160.0	46.0	83,613	112.6	2.5	254,516	122.3	11.8
	May	105,465	112.1	4.2	45,034	110.0	8.3	109,153	145.7	35.5	259,653	123.7	16.3
	Jun.	107,574	114.0	3.9	53,758	130.9	-10.8	85,601	113.9	-18.0	246,932	117.3	-7.9
	Jul.	108,464	114.6	5.9	42,328	102.7	10.8	84,026	111.5	3.8	234,818	111.2	6.0
	Aug.	105,812	112.3	4.0	35,590	86.8	6.5	84,752	113.0	6.9	226,154	107.6	5.5
	Sep.	107,288	114.0	5.2	36,815	89.9	6.3	83,572	111.5	1.6	227,674	108.4	4.0
	Oct.	108,808	115.2	4.6	39,549	96.2	6.2	85,580	113.8	3.7	233,937	111.0	4.5
	Nov.	109,212	114.9	3.8	39,070	94.5	6.8	83,483	110.3	2.5	231,766	109.3	3.8
	Dec.	129,615	136.8	8.1	63,715	154.5	23.8	87,127	115.5	3.6	280,457	132.7	9.8

Source: Agency of the Republic of Slovenia for Public Legal Records and Related Services and computations in BS.

4.8. Prices

		Consumer price index						Retail prices			Industrial producers prices				
		Total			Goods		Services								
		2000=100	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	2000=100	Annual growth in %	Monthly growth in %	2000=100	Annual growth in %	Monthly growth in %	
Column		1	2	3	4	5	6	7	8	9	10	11	12	13	
Code															
1992		37.3	207.3	5.8	213.9	5.6	174.0	6.4	36.6	201.3	5.7	47.0	215.7	5.0	
		49.1	32.9	1.7	29.9	1.5	50.1	2.8	48.3	32.3	1.7	57.1	21.6	1.4	
		59.4	21.1	1.5	19.9	1.5	26.6	1.5	57.8	19.9	1.4	67.2	17.7	1.4	
		67.4	13.7	0.7	12.5	0.6	18.3	1.2	65.1	12.7	0.7	75.8	12.9	0.6	
		74.0	9.9	0.7	8.3	0.7	15.3	1.0	71.4	9.7	0.7	80.9	6.8	0.5	
		80.2	8.4	0.7	7.7	0.7	10.1	0.8	77.9	9.1	0.8	85.9	6.1	0.6	
		86.5	8.0	0.5	7.3	0.5	10.2	0.8	84.6	8.6	0.6	91.0	6.0	0.3	
		91.9	6.2	0.7	5.6	0.6	7.9	0.7	90.2	6.6	0.7	92.9	2.2	0.3	
		100.0	8.9	0.7	9.1	0.7	8.5	0.8	100.0	10.8	0.8	100.0	7.6	0.7	
		108.5	8.4	0.6	7.8	0.5	10.3	0.8	109.4	9.5	0.6	109.0	9.0	0.6	
		116.6	7.5	0.6	6.3	0.5	10.7	0.8	117.6	7.5	0.6	114.6	5.2	0.3	
		123.1	5.6	0.4	5.1	0.3	6.9	0.5	123.7	5.7	0.4	117.5	2.6	0.2	
2004		127.5	3.6	0.3	2.6	0.2	6.0	0.4	130.0	4.7	0.4	122.5	4.3	0.4	
2001	Apr.	107.2	9.0	0.7	8.4	0.6	10.5	0.8	107.9	10.5	0.9	108.0	10.0	0.9	
	May	108.5	9.7	1.1	9.6	1.5	10.2	0.2	109.7	11.8	1.6	108.1	9.9	0.1	
	Jun.	108.9	9.5	0.4	9.1	0.2	10.6	1.1	110.3	10.8	0.6	108.5	9.8	0.3	
	Jul.	109.1	8.8	0.2	8.3	0.1	10.2	0.4	110.2	9.4	-0.1	108.9	9.2	0.4	
	Aug.	109.1	8.5	0.0	8.1	-0.2	9.7	0.4	110.6	9.7	0.4	109.3	8.2	0.3	
	Sep.	110.0	7.9	0.9	7.0	0.6	10.6	1.5	111.4	8.4	0.7	109.7	8.0	0.4	
	Oct.	110.5	7.8	0.5	6.8	0.5	10.5	0.4	111.8	8.0	0.4	110.7	7.2	1.0	
	Nov.	111.0	7.0	0.4	6.0	0.3	10.0	0.7	112.2	7.0	0.4	111.2	7.1	0.5	
	Dec.	111.1	7.0	0.1	6.2	0.0	9.6	0.5	111.7	7.0	-0.4	112.3	7.5	1.0	
	2002	Jan.	112.9	8.4	1.6	7.5	1.4	10.7	2.1	113.1	8.4	1.3	112.6	5.8	0.3
		Feb.	113.9	8.1	0.9	7.1	0.7	11.0	1.4	114.2	8.1	1.0	113.3	5.3	0.6
		Mar.	114.7	7.6	0.7	6.7	0.7	10.4	0.6	115.1	7.6	0.8	113.7	6.3	0.4
Apr.		116.2	8.4	1.4	7.6	1.5	10.6	1.0	117.2	8.7	1.8	114.2	5.7	0.4	
May		116.6	7.5	0.3	6.2	0.1	11.3	0.8	117.4	7.0	0.1	114.3	5.7	0.1	
Jun.		116.3	6.8	-0.2	5.5	-0.5	10.7	0.5	117.1	6.2	-0.2	114.5	5.6	0.2	
Jul.		117.0	7.2	0.5	5.6	0.2	11.8	1.4	117.7	6.8	0.5	114.7	5.3	0.2	
Aug.		117.1	7.3	0.1	5.5	-0.2	12.3	1.0	118.3	6.9	0.5	114.9	5.2	0.2	
Sep.		118.0	7.2	0.8	5.9	1.0	10.7	0.0	119.5	7.3	1.0	115.0	4.9	0.1	
Oct.		118.5	7.2	0.5	6.2	0.8	9.9	-0.3	120.4	7.7	0.7	115.4	4.2	0.3	
Nov.		118.5	6.7	0.0	5.8	-0.1	9.4	0.2	120.3	7.7	-0.1	115.8	4.1	0.3	
Dec.		119.2	7.2	0.6	6.4	0.6	9.4	0.5	120.4	7.8	0.1	116.5	3.7	0.6	
2003	Jan.	120.4	6.6	1.0	6.1	1.1	8.1	0.9	118.8	7.5	1.0	116.7	3.6	0.2	
	Feb.	121.0	6.2	0.5	5.8	0.4	7.3	0.7	122.2	7.0	0.5	116.5	2.8	-0.2	
	Mar.	121.9	6.3	0.7	6.0	0.9	7.1	0.4	122.9	6.8	0.6	116.5	2.5	0.1	
	Apr.	122.4	5.3	0.5	4.8	0.4	6.8	0.6	123.4	5.2	0.4	116.9	2.4	0.3	
	May	123.1	5.5	0.5	5.0	0.3	7.0	1.0	124.0	5.6	0.5	117.4	2.8	0.5	
	Jun.	123.4	6.0	0.3	5.4	-0.1	7.7	1.1	124.4	6.2	0.3	117.6	2.7	0.1	
	Jul.	124.0	6.0	0.5	5.5	0.3	7.2	1.0	125.1	6.3	0.6	117.6	2.5	0.0	
	Aug.	123.5	5.5	-0.4	5.0	-0.7	6.7	0.4	121.9	5.5	-0.3	117.6	2.3	0.0	
	Sep.	123.8	5.0	0.3	4.4	0.5	6.4	-0.2	125.1	4.7	0.3	117.9	2.5	0.2	
	Oct.	124.2	4.8	0.3	4.3	0.7	6.2	-0.5	125.3	4.1	0.2	118.0	2.3	0.2	
	Nov.	124.6	5.1	0.3	4.7	0.3	6.1	0.0	125.7	4.5	0.3	118.3	2.1	0.2	
	Dec.	124.7	4.6	0.1	3.9	-0.2	6.5	0.8	125.9	4.6	0.2	118.9	2.1	0.5	
2004	Jan.	125.2	4.0	0.4	3.0	0.2	6.4	0.8	126.3	3.9	0.3	119.4	2.3	0.4	
	Feb.	125.3	3.6	0.1	2.5	-0.1	6.3	0.6	126.7	3.7	0.3	120.6	3.5	1.0	
	Mar.	126.1	3.5	0.6	2.5	0.9	6.0	0.1	127.6	3.8	0.7	120.9	3.8	0.3	
	Apr.	126.7	3.5	0.5	2.3	0.2	6.3	1.0	128.6	4.2	0.8	121.6	4.0	0.6	
	May	127.8	3.8	0.9	3.0	0.9	5.9	0.7	129.9	4.8	1.1	122.4	4.2	0.7	
	Jun.	128.2	3.9	0.3	3.0	-0.1	6.0	1.2	130.5	4.9	0.4	122.6	4.2	0.1	
	Jul.	128.6	3.8	0.4	2.7	0.0	6.3	1.2	131.5	5.1	0.8	123.0	4.6	0.3	
	Aug.	128.0	3.7	-0.5	2.4	-1.0	6.7	0.8	131.5	5.4	0.0	123.2	4.7	0.2	
	Sep.	127.9	3.3	-0.1	2.3	0.4	5.6	-1.2	131.3	5.0	-0.1	123.8	5.0	0.5	
	Oct.	128.3	3.3	0.3	2.2	0.6	5.8	-0.3	131.8	5.2	0.4	124.1	5.1	0.3	
	Nov.	129.1	3.6	0.6	2.7	0.9	5.7	0.0	132.7	5.6	0.7	124.2	5.0	0.1	
	Dec.	128.7	3.2	-0.3	2.5	-0.4	4.9	0.1	132.0	4.7	-0.6	124.7	4.9	0.4	
2005	Jan.	127.9	2.2	-0.6	1.2	-1.1	4.5	0.4	131.3	4.0	-0.5	125.1	4.8	0.4	
	Feb.	128.6	2.6	0.6	2.0	0.7	4.2	0.3	132.2	4.4	0.7	...	...	...

Source: Statistical Office of RS and computations in BS.

5.1. General Government Revenues and Expenditure

Millions of Tolars	Total revenue (I)									
	Tax revenues									
	Taxes on income, profits and capital gains			Taxes on payroll and work force	Social security contributions				Taxes on property	Domestic taxes on goods and services
	Personal income tax	Corporate income tax	Total		Employees	Employers	Other unallocable social security contributions	Total		
Column Code	1	2	3	4	5	6	7	8	9	10
1992	69,278	5,943	75,221	0	103,064	77,739	8,808	189,611	2,834	111,136
1993	98,110	6,660	104,770	0	144,689	118,580	11,553	274,822	4,304	167,253
1994	125,832	14,994	140,826	5,919	165,803	137,904	13,710	317,417	4,254	240,014
1995	147,429	12,941	160,370	3,829	195,413	151,504	16,083	363,000	12,343	298,159
1996	174,639	22,291	196,930	18,259	221,929	134,112	20,143	376,184	14,628	349,451
1997	194,062	33,562	227,624	37,491	247,519	127,472	25,639	400,630	19,589	412,094
1998	213,342	39,593	252,936	45,905	276,805	142,649	28,944	448,398	27,722	479,713
1999	231,641	42,177	273,818	55,416	305,649	157,206	33,515	496,371	26,597	601,470
2000	259,634	51,795	311,429	68,071	342,129	172,980	37,465	552,574	26,513	602,895
2001	289,102	68,775	357,877	83,369	377,817	188,925	54,165	620,908	32,965	673,380
2002	319,822	75,223	395,045	93,897	415,634	208,271	57,910	681,816	34,428	672,703
2003	353,126	107,394	460,520	107,424	446,924	229,466	61,242	737,632	34,419	814,577
2003 Oct.	28,517	6,790	35,307	8,666	37,642	19,513	5,346	62,502	2,802	77,578
2003 Nov.	29,921	7,663	37,584	8,965	37,318	19,031	5,172	61,521	4,325	58,192
2003 Dec.	39,152	7,266	46,418	12,063	44,725	24,179	5,556	74,460	2,467	93,377
2004 Jan.	30,175	6,731	36,906	9,527	38,014	19,833	4,599	62,446	1,139	79,512
2004 Feb.	29,560	6,791	36,351	9,200	37,710	19,833	4,991	62,534	1,601	57,480
2004 Mar.	31,046	8,177	39,223	9,229	38,917	20,953	5,504	65,373	1,707	77,480
2004 Apr.	37,960	27,396	65,356	9,373	38,950	21,058	5,109	65,117	1,439	76,205
2004 May	33,420	14,905	48,325	9,647	38,789	20,759	5,432	64,980	3,476	73,291
2004 Jun.	27,733	10,003	37,735	9,548	39,208	20,923	5,051	65,182	4,243	40,284
2004 Jul.	26,369	8,755	35,124	9,798	39,625	21,256	5,233	66,114	3,841	59,277
2004 Aug.	26,939	7,662	34,601	9,602	39,253	20,943	5,308	65,504	5,477	72,644
2004 Sep.	29,812	8,906	38,718	9,422	40,152	21,489	5,397	67,038	4,388	64,677
2004 Oct.	31,612	9,631	41,243	9,285	40,045	21,211	5,383	66,638	3,085	60,802
2004 Nov.	33,373	7,155	40,528	9,720	40,856	21,517	5,185	67,558	5,688	102,822

Millions of Tolars	Total revenue (I)			Total expenditure (II)						
				Current expenditure						
	Grants	Transfers	Total revenue (I)	Expenditure on goods and services			Interest payments		Total	Current transfers
				Wages and salaries	Other purchases of goods and services	Total	Domestic interest payments	Interest payments abroad		
Column Code	22	23	24	1	2	3	4	5	6	7
1992	0	0	440,962	90,056	96,977	187,033	2,185	2,845	5,029	29,784
1993	0	0	640,895	131,202	137,474	268,676	13,124	4,934	18,057	37,575
1994	0	46	803,560	153,683	171,289	324,973	19,915	6,993	26,908	36,154
1995	470	102	958,186	193,687	200,838	394,525	19,808	5,790	25,598	41,747
1996	940	119	1,091,815	234,452	219,592	454,044	21,542	9,579	31,121	34,547
1997	1,760	0	1,222,587	284,769	243,150	527,919	21,756	12,931	34,686	39,961
1998	2,449	0	1,397,903	312,605	276,939	589,544	28,237	13,484	41,721	49,239
1999	4,332	0	1,590,017	350,639	295,789	646,428	31,506	19,440	50,945	63,088
2000	7,421	14,588	1,726,724	387,501	335,955	723,456	34,938	26,018	60,956	68,951
2001	10,788	9,431	1,967,785	456,410	385,770	842,180	37,939	34,870	72,809	63,161
2002	14,223	10,962	2,083,860	514,924	417,688	932,613	53,344	31,783	85,127	60,435
2003	13,384	7,887	2,375,840	561,191	451,440	1,012,631	61,279	31,382	92,661	69,470
2003 Oct.	-188	123	202,333	45,433	38,112	83,545	3,630	314	3,943	5,138
2003 Nov.	2,558	125	187,851	47,569	36,235	83,804	5,785	213	5,998	12,217
2003 Dec.	3,392	6,541	260,441	47,940	52,071	100,011	4,823	190	5,013	9,420
2004 Jan.	166	60	200,504	46,172	32,115	78,287	5,338	309	5,647	9,034
2004 Feb.	181	29	182,063	46,981	31,678	78,660	9,962	251	10,213	5,383
2004 Mar.	-30	91	221,089	46,044	32,354	78,398	5,680	12,202	17,883	7,439
2004 Apr.	184	122	237,631	64,272	36,504	100,776	10,279	6,081	16,360	4,905
2004 May	99	26	215,665	48,370	36,190	84,560	4,059	7,812	11,871	3,982
2004 Jun.	446	34	171,979	48,597	34,843	83,440	3,078	2,919	5,997	3,536
2004 Jul.	99	66	192,908	48,626	33,814	82,440	2,875	281	3,155	5,262
2004 Aug.	165	94	200,948	49,282	33,086	82,368	1,921	203	2,124	4,219
2004 Sep.	106	23	206,018	49,233	33,242	82,475	1,861	390	2,251	4,364
2004 Oct.	119	53	195,725	51,173	41,270	92,443	6,780	163	6,943	10,843
2004 Nov.	182	122	243,553	51,301	38,564	89,864	5,663	322	5,985	10,204

Total revenue (I)										
Tax revenues					Nontax revenue					
Of which:		Taxes on international trade and transactions	Other taxes	Total	Entrepreneurial and property income	Administrative fees and charges, nonindustrial sales and fines	Other nontax revenues	Total	Current revenue	Capital revenue
General sales tax, VAT	Excises									
11	12	13	14	15	16	17	18	19	20	21
106,138	0	32,460	816	412,079	9,305	5,553	12,204	27,062	439,142	1,820
156,734	0	51,463	118	602,729	12,520	11,654	12,521	36,694	639,423	1,472
225,391	0	64,267	85	772,782	10,679	9,406	9,100	29,185	801,967	1,548
281,061	0	78,176	451	916,328	6,628	16,241	16,592	39,462	955,790	1,824
328,841	0	76,593	241	1,032,285	8,301	17,499	30,932	56,732	1,089,017	1,738
378,899	0	58,463	208	1,156,099	9,792	21,173	29,959	60,924	1,217,023	3,805
423,536	0	47,291	787	1,302,752	24,186	26,088	37,956	88,230	1,390,982	4,471
472,734	70,069	45,657	100	1,499,430	23,522	26,248	30,055	79,825	1,579,255	6,430
410,389	134,132	38,089	23	1,599,594	27,619	36,735	31,093	95,447	1,695,040	9,674
440,642	166,395	29,607	238	1,798,343	65,227	38,094	35,703	139,024	1,937,367	10,199
423,701	170,920	31,341	365	1,909,594	43,737	38,815	51,363	133,915	2,043,509	15,165
525,918	197,792	34,653	261	2,189,486	63,759	36,540	48,928	149,227	2,338,713	15,857
52,018	17,748	2,938	23	189,816	4,398	2,964	3,418	10,780	200,596	1,801
47,786	3,331	4,009	28	174,623	2,315	3,112	3,724	9,152	183,775	1,393
48,767	30,400	3,136	33	231,954	5,428	3,474	5,538	14,440	246,395	4,113
54,157	19,207	2,600	73	192,202	2,559	2,441	2,330	7,330	199,532	746
47,030	3,504	2,468	1,481	171,114	2,519	2,750	3,732	9,001	180,115	1,739
41,392	27,108	3,028	142	196,182	3,078	3,079	17,544	23,701	219,883	1,146
50,461	17,443	3,448	123	221,062	2,750	3,046	8,952	14,748	235,811	1,514
47,708	17,929	2,848	144	202,711	3,989	3,487	4,449	11,925	214,636	905
14,855	17,870	990	134	158,116	4,642	2,916	4,827	12,385	170,502	998
32,053	19,039	618	5,047	179,818	3,742	2,760	4,978	11,479	191,297	1,445
43,621	21,254	537	23	188,389	4,810	2,575	3,987	11,372	199,761	928
38,432	18,809	562	35	184,841	6,989	2,629	10,027	19,645	204,485	1,403
46,970	6,766	780	40	181,873	3,786	2,537	5,026	11,349	193,222	2,330
61,587	30,964	748	135	227,198	5,308	2,865	5,332	13,505	240,704	2,545

Total expenditure (II)											Nonfinancial balance (A = I. II.)
Current expenditure											
Current transfers					Total	Current reserves	Total	Capital expenditure	Total expenditure (II)		
Transfers to households	Of which: Pension	Transfers to nonprofit institutions	Other domestics transfers	Transfers abroad							
8	9	10	11	12	13	14	15	16	17	18	
167,836	116,157	963	0	1,114	199,697	2,068	393,826	34,698	428,524	12,438	
246,811	169,190	2,708	1,100	1,433	289,627	2,057	578,417	49,946	628,363	12,532	
327,363	224,927	3,724	876	2,109	370,227	1,015	723,123	80,232	803,355	206	
391,785	273,892	5,501	809	2,780	442,622	1,225	863,969	93,304	957,273	913	
444,184	310,075	5,980	719	3,829	489,259	1,783	976,207	107,379	1,083,586	8,229	
519,109	352,534	7,368	775	3,934	571,146	1,736	1,135,487	121,181	1,256,668	-34,081	
573,820	391,921	8,489	4,569	5,035	641,153	10,713	1,283,131	140,364	1,423,494	-25,591	
648,071	441,027	14,598	6,648	5,214	737,619	10,552	1,445,544	167,769	1,613,314	-23,297	
731,077	490,682	16,883	2,757	3,822	813,491	12,597	1,610,500	170,945	1,781,444	-54,720	
821,358	544,511	18,868	-782	5,421	908,026	9,018	1,832,033	198,945	2,030,978	-63,193	
910,391	600,833	22,312	-598	5,076	997,615	9,858	2,025,214	216,268	2,241,482	-157,622	
986,100	640,236	24,116	12,606	5,077	1,097,369	18,646	2,221,307	233,002	2,454,309	-78,469	
81,768	52,743	2,160	880	464	90,410	672	178,571	20,881	199,452	2,881	
82,151	52,388	2,611	1,301	623	98,903	492	189,197	24,964	214,161	-26,310	
83,607	52,707	3,508	1,201	371	98,108	12,965	216,097	50,067	266,163	-5,722	
82,068	52,827	951	4,742	140	96,935	326	181,195	15,814	197,009	3,496	
85,190	54,933	1,327	5,655	38	97,594	205	186,670	10,759	197,430	-15,367	
85,964	54,354	2,049	8,361	509	104,322	266	200,869	15,288	216,157	4,932	
86,907	54,188	2,049	7,631	280	101,772	418	219,327	13,525	232,853	4,778	
109,894	78,253	2,067	7,360	96	123,399	274	220,103	14,602	234,705	-19,040	
85,820	54,320	2,064	7,404	1,018	99,843	274	189,554	18,927	208,480	-36,501	
86,405	54,587	2,391	6,964	320	101,342	1,146	188,083	17,277	205,361	-12,453	
86,466	54,659	2,110	8,654	377	101,827	465	186,785	21,232	208,017	-7,069	
85,111	54,632	2,188	7,927	346	99,936	581	185,243	20,328	205,571	447	
84,907	54,833	2,104	7,029	1,455	106,339	158	205,883	16,320	222,203	-26,478	
86,354	54,931	2,525	7,994	319	107,394	1,332	204,576	28,176	232,752	10,800	

5.2. General Government Lending, Repayments and Financing

Millions of Tolars	Lending minus repayments (B)								
	Repayment of given loans and equity sold				Lending and aquisition of equity				Balance
	Repayment of given loans	Equity sold	Privatization receipts	Total	Loans given	Acquisition of equity	Privatization receipts spending	Total	
Column Code	1	2	3	4	5	6	7	8	9
1992	0	53	0	53	9,052	300	0	9,352	-9,298
1993	235	241	0	477	4,151	370	0	4,521	-4,044
1994	146	201	0	347	3,744	770	0	4,514	-4,167
1995	277	485	8,556	9,318	934	1,242	4,874	7,050	2,268
1996	508	428	10,361	11,297	2,189	995	10,964	14,148	-2,851
1997	339	189	15,781	16,310	1,404	2,042	13,167	16,614	-304
1998	1,695	11,340	13,600	26,635	3,494	5,585	13,646	22,726	3,909
1999	6,603	616	9,388	16,607	5,902	4,283	7,629	17,814	-1,207
2000	15,738	698	3,279	19,714	7,236	2,427	5,009	14,672	5,042
2001	21,098	2,622	3,306	27,026	6,256	4,020	1,734	12,025	15,000
2002	4,385	113,332	2,386	120,103	6,125	676	8,006	16,308	103,795
2003	3,481	1,599	4,942	10,021	4,675	1,747	4,254	11,406	-1,385
2003	Oct.	217	6	858	1,082	140	14	72	225
	Nov.	99	68	9	176	427	73	160	921
	Dec.	978	174	20	1,171	676	1,417	1,166	-2,496
2004	Jan.	216	190	407	813	226	613	0	839
	Feb.	85	1	8	94	121	-270	0	-132
	Mar.	126	4	52	182	202	14	34	250
	Apr.	230	0	190	420	506	81	246	849
	May	74	62	28	164	80	5,050	0	6,631
	Jun.	939	97	37	1,073	100	104	0	220
	Jul.	358	189	100	648	154	136	15	306
	Aug.	58	1	10	70	808	135	150	1,093
	Sep.	200	49	38	287	51	2,144	0	2,196
	Oct.	92	0	662	754	51	41	852	944
	Nov.	235	47	22	304	66	43	0	135

Million of Tolars	Overall balance (A+B)	Total financing (C)						Total financing balance	Change in cash, deposits and statistical error
		Domestics financing			Financing abroad				
		Domestics drawings	Domestic amortization	Balance	Drawings abroad	Amortization abroad	Balance		
Code	10	11	12	13	14	15	16	17	18
Column									
1992	3,139	2,741	5,749	-3,009	2,885	2,042	844	-2,165	974
1993	8,487	4,231	6,803	-2,572	12,965	4,489	8,475	5,904	14,391
1994	-3,961	1,479	9,008	-7,529	14,102	8,540	5,562	-1,967	-5,928
1995	3,181	762	12,517	-11,755	18,844	12,569	6,275	-5,480	-2,299
1996	5,378	1,432	13,365	-11,933	44,163	21,063	23,100	11,167	16,545
1997	-34,385	26,387	14,532	11,856	39,208	19,109	20,099	31,954	-2,431
1998	-21,682	72,036	47,695	24,341	44,487	33,169	11,318	35,659	13,976
1999	-24,504	47,688	65,964	-18,275	75,953	14,583	61,370	43,095	18,591
2000	-49,678	98,225	117,226	-19,001	84,327	14,461	69,866	50,865	1,186
2001	-48,193	123,497	70,132	53,365	128,219	108,402	19,817	73,181	24,989
2002	-53,827	291,571	120,513	171,058	5,001	26,303	-21,302	149,756	95,929
2003	-79,853	231,842	182,032	49,810	8,080	19,766	-11,686	38,124	-41,730
2003	Oct.	3,737	35,852	2,709	33,144	52	469	-417	36,464
	Nov.	-27,055	11,306	6,745	4,561	0	369	-369	-22,862
	Dec.	-8,219	-11,507	8,611	-20,118	7,332	8,918	-1,587	-29,923
2004	Jan.	3,469	15,189	32,948	-17,759	0	808	-808	-15,098
	Feb.	-15,140	36,771	12,020	24,751	81	767	-686	8,924
	Mar.	4,865	37,853	22,042	15,811	0	1,979	-1,979	18,697
	Apr.	4,350	42,399	8,426	33,973	162	504	-342	33,631
	May	-25,508	24,966	16,939	8,026	94	371	-277	7,749
	Jun.	-35,649	48,748	6,409	42,340	41	50,555	-50,514	-8,175
	Jul.	-12,110	-2,726	5,476	-8,202	9,671	592	9,079	877
	Aug.	-8,092	8,522	221	8,302	0	778	-778	7,523
	Sep.	-1,462	13,090	10,710	2,380	278	2,025	-1,747	632
	Oct.	-26,668	31,994	6,804	25,190	36	250	-214	24,976
	Nov.	10,970	3,924	4,704	-781	0	748	-748	-1,529
									9,441

5.3. 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	508,280	1,013,353
2001	31.Dec	768	7,935	96,187	0	530,252	635,142	122,373	471,360	593,733	1,228,875
2002	31.Dec	0	7,643	101,738	0	724,520	833,902	100,108	485,650	585,758	1,419,660
2003	31.Dec	0	7,097	82,122	0	823,270	912,489	83,090	495,256	578,346	1,490,835
1998	31.mar.	11,157	509	43,311	0	370,988	425,965	102,626	191,387	294,013	719,978
	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
	31.Dec	768	7,935	96,187	0	530,252	635,142	122,373	471,360	593,733	1,228,875
2002	31.mar.	553	8,196	110,855	0	591,752	711,356	117,797	477,424	595,221	1,306,577
	30.jun.	0	7,836	104,398	0	641,405	753,640	109,592	479,064	588,656	1,342,296
	30.sep.	0	7,736	102,365	0	680,995	791,096	105,222	483,490	588,712	1,379,808
	31.Dec	0	7,643	101,738	0	724,520	833,902	100,108	485,650	585,758	1,419,660
2003	31.mar.	0	7,466	101,861	0	722,612	831,940	96,334	489,362	585,696	1,417,636
	30.jun.	0	7,097	95,666	0	767,469	870,233	94,783	490,950	585,734	1,455,967
	30.sep.	0	7,511	83,517	0	795,729	886,757	92,473	493,964	586,438	1,473,195
	31.Dec	0	7,097	82,122	0	823,270	912,489	83,090	495,256	578,346	1,490,835
2004	31.mar.	0	7,283	84,930	0	852,341	944,553	80,606	498,038	578,644	1,523,198
	30.jun.	0	7,276	117,348	0	913,519	1,038,144	80,089	450,285	530,374	1,568,518
	30.sep.	0	7,339	99,506	0	941,403	1,048,248	86,452	451,509	537,961	1,586,209

Source: Ministry of Finance.

6.1. RTGS and Giro Clearing Transactions

	RTGS		Giro Clearing			
	Number	Value in billion SIT	Number	Gross Value in billion SIT	Net Value in billion SIT	Net Cash Flow in %
Column Code	1	2	3	4	5	6
1998	224,270	15,216.80	171,527	17.01	4.18	24.59
1999	511,321	23,184.37	9,789,220	1,259.30	1,077.41	85.56
2000	1,039,796	22,218.30	34,837,077	2,801.55	1,296.40	46.27
2001	1,444,594	29,153.14	48,180,832	3,794.08	1,431.45	37.73
2002	1,351,429	40,137.66	50,486,456	4,461.62	1,097.55	24.60
2003	1,264,074	43,391.20	46,613,463	4,505.72	902.48	20.03
2003	1,370,990	48,774.40	48,598,215	4,844.19	932.37	19.25
1999 Oct.	64,302	1,974.28	1,048,584	135.22	113.93	84.25
Nov.	68,248	2,017.89	1,095,658	140.33	115.67	82.43
Dec.	73,144	2,258.99	1,539,138	178.82	126.63	70.81
2000 Jan.	68,595	1,937.40	1,370,576	156.15	99.38	63.64
Feb.	67,819	1,698.55	1,737,278	174.49	96.64	55.39
Mar.	79,342	1,857.98	2,508,443	226.66	107.92	47.61
Apr.	71,708	1,680.92	2,289,008	208.73	93.09	44.60
May	81,434	1,814.37	2,804,753	246.39	113.10	45.90
Jun.	82,641	1,947.18	3,279,130	259.47	110.31	42.51
Jul.	79,963	1,851.73	3,318,325	255.33	105.78	41.43
Aug.	75,098	1,692.33	3,261,219	246.22	100.70	40.90
Sep.	80,979	1,742.59	3,193,046	251.74	111.76	44.39
Oct.	108,312	1,856.93	3,571,176	243.39	116.35	47.80
Nov.	118,208	1,930.11	3,708,585	257.68	117.66	45.66
Dec.	125,697	2,208.20	3,795,538	275.28	123.73	44.95
2001 Jan.	133,038	2,002.19	3,583,057	257.56	117.49	45.62
Feb.	102,726	1,790.97	3,356,207	238.81	101.37	42.45
Mar.	118,273	1,961.07	3,872,164	283.21	121.68	42.97
Apr.	128,319	2,058.70	3,823,266	290.14	124.44	42.89
May	129,109	2,498.94	3,990,589	312.38	121.37	38.85
Jun.	120,409	2,220.71	4,026,246	315.70	118.86	37.65
Jul.	121,736	2,718.34	4,304,742	345.76	127.30	36.82
Aug.	109,486	2,311.94	3,939,403	320.63	112.64	35.13
Sep.	105,394	2,424.43	3,780,896	310.12	112.09	36.14
Oct.	119,117	2,789.31	4,464,007	364.85	129.02	35.36
Nov.	120,915	2,893.40	4,412,399	364.46	119.10	32.68
Dec.	136,072	3,483.14	4,627,856	390.44	126.08	32.29
2002 Jan.	120,200	3,141.02	4,289,175	365.00	111.95	30.67
Feb.	107,093	2,943.41	4,022,575	330.55	98.88	29.91
Mar.	118,623	2,914.00	4,493,462	378.52	105.57	27.89
Apr.	129,986	3,277.58	4,631,298	406.41	107.88	26.54
May	126,813	3,150.73	4,454,975	399.25	100.92	25.28
Jun.	119,567	2,919.20	4,198,013	360.81	86.97	24.10
Jul.	113,645	3,814.82	4,293,168	386.44	92.86	24.03
Aug.	93,196	3,025.96	3,695,102	333.61	74.82	22.43
Sep.	97,352	2,855.05	3,833,971	346.59	76.32	22.02
Oct.	105,884	3,219.43	4,173,838	378.26	79.30	20.96
Nov.	101,489	4,162.85	4,010,337	365.45	75.67	20.71
Dec.	117,581	4,713.59	4,390,542	410.75	86.41	21.04
2003 Jan.	100,028	3,740.72	3,692,875	353.44	72.93	20.63
Feb.	91,032	3,289.88	3,515,627	324.14	66.72	20.58
Mar.	99,131	3,478.68	3,925,854	355.99	68.68	19.29
Apr.	108,147	3,306.23	4,033,310	385.74	75.06	19.46
May	100,805	3,146.44	3,825,605	365.99	69.54	19.00
Jun.	104,355	3,523.01	3,852,490	373.21	74.73	20.02
Jul.	111,305	4,148.33	4,053,887	401.03	80.99	20.20
Aug.	94,616	3,136.31	3,485,818	340.65	70.05	20.56
Sep.	106,744	3,364.78	3,849,057	377.77	75.76	20.06
Oct.	111,528	3,722.86	4,056,510	396.82	78.06	19.67
Nov.	106,227	3,862.01	3,871,862	377.53	77.08	20.42
Dec.	130,156	4,671.94	4,450,568	453.42	92.88	20.48
2004 Jan.	103,874	3,543.12	3,641,446	366.80	72.23	19.69
Feb.	100,641	3,457.43	3,633,405	349.31	68.82	19.70
Mar.	117,561	4,245.60	4,255,363	408.45	77.15	18.89
Apr.	118,890	4,219.37	4,005,348	406.94	77.69	19.09
May	111,125	3,947.42	4,058,333	399.38	76.37	19.12
Jun.	111,652	4,273.53	4,149,877	408.34	76.44	18.72
Jul.	116,243	4,266.57	4,086,121	416.34	79.12	19.00
Aug.	107,083	3,904.04	3,818,001	380.24	75.92	19.97
Sep.	112,742	3,665.45	3,940,229	395.76	77.44	19.57
Oct.	112,971	4,053.11	4,051,786	405.62	77.06	19.00
Nov.	116,416	3,938.97	4,216,786	419.86	80.75	19.23
Dec.	141,792	5,259.79	4,741,520	487.15	93.37	19.17
2005 Jan.	109,875	4,115.05	3,825,113	385.44	75.98	19.71

6.2. Modern Payment Instruments

		Number of cards in circulation - cards issued in Slovenia							Debit cards ²
		Credit cards ¹							
		Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	
Column		1	2	3	4	5	6	7=1+2,3+4,5+6	8
Code									
1996	31.dec.	309,259	159,653	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.	418,565	323,506	498,670	243,401	629,879	112,192	742,071	1,392,379
2001	31.dec.	443,541	344,238	512,994	274,785	676,018	111,761	787,779	1,495,660
2002	31.dec.	477,072	370,378	539,853	307,597	733,119	114,331	847,450	1,707,668
2003	30.jun.	505,532	386,372	556,957	334,947	768,755	123,149	891,904	2,429,163
	30.sep.	521,421	390,817	561,438	350,800	782,211	130,027	912,238	2,955,282
	31.dec.	522,759	405,425	573,818	354,366	804,099	124,085	928,184	2,466,579
2004	31.mar.	537,479	405,575	572,638	370,416	815,761	127,293	943,054	2,387,296
	30.jun.	549,563	419,320	581,765	387,118	835,504	133,379	968,883	2,440,560
	30.sep.	571,870	427,129	600,854	398,145	863,279	135,720	998,999	2,317,902
	31.dec.	575,976	435,260	595,595	415,641	873,506	137,730	1,011,236	2,310,190

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	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10
Code										
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	31,794	20,139	38,426	13,506	44,209	7,724	51,933	13,933	3,745	1,558
2001	33,366	21,697	40,218	14,846	47,777	7,286	55,063	26,388	4,585	1,623
2002	31,877	23,117	40,599	14,394	49,138	5,856	54,994	31,988	4,752	1,788
2003	34,930	24,598	41,556	17,972	52,010	7,519	59,528	37,784	5,253	2,097
2003	I	9,171	5,587	9,657	5,101	12,383	2,375	14,758	8,215	956
	II	8,694	6,238	10,762	4,170	13,224	1,709	14,932	9,425	1,303
	III	8,464	6,257	10,487	4,233	13,063	1,658	14,720	9,885	1,850
	IV	8,601	6,517	10,650	4,467	13,340	1,777	15,117	10,259	1,145
2004	I	7,781	6,198	9,617	4,362	12,310	1,669	13,979	9,771	888
	II	8,907	6,664	10,722	4,849	13,682	1,889	15,571	11,207	1,225
	III	8,661	6,522	10,341	4,842	13,353	1,830	15,183	11,282	1,858 *
	IV	8,989	6,993	10,662	5,320	13,883	2,099	15,982	11,886	1,040

Millions of Tolars	Value of transactions in Slovenia									Value 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	73,407	32,737	81,075	25,070	88,826	17,319	106,144	-	17,142	11,897
1997	90,417	52,743	108,890	34,270	120,033	23,127	143,160	239	25,565	17,162
1998	111,565	73,086	138,320	46,332	152,454	32,198	184,651	6,890	33,552	22,638
1999	127,134	97,561	167,751	56,944	185,451	39,244	224,695	30,034	42,727	27,284
2000	178,771	143,089	218,963	102,897	245,942	75,918	321,860	92,982	58,499	28,552
2001	186,422	170,049	251,098	105,373	287,814	68,657	356,471	162,896	77,047	32,158
2002	193,263	189,545	266,733	116,076	314,342	68,466	382,809	209,688	86,323	35,523
2003	210,647	207,019	281,677	135,989	340,674	76,992	417,665	249,105	90,031	40,168
2003	I	49,714	47,146	65,063	31,797	79,033	17,826	96,859	51,321	17,980
	II	53,428	53,148	72,425	34,151	86,836	19,740	106,576	59,583	22,245
	III	52,943	51,063	70,013	33,993	84,914	19,092	104,006	65,464	28,907
	IV	54,562	55,662	74,176	36,048	89,890	20,334	110,224	72,737	20,899
2004	I	51,334	53,250	69,509	35,075	85,013	19,571	104,584	62,720	18,907
	II	56,713	54,829	72,435	39,107	88,425	23,117	111,542	84,452	19,606
	III	58,073	53,552	70,284	41,342	87,989	23,636	111,625	79,713	24,427 *
	IV	61,855	59,429	75,501	45,783	94,556	26,728	121,284	86,215	18,217

6.3. Other payment instruments and innovative payment schemes

	ATMs			POS terminals			Cheques		Travel cheques
	Number of ATMs ¹	Volume of transactions at ATMs in thousands	Value of transactions at ATMs in millions of Tolars	Number of EFT POS ¹	Volume of transactions at POS terminals in thousands ²	Value of transactions at POS terminals in millions of Tolars ²	Number of encashed cheques in thousands	Value of transactions in millions of Tolars	Value issued in millions of Tolars
Column Code	1	2	3	4	5	6	7	8	9
1996	401	16,785	129,495	4,559	...	...	34,196	294,600	903
1997	501	20,886	168,684	8,073	...	...	31,174	290,259	889
1998	612	27,934	224,010	11,361	...	...	26,692	266,650	1,137
1999	757	34,515	307,768	15,269	38,149	223,694	23,012	249,995	953
2000	865	41,048	425,016	21,723	49,376	313,744	13,205	158,841	1,043
2001	1,027	46,734	566,099	26,186	73,445	466,627	5,663	90,049	720
2002	1,095	52,160	642,742	29,452	91,750	585,103	4,532	82,477	782
2003	1,240	58,736	770,682	32,035	111,788	719,572	2,967	51,935	589
2000 I	768	9,248	85,099	16,286	8,882	54,896	5,193	56,007	181
II	786	10,544	106,118	18,677	9,965	64,619	3,873	46,032	243
III	838	10,307	112,640	20,306	13,640	87,297	2,211	29,797	438
IV	865	10,949	121,159	21,723	16,889	106,932	1,928	27,005	180
2001 I	892	10,824	118,095	22,662	16,953	102,695	1,527	22,702	175
II	932	11,918	137,803	23,540	16,672	108,718	1,478	23,787	172
III	954	11,684	139,698	25,079	17,256	112,668	1,338	21,566	231
IV	1,027	12,308	149,581	26,186	22,564	142,546	1,321	21,994	142
2002 I	1,018	12,020	142,102	27,030	21,332	129,670	1,181	20,494	111
II	1,057	13,379	163,997	27,983	19,209	124,298	1,217	21,107	177
III	1,045	13,008	164,751	28,713	25,041	159,835	1,065	20,539	320
IV	1,095	13,753	171,892	29,452	26,169	171,299	1,069	20,337	174
2003 I	1,173	13,164	162,743	30,053	24,423	152,980	942	16,105	125
II	1,158	14,928	191,306	30,617	27,734	175,793	860	14,458	115
III	1,171	15,007	200,994	31,145	29,831	191,683	573	10,451	213
IV	1,240	15,636	215,639	32,035	29,801	199,116	591	10,921	136
2004 I	1,272	15,105	204,576	32,496	27,731	182,777	437	7,813	127
II	1,322	15,300	213,299	33,321	28,133	206,328	455	8,314	106
III	1,354	16,583	234,242	34,302	27,181	208,101	419	7,887	227
IV	1,389	16,712	240,090	34,770	27,726	215,654	424	8,328	143

6.4. Electronic banking

		Personal computer banking via Internet										Telebanking and cellular phones banking				
		Users		Volume of transactions in thousands				Value of transactions in millions of Tolars				Volume of transactions in thousand		Value of transactions in millions of Tolars		
		Private individuals, Sole proprietors	Legal entities	Private individuals, Sole proprietors	Domestic transactions	Cross border transactions	Legal entities	Private individuals, Sole proprietors	Domestic transactions	Cross border transactions	Legal entities	Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions	Totals
	Slopec	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	Koda															
2000	I	8,459	133	178	0	4	1	9,660	0	1,195	2,313	...	...	...	...	...
	II	15,485	207	217	0	5	5	11,735	5	2,539	11,925	...	...	...	...	...
	III	13,773	299	271	0	14	8	14,131	7	6,007	20,730	...	...	...	...	...
	IV	15,082	1,206	318	0	136	10	19,024	12	69,654	32,956	...	...	...	...	...
2001	I	17,974	2,878	363	0	555	15	21,292	18	222,756	59,777	...	...	...	...	...
	II	25,003	4,702	497	0	962	21	31,381	54	426,093	80,653	...	...	...	...	...
	III	57,401	10,158	1,178	0	2,271	24	73,542	67	1,013,522	96,823	...	...	...	...	...
	IV	63,440	14,091	1,366	0	3,112	33	88,689	248	1,464,512	113,635	...	...	...	...	...
2002	I	71,626	18,688	1,450	1	3,726	41	86,618	752	1,728,686	125,756	...	...	...	...	...
	II	84,733	29,048	1,667	1	5,308	60	203,307	1,395	2,565,478	194,402	...	...	...	...	...
	III	91,879	31,908	1,814	1	7,026	95	127,447	3,794	3,633,938	349,052	...	...	...	...	...
	IV	98,669	34,094	2,173	2	7,819	90	156,404	3,952	4,724,601	349,830	...	...	...	...	...
2003	I	105,110	38,128	2,159	2	7,119	86	135,557	4,188	3,893,164	302,184	...	...	...	...	...
	II	114,048	39,082	2,355	3	7,651	102	161,324	4,285	4,279,677	374,404	...	...	...	...	...
	III	122,873	40,374	2,319	3	7,829	105	163,406	5,123	4,401,954	402,847	...	...	...	...	...
	IV	142,334	41,592	2,687	4	8,403	117	198,678	6,412	5,140,753	405,750	...	...	...	...	...
2004	I	157,712	42,480	2,769	2	7,574	112	188,793	2,583	4,665,396	417,396	...	...	...	...	...
	II	172,446	44,200	3,083	2	8,309	135	223,161	2,876	5,162,692	519,171	395	0.1	14,591	78	78
	III	182,565	43,294	3,174	11	8,080	145	247,049	3,718	5,195,194	583,148	401	0.1	15,032	104	104
	IV	192,560	45,008	3,590	13	8,787	160	325,657	4,440	6,204,250	665,928	414	0.1	17,206	73	73

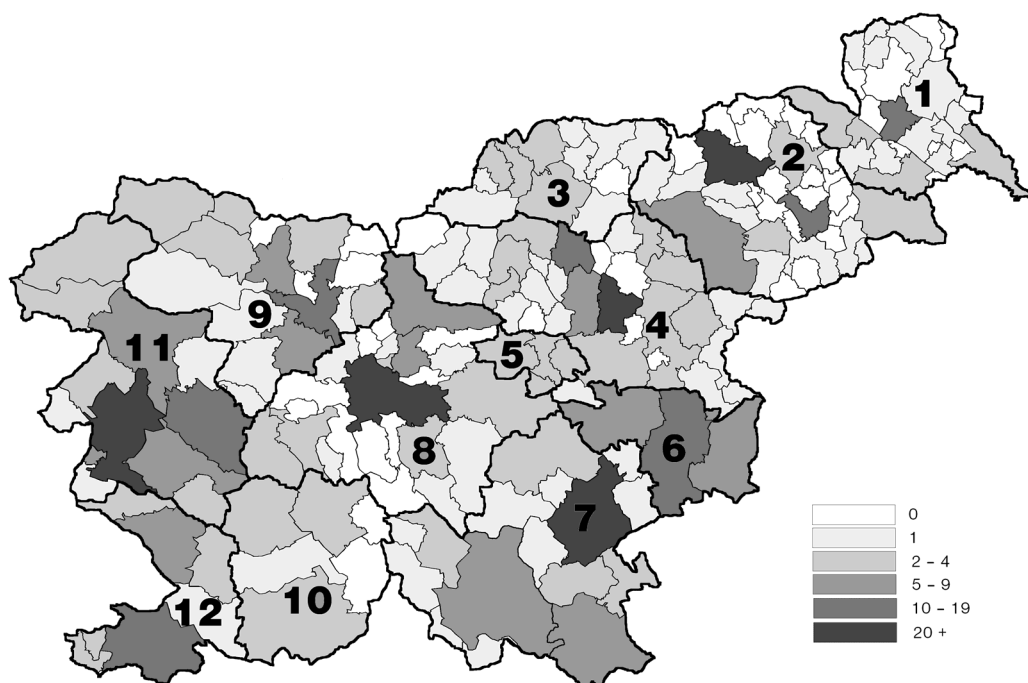
6.5. Credit and debit transfers

	Credit transfers										Debit transfers					
	Paper based payment		Non-paper based payment		Standing orders		Direct credit		Direct debit		Special money order		Other debit transfers			
	Volume (in thousands)	Value (in billions SIT)	Volume (in thousands)	Value (in billions SIT)	Volume (in thousands)	Value (in billions SIT)	Volume (in thousands)	Value (in billions SIT)	Volume (in thousands)	Value (in billions SIT)	Volume (in thousands)	Value (in billions SIT)	Volume (in thousands)	Value (in billions SIT)		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Column																
Code																
2004	II	21,974	5,191	104	28	1,146	77	4,454	1,606	8,107	85	7	0.3	5,973	1,163 *	
	III	21,500	4,578	102	28	1,164	96	4,324	1,425	9,001	94	42	2.4	5,372	1,224 *	
	IV	23,013	5,096	104	32	1,207	96	4,537	1,466	9,424	98	3	0.1	5,671	1,330	

6.6. Network of Commercial Banks

No.	Region ²	Commercial banks (Head offices) ¹					Network ³ (31.12.2003)			Total
		1999	2000	2001	2002	2003	H.office	Branch	Agency	
1	Pomurska	1	1	0	0	0	0	9	30	39
2	Podravska	4	4	4	4	4	4	18	60	82
3	Koroška	1	1	1	1	1	1	7	11	19
4	Savinjska	2	2	1	1	1	1	33	54	88
5	Zasavska	1	1	1	1	1	1	4	6	11
6	Spodnjeposavska	0	0	0	0	0	0	3	19	22
7	Jugovzhodna Slovenija	1	1	0	0	0	0	12	39	51
8	Osrednjeslovenska	14	14	13	13	12	12	21	83	116
9	Gorenjska	1	1	1	1	1	1	15	40	56
10	Notranjsko-kraška	0	0	0	0	0	0	2	11	13
11	Goriška	1	1	1	0	0	0	15	49	64
12	Obalno-kraška	1	1	1	1	1	1	13	21	35
	TOTAL	27	27	23	22	21	21	152	423	596

	1996	1997	1998	1999	2000	2001	2002	2003
Number of employees in commercial banks	10,317	10,417	10,386	10,445	10,929	11,258	11,543	11,397



III. BANKS, SAVINGS BANKS, SAVINGS AND LOAN UNDERTAKINGS AND REPRESENTATIVE OFFICES OF FOREIGN BANKS IN THE REPUBLIC OF SLOVENIA

as at February 28, 2005

1. Banks

ABANKA VIPA d.d.

1517 LJUBLJANA

Phone: +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)
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- administering pension funds in accordance with the law governing pension funds
- performance of payment services
- custodial services pursuant to the Investment Funds and Management Companies Act.

BANK AUSTRIA CREDITANSTALT d.d. LJUBLJANA

Šmartinska cesta 140

1000 LJUBLJANA

Phone: +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
- 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)
- services in connection with securities, in accordance with the law governing the securities market :
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- performance of payment services
- custodial services pursuant to the Investment Funds and Management Companies Act.

BANKA CELJE d.d.

bančna skupina Nove Ljubljanske banke
 Vodnikova 2
 3000 CELJE
 Phone: +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
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- performance of payment services.

BANKA DOMŽALE d.d., DOMŽALE,

bančna skupina Nove Ljubljanske banke
 Ljubljanska cesta 62
 1230 DOMŽALE
 Phone: +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
 Phone: +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
- 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
- performance of payment services.

BANKA KOPER d.d.

6502 KOPER
 Phone: +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
- 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
- services in connection with securities, in accordance with the law governing the securities market:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- administering pension funds in accordance with the law governing pension funds
- performance of payment services
- custodial services:
 - a. pursuant to the Investment Funds and Management Companies Act, and
 - b. pursuant to the Apartment and Single-Dwelling Building Buyer Protection Act.

DEŽELNA BANKA SLOVENIJE d.d.

Kolodvorska 9
1000 LJUBLJANA
Phone: +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:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- performance of payment services.

FACTOR BANKA d.d.

Tivolska c. 48
1000 LJUBLJANA
Phone: +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:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- 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
Phone: +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
- 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:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- performance of payment services.

HYPO ALPE - ADRIA - BANK d.d.

Dunajska 117
1000 LJUBLJANA
Phone: +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
- 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:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- performance of payment services.

KOROŠKA BANKA d.d., SLOVENJ GRADEC,

bančna skupina Nove Ljubljanske banke
Glavni trg 30
2380 SLOVENJ GRADEC
Phone: +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)
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- safe custody services
- performance of payment services.

NOVA KREDITNA BANKA MARIBOR d.d.

2505 MARIBOR
Phone: +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
- mediation in the conclusion of loan and credit 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

Phone: +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
- performance of payment services
- services in connection with securities, in accordance with the law governing the securities market:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- custodial services pursuant to the Investment Funds and Management Companies Act.

POŠTNA BANKA SLOVENIJE d.d.

Ul. Vita Kraigherja 5

2000 MARIBOR

Phone: +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
- 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.

PROBANKA d.d.

Svetozarevska ulica 12

2000 MARIBOR

Phone: +386 (2) 252 05 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
- services in connection with securities, in accordance with the law governing the securities market:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- administering pension funds in accordance with the law governing pension funds
- performance of payment services.

RAIFFEISEN KREKOVA BANKA D.D.

Slomškov trg 18
2000 MARIBOR
Phone: +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
- 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:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- performance of payment services.

SKB BANKA d.d. LJUBLJANA

1513 LJUBLJANA
Phone: +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:
 - a) the acceptance and transfer of orders to buy and sell securities, when orders are accepted to be executed by another stockbroking company (transferring orders);
 - b) the buying and selling of securities at the order and for the account of a client (stockbroking);
 - d) the managing securities at the order and for the account of an individual client (managing securities);
 - e) special services with regard to securities;
 - f) auxiliary services with regard to securities.
- performance of payment services.

SLOVENSKA INVESTICIJSKA BANKA d.d. - liquidation procedure

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

At General Meeting held on 29.12.2003 was adopted a Decision about liquidation procedure.

VOLKSBANK - LJUDSKA BANKA d.d.

Dunajska 128 a
1000 LJUBLJANA
Phone: +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
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector.

2. Savings banks and savings and loan undertakings

DELAVSKA HRANILNICA d.d. LJUBLJANA

Dalmatinova 4
1000 LJUBLJANA
Phone: +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.

HRANILNICA LON d.d., KRANJ

Bleiweisova ul. 2
4000 KRANJ
Phone: +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.

HKS VIPAVA p.o.

Glavni trg 15
5271 VIPAVA
Tel: +386 (5) 366 50 31

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
- performance of payment services.

3. Representative offices of foreign banks:

Bank

Die Kaerntner Sparkasse AG

Neuer Platz 14
A-9020 Klagenfurt
Austria

European Bank for Reconstruction and Development

One Exchange Square
London EC2A 2JN
Great Britain

Bank fuer Kaernten und Steiermark AG

St. Veiter Ring 43
A-9020 Klagenfurt
Austria

Bank fuer Arbeit und Wirtschaft AG

Seitzergasse 2-4
A-1010 Wien
Austria

Bank Representative office address

Kaerntner Sparkasse AG

Predstavništvo Ljubljana
Dunajska 156
1000 Ljubljana
Phone: +386 1 568 83 09

European Bank for Reconstruction and Development

Trg republike 3
1000 Ljubljana
Phone: +386 (1) 426 36 00

BKS Predstavništvo v Republiki Sloveniji

Komenskega ulica 12
1000 Ljubljana
Phone: +386 (1) 300 09 20

Bank fuer Arbeit und Wirtschaft AG Wien

Predstavništvo
Trg republike 3
1000 Ljubljana
Phone: +386 (1) 470 08 58

4. LIST OF BRANCHES OF THE MEMBER STATE'S BANKS IN THE REPUBLIC OF SLOVENIA

Banks, authorised in a Member State to carry out all or particular banking and other financial services, itemised in the Annex I of Directive 2000/12/EC (List of activities, for which mutual recognition is enforced)²² and may perform these activities within the Republic of Slovenia, through a branch or directly.

The activities that banks may perform are indicated with the number as correspondent item of Annex I Directive 2000/12/EC.

**KAERTNER SPARKASSE AG, CELOVEC Podružnica v Sloveniji, Dunajska 63,
1000 Ljubljana, The Republic of Slovenia**

1. Acceptance of deposits and other repayable funds.
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing.
4. Money transmission services.
5. Issuing and administering means of payment (credit cards, travellers cheques).
6. Guarantees and commitments.
7. Trading for own account or for account of customers in:
 - a. money market instruments (cheques, bills, certificate of deposit, etc.),
 - b. foreign exchange,
 - c. financial futures and options,
 - d. exchange and interest-rate instruments,
 - e. transferable securities.
8. Participation in securities issues and the provision of services related to such issues.
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking.
10. Money broking.
11. Portfolio management and advice.
12. Safekeeping and administration of securities.
13. Credit reference services.
14. Safe custody services.

BANK FÜR KÄRNTEN UND STEIERMARK, Bančna podružnica, Komenskega ulica 12, 1102 Ljubljana, The Republic of Slovenia

2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
6. Guarantees and commitments.

**ZVEZA BANK, registrirana zadruga z omejenim jamstvom, Podružnica Ljubljana, Drenikova ulica 33,
1000 Ljubljana, Republika Slovenija**

2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).

²² The list consists of fourteen itemised services. The service's serial number from the list precedes the indicated service.

IV. NOTES ON METHODOLOGY

General Notes

Sectors

External sector consists of non-residents.

Residents of the Republic of Slovenia are defined as:

- companies and other legal entities with a registered office in the Republic of Slovenia, except their branches abroad;
- branches of foreign companies entered in the Companies Register of the Republic of Slovenia;
- sole proprietors or natural persons, independently performing business activities as their prime occupation, with a registered office in the Republic of Slovenia or having permanent residence in the Republic of Slovenia;
- natural persons with permanent residence in the Republic of Slovenia;
- natural persons temporarily residing in the Republic of Slovenia holding a residential or working visa valid for no less than six months;
- diplomatic, consular and other representative offices of the Republic of Slovenia abroad financed from the Budget as well as Slovene citizens employed at these representative offices and their family members.

All other persons and entities shall be deemed non-residents.

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.

Table: Republic of Slovenia: general information

Table shows basic general data on Slovenia and its economy. In the "latest actual" column the latest available data for the current year are published. Data sources for the table are Bank of Slovenia, Ministry of Finance and The Statistical Office of the Republic of Slovenia.

1. MONEY AND BANKS

Last published data are preliminary.

Sectorization of banks' data as from April 30, 1999

For data from April 30, 1999 on a 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 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.: Monetary Aggregates

Table 1.1 shows stock data at the end of month for base money, monetary aggregates M1, M2 and M3, calculated according to the national definition and according to the harmonised definition of the European Central Bank (hereinafter: ECB).

The definition of base money is define as the sum of: *Banknotes in circulation, Banks' settlement accounts, Overnight deposit and Other deposits at the Bank of Slovenia* (Savings banks' settlement accounts, Savings banks' and Savings and loan undertakings' reserve accounts, transactional accounts of the Central and Local Government).

Data sources are banks' and Bank of Slovenia's bookkeeping data, which refer to the end of the month.

Calculation of monetary aggregates according to the national definition is shown on the liabilities' side of Table 1.2: Monetary Survey – Consolidated Balance Sheet of the Monetary System (See methodological notes referring to Table 1.2).

Harmonised monetary aggregates for Slovenia are calculated according to ECB's definition of harmonised monetary aggregates of euro area, which is evident from documents published on web pages of the ECB (<http://www.ecb.int>). Main differences between the two definitions of monetary aggregates are as follows:

- limited maturity of items included (harmonised aggregates include liabilities of up to 2 years only),
- equal treatment of the foreign exchange liabilities (which are, in harmonised aggregates, included into adequate items together with those in domestic currency),
- status of the monetary neutral sector (the central government in the harmonised aggregates has the status of a monetary neutral sector) and
- inclusion of the money market fund shares / units into M3.

Composition of harmonised monetary aggregates, as defined by the ECB is:

- HM1 contains *currency in circulation* and *overnight (sight) deposits*.
- HM2 includes beside HM1 also *deposits with agreed maturity of up to 2 years* and *deposits redeemable at notice of up to 3 months*.
- HM3 includes HM2, *repurchase agreements* and *debt securities with a maturity of up to 2 years*. *Money market fund shares / units* financial instrument, which is according to ECB's definition also part of HM3, will be included in calculation when such institutions appear in Slovenia.

HM2 and HM3 are, for the period prior to July 2002, partly calculated as estimation, because of the unavailability of relevant bookkeeping breakdowns.

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

Table 1.2 shows consolidated balance sheet of all banks' and Bank of Slovenia at the end of the month. Data for banks are aggregated.

Domestic assets consist of banks' and Bank of Slovenia's claims on General Government arising from succession to the former SFR Yugoslavia and the bank rehabilitation program, and claims from loans and securities on other non-monetary sectors. Claims from succession and the bank rehabilitation program represent: claims of the Bank of Slovenia on the Succession Fund of the Republic of Slovenia (on account of the former National Bank of Yugoslavia Dinar cash), counterpart claims for Bank of Slovenia liabilities to the International Monetary Fund, government guaranteed bank rehabilitation bonds, government bonds for unpaid foreign currency deposits and claims on the 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.).

In September 2003, the liability part of the Table changed due to methodological changes in the calculation of monetary aggregates under the national definition, because of gradual harmonisation with the definitions of the European Central Bank (changes were made to all time series).

To aggregate M1, a vista Savings deposits at banks were added, and therefore, it consists of currency in circulation and demand deposits at banks (including a vista Savings deposits) as well as at the Bank of Slovenia.

To aggregate M2, Tolar restricted deposits and securities in Tolar including subordinated debt were added, so that the aggregate consists in addition to M1 also of Tolar time deposits at banks, and Government time deposits at the Bank of Slovenia and of Tolar securities.

To aggregate M3, other foreign currency liabilities to central government and securities in foreign currency were added, so that M3 consists of M2 and foreign currency deposits and securities at banks.

Other liabilities consist of capital and reserves of banks and of the Bank of Slovenia and also include some other items.

In 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 mean non - financial corporations and non - profit institutions serving households, and individuals mean households.

From July 31, 1996 onwards, the data for Komercialna banka Triglav are no longer included in banks' data due to its bankruptcy.

Foreign assets/Bank of Slovenia and *Foreign assets/Deposit money banks* were changed because of changes in Tables 1.3. and 1.4. for the period from April 2000 onwards.

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.

Foreign Assets consist of: foreign currency, deposits abroad (sight and time deposits, from April 2000 on also foreign exchange deposits held by BS on the basis of repurchase agreements) first class securities of foreign issuers, monetary gold, reserve position and SDR holdings at the International Monetary Fund and other claims. *Other claims* mainly include balances on fiduciary accounts and with international financial organization.

Because of consolidation of statistical and bookkeeping records in February 2003, *International monetary reserves* are not presented as subitem of Foreign assets. International monetary reserves are shown in Tables 3.12. and 1.9..

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 include loans extended to banks based on securities and foreign currency (currency swap). From April 2000 on the amount of the foreign currency swap is shown as a part of the foreign assets of the Central Bank, because of the gradual permanent purchase of foreign currency from the part of Central Bank. In accordance to this are claims based on currency swap with domestic banks shown for the period up to March 2000 in the item *Repurchase* and thereupon in the item *Deposits*.

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.

In February 2003 were items *Currency and Deposits* and *Loans from BS* diminished by the amount - claim i.e. liabilities based on currency swap of central banks with domestic banks, for period from April 2000 on. (More in Methodological notes for Table 1.3. - *Repurchase*). Total assets i.e. total liabilities were diminished accordingly.

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'.

In February 2003 was item *Deposits* diminished by the amount - claim based on currency swap of domestic banks with central banks, for period from April 2000 on. (More in Methodological notes for Table 1.3. - *Repurchase*). Item Total claims on non-residents was diminished accordingly.

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

In April 2002 the definition of base money has been changed to the sum of: *Banknotes in circulation*, *Banks' settlement accounts*, *Overnight deposit* and *Other deposits at the Bank of Slovenia* (Savings banks' settlement accounts, Savings banks' and Savings and loan undertakings' reserve accounts, transactional accounts of the Central and Local Government).

The data time series have been recalculated according to the change in definition.

The off balance items *Buy/sell foreign exchange swap* and *Sell/buy foreign exchange swap* are from April 2003 on are included in the table.

Bank of Slovenia 10-day balance sheet together with off balance items is in terms agreed for publication shown on web page:

http://www.bsi.si/html/eng/financial_data/hit/balance_bs_dekadna.html

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

Lombard loan: Within the framework of standing lombard facility Bank of Slovenia provides one-day lombard loans to banks and savings banks with securities used as collateral. The pledged securities should amount to 110% of the amount of lombard loan.

Repo interest rate for the temporary purchase of treasury Bills, tolar and foreign currency Bank of Slovenia's Bills with obligatory repurchase in 7 days was the weighted arithmetic average of daily repo interest rates until March 2004 (effective interest rate). The new 7-day repo was introduced in March 2004, it is offered on a closed basis. The interest rate announced is the latest valid interest rate.

Interest rate on banks' obligatory reserves: 1 percent per year since October 1991.

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

Long-term deposit at Bank of Slovenia has been established in July 2004. Variable interest rate refers to 60-day tolar bills' interest rate, increased by 0,2 percentage points.

Tolar bills are registered securities subscribed by banks and savings banks with maturity of 60 and 270 days. 60-day bills are offered on a permanent basis, 270-day bills were sold by auction till February 2004, afterwards are offered on a closed basis. Interest rates for tolar bills are nominal given, in the case of auctions they are effective rates. Offers of 270-tolar Bills have been frozen since November 2004.

Foreign currency bills are transferable registered securities not issued in series. They are offered on permanent basis and can be purchased by banks (by other legal persons through banks till 3rd May 2000). They are sold for Euros (till 16.02.1999 for German Marks) or US Dollars at a discount with maturities of two to four months.

Penalty rate is generally used in cases of overdue payments. The penalty rate is determined by the Law on the legal penalty rate since 28.06.2003.

Interest rates for a certain type of instrument in the table are those last valid in a period (except in the case of effective interest rates). 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 nominal interest rates for unsecured Slovenian tolar deposits on the Slovenian interbank market. Interest rate for overnight deposits (SIONIA) is weighted average interest rate for overnight deposits. Interest rate for deposits till 30 days is weighted average interest rate for deposits with maturity till 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, calculated by the Statistical Office of Republic 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 and assets in domestic currency, with maturity less than 1 year, are not revalued since July 2002.

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 4, 6 and 8 represent growth of the category in the period December to December.

Table 2.3.: 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: $r_{min}=r - \text{spread}$, $r_{max}=r+\text{spread}$.

Nominal interest rates (n) are total annual interest rates.

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

With September 1995 was abolished the revaluation with the tolar indexation clause for obligations in domestic currency till 30 days, with July 2002 also revaluation for all loans and deposits in domestic currency with maturity less than 1 year.

Note 1: With the 1st July 2002 the "Law on changes and completions of the law on penalty rate and tolar indexation clause" came into force. It prohibits the use of tolar indexation clause for assets and obligations in domestic currency with the maturity less than 1 year. At the same time have most banks also stopped using the foreign exchange clause for short-term loans and deposits, which has reduced the number of reporting banks and led to series breaks.

Table 2.4.: Average Commercial Banks' Interest Rates on New Loans

Average interest rates on new loans are calculated on a basis of the data of the eight biggest banks, selected by balance-sheet-total criterion. New loans represent new contracts in the reference month. Data for consumer loans to households is collected on the representative sample of new loans (limited number of reports, min/max value). Any automatically changed conditions of lending contracts do not represent new business.

Interest rate on new business is a nominal interest rate increased by a sum of base interest rate or interest rate bounded to the euro exchange clause and subsidy per annum. Average interest rate on new business

does not include any administrative or other costs.

All the interest rates are nominal weighted arithmetic averages, where value of certain type of loan represents the weight, except for foreign currency loans where the growth of foreign exchange rate is not taken into consideration.

The interest rates are presented separately, according to their type:

NOM = a nominal interest rate, without indexation,

TOM = an interest rate is bound to the base interest rate (TOM),

D = an interest rate is bound to the euro exchange clause.

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

Table 2.5.: Average Commercial Banks' Interest Rates on Basis of Interest Income and Interest Expenses

Interest rates are computed as the ratio of the amount of interest to the average balance of assets. Interest is represented by the interest income and interest expenses. The average amount of investments/assets is a sum of daily values divided by the number of days.

Because of the change in the frame of accounts for banks and savings banks since May 2002 the revalorization and interest incomes are no more represented separately, so the calculation of the real effective interest rates is no longer possible.

Table: Breakdown of bank` assets and liabilities by type of Indexation Clauses

		Loans			Deposits			Total		
		TOM	D	NOM	TOM	D	NOM	TOM	D	NOM
2000	Jan.-Mar.	93.7	6.0	0.3	59.4	2.9	37.8	76.0	4.4	19.6
	Apr.-Jun.	93.4	6.1	0.4	58.3	2.8	38.9	75.5	4.5	20.0
	Jul.-Sep.	93.0	6.5	0.6	59.2	2.7	38.1	75.8	4.6	19.7
	Okt.-Dec.	92.5	6.7	0.8	60.9	2.6	36.5	76.6	4.6	18.8
2001	Jan.-Mar.	92.5	6.8	0.7	62.7	2.6	34.8	77.5	4.7	17.9
	Apr.-Jun.	91.9	7.3	0.8	63.3	2.7	33.9	77.4	5.0	17.7
	Jul.-Sep.	91.3	7.7	1.0	64.3	2.7	33.0	77.4	5.1	17.4
	Okt.-Dec.	90.9	8.0	1.1	64.6	2.8	32.7	77.2	5.3	17.5
2002	Jan.-Mar.	90.0	8.6	1.4	65.7	2.6	31.7	77.1	5.4	17.5
	Apr.-Jun.	73.8	9.1	17.2	45.2	2.6	52.2	58.4	5.6	36.1
	Jul.-Sep.	68.2	9.5	22.4	36.7	2.6	60.7	51.2	5.8	43.0
	Okt.-Dec.	63.1	10.0	26.9	33.0	2.9	64.1	46.7	6.2	47.2
2003	Jan.-Mar.	59.3	11.3	29.4	31.8	3.2	65.0	44.2	6.8	49.0
	Apr.-Jun.	57.3	12.2	30.5	29.4	3.2	67.5	41.9	7.2	50.8
	Jul.-Sep.	52.0	13.3	34.7	25.7	3.2	71.1	37.5	7.7	54.7
	Okt.-Dec.	49.2	14.3	36.5	25.0	3.0	71.9	36.1	8.2	55.7
2004	Jan.-Mar.	47.3	14.6	38.2	25.0	2.4	72.7	35.2	8.0	56.7
	Apr.-Jun.	46.7	15.4	37.9	23.9	2.5	73.6	34.5	8.5	57.0
	Jul.-Sep.	45.0	16.1	38.9	21.3	2.3	76.4	32.4	8.8	58.8
	Okt.-Dec.	42.1	16.7	41.2	19.3	2.2	78.5	30.1	9.1	60.8

Ljubljana Stock Exchange (Tables 2.7. to 2.9.)

Table 2.7.: 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 2.8.: 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 2.9.: 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 2.10.1. to 2.11.4.)

Tables 2.10.: Selected Bank of Slovenia Exchange Rates- Average Rates

The tables show Bank of Slovenia 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 from 1st January 1999, with introduction of European Monetary Union, the European Currency Unit (XEU) was replaced by the Euro (EUR) at the exchange rate 1 : 1. Fixed exchange rates between the Euro and the national currencies of the EMU Member States (valid from 1st January 2001):

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

Due to the introduction of Euro in January 2002 the exchange rates of members of EMU currencies (ATS, FRF, DEM, ITL) are replaced by the exchange rates of some EU accession countries (CZK, HUF, PLN, SKK).

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

The Polish zloty was denominated on 1st January 1995 at the exchange rate 1 new zloty for 10.000 old zlotys.

Tables 2.11.: 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 non-residents and households from 1st October 1999.

On the spot exchange market the timing of settlement is at latest 2 working days from the agreement. The forward exchange market is designed for transaction where the timing of settlement is at least 2 working days after the agreement.

The data by the contract agreement are defined by the agreement time of the transaction. The data by the contract settlement are time defined by the settlement time of the transaction.

Data for the turnover on the forward exchange market are available from October 1999. Also the data for turnover by the settlement are available only from October 1999.

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 EUR using the daily Bank of Slovenia exchange rates, or average exchange rates of the period if the exact date of transaction is not known.

Revision policy

Revision of balance of payments, international investment position and gross external debt data occur as follow:

- revision for **monthly data** are made with the release of:
 - the corresponding quarterly data;
 - the corresponding revised quarterly data;
 - the international investment position data for the corresponding year; and
 - the revised international investment position data for the corresponding year;
- revision for **quarterly data** are made with the release of:
 - the data for the following quarter;
 - the international investment position data for the corresponding year; and
 - the revised international investment position data for the corresponding year;
- revision for **annual** international investment position and external data are made with the release of the data for following years.

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;
- **Reports on short-term claims and liabilities to non-residents (form SKV)** is a source for short-term trade credits since 2002.
 - **Customs declarations;** from 1.5.2004 data on goods item for EU countries are collected through reports (**Intrastat**), while data for other countries are collected through Customs declarations (**Extrastat**).
 - **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), 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 re-

ports of duty free shops and consignment warehouses. Since 1.5.2004 the coverage adjustments include as an estimate also data on imports of motor vehicles from EU by natural persons, not covered in Intrastat System.

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 are included monthly as one twelfth of the yearly figure.

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.

From 2001 onwards inter-company debt transactions between affiliated enterprises (10 percent or more capital share) are recorded as direct investment - other capital transactions. Until 2001 this kind of transactions are recorded as loans. Since 2002 the item other capital within direct investments includes also data on short-term trade credits between affiliated enterprises.

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.

Loans

From 2001 onwards inter-company debt transactions between affiliated enterprises (10 percent or more capital share) are not recorded as loans, but are recorded as direct investment - other capital transactions.

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 till 2001. Estimation is based on comparison of data on imports and exports from customs declarations with corresponding settlements. Since 2002 onwards short-term trade credits are included on the basis of reports on short-term claims and liabilities to non-residents. Short-term trade credits between affiliated enterprises are included in direct investments. 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.: 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.

Tables 3.2. and 3.4.: Balance of Payments

The data for the current year are revised monthly. Data become final according to the revision practice (see revision practice).

In June 2001 Slovenia acquired 16.39% share in holdings of former Yugoslavia with BIS (Bank for International Settlements), consisting of gold 16.9 mio SIT (EUR 77.8 million), foreign currencies 1.1 mio SIT (EUR 5.3 million) and shares 3.0 mio SIT (EUR 13.8 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 63.7 mio SIT (EUR 374.9 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 (EUR 253.7 million);
- June 1997 (EUR 205.1 million);
- May 1998 (EUR 500.0 million);
- March 1999 (EUR 400.0 million);
- March 2000 (EUR 400.0 million) and in February 2001 (EUR 100.0 million);
- April 2001 (EUR 450.0 million).

Note 4: For 1993-2001, short-term claims include net changes in commercial credits (received and granted). Since 2002 onwards short-term commercial credits are included on the basis of SKV reports on assets' and liabilities' side of balance of payments. Short-term commercial credits between affiliated enterprises are included in direct investments item while other commercial credits are included in other investments/trade credits.

Note 5: Includes mostly BS fiduciary accounts. In June 1996 the amount of 21.2 mio SIT (EUR 124.9 million) 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 2004 is not available yet, therefore a five-year average (from 1999 to 2003) of reinvested earnings is included as an estimation. In the year 2005 this estimation will be replaced with the actual data for reinvested earnings for the year 2004.

Note 9: From 2001 there is a time series break on the items direct investment and loans. From 2001 inter-company debt transactions between affiliated enterprises (10 percent or more capital share) are included in the direct investment item, before that they were included in loans item. Since 2002 the item direct investments includes also short-term trade credits between affiliated enterprises.

Note 10: Transfers from EU budget are since 1.5.2004 recorded in current and capital transfers according to the nature of their use. Split between current and capital transfers is provided by the Ministry of Finance.

Table 3.5: Merchandise trade

The Merchandise trade data for the current month are estimated, due to the change in reporting system for trade statistics (Intrastat).

Exports f.o.b. and imports c.i.f. Years 2004: provisional data (Source: Statistical Office of RS).

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

3.6 Short-term commercial credits

Tables include positions of claims and liabilities of short-term commercial credits by countries/groups of countries in the last eight months. Data source is direct reporting of enterprises (reports SKV).

International Investment Position of Slovenia (Table 3.7.)**General notes**

The international investment position is the balance sheet of the stock of external financial assets and liabilities. The financial items that comprise the position consist of claims on nonresidents, liabilities to nonresidents, monetary gold, and SDRs.

Methodology of the international investment position (IIP) of Slovenia is based on the fifth edition of the *Balance of Payments Manual*, IMF, 1993. The Manual distinguishes four sectors - monetary authorities, general government, banks, and other sectors.

Revision policy

See revision policy notes for "Balance of Payments" (Tables 3.1. to 3.4.)

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:

- concessional surveys on equity investment (SN),
- reports on loans granted to or received from nonresidents,
- short term commercial credits with nonresidents (SKV),
- reports on accounts abroad.

Source for the balance of payments is *international transactions' reporting system* - ITRS and reports on loans granted to or received from nonresidents.

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. Equity shares are valued at book value according to the accounting standards. Reinvested earnings are included.

Claims on and liabilities to affiliated enterprises are included in direct investment-other capital item. Intercompany claims or liabilities between affiliated banks and affiliated financial intermediaries recorded under direct investment capital are limited to those associated with permanent debt (loan capital representing a permanent interest). Until 2000 all long term intercompany claims are liabilities between affiliated banks and affiliated financial intermediaries were included in this item (not only permanent debt).

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).

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 residents' holdings of debt securities are available from direct reports from banks, and brokerage houses. For the balance of payments these data are collected from ITRS.

Liabilities of debt securities of government, banking and other sectors are available from credit registration from and Central Securities Clearing Corporation.

Trade credits and loans

Source for short-term trade credits are *reports of enterprises on stock of external claims and liabilities* (form SKV).

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. Until 2000 the balance of payments did not distinguish loans between affiliated companies from loans between unaffiliated companies and included all loans in other investment items.

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.

In the IIP arrears on loans and long term commercial credits are included in other claim/liabilities as short term item. Balance of payments does not include arrears.

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.

Till 2002 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 3.7.: 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' and on Bank of Slovenia Web site: <http://www.bsi.si/html/eng/publications/index.html>.

Gross External Debt (Tables 3.8 to 3.11)**General notes**

Methodology is based on External Debt Statistics: Guide for Compilers and Users, IMF, 2003.

The guide is available under the following web address:

<http://www.imf.org/external/pubs/ft/eds/Eng/Guide/index.htm>.

Revision policy

See revision policy notes for "Balance of Payments" (Tables 3.1. to 3.4.)

Data sources

Gross external debt consists of debt liabilities from the international investment position (IIP). Data sources for Tables 3.8 to 3.10 are the same as those for the international investment position excluding the data on direct investment.

Table 3.8 Net External Debt

The table presents gross external debt, gross external assets in debt instruments, and net debt position. The data are the same as presented in the international investment position (IIP). The net external debt position is equal to gross external debt deducted by gross external assets in debt instruments.

Table 3.9 Gross External Debt

Gross external debt, at any given time, is the outstanding amount of those current, and not contingent, liabilities that require payment(s) of principal and/or interest by the debtor at some point(s) in the future and are owed to non-residents by residents of an economy. The types of financial instruments included in the presentation of the gross external debt position are as follows: debt securities (money market instruments, bonds and notes), trade credits (short- and long-term), loans (short- and long-term), cash, deposits and other debt liabilities. Maturity for debt liabilities is based on the formal criterion of original maturity. Long-term debt is defined as debt with an original maturity of over one year or with no maturity stated. Short-term debt, which includes cash, is debt repayable at notice or with an original maturity of one year or less.

Debt instruments are valued at nominal value. Accrued interest is excluded.

Before July 2003, gross external debt was presented in Table 3.9 External Debt and in Table 3.12.2 International Investment Position of Slovenia - Liabilities:

Stocks as at 31 December 2002

NET POSITION	1,4	=	NET POSITION	1,4
CLAIMS-total	13,6	=	CLAIMS-total	13,6
LIABILITIES-total	15,0	=	LIABILITIES-total	15,0
EQUITY AND EQUITY SECURITIES	3,5	=	EQUITY AND EQUITY SECURITIES	3,5
DEBT LIABILITIES	11,5	=	GROSS EXTERNAL DEBT	11,5
EXTERNAL DEBT (World Bank concepts - Grey Book)	8,4			
Long-term debt	8,3			
Public and publicly guaranteed	3,1		Public and publicly guaranteed debt **	3,2
Private non-guaranteed *	5,2	→ 4,7 →	Private non-guaranteed debt	8,3
Short-term debt	0,1	→ 0,6 →		
DEBT INSTRUMENTS INCLUDED ONLY IN TABLE				
INTERNAT. INVESTMENT POSITION OF SLOVENIA	3,1		Part of debt instruments of private non-guaranteed gross external debt-total	3,6
Money market instruments - general government **	0,1			
Short-term trade credits - other sectors	1,7	=	Short-term trade credits	1,7
Currency and deposits-banks	0,7	=	Currency and deposits	0,7
Other liabilities-banks and other sectors	0,2	=	Other debt liabilities	0,2
Liabilities to direct investors and affiliated enterprises			* Liabilities to direct investors and affiliated enterprises	
Short-term trade credits	0,4	→		1,0

*Liabilities to direct investors and affiliated enterprises are not broken down by debt instruments (concept of new standard). An amount of 1.0 bil. of EUR included: 0.4 bil. of EUR short-term trade credits and 0.6 bil. of EUR loans (short- and long-term)

** Data from Central Securities Clearing Corporation

Table 3.10 Debt – Service Payment Schedule

Service payments projected are estimates of payments due on existing debt outstanding and do not include interest rate changes.

Table 3.11 Debt indicators

Note 1: Short-term debt includes the value of short-term external debt outstanding (original maturity) and the value of long-term external debt outstanding (original maturity) due to be paid in one year or less.

International Liquidity (Table 3.12.)

Table 3.12.: International Liquidity

Foreign exchange reserves of the Bank of Slovenia and banks include foreign cash in convertible currencies, deposits abroad and first class securities of foreign issuers. Balances on fiduciary accounts are included in 'Other foreign assets'.

Foreign exchange reserves of 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.

4. GENERAL ECONOMIC INDICATORS

Table 4.1.: Derivation and Expenditure on Gross domestic product

Data for 1999 are partially estimated.

Table 4.2.: Quarterly real gross domestic product

1999 - 1994: constant prices 1992; reference year 2000;
1995 - 2000: constant prices 1995; reference year 2000;
2000 and following: constant prices 2000;

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 4.5.: 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 Revenues and Expenditures

Note 1: The data of the current and previous year are revised monthly until the data on previous year became final.

Tables 5.2.: General Government Lending, Repayments and Financing

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

Note 1: The data of the current and previous year are revised monthly until the data on previous year became final.

Tables 5.3.: Debt of Republic of Slovenia

Republic of Slovenia is defined as a legal person. The data from tables 5.1, 5.2. and 5.3. originate in the Bulletin on Government Finance, published by the Ministry of Finance.

6. PAYMENT SYSTEMS AND PAYMENT INSTRUMENTS

6.2. Payment cards

Note 1: Credit cards: A card indicating that the holder has been granted a line of credit. The credit granted may be settled in full by the specific data each month (delayed debit card ie. charge card), or may be settled in part, with the balance taken as extended credit (credit card).

Note 2: Debit cards: A card which enables the holder to have purchases directly charged to funds on the cardholder's bank account.

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

Note 4: Volume and value of transactions abroad: use of cards issued 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 cards: payment cards issued by banks and enterprises residents in Slovenia without licence agreements with foreign issuers.

Licence cards: payment cards issued by banks and enterprises residents in Slovenia under licence agreements with foreign issuers.

Bank card: payment cards issued by banks.

Retailer cards: payment card issued by non-banking institutions, mostly for use at specific retail outlets.

Personal cards: payment cards issued to natural persons (family cards included).

Business cards: payment cards issued to legal entities.

6.3. Other payment instruments and innovative payment schemes

Note 1: Data refer to the end of each quarter

Note 2: Data refer to payment transactions and money withdrawals at POS terminals in Slovenia.

6.4. Electronic banking

Note 1: Only debt transactions are included.

6.5. Credit and debit transfers

A paper-based payment order is a standardised payment instrument related to a credit transfer, in which the payer submits an order on a paper-based form. It means any instruction by an account holder to his payment service provider requesting the transfer of funds from his account to another account (also between accounts of the same account holder). A contemporary form can assure automated processing with ICR technology (Intelligent Character Recognition) or classic manual processing. A special form of paper-based payment order is the so-called special payment order, which is issued by a creditor to be paid by the debtor. The special payment order is presented by the debtor at the bank, which then credits his transaction account and transfers the amount to the account of the creditor. The special payment order was developed by the BoS in 1997.

A non-paper based payment order is an electronic payment order related to a credit transfer, which the customer of the bank submits to his bank on electronic storage media.

A standing order is an instruction from a customer to his bank to make a regular payment of a fixed amount to a named creditor. The payer authorises his bank (the bank at which he maintains a transaction account) to pay a specified amount regularly to another account. The payment must be repeated at least five times. The execution of payments occurs under exact conditions on a particular day of the month.

Direct credit is special form of payment instrument related to a credit transfer, initiated by the payer, which enables a cashless fund transfer from payer to payee. Direct credit is used for the execution of small value payments, e.g., salaries, pensions, dividends and similar payments to a large number of creditors.

Direct debit is a preauthorised debit on the payer's bank account initiated by the payee. It is a payment instrument consisting of automatic debiting of the debtor's account for goods and services delivered by the creditor. Direct debit is initiated by the payee. The debtor (payer) authorises his bank to transfer funds from his bank account to the creditor's account and the creditor to submit a payment order to the creditor's bank to be paid. A typical example is an electricity bill payment.

A special money order is a standardised paper-based debit instrument used to remit money to the named payee. A special money order is issued by a bank, allowing the individual named on the order form to receive a specified amount of cash on demand.

6.6. Network of commercial banks

Note 1: In the number of head offices two banks with the license for operation pursuant to the Constitutional Law only are included (Kreditna banka Maribor d.d. and Ljubljanska banka d.d. Ljubljana).

Note 2: Statistical Regions, Source: Statistical Office of the Republic of Slovenia, March 31, 2000. Data up to year 2000 are presented according to Standard Classification of Territorial Units - Statistical Regions of the Republic of Slovenia, January 1, 1999.

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.

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	March 2005	April 2005	May 2005	
REAL SECTOR				
National accounts	15 (Q4 2004)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Production index	****	NLT 7 (for Jan, Feb/2005)	NLT 6 (for Mar. 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Forward-looking indicators	NLT 24 (for Mar. 2005)	NLT 26 (for Apr. 2005)	NLT 23 (for Apr. 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Employment			31 (Q1 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Unemployment			31 (Q1 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Wages	15 (for Jan 2005)	15 (for Feb 2005)	16 (for Mar 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Consumer Price Index	31 (for Mar 2005)	29 (for Apr 2005)	31 (for May 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Producer Price Index	8 (for Feb/ 05)	8 (for Mar 2005)	10 (for Apr 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
FISCAL SECTOR				
General government or public sector operations		NLT 30 (for 2004)		http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government operations	NLT31 (for Feb 2005)	NLT30 (for Mar 2005)	NLT31 (for Apr 2005)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government debt	NLT 31 (Q4 2004)			http://www.sigov.si/mf/angl/tekgib/atek_gib.html
FINANCIAL SECTOR				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	NLT 23 (for Feb 2005)	NLT 22 (for Mar 2005)	NLT 23 (for Apr 2005)	http://www.bsi.si/html/eng/financial_data/hit/mon_survey.html
Analytical accounts of the central bank (Balance Sheet of the Bank of Slovenia)	14 (for Feb 2005)	14 (for Mar 2005)	14 (for Apr 2005)	http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html
Interest rates ^{1,2}	NLT 11 (for Feb 2005)	NLT 15 (for Mar 2005)	15 (for Apr 2005)	http://www.bsi.si/html/eng/financial_data/hit/repo.html http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Stock market: Share price index	NLT 14 (for Feb 2005)	NLT 15 (for Mar 2005)	15 (for Apr 2005)	http://www.bsi.si/html/eng/financial_data/hit/sbi.html
EXTERNAL SECTOR				
Balance of payments	NLT 14 (for Jan 2005)	NLT 13 (for Feb 2005)	NLT 17 (for Mar 2005)	http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.html
Official reserve assets	7 (for Feb 2005)	7 (for Mar 2005)	9 (for Apr 2005)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html
International reserves and foreign currency liquidity	NLT 31 (for Feb 2005)	NLT 30 (for Mar 2005)	NLT 31 (for Apr 2005)	http://www.bsi.si/html/eng/financial_data/hit/int_liquid_curr.html
Merchandise trade	NLT 11 (for Jan 2005)	NLT 8 (for Feb 2005)	NLT 10 (for Mar 2005)	"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
External debt	NLT 14 (for Jan 2005)	NLT 13 (for Feb 2005)	NLT 17 (for Mar 2005)	http://www.bsi.si/html/eng/financial_data/hit/gross_ext_debt.html
Exchange rates ³				http://www.bsi.si/html/eng/publications/index.html
Addendum:				
Population		NLT 29 Q4/04		"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*.

**Adoption of the base year and of sample of reporting units will cause delay of January data by one month.

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

¹ The data on interest rates are published by the Bank of Slovenia and Ministry of Finance separately.

² Data on representative interest rate of the BoS and interbank money market rates are disseminated whenever the change occurs.

³ Data are disseminated daily on Bank of Slovenia's page Currency Exchange rates - for display (http://www.bsi.si/html/eng/financial_data/daily/tecajna_lista.asp) and on Archive of financial data (http://www.bsi.si/html/eng/financial_data/arhiv/index.html).

PGP key:

PGP version: 2.6.3i

Type: RSA

Length: 1024

Key ID: 0x84CB62D1

Key name: Banka Slovenije - <http://www.bsi.si/>

Date: 13.11.1997

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