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REPUBLIC OF SLOVENIA:

GENERAL INFORMATION

		Measured in:	Date or period of data:
Area	20273,0	km2	2005
Population	1998697,0	število	31.12.2004
Population growth	-0,1	%	31.12.2004
Population density	98,6	število / km2	31.12.2004
Population of Ljubljana	267192,0	število	30.06.2004
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	%	2004
Industrial production annual change	0,5	%	February, 2005
Total employment annual change	0,7	%	February, 2005
Unemployment rate (ILO definition)	6,3	%	2004
Annual inflation rate	2,7	%	April, 2005
General government:			
revenue	41,5	% BDP	2003
surplus/deficit	-1,4	% BDP	2003
Trade balance	-46,7	mio EUR	February, 2005
BOP current account	-1,9	mio EUR	February, 2005
International reserves	6.595,2	mio EUR	03.31.2005
Foreign exchange reserves	7.566,9	mio EUR	02.28.2005
Net foreign debt	2.174,0	mio EUR	02.28.2005
Gross foreign debt	15.852,0	mio EUR	02.28.2005
Currency unit: Slovenian tolar (SIT)	1 EUR =		
Euro central rate and compulsory intervention rate for Slovenia participating in ERM II:*			
Upper rate:	275,6	SIT	
Central rate:	239,6	SIT	
Lower rate:	203,7	SIT	
Latest BS exchange rates:	239,7	SIT	29.04.2005

*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 euro exchange rate on the daily market is fluctuating very close to the central rate. The average over February and March was SIT 239.74 to the euro, just 0.04% off the central rate, while in April it approached to 0.02% off the central rate.

Both the IMF and Consensus revised their forecast of economic growth in the eurozone this year downwards, the first to 1.6% and the second to 1.5%. The European Commission is forecasting economic growth of 1.6% in the eurozone, and economic growth of 2.0% in the EU25. The main factors that could cause economic growth to be lower than currently forecast are high oil prices and the strengthening of the euro against Asian currencies. The IMF revised its forecast of this year's economic growth in the USA from 3.5% last autumn to 3.6%. Prices in the eurozone rose by 2.1% year-on-year in March, the same as in February, while in the USA year-on-year inflation rose from 3.0% in February to 3.1% in March. The rise in inflation was primarily the result of higher oil and food prices in both the eurozone and the USA. The ECB and the Fed left their key interest rates unchanged in April.

Consumer prices were unchanged on average in April. Price rises in education, clothing and footwear, and fuels and electricity were entirely compensated for by falls in the prices of food and cars. The year-on-year inflation rate fell from 3.1% in March to 2.7% in April. The HICP fell to 2.7%, while the Maastricht convergence criterion, measured as the 12-monthly average, remained unchanged at 3.4%. The decline in annual inflation is expected to continue in May.

Economic growth in Slovenia is showing signs of cooling. The current rate of growth in industrial output was negative on average during the first two months of the year, a reflection of the stalling in the foreign economic developments. The changes in the manufacturing sector at the beginning of the year were entirely opposite to those seen last year. Growth in the production of consumer goods, which was negative last year, recorded the fastest rise of 10.4% in the first two months of this year. Production of capital goods and intermediate goods was lower than during the same period last year. The fastest growth was recorded by the machinery and car industries, while the largest year-on-year contraction in output was recorded by the electricity and leather industries.

Year-on-year growth in total household incomes amounted to 3.1% in the first two months of the year. The lower growth rate is a reflection of the year-on-year decline of 8.2% in other earnings from employment, and slower growth in social transfers, which rose by 1.8% year-on-year on average during January and February. Growth in the average wage is slowing, but remains relatively high. The average gross wage rose by 4.9% year-on-year in February in nominal terms, or by 2.2% in real terms.

Employment at companies and organisations rose by 1.2% during the first two months of the year, with the largest rise being recorded in the car industry, the rubber industry, the hotels and restaurants sector and the real estate sector. More comprehensive data gathering (the statistical register of employment in place of surveys) shows a rise of 25,000 in the active population. Registered unemployment fell by 0.3 percentage points to 10.4% in January and February, while the ILO unemployment rate stood at 6.4% in the final quarter of 2004.

There was a surplus of EUR 49 million in the current account in the first two months of the year, down EUR 42 million from the same period last year. In addition to the deficit in trade in goods, another factor in the lower current account surplus was high outflows in net transfers as a result of payments into the EU budget.

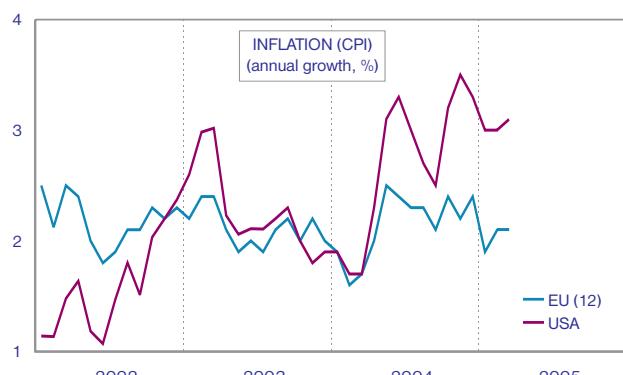
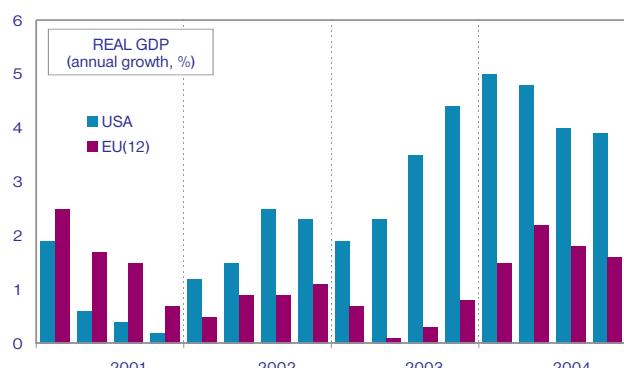
The financial account recorded a positive net amount of EUR 104 million in February. The main source of inflows was borrowing by the private sector, while the main item in outflows was portfolio investments abroad, which reached EUR 109 million in February. The preliminary figures for March show portfolio investments abroad to be strengthening further, particularly in the household sector. The gross external debt rose by EUR 0.5 billion to EUR 15.9 billion. The proportion of Slovenia's total external debt accounted for by banks had risen from 25% in 2003 to more than one-third by this February.

Lending activity remains strong. Year-on-year growth in household lending stood at 22.6% in March, while the rate for corporate lending was 24.2%. This year the government has primarily borrowed from banks via securities issues, while making a net repayment of loans. The narrow money aggregate is growing slightly more slowly this year at a year-on-year rate of 27.2%, while broad money is growing slightly more quickly, the rates being 6.3% for M2 and 7.9% for M3.

The Bank of Slovenia has not changed its interest rates since Slovenia entered the ERM II. At the beginning of April it raised the foreign exchange swap rate by 0.25 percentage points, and offered banks the final purchase of accumulated foreign exchange swaps from the past in the amount of EUR 300 million. The foreign exchange swap rate thus now stands at 1.5%, while the Bank of Slovenia refinancing rate is 3.5%.

A. MONETARY REVIEW

1. INTERNATIONAL ENVIRONMENT



Certain institutions started to pitch slightly lower predictions for economic growth in the eurozone this year, while the International Monetary Fund made an upward adjustment for this year's economic growth in the USA. The economic growth forecast for this year in the eurozone was adjusted downward in the projections of the International Monetary Fund (IMF) and Consensus. This gives an IMF prediction of growth amounting to 1.6% (previously 1.8%), and that of Consensus at 1.5% (previously 1.6%). The prediction of JP Morgan remains 1.6% and of the European Commission 1.5%. Within the EU(25) group the economic growth predictions are higher in the new members than in the old EU member states. For the entire EU(25) growth should amount to 2.0%. In addition to this, some larger old member states are struggling with budget problems (exceeding the permitted deficit limit), which is constricting these countries' room to manoeuvre in promoting economic growth. EU finance ministers have warned that lower economic growth than the current predictions may result in particular from the high oil prices and the growth in the value of the euro against Asian currencies. The IMF made a slight upward adjustment of its prediction for economic growth this year in the USA, which now stands at 3.6% (last autumn it predicted 3.5% growth this year). Compared with last year, weaker household spending and greater corporate investments are predicted.

The Federal Reserve and ECB did not change interest rates in April. Expectations of a hike in ECB interest rates have been shifted back towards the end of the year, owing to the increased probability of a cooling off of economic growth in the eurozone. In the USA, following a rise in interest rates in March, a further rise is expected during the course of the year.

March inflation in the eurozone remained at the same level as February, but grew slightly in the USA. In March, prices in the eurozone showed year-on-year growth of 2.1%, the same as in February. The biggest contributions to inflation were from rising oil and food prices. The high prices of food (primarily fresh fruits and vegetables) were affected by the cold weather in March. In the USA, year-on-year price growth in March amounted to 3.1% (February: 3.0%), while month-on-month seasonally adjusted growth in prices was 0.6%. The increase compared with February, as in the eurozone, was the consequence primarily of higher oil and food prices. According to IMF predictions, inflation in the USA this year should amount to 2.7%, in other words the same as last year. There may also be an upward variance owing to price pressure from the labour market and high oil prices.

Oil prices reached record levels in March. On average USD 53 was needed to buy a barrel of Brent crude in March. The growth in oil prices was influenced primarily by concern that

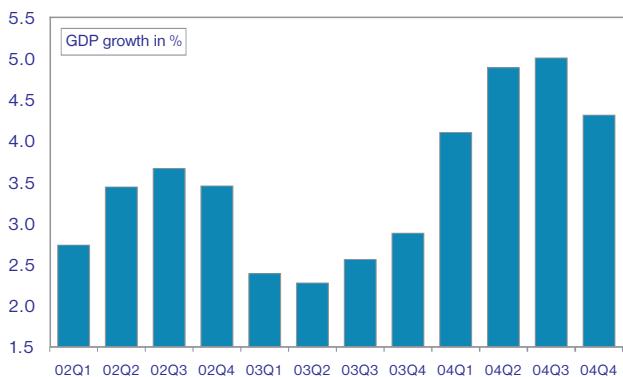
supply was not keeping pace with growing demand for oil. In April the International Energy Agency (IEA) attempted in its regular monthly report to soften somewhat the situation in the oil market with favourable assessments regarding the expansion of production capacities and slower growth in demand for oil. More than the favourable IEA monthly report, oil prices were affected in the middle of April by the news of a growth in US oil reserves, so that the price dropped temporarily below USD 50 a barrel.

<i>Annual growth (%)</i>	2002	2003	2004	2005 Mar.
<i>Inflation (CPI)</i>				
EU (12)	2.3	2.1	2.1	2.1
USA	1.6	2.3	2.7	3.1
<i>Real GDP</i>				
EU (12)	0.9	0.5	1.8	(1.5)
USA	1.9	3.0	4.4	(3.7)
<i>Central bank interest rates</i>				
EU (12)	4.30	3.20	2.30	2.00
USA	3.90	1.70	1.10	2.75
<i>Dollar commodity prices:</i>				
Total	5.0	11.4	16.5	2.5
- industrial	1.2	14.9	25.2	6.6
Oil (Brent, USD/barrel)	25.0	28.85	38.3	53.1

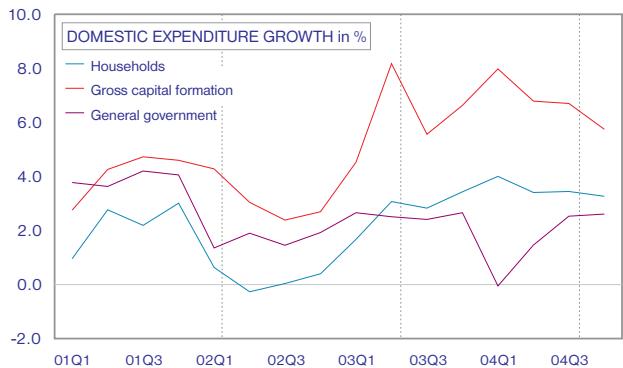
Notes: Figures in parentheses represent the forecast for the year as a whole.
 Sources: Reuters, Eurostat, Consensus, OECD.

2. REAL SECTOR

Economic Activity



The beginning of the year was marked strongly with varying trends by activity and individual components of consumption. On one hand the start of the year was marked by a relatively slow growth in industrial output and, in terms of available indicators, weak investment, but on the other hand indicators offer for the moment a basis for estimating fairly strong spending by households and the government. Nevertheless, owing to a lack of data it is still not possible to draw conclusions on the trend of aggregate activity in the first quarter. An estimate of GDP trends in the first quarter is expected to be published by SORS in the middle of June.



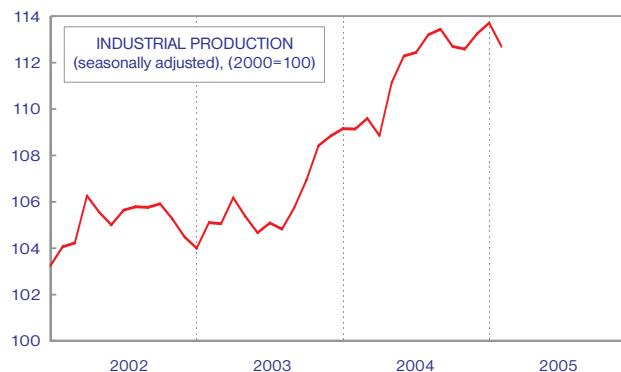
Growth in industrial output, according to interim data, slowed down in the first two months. On average the monthly dynamics in January and February was negative, and

	2001	2002	2003	2004
Real GDP	2.7	3.3	2.5	4.3
Annual growth (%)				
Household consumption	2.3	0.3	2.7	3.2
General goverment consumption	3.9	1.7	2.6	2.6
Gross fixed capital formation	-4.3	7.4	10.5	5.1
Exports of goods and services	6.4	6.7	3.2	13.3
Imports of goods and services	3.0	4.8	6.8	11.6
External trade contribution*	1.7	1.0	-2.2	0.5
Value added	3.1	3.7	2.5	3.5
Contributions (percentage points)				
Agriculture	-0.4	0.4	-0.5	0.3
Industry	1.6	1.5	1.0	0.8
Business services	1.6	1.6	1.7	1.8
Public services	0.7	0.5	0.6	0.9

* in percentage points

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

very probably reflected the extensive accumulation of stocks and the slowdown of foreign economies at the end of last year. At the beginning of the year, in terms of the purpose of goods produced, industrial trends were completely the opposite of what they were last year. While last year on average the highest growth was in the volume of production of capital goods and intermediate goods, and the growth in production of consumption goods was negative, in the first two months of this year on average production of the latter showed the fastest growth at 10.4%, and the volume of capital goods and intermediate goods produced was smaller than the same period of last year. Current dynamics also shows the same picture. By sectors the fastest growth was in output of machine and car makers, while the biggest year-on-year output reduction was recorded in the electrical and leatherwear industries. For the moment no data on stock developments in the first two months of this year is available.



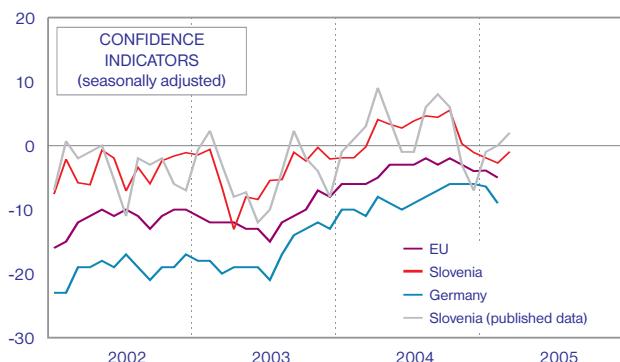
Indicators of activity in other sectors point to a mixed picture at the beginning of the year. In comparison with the average for last year, the beginning of this year was marked by quite a rapid growth in retail income, especially from non-food goods, where the volume of sales in real terms was as much as 14% higher in January than in the same month of last year. Data

	2002	2003	2004	2005 Feb.
Annual growth (%)				
Industrial production	2.4	1.4	4.8	0.5
Inventories	-3.0	4.8	19.3	40.1 (12)
Productivity	4.6	3.2	6.7	2.8
Electricity consumption	7.1	4.7	2.1	3.7 (12)
Construction: - total	10.7	14.5	11.2	-4.7
- Buildings	2.4	6.8	20.7	3.0
- Civil engineering	21.0	22.0	2.5	-14.4
Trade				
- Retail sales	17.3	10.1	5.4	7.5 (1)
of which: - Foods	25.7	4.4	5.7	2.6 (1)
- Non-foods	17.9	13.9	5.2	8.3 (1)
- Motor Vehicles	17.1	12.1	12.9	10.1 (1)
Hotels and restaurants: total	5.5	9.9	7.4	10.1 (12)
- Accommodation	9.9	6.8	6.7	8.6 (12)
- Restaurants	10.3	10.7	7.2	12.9 (12)
Tourism (overnights)	2.3	2.8	1.0	-5.0

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.

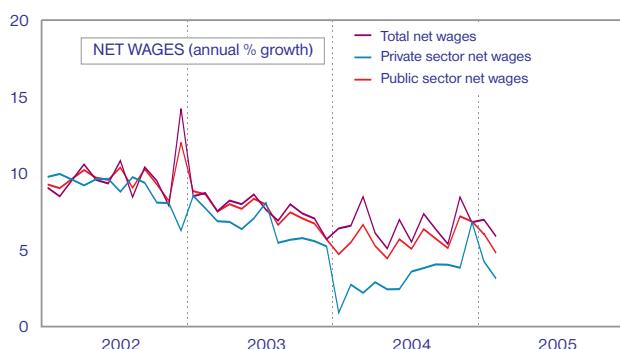
*Data on trade for 2005 available only in real terms.

on activities in the hotels and restaurants sector are available only for the end of last year, and indicate that the year-on-year growth in income for December was slightly stronger than the average for last year. On the other hand the level of activity in construction lagged far behind that of the average for last year, with the shortfall fairly evenly distributed between housing construction and civil engineering projects. At the same time the volume of tourist overnights was lower in February than last year. The number of overnights by domestic tourists on average for the first two months of the year fell by 10%, and those of foreigners by 7%, with the number of tourists from Germany, partly because of the high basis for comparison of last year, falling by as much as a quarter.



The economic climate indicator for March has remained unchanged for the second successive month, but the retail confidence indicator continues to fall. In manufacturing the confidence indicator has remained unchanged since last November, but its value in March was one percentage point lower than last year's average. Despite fairly favourable growth in retail incomes, the indicator of retail confidence fell by one percentage point, and in the first three months of this year it showed a combined drop of 5 percentage points. March also saw a drop in the consumer confidence indicator, which is currently one percentage point below the long-term average.

Labour Market



The growth in population receipts has slowed down in the early part of this year, while the growth in wages has remained fairly high. In the first two months, year-on-year growth in total population receipts amounted to 3.1%, with the lower growth in general reflecting the year-on-year reduction

in other receipts from employment of 8.2%. At the beginning of the year there was also fairly slow growth in social receipts, which on average in the first two months grew year-on-year by 1.8%. Although such low growth is partly a consequence of the high threshold of last year, the average growth of other receipts from employment in 2004 amounted to 11.6%, and the average growth of social receipts 9.4%, both groups were also marked at the beginning of this year by negative monthly dynamics. Despite the slowdown in year-on-year wage growth, seasonally adjusted data indicate that current growth rates, owing partly to favourable employment trends, remain at the high level from the end of last year.

Growth in average pay is falling, but remains relatively high. In February, average monthly gross wages showed a year-on-year growth of 4.9% or 2.2% in real terms. Real growth on average for the first two months amounted therefore to 3.2%, and for the whole of last year 2.1%. Since January 2005 data on wages have been collected by AJPES, while SORS processes them statistically. Owing to the break in the time periods an analysis of the growth of average wages by individual sectors in 2005 is for the moment still not possible.

Employment trends at the beginning of the year have been favourable. The year-on-year growth rate of persons in employment amounted to 0.7% in both January and February. The favourable data result chiefly from increased employment in companies and organisations, where on average in the first two months the number of employees rose by 1.2%. The biggest contribution to such high growth in employees was made by the rapid growth of employment in the transport and rubber manufacturing, and in the hotels and restaurants and real estate sectors. Year-on-year comparisons of employment in the small businesses sector also remain positive, with the number of employees growing year-on-year by 0.1% in February.

Unemployment numbers also fell in March. Owing to the change in the source of data – instead of monthly surveys using was increased questionnaires, data from the Statistical Register of Employment are used – the number of employed

Annual growth (%)	2002	2003	2004	2005 Feb.
SIT thousands				
Average gross wage	235.4	253.2	267.5	265.2
Average net wage	147.9	159.1	168.2	169.6
Average net wage	9.7	7.5	5.7	4.7
Real wage	2.1	1.8	2.1	2.1
Total receipts (SIT bn)	201	217	239	224
Total receipts	10.7	8.1	9.9	2.2
- Net wages	10.5	8.2	8.4	7.4
- Other labour compensation	6.3	4.6	15.0	-6.2
- Social transfers	13.5	10.0	9.4	-0.8
Labour costs per employee				
- Average gross wage	9.3	7.5	7.5	9.4 (12)
- Average other expenditures	9.8	7.6	5.7	4.7 (12)
- Other taxes	6.4	4.5	14.6	26.9 (12)
	10.4	10.6	9.7	11.1 (12)

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.

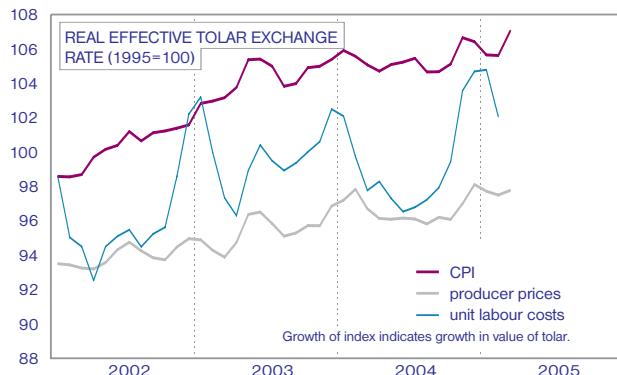
Labour costs: average gross wages (Statistical Office of the Republic of Slovenia) + other labour compensation (Agency for Public Related Records and Related Services)+other taxes (MoF).

persons, or consequently the number of active individuals, on average last year by approximately 25,000, and consequently the level of registered unemployment fell by 0.3 percentage points. In December last year it therefore stood at 10.1%, while in January 2005 owing to seasonal factors it rose to 10.4%, remaining at the same level in February. The reduction in the number of registered unemployed persons continued in March, by 0.9% compared with February, and relative to the same month of the previous year the number of unemployed persons fell by 4.5%.

Annual growth in %	<u>2005</u>			
	2002	2003	2004	Feb.
Employees (thousands)	720.1	719.6	724.4	726.3
Change in Empl.(y.o.y.)	0.3	-0.5	4.7	7.7
Employees of which:	0.0	-0.1	0.7	1.1
- Enterprises	0.3	0.0	0.8	1.2
- Small business	-2.0	-1.0	0.0	0.1
Sectors:				
- Private (excl. L..O)	2.0	-0.4	0.3	5.4 (1)
- Public (L..O)	-4.0	2.1	2.6	2.6 (1)
Public admin.(L)	2.0	3.9	4.6	1.5 (1)
Unemployment rate (ILO)	6.4	6.3	6.7	...
Registered unempl.rate	6.5	6.7	...	10.4

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

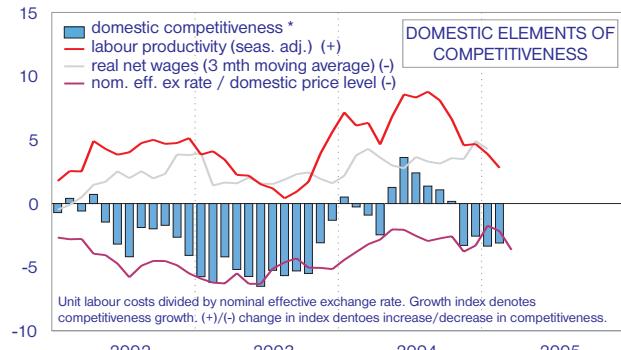
Competitiveness



The nominal effective exchange rate of the tolar, measured against a basket of currencies, appreciated this March by 0.3%. Growth in the value of the domestic currency, with an unchanged euro rate, was influenced primarily by a reduction in the value of the US dollar of 1.5% and the British pound of 0.5%. In total, in the year to March the value of the domestic currency grew by 0.6%. Growth of the nominal effective exchange rate of the tolar was spurred by the depreciation of the US dollar by 6% and of the British pound by 2%, while a moderating influence was exercised by the growth in the tolar rate of the euro of 0.8%. In the first half of April the value of the dollar against the euro grew by 2.5%, so we anticipate that the nominal effective exchange rate of the tolar in April will again depreciate.

Price competitiveness of the Slovenian economy improved at the beginning of this year. This is true particu-

larly for January, when price competitiveness measured both in terms of prices of essential goods and in producer prices showed a strong improvement, in the former by 0.7% and the latter by 0.4%. In February the trend of improving price competitiveness continued in producer prices but stagnated at the current level in prices of essential goods. A similar picture is obtained if we compare longer-term indicators of price competitiveness. In the year to February, price competitiveness measured in terms of the prices of essential goods remained unchanged at the level from the previous year, while measured in producer prices it improved by 0.4%. A major contributor to the latter, alongside the year-on-year depreciation of the nominal effective exchange rate, was the convergence of the growth in domestic and international prices. In February domestic producer prices grew by 4.1%, in the USA by 4.7%, in the eurozone by 4.2% and in Slovenia's major EU partners by 3.8% (Germany), 4.0% (Austria) and 4.7% (Italy). Domestic producer prices are adjusting more rapidly to international prices, so we expect price competitiveness measured in terms of producer prices to hold steady in the coming months.



In February this year competitiveness measured in terms of labour costs per unit of output improved by 2.6%. Price competitiveness measured in terms of costs of labour per unit

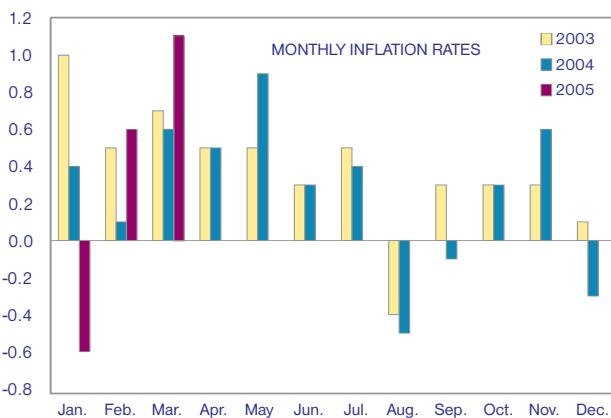
	Annual % growth		Monthly % growth		
	Dec. 02	Dec. 03	Dec. 04	Jan. 05	Feb. 05
Nom. eff. SIT ex. rate (1):	-1.4	0.8	0.2	-0.3	-0.2
Real effective SIT exchange rate (2):					
- CPI	3.8	3.8	1.0	-0.7	0.0
- Producer prices	0.9	2.0	1.3	-0.4	-0.2
- Unit labour costs	3.3	0.3	2.1	0.1	-2.6
Real SIT exchange rate:					
EUR (CPI)	0.6	-0.2	-0.7	0.1	0.2
USD (CPI)	14.6	20.3	7.5	-2.5	-1.0
Slovene import-export prices (3):					
	Average annual % growth	year-on-year			
	2002	2003	2004	Dec. 04	Feb. 05
Export prices	4.9	2.7	3.8	2.7	...
- Exchange rates effect	2.6	1.6	5.2	1.5	...
Import prices	3.0	2.8	3.9	10.8	...
- Exchange rates effect	1.3	1.1	5.9	1.8	...
Terms of trade	1.9	-0.1	0.3	-7.3	...

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 output has only been estimated for the first two months of this year, owing to methodological changes in monitoring the costs of labour and wages. February's improvement in price competitiveness was strongly influenced by seasonal factors. Longer-term indicators point to a slightly worse picture. Price competitiveness has deteriorated year-on-year, by 2.6% in January and 2.3% in February. The main reason for the deterioration in competitiveness remains the relatively high growth

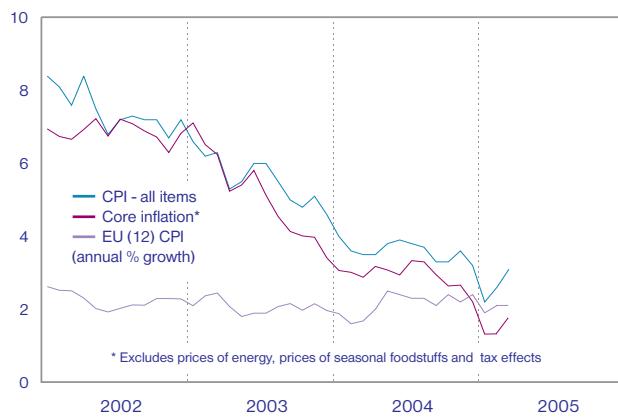
in nominal and real wages relative to the growth in productivity in manufacturing. Persistence of such imbalances in the longer term could have negative consequences on the competitiveness of Slovenian companies on world markets.

3. PRICES



Average prices of essential goods in April did not change, while year-on-year inflation dropped to 2.7%. Here the prices of services rose on average by 0.1%, while the prices of goods remained unchanged. Higher overall growth in the prices of services resulted chiefly from the increased cost of services in Ljubljana kindergartens, electrical power, package holidays and car insurance. Although April also saw a price rise of around 4.0% for petroleum derivatives, and 1.7% for clothing and footwear, average prices of goods did not change. This resulted to a large extent from the drop in prices of fresh fruit by 3.7%, and vegetables by 16.4%, while the price of fresh meat also continues to fall. Alongside food, there was also a further 2.8% drop in the price of cars in April.

The increase in year-on-year inflation in March was temporary and in line with expectations. The above-average high monthly growth rates for consumer prices in February and March were largely the result of structural and seasonal adjustments to the price trends on the EU global market. Abolishing administrative barriers in the transport of goods between Slovenia and other EU countries spurred the flow of goods and generated a more rapid adjustment of the prices of seasonal products. Accelerated growth in the prices of clothing



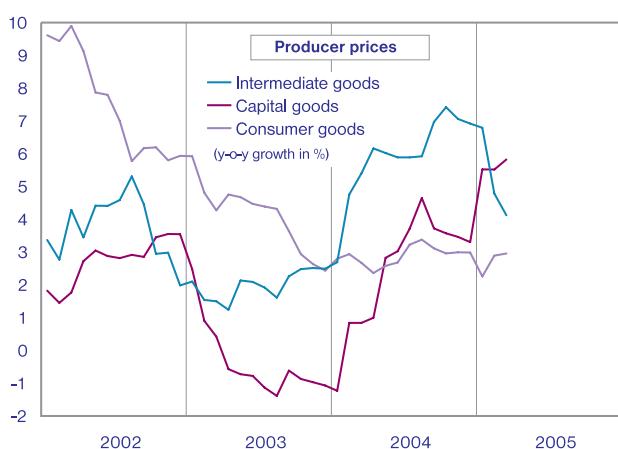
and footwear in March was therefore most probably rather a consequence of more rapid adjustment to the seasonally high level of prices than any longer-term year-on-year increase. Data indicate that the growth in prices of clothing and footwear for March this year compared with last year was around 3.1 percentage points faster, and increased year-on-year inflation by around 0.3 percentage points.

Additional swings in year-on-year inflation rates are also being caused by uncertain growth in oil prices on the world market. More rapid growth in oil prices in the first four months of this year compared with last year contributed to the 0.34 percentage points increase in year-on-year inflation in this period. A reverse effect may be expected in the second half of this year, when the growth in oil prices, owing to the current high level, should be slower than it was in the second half of last year.

The latest adjustments of the government plan will probably not suffice for them to move in more accordance with free prices. In April the Slovenian Government accepted specific adjustments of the plan for the adjustment of administered prices for 2005, with the aim of slowing down administered prices growth and achieving greater commencement with the growth of free prices. However, this will most probably not be enough, since a major portion of administrated prices remain

% growth	Year on Year		Monthly
	Dec. 04	Feb. 05	Mar. 05
CPI	3.2	2.6	3.1
HICP	3.3	2.8	3.3
Administered prices	8.3	8.8	8.8
Free prices	2.2	1.4	2.1
Core inflation	2.2	1.3	1.8
Retail prices	4.8	4.4	4.8
Industrial producer prices	4.9	4.1	3.8
- Intermediate goods	6.9	4.8	4.1
- Capital goods	3.3	5.5	5.8
- Consumption goods	3.0	2.9	3.0
Selected inflationary factors			
- Import prices	10.7	17.6*	...
- SIT/EUR exchange rate	1.3	1.0	0.8
- Nominal eff. exchange rate	-0.2	0.4	-0.6
Estimated Maastricht inflation criteria			
- EU25	2.2	2.2	2.2
- Slovenia	3.6	3.4	3.4

* January 2005. 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.

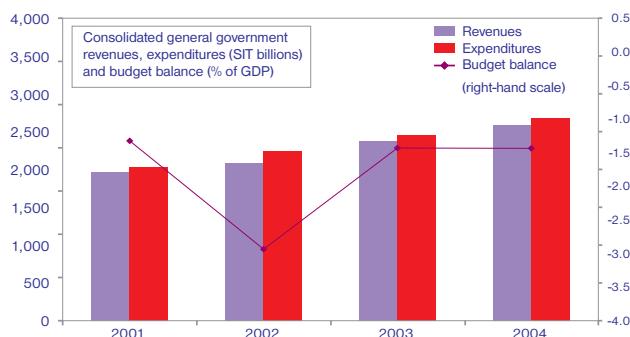


influenced by external factors – primarily movements of oil prices on the world market.

Growth in industrial producer prices continues to ease off.

In the first three months of this year, year-on-year growth has already been reduced by more than a percentage point to 3.8%. The growth in prices of consumer goods remains sluggish and in line with the growth in CPI, and amounted to 3.0% in March. After last year's high growth in prices of intermediate products, their year-on-year growth in the first three months of this year has been nearly halved. The major contribution to this was the slower, 0.5% growth in the prices of energy products, while the growth in the prices of raw materials continues at around 6.0%. In contrast to the trend in the growth in prices of consumer goods and the growth in the prices of intermediate goods, the year-on-year growth in the prices of capital goods continues to rise, and amounted to 5.8% in March.

4. PUBLIC SECTOR



The Government preparing a revised State budget for 2005. In the middle of April the Government confirmed the overall framework for a draft revised state budget for 2005. The budget deficit should decline from SIT 112.1 billion to SIT 92.7 billion, or 1.4% of GDP. According to the adopted guidelines,

the revised budget envisages SIT 44 billion more in revenues and SIT 25 billion more in expenditure relative to the current budget for 2005, which was adopted in December 2003. The planned increase in expenditure reflects the fact that last year public sector employment grew more rapidly than planned, and in addition to coverage of obligations to Slovenian Railways will be insured.

In the first four months of this year Slovenia issued bonds in the value of SIT 200 billion, and made early repayment of bonds in the amount of SIT 48 billion. The end of March saw the issuing of the first five-year RS60 bonds to the value of SIT 20 billion, and the fourth 11-year bonds in the same amount. The average annual yield of all accepted bids for purchasing five-year bonds amounted to 3.753%, and for issue of 11-year

General government sector revenues and expenditure according to ESA95 in 2004

General government sector revenues last year amounted to 45.9% of GDP, or 0.4 percentage points less than in the previous year. Government sector expenditure last year amounted to 47.8% of GDP or 0.6 percentage points less than in the previous year. As the Statistical Office states in its publication, it must be taken into account here that individual transactions with the European Union in national accounts are booked specifically and not in the same way as in budgetary accounts. The government accounts presented here therefore do not include customs, agricultural duties on imports and the contribution from value added tax which Slovenia pays into the European Community budget. Nor do they include subsidies in agriculture which Slovenia receives from the European Community budget.

Last year among the presented groups of **revenues**, fastest growth was shown by tax on income and property, and slowest by production and import tax. Among **expenditures**, last year saw a continued slow growth in expenditure on intermediate consumption. Compensation of for employees showed a growth last year of 6.4%, and the growth of cash social receipts was only a little lower.

SIT billions	2002	2003	2004
ESA 95 methodology			
Revenue (in % GDP)	2,428	2,654	2,840
Taxes on prod. and imports	45.7	46.3	45.9
Curr.taxes on income, wealth	879	963	1,017
Social contributions	423	484	530
Expenditure (in % GDP)	2,555	2,770	2,958
Intermediate consumption	48.1	48.4	47.8
Compensation of employees	391	408	420
Social benefits in cash	642	705	751
Net lending/net borrowing (in % GDP)	-127	-115	-117
	-2.4	-2.0	-1.9

Source: Statistical Office of the Republic of Slovenia.

SIT billions	2004 (% GDP)	Jan.-Dec. str. (%)	2003	2004	annual gr. rate
Consolidated general government (GG) accounts					
Revenues	2,584	41.7	100.0	2,376	2,584
Tax revenues	2,348	37.9	90.9	2,189	2,348
- goods and ser.	857	13.8	33.1	815	857
- soc.sec.contr.	801	12.9	31.0	738	801
- income, profit	507	8.2	19.6	461	507
Other	236	3.8	9.1	186	236
Expenditures	2,669	43.1	100.0	2,454	2,669
Current exp.	1,135	18.3	42.5	1,124	1,135
Current transf.	1,250	20.2	46.8	1,097	1,250
Capital exp.,tran.	244	3.9	9.1	233	244
GG surplus/def.	-85	-1.4		-78	-85
2003					
RS debt	1,491	25.9			
Guarantees	429	7.5	(sep.04)		

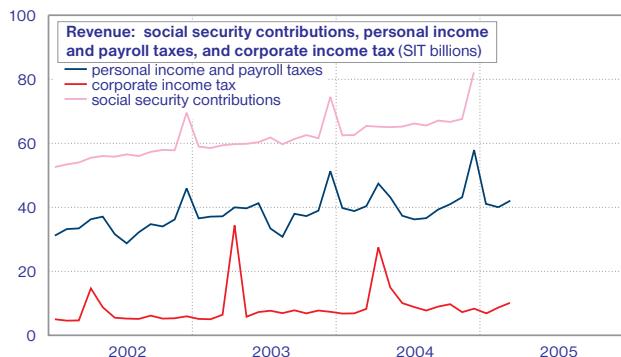
Source: Ministry of finance.

bonds 4.029%. On 21 April Slovenia made the fourth issue of three-year RS58 bonds valued at SIT 15 billion and made the fifth issue of 11-year bonds valued at SIT 25 billion. The average annual yield of all accepted bids to purchase three-year bonds amounts to 3.742%, and for 11-year bonds 4.083%. Through early repayments of debt Slovenia is reducing the costs of servicing the state (Republic of Slovenia) debt. In May the eurobond amounting to SIT 120 billion will fall due for payment.

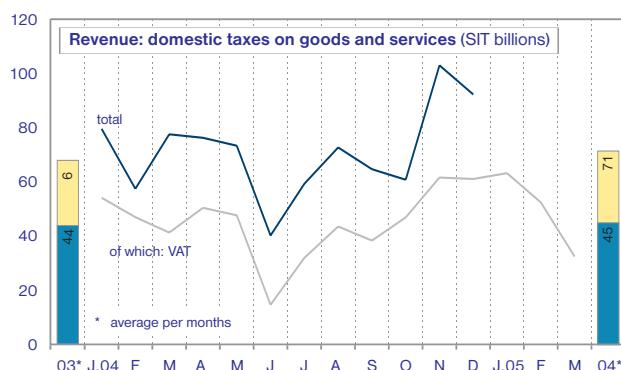
Revenues

In the first quarter of this year growth in revenues eased off, while last year they showed a growth in real terms of 5%. General government revenues grew last year by a nominal

8.8%, with slightly less coming from tax sources. Following the high growth rate of taxes at the end of the year and also in January this year, their growth fell back in February and especially in March.



Taxes based on wages grew considerably last year, while this year the effects of personal income tax reform are already evident. Revenues from personal income tax grew in real terms last year by 4.8%, while in the first quarter of this year they were slightly lower in real terms than the same period of last year. This kind of trend is in line with expectations, reflecting the changes enacted in the area of taxing individuals in January this year.



In March, value added tax inflows were significantly lower than those obtained in the preceding few months, and excise duties also showed a year-on-year decline. Last year taxes on goods and services grew in real terms by 1.6%, with revenues from value added tax last year showing a drop of 0.6% from the previous year. Revenues from value added tax, which amounted to almost SIT 60 billion each month from November last year to February this year, fell in March to just SIT 33 billion. Although first quarter excise duties showed a year-on-year growth in real terms of 7% over last year, in March they were already registering negative year-on-year growth. This is a reflection of the high oil prices, as a result of which the level of excise duty was adjusted downward and is already close to the lowest permissible level.

Revenues from corporate income tax should continue to register rapid growth this year. Last year this was the fastest growing source of tax revenue. With the entry into force of the new Corporate Income Tax Act in January this year, a somewhat higher inflow of this kind of tax is anticipated. In the

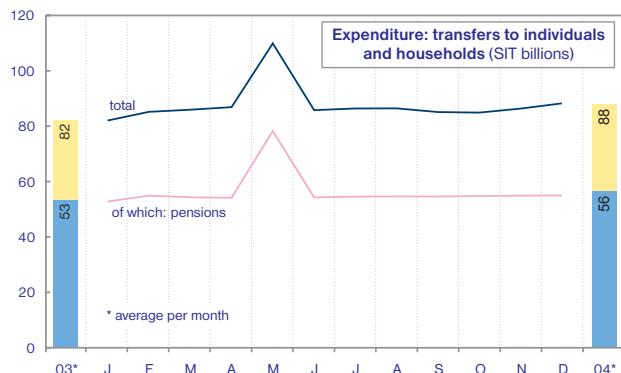
first three months of this year revenues grew year-on-year by almost a fifth, but no conclusion may be drawn on this year's inflow on that basis. The biggest inflow of corporate income tax this year is again expected in April and May (last year accounting for a third of the whole year revenues), but the effects of the new Corporate Income Tax Act will be reflected over a longer period.

Expenditures

General government expenditure last year was 5.0% higher in real terms, but growth was slightly slower in the final quarter. The fastest growth last year was in expenditure on subsidies and transfers for social security provision. Spending on investments and also on interest was lower last year than planned.

State budget expenditure shows high growth in the first two months of this year. Consolidated data on general government expenditure for this year are still not available. State budget data show that expenditure grew at the beginning of the year by approximately a fifth (growth in revenues amounted to 15%). Current expenditures and current transfers were up 12% year-on-year, with Slovenia paying SIT 19 billion into the EU budget, while last year the first payment was made in May.

Wage expenditure in the general government sector reflect on the one hand the favourable impact of the new wage adjustment mechanism, and on the other hand the continued rapid growth in employment. In the agreement on the adjustment of the level of public sector threshold wages and basic wages for 2005, there was agreement for this year on a 2% adjustment of public sector wages in July. The remaining portion of the harmonisation, which will be aimed at eliminating wage imbalances, has not yet been agreed. The growth of wage spending continues to be spurred by the growth in employment, which last year amounted to 2.3% in the public sector and grew most in the health care and social protection sectors.



A total of 17% of GDP was allocated for transfers to households last year, of which almost 11% of GDP went to pensions. Last year, transfers to households grew in real terms by 3.1%. The fastest growth was in transfers for social security provision, and within that group particularly the pay-

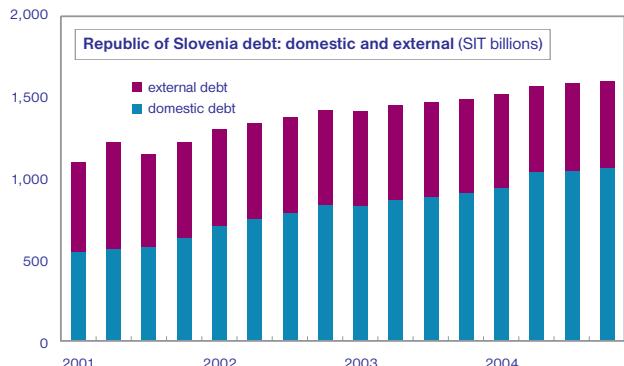
ment of cash social assistance, with the number of claimants increasing rapidly. Expenditure on pensions grew in real terms by 2.2%, owing chiefly to the growth in the numbers of those eligible.

Pensions have already been increased twice this year. In February the majority of pensions were increased by 0.7%, and some by 1.3%. The law envisages the possibility of also raising pensions in March, if the February increase is less than 1.5% and the legally provided conditions are met. In March pensions were thus increased by a further 2.4%. In March there were 1.5% more pensioners year-on-year, with 2.2% more old-age pensioners.

Public Debt

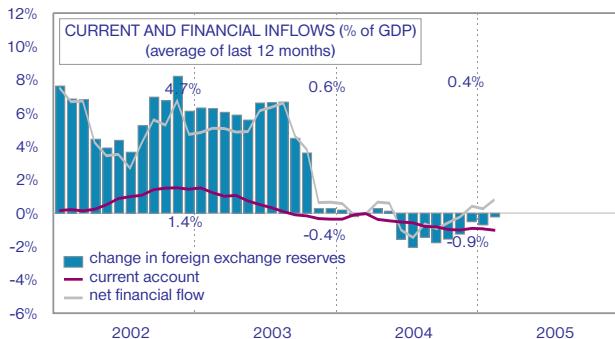
Slovenia's public debt amounted to 25.8% of GDP at the end of last year. The proportion of external debt fell last year by just over 5 percentage points. This May the eurobond val-

ued at SIT 120 billion falls due for payment. With regard to the Financing Programme we anticipate this year a further reduction in the proportion of external debt.



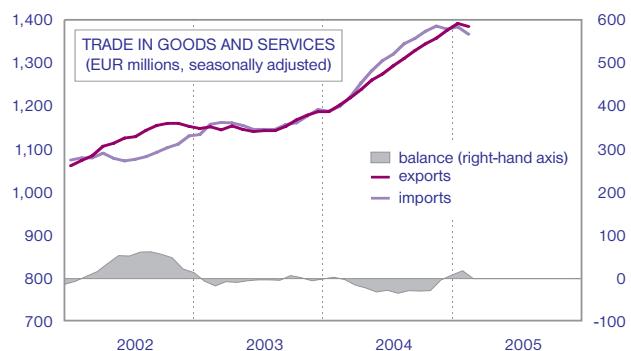
5. BALANCE OF PAYMENTS

Current Account



At the beginning of this year the current account surplus was less than last year. A cumulative surplus of EUR 49 million was maintained in the first two months of this year, but this was EUR 42 million less than in the same period of last year. Owing to the reduced surplus at the beginning of this year, the cumulative deficit in the last 12 months has increased to EUR 280 million, or 1.1% of estimated GDP. The lower current account surplus at the beginning of this year was the result primarily of growth in the goods trade deficit and of high outflows to the net transfers item for the second month in succession.

The current rate of growth for exports and imports of goods and services has gradually been falling off since the middle of the final quarter of last year. Owing to the low threshold in the same period of last year, relatively high year-on-year growth rates are still being maintained. In February exports of goods and services amounted to EUR 1,225 million, showing a 7% growth over the same month last year, while imports of EUR 1,232 million showed a growth of 8%. Despite the deficit in February, in the first two months of this year the trade surplus for goods and services amounting to EUR 68 million was EUR 8 million higher than the level achieved in the same period of last year.



Goods imports grew faster than exports in February. In February exports of goods amounted to EUR 1,034 million, growing by 1.7% over the previous month and by 7% year-on-year. Imports amounting to EUR 1,117 million grew faster than exports by over a percentage point (8%). On the export side, only exports to EU member states grew year-on-year, by 11%, while exports to non-member states fell by 1.4%. A reverse trend was seen on the import side, with below average growth in imports from EU member states and an increase of as much as 24% in imports from non-member states. Relative to January, the coverage of imports by exports fell by just under 6 percentage points, and amounted on average to 95.4% for the first two months.

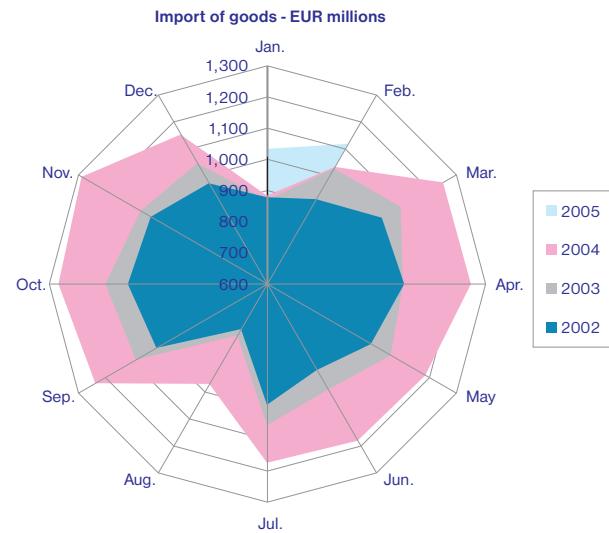
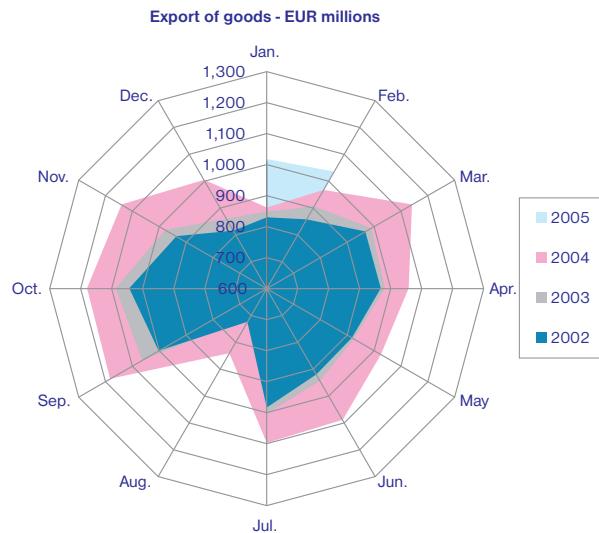
Year-on-year comparatives of foreign goods trade is also influenced last year's developments prior to Slovenia's accession to the EU. Anticipated changes linked to adoption of the European acquis in the area of foreign economic relations (abandoning of bilateral agreements with non-member states) stimulated the growth of goods exports at the beginning of last year, especially to the countries of the former Yugoslavia and the Russian Federation.

	last				Jan.-Feb.
	2003	2004	12 mths	2004	
Goods trade (EUR millions):					
Exports (FOB)	11,285	12,587	12,811	1,827	2,051
Imports (CIF)	12,239	13,878	14,110	1,917	2,149
of which: oil (SITC 33)	629	778	756	86	64
Balance	-954	-1,291	-1,299	-91	-98
Import coverage (%)	92.2	90.7	90.8	95.3	95.4
Estimated volumes (annual % growth):					
Exports	3.5	9.5	9.5	7.1	13.1
- intermediate goods	5.2	10.8	10.8	9.9	11.2
- capital goods	1.9	11.9	11.9	12.0	14.2
- consumption goods	1.2	7.4	7.4	1.0	18.2
Imports	6.4	10.6	10.6	12.6	-1.2
- intermediate goods	3.4	12.4	12.4	6.7	6.2
- capital goods	13.5	4.4	4.4	19.0	-10.6
- consumption goods	8.2	12.7	12.7	20.5	-8.3

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

flows in EUR millions	2003	2004	12 mths	last	Jan.-Feb.
				2004	2005
Current account	-91	-238	-281	91	49
% of GDP	-0.4	-0.9	-1.1	...	...
Goods and services	-7	-168	-160	60	68
% of GDP	0.0	-0.6	-0.6	...	...
Openness coefficient	113.0	120.5	121.6	106.8	114.3
Exports	13,883	15,529	15,789	2,188	2,448
% of GDP	56.5	59.9	60.5	54.2	57.9
Goods	11,414	12,736	12,961	1,843	2,068
Services	2,469	2,793	2,827	346	380
-Tourism	1,186	1,312	1,327	155	171
-Transportation	680	807	827	103	123
Imports	-15,697	-15,948	-15,292	-2,129	-2,380
% of GDP	-56.5	-60.6	-61.1	-52.7	-56.3
Goods	-13,576	-13,809	-13,868	-1,868	-2,102
Services	-1,930	-2,121	-2,139	-261	-279
-Tourism	-667	-732	-732	-62	-62
-Transportation	-418	-486	-491	-60	-66
Labour income	164	155	153	27	25
Investment income	-342	-256	-243	0	13
Current transfers	94	31	-31	5	-57

Source: Bank of Slovenia

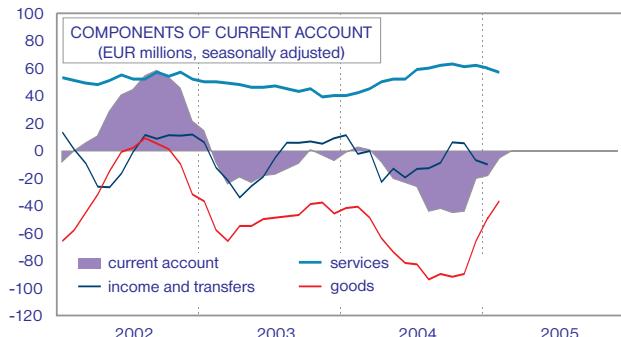


Over a third of the high growth of exports to EU countries can be explained by increased car exports. Among the EU member states, since the second half of last year the biggest increase in goods exports has been to France, hitting a record 115% year-on-year growth this January. Such an exceptional increase in exports to France can be explained almost entirely by the increased production and export of cars. There was also an above average growth in exports to Belgium of 38%, to Austria of 24% and to Italy of 15%. Among the major EU member states there was below average growth in exports only to Germany, at just under 4%. Among the member states that joined the EU on 1 May last year, there was an above average increase in exports to the Czech Republic of 27% and to Poland of 20%. On the import side, the biggest increase was in imports from Spain, at 130%, and from Belgium, at 90%, with fairly high imports also from Austria at 49% and Germany at 22%.

Goods trade with the countries of former Yugoslavia has picked up in the first two months of this year, chiefly on the import side. Total imports amounting to EUR 144 million showed a year-on-year increase of 70%, and exports of EUR 290 million grew by 4.7%. Exports to Bosnia and Herzegovina and to Macedonia were lower than in the same period of last year, while exports to Croatia and to Serbia and Montenegro grew by just over 9%. Here the volume of exports to Croatia is still three times that of exports to Serbia and Montenegro.

In the structure of trade by economic purpose there have been no major changes relative to the final quarter of last year. On the export side the biggest increase was in exports of consumption goods, which showed a 24% rise year-on-year, and exports of capital goods at 15%. On the import side the relatively high growth rate of intermediate goods imports has been maintained at 16% year-on-year, while imports of consumption goods grew by 12%, remaining unchanged relative to the average for last year.

Trade in services in the first two months of this year has been growing more slowly than goods trade. Exports of services amounting to EUR 380 million showed a year-on-year growth of 10%, while imports at EUR 279 million grew by 7%. Owing to the faster growth of exports over imports, the services trade surplus grew year-on-year by EUR 16 million to EUR 101 million.



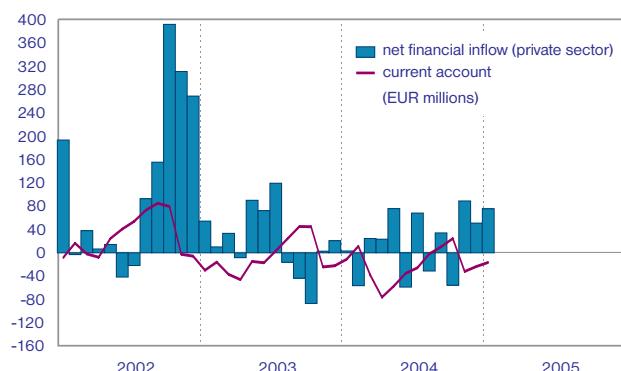
As for exports of services, export of transport services again showed the strongest growth in February. In the first two months of this year, income from transport grew year-on-year by 20%. The biggest increases were in income from maritime and road freight transport. Income from various commercial and technical services grew by just over 15%, and income from travel services grew by 10%. On the import side, various commercial and technical services grew by 16%, and transport by 9%. Imports of travel services actually fell relative to last year.

Net labour income and investment income this year contributed EUR 38 million towards improving the current account balance. Net labour income amounted to EUR 25 million and net investment income to EUR 13 million. Among individual current account items, transfers amounting to EUR 57 million show the largest deficit, which is a result of payments into the EU budget.

Financial Account

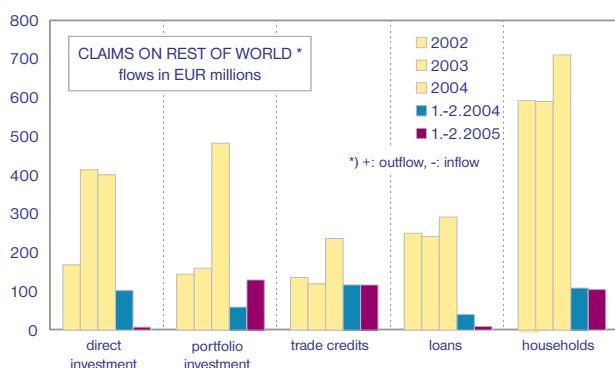
In February Slovenia registered a surplus in its financial transactions with the rest of the world of EUR 104 million.

The main source of financial inflows was borrowing by the private sector, while outflows were dominated by portfolio investments abroad. Owing to the deficit in January of the same amount, the two-month balance of the financial account was even.



In February the private sector had net financial inflows of EUR 203 million. Investments abroad amounted to EUR 197 million, while inflows were twice that, at EUR 400 million.

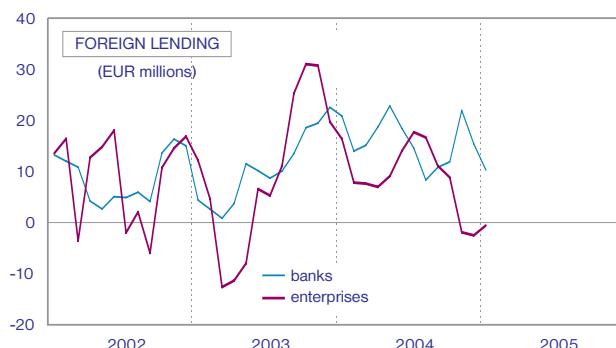
Direct investments abroad fell in February by EUR 19 million. The withdrawal of investments did not affect equity investments, and there was a reduction only in net claims on subsidiaries abroad. The combined Slovenian investments abroad for January and February grew by EUR 7 million, and preliminary data for March indicate a new increased wave of investment amounting to EUR 70 million.



The growth trend of portfolio investments abroad is continuing. February saw a new record of EUR 109 million, and not counting securities which fall within bank foreign currency reserves, it was EUR 85 million. The first data for March indicate that this record, too, will be broken. The first three months of the year showed the growth rate for portfolio investments reaching 114% compared with the average for 2004, with particularly prominent growth of 224% in portfolio investments by the households sector. The continued high growth from the previous year is also being enjoyed by banks at 163% and by other financial service providers at 169%. In the first two months

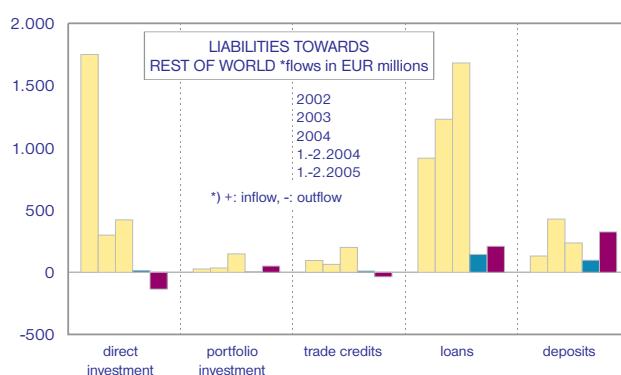
of this year the net inflow of new money into mutual funds was slightly lower than the exceptional inflows of last year, but still averages around EUR 25 million (EUR 28 million last year).

Trade credits given abroad were the same in the first two months of this year as in the same period of last year. In February they amounted to just EUR 33 million, and combined with January, EUR 117 million. There was a considerable drop from last year, however, in trade credits to affiliated enterprises abroad. Here trade credits to Slovenian companies abroad (EUR 8 million) were lower than credits to foreign investors (EUR 38 million). Within the breakdown of trade credits by country or economic group (data on stocks), a dominant position with just over half is occupied by credit partners from the EU, to which Slovenia exports around two thirds of its exported goods. Exports to countries of the former Yugoslavia account for a stable 18% of Slovenia's total exports, but these are supported to a larger extent by trade credits, at 28% of the total, with a gentle downward trend since 2003.



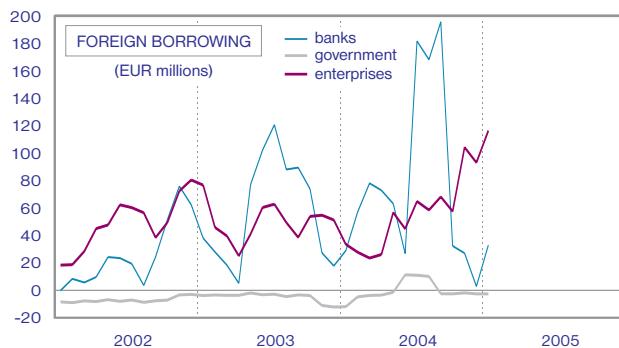
Lending abroad has been less intensive this year than last year. Net outflows from this source amounted to EUR 16 million among companies. After intensive provision of loans abroad in the final quarter of last year, banks have been less active in this area at the beginning of this year: repayments of previously approved loans exceeded new loans by EUR 7 million.

Financial inflows to the private sector amounted to EUR 400 million in February. The main inflows in the month came from financial loans and increased deposits by non-residents in banks, while there was a negative impact on inflows from the reduction in foreign investments during the month.



Foreign direct investments fell in both months of this year, and by a total of EUR 136 million. In January there was a net outflow owing to a reduction in debt liabilities (and growth in claims) to foreign investors, while in February it derived primarily from the withdrawal of equity capital from a Slovenian company.

Portfolio investments by non-residents in domestic securities continue to gain strength. The February inflow amounted to EUR 29 million, and together with that of January to EUR 50 million. Non-residents are purchasing both Slovenian company shares and debt securities – most recently chiefly of banks – and treasury bills.



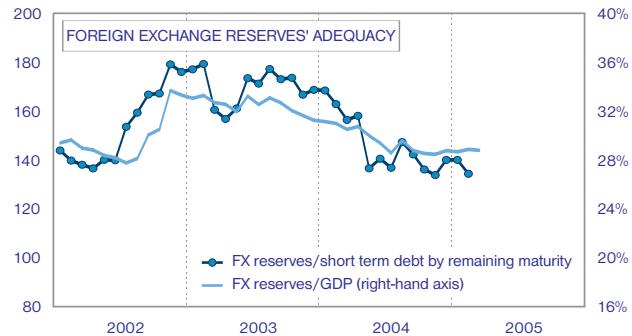
Among the major inflows into the private sector in February, inflows of foreign loans stand out. Banks made net borrowing of EUR 69 million, and companies EUR 135 million. In February, for new contracts with non-resident creditors banks obtained an average interest rate of 2.45%, while companies were approved foreign currency loans at a 3.3% long-term interest rate. The average price of foreign loans obtained for companies varied over the last year in a wide range between 2.5% and 3.4%, with a modest trend of growth in recent months.

Flows in EUR millions	last			Jan.-Feb.	
	2003	2004	12 mths	2004	2005
1. Current account	-91	-238	-281	91	49
2. Net financial flows	159	105	221	-117	-2
- % of GDP	0.6	0.4	0.8	...	...
of which: external debt (est.)	1,934	2,189	2,431	271	513
3. Foreign exc.reserves	-68	133	60	26	-47
- Bank of Slovenia	-241	239	178	-78	-139
- Banks	173	-106	-118	104	92
4. Private sector	196	352	536	-135	48
Claims	-1,861	-2,524	-2,454	-432	-362
Capital transfers	-245	-276	-279	-24	-27
Outward FDI	-414	-401	-306	-102	-7
Portfolio investments	-160	-483	-552	-59	-129
Trade credits	-119	-236	-236	-117	-117
Loans	-242	-292	-261	-40	-9
Households	-590	-710	-706	-108	-104
Liabilities	2,057	2,877	2,992	297	412
Capital transfers	81	87	88	11	12
Inward FDI	299	422	273	13	-136
Portfolio investments	-13	218	262	5	50
Trade credits	64	200	154	10	-36
Loans	1,230	1,682	1,748	143	209
- enterprises	571	739	792	83	135
- banks	659	943	957	60	74
Deposits at banks	428	236	464	97	325
5. Government	-79	-231	-234	-12	-15

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.



With a balanced current account in February, the financial account surplus was reflected entirely in the growth of total foreign exchange reserves. At the end of February reserves amounted to EUR 7,560 million, EUR 83 million more than at the end of 2004. Despite the growth in foreign currency reserves, the indicator of reserve adequacy fell in the month by 5.6 percentage points to 134.9%. This deterioration derives from the increased level of short-term external debt by rating, which reached EUR 3,605 million in February, almost EUR 280 million more than in the previous month. Part of this increase is accounted for by growth in the maturity of loans, and part by the growth in short-term deposits at banks by non-residents. In March the balance of payments inflows and outflows were practically even, with the level of foreign currency reserves changing by only EUR 4 million.

Gross external debt grew in February by EUR 452 million to EUR 15,852 million. In the first two months of this year, like last year, the biggest contribution to the growth of debt, as much as 87%, was made by the banking sector debt, which reached EUR 5,181 million at the end of February. This year's growth in bank debt derives partly from new borrowing, but to a larger extent from increased deposits by non-residents, which grew in February to EUR 936 million (from EUR 744 at the end of 2004). Within the structure of external debt banks reached almost a third, in comparison with 25% at the end of 2003.

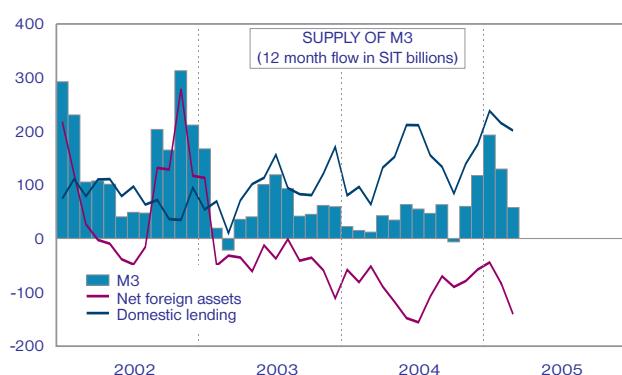
At end of period, EUR millions	2002			2005 Mar.	
	2002	2003	2004	2005 Mar.	
Foreign exchange reserves	7,842	7,703	7,477	7,564	
- BS	6,579	6,675	6,361	6,415	
- banke	1,263	1,028	1,116	1,149	
FX reserves/GDP (%)	33.4	31.3	28.9	28.9	
FX reserves/imports (months)	7.1	6.7	5.7	5.7	
Gross external debt	11,455	13,305	15,397	15,852	
Gross debt/GDP (%)	48.8	54.1	59.4	60.7	
Short term debt by remaining maturity 1)	4,569	4,448	4,555	4,874	
4,555.0	4,322.3	5,605.2			
FX reserves/short-term debt (%)	176.4	169.1	140.5	134.9	
Net external debt 2)	-1,125	456	2,004	2,174	

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

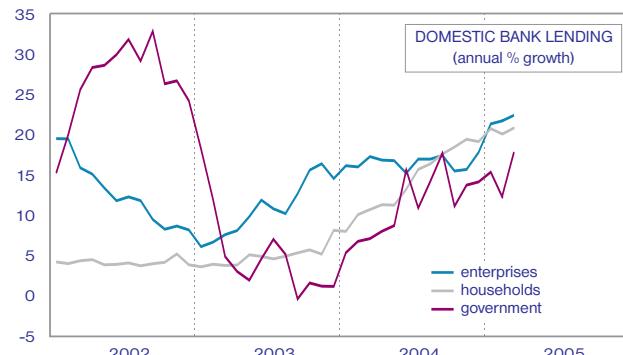
6. MONEY AND CREDIT

Despite strong credit activity, owing to balance of payments outflows the slow growth of M3 is continuing. In the first quarter of this year, net foreign assets (NFA), which indicate the contribution of balance of payments flows to broad money growth, fell by SIT 142.5 billion, while domestic investments increased by SIT 242.7 billion. More rapid growth of M3 in the final quarter of last year was the result of reduced balance of payments outflows, since NFA in that period fell by only SIT 57.7 billion.



Credit activity remained strong at the beginning of the year. The growth in credits by domestic banks in the final quarter of last year amounted to SIT 139.1 billion, and stood at SIT 242.7 billion in the first quarter of this year. In the final quarter of last year the government made net credit repayments of SIT 33.9 billion, but in the first quarter of this year made net borrowings of SIT 68.2 billion. Private sector borrowing in these periods remained unchanged. The year-on-year growth rate of domestic credits continues to strengthen gradually, and amounted to 19.5% in December last year and 22.6% this March. According to preliminary data, relatively strong credit activity has continued in April.

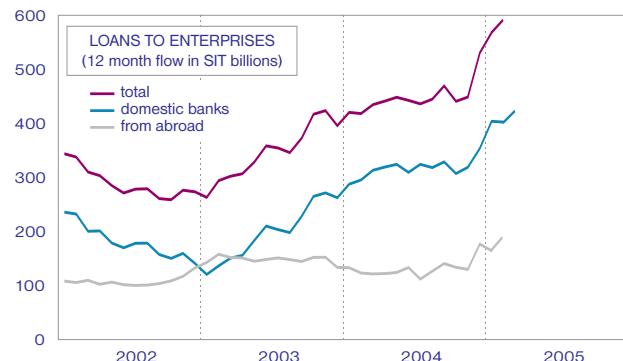
Non-banking sector borrowing is dominated by foreign currency loans. The proportion of foreign currency borrowing in the growth of total credits in the final quarter of last year amounted to 62.2%, and in the first quarter of this year to 74.8%. Here most foreign currency loans continue to be taken by companies, with slightly less by households, while the government is making net repayments on foreign currency loans. The proportion of foreign currency loans among companies remains unchanged (around three quarters), while among households it has grown since the end of last year and amounted to 37.5% in the first quarter of this year. The year-on-year growth rate of foreign currency borrowing fell from 52.8% in February to 50.4% in March. In the first quarter of the year the non-bank sectors borrowed SIT 24.9 billion in tolar short-term loans and SIT 20.6 billion in tolar long-term loans. The year-on-year growth rate for long-term tolar loans fell from 13.7% in December to 13.1%



in March, but increased for short-term tolar loans in the same period from 5.1% to 6.1%.

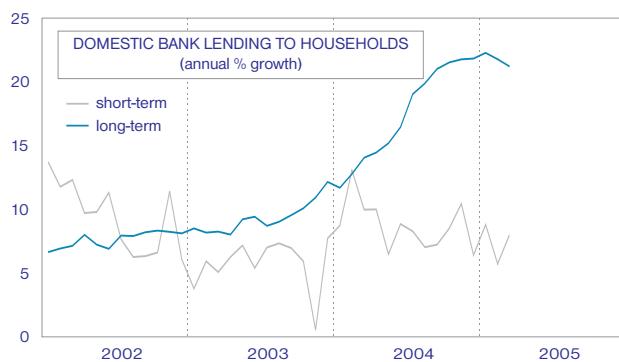
Total loans to companies remains at the level from the end of last year. The growth of total domestic and foreign loans to companies in the final quarter of 2004 amounted to SIT 191.4 billion, and in January and February this year to SIT 126.6 billion. Strong growth in domestic loans to companies has continued in March, with growth amounting to SIT 57.8 billion. The year-on-year growth rate of domestic loans to companies grew from 20.7% last December to 24.2% this March.

In January companies did not borrow abroad, but February saw strong borrowing abroad by companies. The proportion of foreign loans in the total in the final quarter of last year amounted to 39.1%, and from December to February 35.1%. The proportion of company funding from abroad has now therefore remained for approximately two years at a level of just over a third of total funding. In February companies borrowed abroad as much as SIT 32.4 billion, which is almost as much as from domestic banks.



January and February saw an easing off in loans to households, which is partly a result of seasonal factors, while borrowing picked up in March. In the final quarter of last year the growth in loans to households amounted to SIT 33.2 billion, and in the first quarter of this year SIT 35.5 billion. The growth in March (SIT 21.9 billion) was among the highest in recent time, and its breakdown reveals that half were long-term tolar loans. The year-on-year growth rate of lending to house-

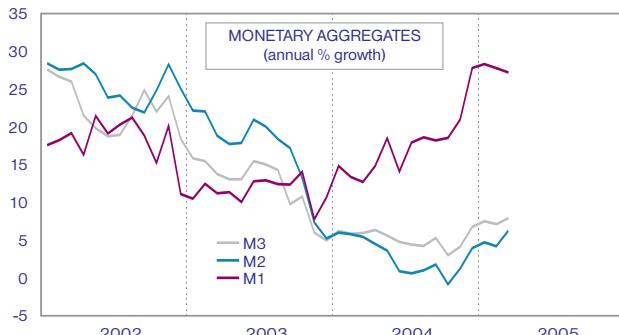
holds increased from 21.1% in December last year to 22.6% this March. Within the breakdown of loans to households, since December the proportion of foreign currency loans has grown significantly, accounting for 38.3% in the period from December to March, and for approximately a tenth of the growth of all loans to households before then.



In the final quarter of last year the government made net repayments to banks, but made net borrowing in the first quarter of this year. In the final quarter of last year the government made net credits repayments of SIT 33.9 billion at banks, and in the first quarter of this year it made net borrowing of SIT 68.2 billion. In the first quarter the government borrowed from banks through the issuing of securities, while it made net repayments on loans.

Growth of M1 was slow in the first quarter. In November and December the monetary aggregate M1 grew by as much as SIT 118.6 billion, reaching a level of SIT 1,018.9 billion at the end of December. The large growth at the end of last year is a consequence of seasonal factors (high consumption) and relatively large receipts by individuals, which in November and December last year exceeded by almost SIT 50 billion the receipts in the same period of the year before. From the end of December to the end of March, M1 declined by SIT 6.6 billion. Year-on-year growth of M1 fell from 27.8% last December to 27.2% this March.

Growth of broad money is gradually increasing, but remains modest. Since the final quarter of last year, the year-on-year growth rates of M2 and M3 have increased, with the year-on-year growth rate of M2 rising from 4.0% in December to 6.3% in March, and M3 from 6.8% to 7.9%.



In the first quarter of this year, growth of tolar time deposits was significantly greater than the growth of foreign currency deposits. Tolar time deposits at banks in this period grew by SIT 68.5 billion, while foreign currency deposits grew by SIT 17.3 billion. Tolar time deposits thus reached the level from the middle of last year, i.e. around SIT 1,530 billion, while in March this year they were 3.1% lower than a year ago. The year-on-year growth rate of foreign currency deposits fell from 13.9% in December last year to 12.1% this March.

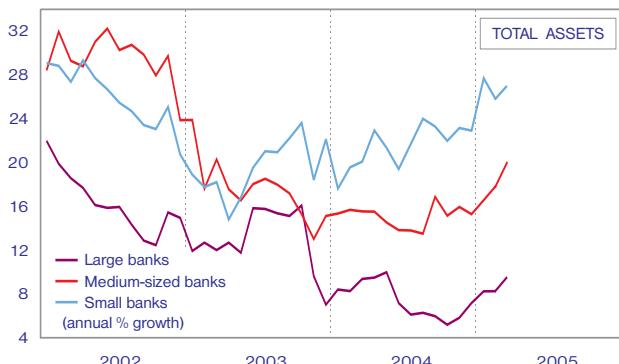
Since the final quarter of last year, of the components of tolar time deposits, those with a maturity of one month to one year have grown. In the first quarter tolar time deposits with a maturity of one month to three months grew by SIT 53.8 billion, and those with a maturity of three months to one year grew by SIT 27.7 billion. There has been a continued reduction in tolar long-term deposits, which fell in this period by SIT 8.7 billion, and in tolar time deposits with a maturity up to one month, which fell by SIT 14.2 billion.

At the beginning of the year the maturity period of tolar deposits remained unchanged. The proportion of M1 in M2 fell from 36.1% in December last year to 35.4% in March this year, while the proportion of long-term tolar time deposits in M2 fell from 11.2% to 10.7%.

SIT billions	Annual growth (%)		Flow	Level
	Mar. 04	Mar. 05	Mar. 05	Mar. 05
1. Currency	7.4	8.9	1.8	166.1
2. Demand deposits	14.0	31.5	4.4	846.2
3. M1 (1+2)	12.7	27.2	6.2	1,012.3
4. Time deposits	2.8	-3.1	36.3	1,532.5
up to 30 days	24.9	-22.9	7.5	91.0
31 to 90 days	39.3	31.1	19.5	628.9
91 to 365 days	-9.3	-10.5	9.8	505.8
over one year	-12.3	-26.7	-0.5	306.9
5. Securities issued by banks	-2.8	0.4	-4.7	195.1
6. Time deposits at BoS	11.8	0.4	0.0	111.3
7. Restricted deposits	9.4	-4.5	-0.1	8.7
8. M2 (3+4+5+6+7)	5.4	6.3	37.7	2,859.9
9. Foreign currency deposits	7.2	12.1	-7.0	1,234.1
10. M3 (8+9)	6.0	8.0	30.7	4,094.0
Sectoral composition of tolar deposits				
Enterprises	1.5	7.0	18.1	546.3
Other financial organisations	-2.2	-3.1	-9.3	217.8
Households	8.2	8.9	-3.1	1,415.1
Government	12.8	6.7	34.9	195.7

Source: Bank of Slovenia

7. BANKING



Year-on-year growth in banks' total assets has increased, reaching 15% in March. Up to the end of March this year total assets grew by SIT 291.4 billion to reach SIT 5,936.1 billion. More than half of the increment in total assets in the first quarter of this year, or SIT 153 billion, was realised in March. The biggest contribution to the increase in total assets, SIT 190 billion, was made by lending to non-bank customers, chiefly companies, with the increase in March amounting to SIT 153.4 billion. On the liabilities side the increase in liabilities to foreign banks has continued or in fact picked up in the last two months. This year banks increased their liabilities to foreign banks by SIT 188.6 billion. The current growth in total assets in March amounted to 2.7%, significantly exceeding current growth in previous months.

March saw lively growth in the scope of operations of all bank groups. The growth in total assets for the group of largest banks stood at 2.4%, for small banks 2.8% and for the group of medium-sized banks 2.8%.

Market shares of the largest banks did not change significantly from February to March. The market share of total assets of the five biggest banks (CR 5) amounted to 64.3% in February. In the past 12 months it has fallen by 2.9 percentage points. In lending to non-bank customers the drop for this group over the past year amounts to three percentage points, while in the last three months the share has remained

the same at 63.6%. In lending to companies the reduction in this group of banks in the past year has been relatively large at 3.8 percentage points, while this year the share fell by 0.4 percentage points and amounted to 64.4% in March. The share of the five biggest banks in lending to households fell in March by 0.2 percentage points, and in the past year by 3.7 percentage points.

Lending to non-bank customers remains high, and the year-on-year growth rate is a little under 22%. Net lending flows were high in March, and amounted to SIT 80.3 billion (the average for last year was SIT 41.9 billion). March also saw a strengthening of investment in government securities (SIT 39.6 billion) and investment in other securities (SIT 21.9 billion). Owing to the relatively high increments this year, the year-on-year growth rates for lending to non-bank customers remain at a high level. In lending to non-bank customers the year-on-year growth in March stood at 21.9%, in lending to companies 23.7% and in lending to households 22.4%. The majority of the increase in lending to non-bank customers in March and the first quarter of this year was directed by banks to companies. In March net lending flows to companies amounted to SIT 60.1 billion or 75% of the entire increase in lending to non-bank customers, and in the first quarter they amounted to SIT 154.7 billion or 84% of such increase. The lively growth rate of lending to individuals has not eased off. Especially robust was the growth of lending to households in March, which amounted to SIT 19.5 billion, so this kind of lending in the first quarter of this year is entirely comparable with the otherwise high rate of last year.

With regard to currency, foreign currency loans to non-bank customers predominate. Nevertheless this predominance is lower in comparison to earlier months, owing to the somewhat higher flow of tolar lending in March. Thus in the first quarter of this year, of the entire net flow of lending to non-bank customers over three quarters of lending was in foreign currency, among companies 82% and households 37%. Year-on-year growth rates of foreign currency lending to non-bank customers in recent months have been maintained at around 50%, while for tolar lending they only amount to around

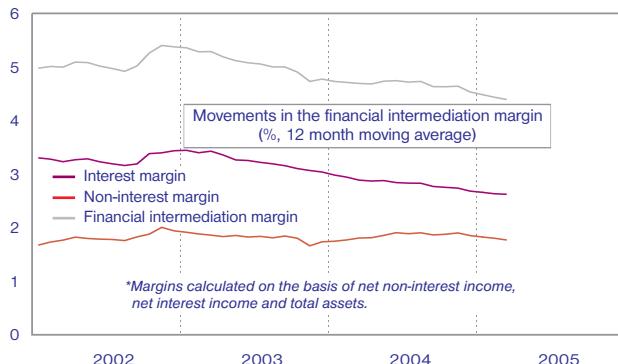
BALANCE SHEET Level in SIT; growth in %	Level		Growth since	
	2003	2004	Mar.05	Dec.04
Assets				
Loans to banks	345.2	500.2	526.4	5.2
Loans to non-banks of which enterprises	2,538.1	3,041.3	3,226.0	6.1
...households	1,596.9	1,930.3	2,083.7	7.9
...other financial orgs.	629.1	763.6	799.3	4.7
Securities 1)	1,719.7	1,642.2	1,744.0	6.2
Capital investments	80.5	87.2	93.0	6.7
Other 2)	374.0	373.9	346.7	-7.3
Liabilities				
Banks 3)	835.6	1,086.9	1,276.7	17.5
Deposits by non-banks	3,294.5	3,524.2	3,614.0	2.6
Securities	216.4	224.9	217.3	-3.4
Provisions 4)	101.3	120.9	125.1	3.5
Subordinated debt	95.9	143.5	135.3	-5.7
Equity	420.6	460.8	461.2	0.1
Other	93.2	83.5	106.4	27.4
TOTAL ASSETS	5,057.5	5,644.7	5,936.1	5.2

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 SIT billions; growth in %	2005			y.o.y. growth
	2003	2004	Jan.-Mar.	
Interest income	331.1	285.2	67.7	-7.5
Interest expense	185.4	142.0	32.1	-17.8
Net interest income	145.7	143.2	35.5	4.3
Non-interest income	83.3	98.8	21.5	-5.4
Gross income	228.9	242.0	57.0	0.4
Operating costs	143.2	147.2	34.1	4.4
Net provisions	38.0	38.8	7.6	-11.8
Profit before tax	47.8	56.1	15.3	-1.3
Taxes	16.4	19.3	...	...
Profit after tax	31.3	36.8	...	...

10%, owing chiefly to the growth of foreign currency lending to companies, while in recent months the government has made repayments to banks. Within the breakdown of the balance of lending to non-bank customers, the proportion of foreign currency lending is approaching 37%, and among companies 48%. Foreign currency loans to households also remain significant, with the proportion of such loans in the net flow of lending to households amounting this year to just over a third.

Bank borrowing from banks abroad is growing. The growth of non-bank customer deposits in the first quarter of this year represents just half of the increased borrowing from banks abroad. The increase in liabilities to foreign banks was extensive particularly in February and March, when it amounted to SIT 73.6 billion and SIT 90.5 billion. The increase in liabilities to foreign banks this year amounts therefore to SIT 188.6 billion. In this way banks are compensating for the weak growth of funding from deposits, especially by individuals. The growth in deposits this year was spurred only by increased deposits from companies and the government, while the growth of deposits from individuals at banks has come to a complete halt in recent months. For this reason the proportion of non-bank customer deposits in the structure of bank liabilities continues to decline, by 3.8 percentage points in the past year to 60.9%. The reverse applies to liabilities to foreign banks, the proportion of which in the structure of liabilities in the past year has grown by 5.1 percentage points to 19.8%.



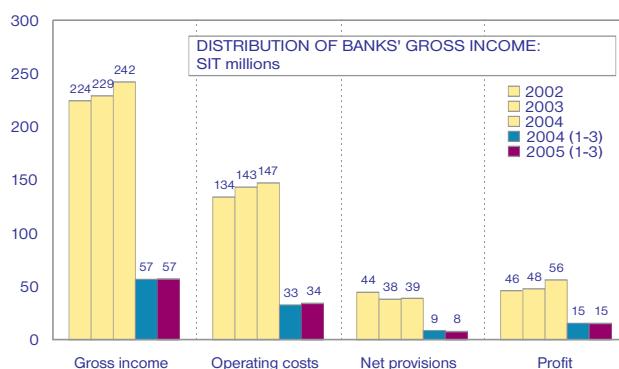
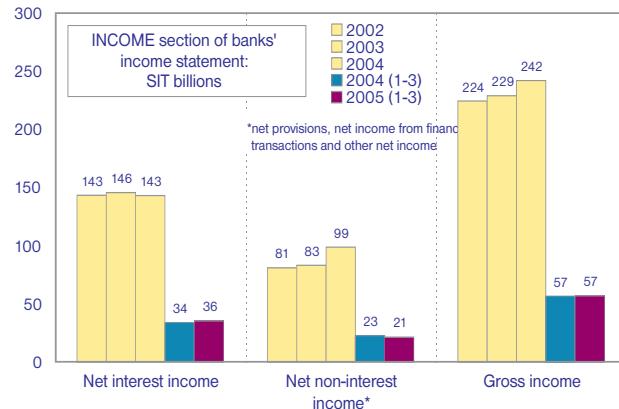
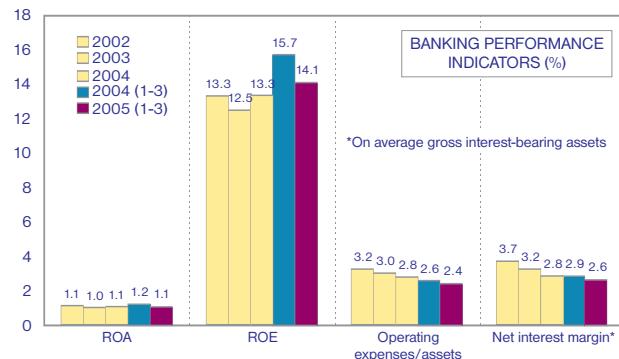
The volume of net interest income in the first quarter of this year exceeded that of the same period last year. Interest expenditure fell more rapidly than interest income, so net interest income grew by 4.3%. Owing to the lower net non-interest income, primarily because of a 50% reduction in net income from financial transactions, gross income of banks in comparison with the same period of last year grew by just 0.4%. There was also relatively weak growth registered by net income from charges and fees. Year-on-year their growth of 7% lags behind average total assets by 6.9 percentage points.

Growth in operating costs has been moderate and lags behind the growth in total assets, while provisioning costs were lower than in the first quarter of last year. Bank operating costs grew year-on-year to the end of March by 4.4%, and their growth therefore lags behind the average growth in total assets this year by 9.5 percentage points, which

has reduced the proportion of operating costs in total assets to 2.4%, while in the same period of last year the value of this proportion amounted to 2.6%. This year banks formulated SIT 7.6 billion of provisioning costs, which is one billion tolars less than the first quarter of last year.

Banks' interest rate and non-interest rate margins are falling. At the end of March the interest rate margin was just under 0.3 percentage points lower than the same period last year. Calculated also on total assets for the last 12 months, up to the end of March it had fallen by just under 0.3 percentage points to 2.6%. The non-interest rate margin fell below the level of 1.8%. In this way the financial services margin fell slightly below 4.4%.

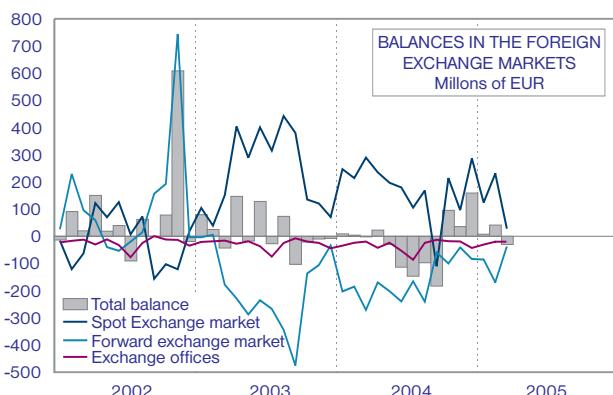
In the first quarter of 2005 banks generated pre-tax profits of SIT 15.3 billion, which is comparable to profits in the same period of last year. The indicators of profitability are similar to those of the same period last year. ROA fell by 0.1 percentage points to stand at 1.1%, and ROE by 0.5 percentage points to stand at 14.1%. Owing to higher net interest



income and lower non-interest income, the proportion of net interest in the structure of gross bank earnings grew by just over three percentage points to 62.3%. Owing to reduced non-interest income, there was a 6.6 percentage point drop in the coverage of operating costs by non-interest income, and this therefore stood at 63% in the first quarter of this year. This year the banks' cost-to-income ratio (CIR), owing chiefly to the stagnation of bank gross incomes, was 2.3 percentage points higher at 59.8%.

B. MONETARY POLICY

1. EXCHANGE RATE



The excess foreign exchange supply on foreign exchange markets since the beginning of this year did not continue in March. Net demand for foreign exchange amounting to EUR 31 million was recorded. Cumulatively the excess foreign exchange supply was reduced in the first quarter of this year to EUR 18 million. Despite excess demand for foreign exchange, in March foreign exchange reserves grew by EUR 5 million and in the first quarter of this year by EUR 87 million EUR or 0.4% of estimated GDP on the annual level.

Excess supply on the spot foreign exchange market diminished in March to the lowest level of the last two years. It amounted to EUR 28 million or just a sixth of the average excess supply of the previous two months. Net foreign exchange supply came from non-residents, at EUR 90 million, and individuals at EUR 19 million. Net foreign exchange demand came from companies at EUR 81 million. Net demand by companies for foreign exchange has grown this year. In the first quarter of this year the total reached EUR 107 million, the highest since the first quarter of 2000. In March, net demand for foreign exchange at exchange offices amounted to EUR 20 million, the same as the previous month. In the first quarter of this year the total came to EUR 71 million and was slightly more than 10% down on the same period of last year.

Net sales of foreign exchange on the forward market were modest in March. This amounted to EUR 38 million and reached just under a quarter of the previous month. In March banks sold to non-residents on the forward market EUR 16 million in foreign exchange, and to domestic companies EUR 22 million. Forward transactions with domestic companies have picked up at the beginning of this year. April saw the conclusion of EUR 61 million in forward purchases of foreign exchange between banks and companies.

Transactions between banks and non-bank customers in March increased the potential supply on the foreign exchange market by EUR 167 million. The increased

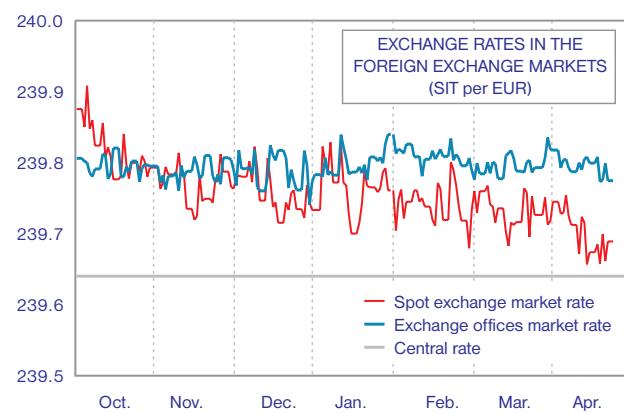
	2003	2004	Dec.	Feb.	Mar.
EXCHANGE RATES: market rates (averages)					
FX market: EUR	233.9	238.9	239.8	239.7	239.7
USD	207.2	192.4	179.3	184.2	181.5
Exchange offices:	234.0	239.0	239.8	239.8	239.8
Growth rates of market rates					
	annual growth		<u>Mar.</u>	<u>Mar.</u>	
	Dec. 03	Dec. 04	Mar. 05	Feb.	Dec.
EUR		2.8	1.3	0.8	0.0
USD		-14.7	-7.2	-6.4	-1.5
Basket 1)		-0.8	-0.2	-0.6	-0.3
					0.2

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.

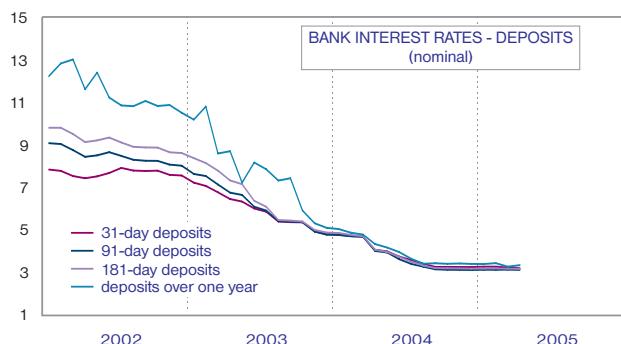
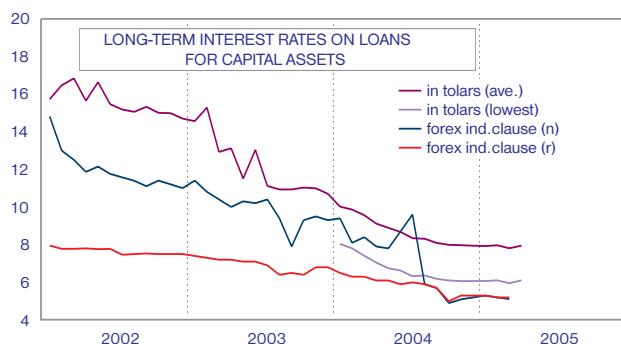
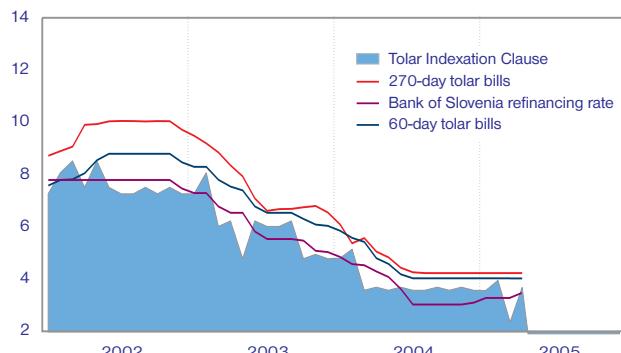
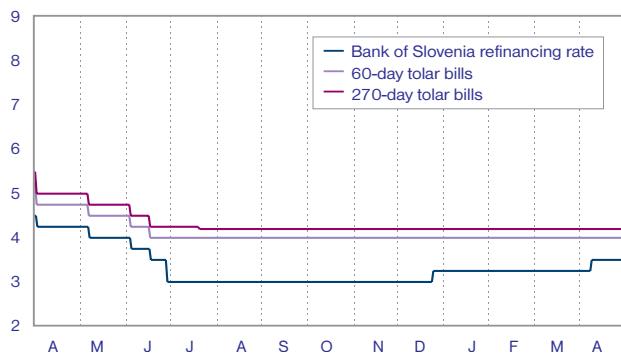
potential foreign exchange supply derives from the growth of foreign exchange loans to domestic customers. Foreign exchange liabilities of banks increased in March by EUR 5 million, and foreign exchange claims on non-bank customers grew by EUR 172 million.

Transactions between banks and the Bank of Slovenia increased the potential supply on the foreign exchange market in March. In March banks raised their balance of foreign exchange buy/sell swaps by EUR 20 million and reduced the balance of subscribed foreign exchange bills by EUR 87 million. The total net potential supply of foreign exchange in March was increased by EUR 67 million, but reduced in the first quarter of this year by EUR 114 million.

At the beginning of April the Bank of Slovenia raised the price of buy swaps by 0.25 percentage points to 1.5%. Raising the price of buy swaps and the final purchase of foreign exchange in the amount of EUR 300 million should reduce the impact of swaps on trends in the money and foreign exchange markets. In February and March the euro exchange rate on the foreign exchange market was relatively stable. The average for the two months stood at SIT 239.74 to the euro, and varied from the central rate by 0.04%. In the first half of April it fell seasonally to SIT 239.71 to the euro.



2. INTEREST RATES



On 8 April the Bank of Slovenia raised the price of foreign exchange buy/sell swaps and the refinancing interest rate by 0.25 percentage points. The price of foreign exchange buy/sell swaps therefore amounts to 1.5%, and the Bank of Slovenia refinancing interest rate to 3.5%. Other Bank of Slovenia interest rates have remained unchanged since entry into ERM II.

The interest rate in March on the interbank market remained at the February level. On average it amounted to 3.75%. The interest rate for overnight placements (SIONIA) also held to an average level of 3.75%, which is 0.03 percentage points higher than in February.

No major changes were reported in March for quoted interest rates either. SITIBOR rates fell slightly for the shortest maturity periods, on average by 0.03 percentage points, while for longer-term maturity periods they remained unchanged for the fourth month in succession.

Interest rates for one and three month treasury bills showed no major change in March, while they gained slightly for longer maturity treasury bills. At the auctions for one month treasury bills the interest rate ranged from 3.65% at the beginning of the month to 3.77% at the penultimate auction, and at the final March auction it dropped to 3.67%, which is the same as at the end of February. Demand exceeded supply by a factor of 1.4 to 2. There was lower excess demand at the April auctions (without data for the final auction), when it was 1.1 to 1.7 times greater than supply. At the auctions of three month treasury bills the interest rate changed slightly in comparison

with the level from the past two months: it grew by 0.01 percentage points more than two months ago, to 3.66%. For 12 month treasury bills March saw a 3.7% interest rate, 0.2 percentage points more than two months previously. Demand for three and 12 month treasury bills was more than twice that of supply.

Banks' tolar interest rates continue to hold steady. For deposits, March and April saw slight shifts only for interest rates on longer maturity deposits: the drop in March was followed by slightly lower growth in April, and the net effect of these shifts was a 0.1 percentage points reduction in interest rates since February. In comparison with September, then the interest rate drop was almost entirely halted, interest rates were 0.1 percentage points lower for the shortest (31-90 days) and longest maturity periods (more than one year). There were no changes for other maturities in this period. There was somewhat livelier growth on the lending side: the cost of short-term loans to non-financial corporations fell by 0.2 percentage points (of which 0.1 points in April), and that of consumer loans by 0.3 percentage points. In this period long-term interest rates showed no change. Owing to movements of TOM, the last three months have witnessed slightly greater shifts in interest rates on loans with a TOM clause, while the extra payment on them did not change.

There were no major changes to interest rates with a foreign currency clause on the deposit side, but on the loans side there was a slight rise in the cost of housing loans. After November the interest rate on housing loans rose again by 0.2 percentage points, and thereby regained the

level from before 2004. Despite the rise in interest rates, such loans were still almost a percentage point cheaper than those in tolars. In the first three months of this year the cost of loans to companies fell by 0.1 percentage points, both for working capital loans and for capital assets.

<i>End of period % per annum</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005 Mar.</i>
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	3.75
TB (1 mths)	8.20	5.43	3.56	3.67
TB (3 mths)	8.73	5.11	3.55	3.66
TB (6 mths)	8.75	5.12	3.55	3.78
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	2.14
Euribor 1 year	2.87	2.37	2.30	2.34
10-yr govt. bonds EU(12)*	4.41	4.36	3.69	3.76
Indicators				
Tolar indexation clause	7.30	4.81	3.60	2.38
Foreign currency clause	3.22	2.37	-0.08	-0.11

*EU 12 average

Bank interest rates (% per annum)	<i>2003</i> Dec.	<i>2004</i> Dec.	<i>2005</i>	
			Mar.	Apr.
Deposits (Slovenia)¹				
more than 1 month	4.79	3.24	3.22	3.19
3 months	4.77	3.10	3.11	3.10
6 months	4.87	3.17	3.16	3.16
1 year	5.09	3.39	3.26	3.33
Loans (Slovenia)¹				
S-T loans to non-fin.corp.	9.94	8.00	7.99	7.93
L-T loans to non-fin.corp.	10.70	7.95	7.81	7.95
Consumer loans	9.59	7.89	7.82	7.78
Housing loans	8.01	6.68	6.69	6.72
On new loans²:			<i>Feb.</i>	<i>Mar.</i>
Slovenia (loans in tolars)				
Loans to non-fin.corp.	8.59	6.38	6.43	6.36
Consumer loans	8.78	7.26	7.54	6.59
Housing loans	7.62	6.53	6.72	5.70
EMU:				
Loans to non-fin.corp.	4.06	3.97	3.91	...
Consumer loans	7.17	6.73	6.20	...
Housing loans	3.62	3.43	3.40	...

1) Nominal interest rates 2) Loans with floating 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

Column Code	1	National definition			Harmonised ECB definition			
		Base money	M1	M2	M3	HM1	HM2	
			2	3	4	5	6	
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	1.018.893	2.819.241	4.036.035	1.360.635	3.280.904	3.302.427
2000	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
	28. 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	883.841	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	1.018.893	2.819.241	4.036.035	1.360.635	3.280.904	3.302.427
2005	31. Jan.	270.673	1.003.892	2.828.240	4.068.764	1.373.425	3.285.775	3.305.445
	28. Feb.	327.307	1.006.148	2.822.171	4.063.281	1.377.251	3.280.498	3.300.170
	31. Mar.	269.173	1.012.309	2.860.488	4.094.577	1.393.077	3.284.307	3.302.691

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

Millions of Tolars	Assets									
	Foreign assets			Total	Domestic assets					
	Bank of Slovenia	Deposit money banks	Claims of BS on central government		Claims of banks on general government				Total	
					Central government	Other general government	Loans	Securities		
Column	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8	
Code										
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.	1.586.124	541.789	2.127.913	29.715	126.699	600.901	17.234	0	744.833	
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.	1.586.124	541.789	2.127.913	29.715	126.699	600.901	17.234	0	744.833	
2005 31. Jan.	1.619.355	509.645	2.129.001	30.106	130.927	629.923	18.179	0	779.028	
28. Feb.	1.627.392	520.682	2.148.073	30.052	122.605	636.370	18.197	0	777.172	
31. Mar.	1.599.445	556.160	2.155.605	29.702	118.276	675.940	18.767	0	812.984	

Millions of Tolars	Liabilities										
	Foreign liabilities			Total	M3						
	Bank of Slovenia	Deposit money banks	Currency in circulation		Demand deposits at banks	M2				Total	
						Enterprises and NFI	Central government	Total	9=4+5+8		
Column	1	2	3=1+2	4	5	6	7	8=6+7	9=4+5+8		
Code											
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	1.187.984	1.189.659	167.919	838.142	10.080	2.752	12.832	1.018.893		
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	1.187.984	1.189.659	167.919	838.142	10.080	2.752	12.832	1.018.893		
2005 31. Jan.	12.955	1.211.810	1.224.765	163.106	827.475	10.569	2.742	13.311	1.003.892		
28. Feb.	5.682	1.279.661	1.285.343	164.385	829.911	9.217	2.635	11.852	1.006.148		
31. Mar.	791	1.360.670	1.361.462	166.135	835.155	8.214	2.804	11.018	1.012.309		

Assets								
Domestic assets								
Enterprises		Individuals	Nonmon. fin. institutions		Total	Total	Other assets	Total
Loans etc.	Securities		Loans etc.	Securities				
10	11	12	13	14	15=10+...+14	16=4+9+15	17	18=3+16+17
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
1.938.649	142.099	779.789	103.659	24.339	2.988.535	3.763.084	187.287	6.078.284
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
1.938.649	142.099	779.789	103.659	24.339	2.988.535	3.763.084	187.287	6.078.284
1.999.441	133.843	785.019	106.945	25.664	3.050.911	3.860.045	186.134	6.175.179
2.034.201	129.467	793.378	102.272	26.747	3.086.064	3.893.288	183.722	6.225.083
2.092.568	127.077	815.252	101.704	26.524	3.163.124	4.005.810	183.366	6.344.781

Liabilities								
M3								
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 currenc	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
1.472.032	124.725	203.591	2.819.241	1.214.722	2.072	4.036.035	852.590	6.078.284
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
1.472.032	124.725	203.591	2.819.241	1.214.722	2.072	4.036.035	852.590	6.078.284
1.517.954	110.868	195.526	2.828.240	1.239.158	1.366	4.068.764	881.650	6.175.179
1.505.435	110.835	199.752	2.822.171	1.239.603	1.508	4.063.281	876.459	6.225.083
1.542.232	110.857	195.090	2.860.488	1.233.827	263	4.094.577	888.742	6.344.781

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	
	Column	1	2	3	4	5	6	8 = 1...+7	9
Code									
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	17.783	1.586.124	26.587
2004 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	17.783	1.586.124	26.587
2005 31. Jan.	19.065	20.953	2.008	46	186.534	1.372.451	18.298	1.619.355	26.898
28. Feb.	19.215	20.864	2.077	39	185.075	1.381.909	18.213	1.627.392	26.844
31. Mar.	19.181	20.013	2.082	43	165.299	1.374.438	18.390	1.599.445	26.494

Millions of Tolars	Liabilities										
	Notes issue	Deposits									
		Deposits of banks				Total	General government deposits			Total	Other demand deposits
		Giro and reserves accounts	Time deposits - Overnight deposits	Foreign currency deposits			Demand deposits	Time deposits	Foreign currency deposits		
Column	1	2	3	4	5=2+3+	6	7	8	9=6+7+	10	11
Code											
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	653	2.879
1999 31. Dec.	142.489	61.253	-	0	61.253	2.306	0	23.946	26.252	801	3.045
2000 31. Dec.	139.644	66.801	-	0	66.801	3.412	0	35.664	39.076	1.140	3.801
2001 31. Dec.	165.777	78.594	35.372	0	113.966	8.941	19.896	31.185	60.023	1.555	5.152
2002 31. Dec.	172.055	82.437	18.360	0	100.797	4.517	130.276	30.011	164.804	671	7.368
2003 31. Dec.	186.042	91.087	8.170	0	99.257	3.827	105.847	37.060	146.734	582	9.731
2004 31. Dec.	195.352	94.033	4.800	1.761	100.594	2.752	124.725	61.249	188.726	4	10.429
2004 29. Feb.	175.669	106.356	100	0	106.456	3.288	110.816	34.849	148.953	580	5.697
31. Mar.	173.934	97.703	0	0	97.703	3.359	110.838	39.191	153.388	523	6.321
30. Apr.	181.209	99.529	0	0	99.529	3.301	110.981	45.989	160.272	517	7.406
31. May	185.476	100.284	0	0	100.284	3.552	105.380	44.033	152.966	513	6.845
30. Jun.	186.575	106.224	0	0	106.224	3.715	110.862	43.501	158.078	456	6.491
31. Jul.	184.498	95.914	0	0	95.914	3.532	110.860	57.723	172.115	0	5.888
31. Aug.	180.361	103.234	0	0	103.234	3.849	110.932	56.529	171.310	0	7.003
30. Sep.	184.260	112.234	0	0	112.234	3.630	110.934	52.705	167.268	0	9.463
31. Oct.	190.598	116.252	0	0	116.252	3.275	110.924	47.616	161.815	0	8.456
30. Nov.	184.933	110.596	0	1.833	112.429	2.874	110.995	47.243	161.111	0	8.079
31. Dec.	195.352	94.033	4.800	1.761	100.594	2.752	124.725	61.249	188.726	4	10.429
2005 31. Jan.	187.882	79.403	0	1.689	81.092	2.742	110.868	64.252	177.861	4	11.142
28. Feb.	189.155	134.814	0	0	134.814	2.635	110.835	61.406	174.876	4	9.610
31. Mar.	190.382	75.389	100	0	75.489	2.804	110.857	54.546	168.207	0	8.626

Assets										
Claims on domestic banks										
Loans				Total	Deposits	Other claims	Total	Other assets	Total	
Lombard loans	Liquidity loans	Repurchase agreements	Other loans						18	19
10	11	12	13	14=10+...+13	15	16	17=14+..+1	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	8.153	1.620.944	
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	8.153	1.620.944	
0	0	0	0	0	70	0	70	4.853	1.651.177	
0	0	1.000	0	1.000	85	0	1.085	4.628	1.659.950	
0	0	0	0	0	112	0	112	4.640	1.630.692	

Liabilities													
Deposits		Bank of Slovenia bills				Total	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	177.595	15.404	1.620.944		
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	177.595	15.404	1.620.944		
11.146	270.100	460.011	509.867	969.878	615	0	12.955	7.114	182.705	19.927	1.651.177		
9.615	319.305	437.080	501.691	938.771	629	0	5.682	7.099	182.705	16.604	1.659.950		
8.626	252.322	495.704	480.836	976.541	1.485	0	791	7.116	182.705	19.351	1.630.692		

1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system			Total	Claims on non-monetary sectors			Commercial papers and bonds
	Cash	Giro and reserves accounts	Deposits, loans and other	BS bills	Banks' securities		Overdrafts and advances	Loans-up to 1 year ¹	Loans-over 1 year	
Column	1	2	3	4	5	6=3+4+5	7	8	9	10
Code										
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.	30.431	93.897	92.780	923.081	90.360	1.106.221	116.409	880.637	1.968.984	731.124
2004 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.	30.431	93.897	92.780	923.081	90.360	1.106.221	116.409	880.637	1.968.984	731.124
2005 31. Jan.	27.823	79.272	88.063	962.551	94.008	1.144.622	127.206	903.114	2.010.190	752.992
28. Feb.	27.846	134.700	77.505	930.963	95.452	1.103.920	123.166	910.532	2.036.954	754.914
31. Mar.	27.320	75.251	95.073	968.898	102.980	1.166.951	128.973	946.559	2.071.034	791.317

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system			Total	Liabilities to non-monetary sectors					Foreign currency deposits
	Deposits	Loans from BS	Loans from banks		Demand deposits	Savings deposits	Time deposits	Restricted deposits	Total	
Column	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10
Code										
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.	30.843	0	63.597	94.439	838.142	0	1.463.953	7.574	2.309.668	1.150.411
2004 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.	30.843	0	63.597	94.439	838.142	0	1.463.953	7.574	2.309.668	1.150.411
2005 31. Jan.	31.359	0	60.065	91.424	827.475	0	1.509.916	6.845	2.344.237	1.171.751
28. Feb.	24.496	1.000	55.763	81.259	829.911	0	1.496.150	8.259	2.334.321	1.175.063
31. Mar.	38.257	0	59.691	97.948	835.155	0	1.533.083	7.254	2.375.491	1.176.110

Assets											
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	Total	
				Currency and deposits	Loans						
11	12=7+...+11	13	14=1+2+6+1	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	
36.215	3.733.369	179.185	5.143.103	209.887	96.108	105.518	113.554	16.722	541.789	5.684.892	
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	
36.215	3.733.369	179.185	5.143.103	209.887	96.108	105.518	113.554	16.722	541.789	5.684.892	
36.438	3.829.939	181.352	5.263.008	175.955	92.312	109.270	110.228	21.881	509.645	5.772.653	
37.670	3.863.236	179.165	5.308.867	180.430	92.373	115.192	115.963	16.723	520.682	5.829.548	
38.225	3.976.108	178.815	5.424.445	190.292	91.022	134.768	123.357	16.720	556.160	5.980.605	

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+1	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	3.463.141	273.917	622.555	42.856	4.496.909	227.301	870.094	90.588	1.187.984	5.684.892	
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	3.463.141	273.917	622.555	42.856	4.496.909	227.301	870.094	90.588	1.187.984	5.684.892	
3.155	3.519.143	261.295	632.825	56.156	4.560.843	251.582	870.743	89.484	1.211.810	5.772.653	
3.134	3.512.518	266.599	632.583	56.929	4.549.887	304.013	884.297	91.351	1.279.661	5.829.548	
3.170	3.554.771	266.199	634.267	66.750	4.619.935	359.843	911.618	89.210	1.360.670	5.980.605	

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

Millions of Tolars	Claims								Total	
	Tolar claims									
	Tolar loans			Total	Commercial papers and bonds		Shares and participations			
	Overdrafts etc.	Up to 1 year	Over 1 year		Marketable	Investment				
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	
Code										
				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	1.090.185	
1998 31. Dec.	57.074	323.942	580.271	961.287	49.904	287.836	337.740	20.044	1.319.071	
1999 31. Dec.	67.409	404.342	715.648	1.187.399	75.140	255.477	330.617	27.755	1.545.772	
2000 31. Dec.	77.856	497.606	793.113	1.368.576	102.395	253.332	355.726	30.589	1.754.892	
2001 31. Dec.	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.	114.945	625.440	1.281.472	2.021.857	203.356	495.500	698.856	36.215	2.756.928	
2004 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.	114.945	625.440	1.281.472	2.021.857	203.356	495.500	698.856	36.215	2.756.928	
2005 31. Jan.	125.760	622.407	1.292.582	2.040.750	206.389	515.078	721.467	36.438	2.798.654	
28. Feb.	121.779	617.855	1.294.262	2.033.897	208.140	514.435	722.575	37.670	2.794.142	
31. Mar.	126.325	638.984	1.302.072	2.067.381	219.357	540.849	760.206	38.225	2.865.812	
	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.	24.205	548.044	515.013	1.087.262	117.113	9.901	127.014	15.086	1.229.362	
2004 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.	24.205	548.044	515.013	1.087.262	117.113	9.901	127.014	15.086	1.229.362	
2005 31. Jan.	26.965	547.280	525.896	1.100.140	107.235	11.487	118.722	15.121	1.233.983	
28. Feb.	29.497	546.393	521.527	1.097.418	102.449	11.762	114.211	15.256	1.226.885	
31. Mar.	29.182	567.903	523.011	1.120.096	99.430	11.608	111.039	16.038	1.247.173	
	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.	1.005	2.246	112.981	116.231	86.244	482.390	568.633	0	684.864	
2004 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.	1.005	2.246	112.981	116.231	86.244	482.390	568.633	0	684.864	
2005 31. Jan.	9.112	1.516	109.768	120.396	99.154	499.244	598.398	0	718.794	
28. Feb.	3.134	913	110.158	114.204	105.691	498.340	604.031	0	718.236	
31. Mar.	3.632	406	106.915	110.953	119.927	524.903	644.830	0	755.783	

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

Claims						
Foreign currency claims						
Foreign currency loans			Total	Foreign currency securities	Total	Total
Overdrafts etc.	Up to 1 year	Over 1 year				
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
1.464	255.197	687.512	944.173	32.268	976.441	3.733.369
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
1.464	255.197	687.512	944.173	32.268	976.441	3.733.369
1.446	280.707	717.608	999.760	31.525	1.031.285	3.829.939
1.387	292.677	742.691	1.036.755	32.339	1.069.094	3.863.236
2.648	307.575	768.962	1.079.185	31.110	1.110.296	3.976.108
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
1.302	243.913	606.173	851.387	0	851.387	2.080.749
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
1.302	243.913	606.173	851.387	0	851.387	2.080.749
1.263	266.172	631.866	899.301	0	899.301	2.133.284
1.162	280.376	655.245	936.783	0	936.783	2.163.668
2.466	293.591	676.414	972.471	0	972.471	2.219.644
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	727.600
-	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	727.600
-	36	10.495	10.531	31.525	42.056	760.850
-	0	8.400	8.400	32.339	40.739	758.975
-	0	7.323	7.323	31.110	38.434	794.217

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

Millions of Tolars	Claims											Total	
	Tolar claims												
	Tolar loans				Commercial papers and bonds			Shares and participations		Foreign currency claims			
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total	Shares and participations	Total				
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10		
Code													
	Individuals												
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.	89.674	46.151	621.095	756.920	-	-	-	-	756.920	22.869	779.789		
2004 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.	89.674	46.151	621.095	756.920	-	-	-	-	756.920	22.869	779.789		
2005 31. Jan.	89.494	44.970	624.526	758.990	-	-	-	-	758.990	26.029	785.019		
28. Feb.	88.711	44.284	630.289	763.285	-	-	-	-	763.285	30.093	793.378		
31. Mar.	92.950	44.769	641.377	779.095	-	-	-	-	779.095	36.157	815.252		
	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	1.099	15.351	16.450	0	0	0	0	16.450	784	17.234		
2004 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	1.099	15.351	16.450	0	0	0	0	16.450	784	17.234		
2005 31. Jan.	0	1.518	15.661	17.180	0	0	0	0	17.180	999	18.179		
28. Feb.	0	1.875	15.317	17.193	0	0	0	0	17.193	1.004	18.197		
31. Mar.	0	2.388	15.225	17.613	0	0	0	0	17.613	1.154	18.767		
	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	27.900	17.033	44.994	0	3.209	3.209	21.129	69.332	58.665	127.998		
2004 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	27.900	17.033	44.994	0	3.209	3.209	21.129	69.332	58.665	127.998		
2005 31. Jan.	190	27.124	16.730	44.044	0	4.347	4.347	21.317	69.708	62.901	132.609		
28. Feb.	437	24.390	16.970	41.797	0	4.333	4.333	22.414	68.544	60.475	129.019		
31. Mar.	561	23.518	15.544	39.623	0	4.338	4.338	22.186	66.148	62.080	128.228		

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

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Millions of Tolars	Liabilities											Total
	Tolar deposits											
	Tolar demand deposits	Tolar time deposits					Total	Tolar restricted deposits	Total	Foreign currency liabilities		
		1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year						
Column Code	1	2	3	4	5	6	7=2+...+6	8	9=1+7+	10	11=9+1	
												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. 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	76.980	43.679	0	17.393	148.331	109	164.516	4.416	168.932	
28. Feb.	20.934	9.764	62.101	50.795	0	17.055	139.715	198	160.847	4.099	164.946	
31. Mar.	14.423	18.299	83.185	63.445	0	16.538	181.467	70	195.959	4.134	200.093	
												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	63.130	41.154	0	105.024	223.988	1.140	230.161	72.886	303.047	
2004 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	63.130	41.154	0	105.024	223.988	1.140	230.161	72.886	303.047	
2005 31. Jan.	9.678	17.938	60.042	41.223	0	102.494	221.697	2.005	233.380	76.049	309.429	
28. Feb.	6.816	19.104	54.639	41.987	0	102.615	218.346	1.941	227.103	81.343	308.446	
31. Mar.	7.647	16.229	48.436	40.743	0	102.469	207.876	2.287	217.809	84.020	301.829	

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

Millions of Tolars	Liabilities									
	Tolar deposits									
			Tolar time deposits					Total	Tolar restricted deposits	Total
	Tolar demand deposits	Tolar savings deposits	1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year			
Column	1	2	3	4	5	6	7	8=3+...+7	9	10=1+2+8+9
Code								Total		
1994 31. Dec.	157.339	448	45.879	109.992	82.784	408	38.358	277.421	3.687	438.895
1995 31. Dec.	193.954	682	39.998	109.631	131.480	258	68.790	350.157	2.956	547.750
1996 31. Dec.	228.113	372	43.433	166.437	133.857	13	106.869	450.608	2.569	681.663
1997 31. Dec.	264.878	2.129	74.487	185.845	215.824	0	171.946	648.103	2.703	917.813
1998 31. Dec.	328.681	4.181	105.398	215.258	262.107	0	247.046	829.809	3.560	1.166.231
1999 31. Dec.	376.606	16.470	116.561	205.532	308.702	0	260.114	890.909	3.200	1.287.186
2000 31. Dec.	421.605	22.173	92.103	221.779	368.558	0	288.343	970.783	4.411	1.418.973
2001 31. Dec.	490.294	24.812	98.526	256.042	521.605	0	385.496	1.261.670	5.012	1.781.787
2002 31. Dec.	564.483	0	121.061	346.042	582.862	0	487.734	1.537.700	2.820	2.105.004
2003 31. Dec.	626.991	0	110.590	418.130	607.101	0	443.234	1.579.054	3.910	2.209.955
2004 31. Dec.	838.142	0	105.144	575.124	468.110	0	315.575	1.463.953	7.574	2.309.668
2004 31. Jul.	719.378	0	114.387	519.534	513.042	0	349.869	1.496.832	5.844	2.222.054
31. Aug.	725.843	0	113.521	498.269	529.402	0	342.941	1.484.132	5.513	2.215.489
30. Sep.	735.478	0	146.138	566.802	443.677	0	334.021	1.490.639	5.310	2.231.427
31. Oct.	721.784	0	125.490	566.427	455.035	0	326.896	1.473.848	5.791	2.201.423
30. Nov.	759.237	0	147.342	568.361	452.370	0	319.251	1.487.323	6.714	2.253.275
31. Dec.	838.142	0	105.144	575.124	468.110	0	315.575	1.463.953	7.574	2.309.668
2005 31. Jan.	827.475	0	94.110	609.059	497.214	0	309.534	1.509.916	6.845	2.344.237
28. Feb.	829.911	0	83.424	609.981	495.377	0	307.368	1.496.150	8.259	2.334.321
31. Mar.	835.155	0	90.972	630.727	504.510	0	306.875	1.533.083	7.254	2.375.491
Enterprises and non-profit institutions										
1994 31. Dec.	49.491	-	14.115	46.875	52.290	79	20.308	133.667	3.215	186.373
1995 31. Dec.	58.836	-	12.543	46.785	70.020	87	38.014	167.448	2.804	229.088
1996 31. Dec.	70.223	-	18.440	70.439	65.998	0	54.810	209.687	2.305	282.214
1997 31. Dec.	86.218	-	29.629	65.938	84.241	0	72.685	252.493	2.442	341.152
1998 31. Dec.	102.931	-	43.214	72.396	80.656	0	90.437	286.704	3.226	392.862
1999 31. Dec.	109.544	-	39.744	65.311	97.452	0	75.931	278.438	2.475	390.457
2000 31. Dec.	116.402	-	39.906	63.533	93.704	0	78.942	276.084	3.458	395.944
2001 31. Dec.	129.948	-	38.838	65.765	119.610	0	90.676	314.890	2.394	447.231
2002 31. Dec.	130.256	-	32.129	102.389	136.666	0	102.190	373.374	2.336	505.966
2003 31. Dec.	142.221	-	45.040	140.133	124.676	0	72.214	382.063	3.391	527.675
2004 31. Dec.	165.296	-	55.946	161.482	88.574	0	46.818	352.821	5.267	523.384
2004 31. Jul.	154.037	-	55.803	178.415	110.659	0	57.348	402.225	3.672	559.934
31. Aug.	149.007	-	52.875	164.860	125.490	0	56.369	399.594	3.586	552.187
30. Sep.	150.607	-	62.223	205.344	67.551	0	54.669	389.787	3.400	543.794
31. Oct.	151.487	-	57.160	202.488	82.922	0	54.251	396.821	3.510	551.817
30. Nov.	163.567	-	55.727	187.982	83.596	0	52.559	379.865	4.678	548.111
31. Dec.	165.296	-	55.946	161.482	88.574	0	46.818	352.821	5.267	523.384
2005 31. Jan.	161.085	-	53.536	174.501	91.882	0	43.384	363.304	3.942	528.331
28. Feb.	155.918	-	42.093	198.017	84.816	0	42.094	367.020	5.285	528.223
31. Mar.	164.313	-	42.345	206.270	87.518	0	42.065	378.198	4.161	546.672
Individuals										
1994 31. Dec.	76.107	448	5.912	30.032	22.407	-	11.323	69.674	54	146.283
1995 31. Dec.	99.257	682	5.227	31.942	34.188	-	17.930	89.287	59	189.285
1996 31. Dec.	121.985	372	6.797	49.362	44.782	-	29.531	130.472	5	252.833
1997 31. Dec.	142.070	2.129	9.551	88.228	76.714	-	43.950	218.442	23	362.665
1998 31. Dec.	184.541	4.181	15.339	101.992	112.987	-	63.724	294.042	50	482.814
1999 31. Dec.	235.475	16.470	18.725	101.941	137.652	-	68.026	326.345	99	578.389
2000 31. Dec.	272.858	22.173	17.991	126.001	201.557	-	78.357	423.907	269	719.206
2001 31. Dec.	333.199	24.812	20.812	156.274	299.388	-	125.285	601.759	94	959.864
2002 31. Dec.	403.042	-	25.066	172.221	353.123	-	205.890	756.301	320	1.159.663
2003 31. Dec.	466.259	-	32.483	202.115	373.639	-	218.276	826.513	311	1.293.083
2004 31. Dec.	642.818	-	15.623	297.756	318.760	-	146.238	778.377	1.058	1.422.253
2004 31. Jul.	547.194	-	37.994	265.499	315.148	-	153.083	771.724	872	1.319.790
31. Aug.	556.090	-	39.738	268.142	307.187	-	150.256	765.322	837	1.322.249
30. Sep.	561.832	-	40.364	265.565	305.074	-	147.259	758.262	835	1.320.929
31. Oct.	550.172	-	41.441	267.371	306.249	-	144.743	759.804	1.148	1.311.123
30. Nov.	566.470	-	44.795	268.115	304.494	-	143.987	761.393	1.177	1.329.040
31. Dec.	642.818	-	15.623	297.756	318.760	-	146.238	778.377	1.058	1.422.253
2005 31. Jan.	640.636	-	12.356	297.535	320.430	-	146.263	776.584	789	1.418.010
28. Feb.	646.243	-	12.463	295.224	317.778	-	145.604	771.069	836	1.418.148
31. Mar.	648.773	-	14.099	292.836	312.803	-	145.803	765.542	736	1.415.051

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

Liabilities							
Foreign currency liabilities							
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	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	18.009	1.153.473	3.463.141
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	18.009	1.153.473	3.463.141
255.880	89.209	632.297	168.338	800.634	29.183	1.174.906	3.519.143
259.393	89.965	629.320	170.758	800.078	28.761	1.178.197	3.512.518
258.761	89.006	620.121	178.127	798.248	33.265	1.179.280	3.554.771
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	157.429	680.813
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	157.429	680.813
73.915	-	54.147	14.856	69.004	26.028	168.948	697.279
75.295	-	51.319	14.912	66.231	25.627	167.153	695.376
75.326	-	44.342	15.675	60.017	30.096	165.439	712.111
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	2.341.252
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	2.341.252
175.050	89.209	571.083	90.151	661.234	-	925.493	2.343.503
176.960	89.965	569.070	89.606	658.676	-	925.601	2.343.749
179.599	89.006	566.154	90.929	657.083	-	925.688	2.340.739

1.7. Deposit Money Banks' Claims on Non-residents

Millions of Tolars	Claims on non-residents										Foreign currency claims				Total
	To local claims					Foreign currency claims on banks					Foreign currency securities		For curr. loans to non-monetary sector		
	Deposits	Short-term loans	Total	Total	Tolar claims on non-monetary sectors	Currency and deposits	Short-term	Long-term	Total	Total	10=6+9	11	12	13	14=10+...+13	15=5+14
Column	1	2	3=1+2	4	5=3+4	6	7	8	9=7+8	10=6+9	11	12	13	14=10+...+13	15=5+14
Code															
1994	31. Dec.	12.591	227	12.818	25	12.843	156.587	16.981	9.391	26.372	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	32.924	30.074	305.904	306.468
1996	31. Dec.	0	150	150	106	256	252.458	12.910	12.221	281.590	20.128	31.141	364.918	365.174	
1997	31. Dec.	8.496	285	8.781	288	9.080	173.233	26.187	22.976	49.163	222.397	23.309	29.166	321.733	316.253
1998	31. Dec.	0	441	441	497	939	177.168	25.216	24.220	49.437	226.604	31.520	30.814	326.969	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
2000	31. Dec.	0	414	414	1.264	1.678	258.896	39.362	27.481	66.843	325.739	47.380	35.414	445.534	447.212
2001	31. Dec.	3	1.063	1.063	470	1.533	341.962	44.533	41.946	72.429	414.391	74.910	36.384	38.324	565.643
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	31.320	492.399
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
2003	31. Jan.	3	4.109	4.112	2.006	6.117	261.501	33.093	24.646	57.740	319.241	61.224	61.655	32.053	474.173
	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
	31. Mar.	0	539	539	3.168	3.707	270.877	36.192	34.443	60.635	331.511	62.774	66.544	32.304	493.133
	30. Apr.	6	616	622	1.866	2.134	263.755	32.757	25.898	58.656	322.410	62.259	66.094	32.334	483.097
	31. May	9	470	479	2.013	2.492	241.859	32.187	40.280	72.487	314.326	62.599	50.957	32.504	460.387
	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
	31. Jul.	0	640	640	1.580	2.220	237.880	38.271	42.164	80.435	318.325	69.263	58.684	32.703	478.976
	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
	30. Sep.	0	546	546	4.631	5.177	245.904	40.884	43.818	84.703	330.607	68.985	61.301	33.560	494.432
	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
	30. Nov.	0	386	386	2.980	3.366	224.145	43.449	43.581	87.030	311.175	71.128	64.926	32.919	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
2004	31. Jan.	0	366	855	1.221	1.990	41.736	47.774	89.510	289.490	75.236	69.325	29.948	463.999	463.220
	29. Feb.	0	360	398	1.832	2.758	183.270	39.545	34.191	73.737	257.007	77.349	88.089	24.730	447.175
	31. Mar.	0	330	679	1.009	1.932	44.808	35.645	40.453	73.735	77.562	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
	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
	30. Jun.	0	778	1.629	2.407	216.157	47.245	38.687	85.932	302.089	84.713	97.849	25.058	509.703	512.115
	31. Jul.	0	985	1.448	2.433	190.498	48.197	40.027	88.224	278.722	89.358	97.820	25.156	491.055	493.488
	31. Aug.	0	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
	31. Oct.	0	528	2.936	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	806	1.307	1.782	46.738	38.557	35.295	101.895	263.577	105.518	111.684	25.020	497.687
	31. Dec.	0	508	1.870	2.378	209.887	56.607	38.983	95.600	305.487	105.518	111.684	16.722	539.411	541.789
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
	28. Feb.	6	414	420	4.487	4.907	180.424	50.918	41.041	91.959	272.383	115.192	111.476	16.723	515.774
	31. Mar.	11	605	617	3.516	4.132	190.281	51.472	38.945	90.417	260.698	134.768	119.841	16.720	552.028
															556.160

1.8. Deposit Money Banks' Liabilities to Non-residents

Millions of Totals	Liabilities to non-residents										Total	
	Foreign currency liabilities					Foreign currency liabilities to banks						
	Totals		Deposits		Loans	Short-term		Long-term		Total		
Column	1	2	3=1+2	4	5	6	7=5+6	8=4+7	9	10=8+9	11=3+10	
Code	54	2,032	2,086	6,170	4,664	117,725	122,389	128,558	28,508	157,066	159,153	
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	1,798	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	129,285	130,801	149,716	52,416	206,294	
1998 31. Dec.	386	4,240	4,626	27,773	1,573	183,704	188,310	188,857	158,631	51,716	214,973	
1999 31. Dec.	3,698	6,538	10,236	36,525	4,606	250,178	254,367	280,035	224,835	48,292	283,362	
2000 31. Dec.	20,619	7,194	27,813	35,668	4,189	280,066	286,242	329,815	74,373	348,003	375,816	
2001 31. Dec.	42,399	15,546	57,945	43,573	6,176	51,470	438,156	489,626	622,225	404,188	462,133	
2002 31. Dec.	59,225	16,332	175,557	132,599	35,063	691,102	726,165	878,777	70,669	692,893	868,450	
2003 31. Dec.	218,618	13,216	231,835	152,612						956,149	1,187,984	
2003 31. Jan.	84,778	9,384	94,171	61,823	12,476	371,257	383,733	445,556	71,876	517,432	611,603	
2003 28. Feb.	86,612	11,228	97,840	71,224	13,713	374,158	387,870	459,095	71,422	530,517	628,357	
2003 31. Mar.	91,827	9,864	101,690	70,993	11,478	380,673	392,151	463,144	72,167	535,311	637,001	
2003 30. Apr.	111,291	9,920	121,211	75,962	7,429	373,338	380,767	456,729	72,734	528,464	650,674	
2003 31. May	108,983	10,348	119,341	79,911	10,528	363,377	373,905	453,815	72,071	525,886	645,227	
2003 30. Jun.	121,193	13,206	134,398	85,201	42,934	387,653	430,587	515,788	72,063	587,851	722,249	
2003 31. Jul.	127,164	12,913	140,077	79,044	47,506	398,349	446,355	525,388	75,937	601,335	741,412	
2003 31. Aug.	143,929	14,537	158,466	89,238	49,752	402,374	452,127	541,365	73,941	615,305	773,771	
2003 30. Sep.	141,377	14,214	155,591	85,622	46,986	421,612	468,599	564,221	74,159	628,380	783,971	
2003 31. Oct.	136,332	14,483	150,825	85,089	47,358	436,024	483,382	568,471	71,036	639,537	790,362	
2003 30. Nov.	143,148	14,247	157,394	85,145	48,488	430,627	479,094	564,239	70,033	634,273	791,667	
2003 31. Dec.	59,225	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	103,782	50,971	433,000	483,971	592,753	70,591	663,344	842,812	
2004 29. Feb.	179,529	14,709	194,239	116,910	57,303	435,351	492,884	609,764	70,291	680,055	874,294	
2004 31. Mar.	191,603	10,304	201,907	119,199	55,608	461,850	517,458	636,657	69,472	706,129	908,036	
2004 30. Apr.	211,415	10,584	221,989	113,636	65,950	476,634	542,584	636,221	725,546	947,545		
2004 31. May	221,524	11,738	233,262	116,906	29,901	513,996	543,897	660,803	75,489	736,292	969,554	
2004 30. Jun.	239,142	11,595	250,738	127,790	22,292	546,978	569,289	697,060	76,150	773,210	1,023,947	
2004 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	
2004 31. Aug.	202,256	14,040	216,285	130,778	20,917	660,183	681,878	74,452	886,330	1,102,625		
2004 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	
2004 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	
2004 30. Nov.	223,054	11,689	234,752	145,274	20,624	662,447	683,071	828,345	76,106	904,451	1,139,203	
2004 31. Dec.	218,618	13,216	231,835	152,612	35,063	691,102	726,165	878,777	77,372	956,149	1,187,984	
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	
2005 28. Feb.	234,774	12,025	246,799	213,873	40,724	695,938	739,662	963,535	79,326	1,032,862	1,279,661	
2005 31. Mar.	250,855	11,860	262,715	254,818	55,118	710,670	765,788	1,020,606	77,349	1,097,955	1,360,670	

1.9. Bank of Slovenia 10-day balance sheet

Millions of Tolars	Assets	International monetary reserves						Loans to banks			Total	
		Gold		Reserve position with IMF		SDRs		Currency and deposits	Securities	Total	Other claims on nonresidents (net)	
		Column 1	2	3	4	5	6=1+..+5	7	8	9	10 = 8 + 9	11
Code	Code	15	10,544	38	254,089	321,861	586,548	7,384	0	3,454	3,454	597,386
31.12.1998	18	21,174	316	171,077	450,803	623,388	10,114	859	18,550	19,409	652,911	652,911
31.12.2000	20	18,719	838	224,289	482,847	728,713	13,107	0	6,299	6,299	746,118	746,118
31.12.2001	16,869	20,217	1,261	476,752	588,344	1,103,444	18,826	0	0	0	1,122,270	1,122,270
31.12.2002	18,403	26,679	1,543	577,977	936,926	1,561,527	18,725	0	1,148	1,148	1,581,400	1,581,400
31.12.2003	19,143	27,392	1,738	386,925	1,192,983	1,628,181	16,514	0	0	0	1,644,694	1,644,694
31.12.2004	18,646	21,075	1,958	165,490	1,361,171	1,568,340	16,133	0	0	0	1,584,473	1,584,473
20.04.2004	19,900	25,850	1,853	404,753	1,198,433	1,650,789	16,929	0	28,500	28,500	1,696,218	1,696,218
30.04.2004	18,911	25,939	1,859	425,376	1,190,531	1,662,617	17,431	0	22,000	22,000	22,000	22,000
10.05.2004	18,911	25,415	1,927	396,914	1,192,574	1,635,741	12,572	0	23,000	23,000	1,671,313	1,671,313
20.05.2004	18,911	25,415	1,927	399,837	1,195,485	1,641,575	12,588	0	21,000	21,000	1,675,142	1,675,142
31.05.2004	18,606	25,668	1,907	327,045	1,234,863	1,608,089	7,380	0	31,800	31,800	1,647,269	1,647,269
10.06.2004	18,606	25,668	1,907	309,883	1,283,787	1,619,860	5,528	0	21,500	21,500	1,646,888	1,646,888
20.06.2004	18,606	25,668	1,907	299,546	1,277,861	1,583,387	5,791	0	19,300	19,300	1,608,478	1,608,478
30.06.2004	18,846	26,794	1,923	231,227	1,288,631	1,567,420	9,232	0	23,000	23,000	1,599,653	1,599,653
10.07.2004	18,846	26,525	1,923	208,687	1,297,485	1,553,466	9,612	0	30,000	30,000	1,593,079	1,593,079
20.07.2004	18,846	26,525	1,923	219,045	1,283,855	1,560,193	9,107	0	32,600	32,600	1,601,901	1,601,901
31.07.2004	18,907	25,739	1,932	188,942	1,315,059	1,550,579	12,561	0	42,000	42,000	1,605,140	1,605,140
10.08.2004	18,907	26,137	2,007	173,191	1,313,926	1,534,167	8,054	0	37,000	37,000	1,579,222	1,579,222
20.08.2004	18,907	24,396	2,007	204,799	1,317,381	1,567,489	7,590	0	17,000	17,000	1,592,078	1,592,078
31.08.2004	19,498	24,092	2,013	195,636	1,323,452	1,564,690	10,789	0	2,000	2,000	1,577,479	1,577,479
10.09.2004	19,498	24,092	2,013	194,062	1,333,071	1,572,735	8,587	0	3,500	3,500	1,584,822	1,584,822
20.09.2004	19,498	24,092	2,013	193,282	1,324,455	1,563,339	9,101	0	2,000	2,000	1,574,440	1,574,440
30.09.2004	19,538	23,142	1,977	186,840	1,338,546	1,570,043	12,077	0	2,000	2,000	1,584,120	1,584,120
10.10.2004	19,538	22,561	1,977	186,766	1,341,049	1,571,890	9,368	0	2,000	2,000	1,583,258	1,583,258
20.10.2004	19,538	22,564	1,977	200,013	1,344,575	1,588,666	9,002	0	1,000	1,000	1,598,669	1,598,669
30.10.2004	19,429	22,168	1,949	163,750	1,347,613	1,554,908	16,322	0	1,000	1,000	1,572,231	1,572,231
10.11.2004	19,600	22,682	2,022	179,985	1,365,549	1,579,838	7,760	0	0	0	1,587,598	1,587,598
20.11.2004	19,600	22,667	2,022	177,717	1,367,794	1,588,799	7,866	0	1,500	1,500	1,599,165	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	0	1,587,710
10.12.2004	19,774	21,386	1,987	161,356	1,389,745	1,574,248	15,915	0	0	0	0	1,590,163
20.12.2004	19,774	21,386	1,987	164,536	1,370,494	1,578,177	15,377	0	0	0	0	1,593,554
31.12.2004	18,646	21,075	1,958	165,490	1,361,171	1,568,340	16,133	0	0	0	0	1,584,473
10.01.2005	18,646	19,545	1,958	186,916	1,354,074	1,573,720	3,482	0	0	0	0	1,577,202
20.01.2005	18,646	19,065	2,008	186,580	1,372,451	1,601,057	5,355	0	2,000	2,000	1,608,102	1,608,102
31.01.2005	19,065	20,953	2,081	167,947	1,389,474	1,598,621	11,214	0	0	0	0	1,606,413
10.02.2005	19,065	20,953	2,081	192,167	1,382,536	1,616,803	11,260	0	14,200	14,200	1,624,835	1,624,835
20.02.2005	19,065	20,864	2,077	185,114	1,381,909	1,609,179	12,588	0	1,000	1,000	1,622,777	1,622,777
28.02.2005	19,215	20,864	2,077	168,829	1,378,613	1,588,598	11,892	0	1,000	1,000	1,602,490	1,602,490
10.03.2005	19,215	20,536	2,077	158,740	1,384,584	15,756	0	4,000	4,000	4,000	1,604,389	1,604,389
31.03.2005	19,181	20,013	2,082	165,342	1,374,438	1,581,056	17,604	0	0	0	0	1,598,660

Millions of Tolars	Liabilities										Off balance items				
	Base money					Liabilities to residents in foreign currency					Buy / sell foreign exchange swap				
	Notes issue	Settlement account	Oversight 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	Off balance items
Column	1	2	3	4	5=1+2+3+4	6	7	8	9=6+7+8	10	11	12	13	14	15
Code															
31.12.1998	104,667	62,863	-	4,232	171,763	282,379	16,177	0	298,556	0	80,103	46,963	597,386	0	-
31.12.1999	142,489	61,253	-	4,464	208,205	310,388	23,946	0	334,334	0	83,001	662,911	3,848	-	212
31.12.2000	139,644	66,801	-	5,760	212,205	356,324	35,664	0	393,988	0	6,946	132,978	746,118	15,461	0
31.12.2001	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	479
31.12.2002	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
31.12.2003	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
31.12.2004	195,352	94,033	4,800	3,343	297,528	500,757	61,249	1,761	563,767	124,725	423,318	175,135	1,584,473	225,718	479
20.04.2004	174,920	105,722	0	4,830	285,472	574,589	40,821	0	615,410	109,926	477,992	207,420	1,686,218	369,912	0
30.04.2004	181,209	99,529	0	5,126	285,865	584,488	45,989	0	630,477	110,981	475,744	198,960	1,702,047	267,391	0
10.05.2004	178,290	94,095	0	5,191	277,576	558,296	46,239	0	604,535	110,954	481,123	197,124	1,671,313	237,628	0
20.05.2004	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
31.05.2004	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
10.06.2004	183,473	94,998	0	4,739	283,210	544,087	46,903	624	591,614	110,862	473,892	187,311	1,668,888	265,026	0
20.06.2004	184,959	107,954	0	4,894	297,807	526,980	39,783	4	566,758	110,861	446,524	186,529	1,688,478	290,042	0
30.06.2004	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
10.07.2004	186,106	95,873	0	3,483	285,462	524,968	44,727	0	569,686	106,066	442,735	189,130	1,583,079	283,739	20,121
20.07.2004	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	267,335	21,320
31.07.2004	184,498	95,914	0	4,137	284,549	528,711	57,723	0	586,434	110,860	431,527	191,770	1,665,140	277,811	30,455
10.08.2004	177,785	89,610	0	3,449	270,844	518,735	54,595	0	573,319	101,881	441,448	191,730	1,579,222	272,774	29,255
20.08.2004	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
31.08.2004	180,361	103,234	0	4,458	288,053	514,746	56,529	0	571,275	110,932	412,627	194,593	1,577,479	302,277	29,017
10.09.2004	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
20.09.2004	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
30.09.2004	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	105,987	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
20.10.2004	180,894	99,372	0	3,736	284,002	531,342	50,035	0	581,377	110,883	433,518	188,874	1,588,669	306,905	9,587
31.10.2004	190,598	116,252	0	3,896	310,745	524,096	47,616	0	571,712	110,924	394,506	184,254	1,572,281	292,261	9,112
10.11.2004	181,382	105,803	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
20.11.2004	183,242	96,224	0	3,355	282,821	518,421	45,575	1,845	565,841	101,445	463,134	185,925	1,589,165	320,915	2,877
30.11.2004	184,933	110,596	0	3,480	299,009	510,417	47,248	1,883	559,492	110,995	438,464	179,749	1,587,710	244,387	0
10.12.2004	186,140	113,562	0	3,433	303,135	506,822	51,753	2,425	560,810	110,948	432,472	182,788	1,580,163	225,564	0
20.12.2004	188,600	109,755	0	4,308	302,663	504,819	52,942	1,829	559,590	109,918	438,986	181,388	1,583,554	232,038	0
31.12.2004	195,352	94,033	4,800	3,343	297,528	500,757	61,249	1,761	563,767	124,725	423,318	175,135	1,584,473	225,718	479
10.01.2005	188,231	106,534	0	3,248	303,134	503,013	41,584	1,785	564,503	110,889	446,079	175,738	1,577,202	253,170	0
20.01.2005	183,609	117,371	0	3,792	304,773	507,231	61,428	1,785	570,444	110,888	444,087	177,960	1,608,102	253,409	0
31.01.2005	187,882	79,403	0	3,388	270,673	509,867	64,252	1,689	575,808	110,888	460,011	189,053	1,606,413	235,916	0
10.02.2005	186,123	128,919	0	2,927	317,989	504,280	62,780	1,689	568,750	104,846	443,535	189,835	1,624,935	249,343	0
20.02.2005	186,198	113,994	0	2,728	302,919	504,744	62,550	1,689	569,013	110,885	446,704	189,571	1,629,063	266,964	0
28.02.2005	189,155	134,814	0	3,338	327,307	501,691	61,406	0	563,097	110,885	437,080	184,457	1,622,777	270,318	240
10.03.2005	186,026	105,044	0	2,874	293,944	493,518	62,915	0	566,434	110,886	456,689	184,557	1,602,490	260,488	479
20.03.2005	188,401	106,637	0	2,899	297,938	484,421	60,150	0	544,571	110,867	464,390	187,123	1,604,889	269,508	719
31.03.2005	190,382	75,389	100	3,302	289,173	480,836	54,546	0	535,383	110,857	495,704	187,543	1,588,660	275,472	719

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	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	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		
	Feb.	5,00	4,10	1,00	2,25	4,20	4,00	-	2,06	2,07	2,09	2,68	2,79	2,86	15,50		
	Mar.	5,00	4,10	1,00	2,25	4,20	4,00	-	2,06	2,07	2,09	2,93	3,02	3,10	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					
			monthly		annualized		monthly		annualized			
	n	n	3	4	5	6	7	8	7	8		
Column	1	2									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	Dec.	4,6	4,7	0,4	4,81	-	0,2	2,4	-3,9	-37,2	-	
2004	Jan.	5,2	5,3	0,4	4,83	-	0,2	2,8	1,2	14,9	-	
	Feb.	5,7	5,7	0,4	5,17	-	0,1	1,7	0,0	-0,5	-	
	Mar.	5,5	5,5	0,3	3,60	-	0,2	2,0	1,7	22,2	-	
	Apr.	4,9	4,9	0,3	3,72	-	0,1	1,7	3,6	53,0	-	
	May	4,7	4,7	0,3	3,60	-	0,1	1,6	-3,4	-33,7	-	
	Jun.	4,4	4,4	0,3	3,72	-	0,2	2,7	1,0	12,9	-	
	Jul.	3,9	3,9	0,3	3,60	-	0,3	3,4	1,1	13,6	-	
	Aug.	3,7	3,7	0,3	3,60	-	0,0	0,0	0,1	1,3	-	
	Sep.	3,8	3,8	0,3	3,72	-	0,0	0,0	-2,2	-23,4	-	
	Oct.	3,7	3,8	0,3	3,60	-	0,0	-0,1	-3,5	-34,4	-	
	Nov.	3,7	3,7	0,3	3,72	-	0,0	-0,2	-3,8	-37,5	-	
	Dec.	3,3	3,4	0,3	3,60	-	0,0	-0,1	-2,6	-26,5	-	
2005	Jan.	3,6	3,7	0,3	3,59	-	0,0	0,0	4,4	65,5	-	
	Feb.	3,7	3,7	0,3	3,98	-	0,0	0,0	-0,9	-11,6	-	
	Mar.	3,7	3,8	0,2	2,38	-	0,0	-0,1	1,6	21,2	-	

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

	Lending	Deposits												
		Short term loans						Long term loans						
		Working capital loans			Consumer credits			For capital assets			For population housing programme			
		Column 1	Spread 2	n 3	r 4	Spread 5	n 6	r 7	Spread 8	n 9	r 10	Spread 11	n 12	
	Code	1	2	3	4	5	6	7	8	9	10	11	12	
1993	20.4	4,4	48,6	19,3	3,1	47,2	21,2	3,2	49,6	14,9	1,4	41,7	...	
1994	16,9	4,0	38,9	16,3	2,1	38,2	17,3	3,3	39,4	13,8	2,2	35,2	...	
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	...	
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	
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	
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	0,1	
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	0,0	
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	0,0	
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	
2002	...	1,8	13,2	...	0,2	12,3	7,4	2,0	15,6	5,4	1,0	13,5	0,0	
2003	-	1,7	10,8	-	0,2	10,4	6,2	2,0	12,6	4,6	1,0	10,8	0,0	
2004	-	1,8	8,7	-	0,3	8,6	4,9	1,9	9,0	3,6	1,0	7,6	0,0	
2005	May	-	1,7	11,1	-	0,1	10,7	6,4	2,1	11,5	4,7	1,0	9,7	0,0
	Jun.	-	1,7	10,8	-	0,2	10,4	6,4	2,1	13,0	4,5	1,0	11,1	0,0
	Jul.	-	1,7	10,5	-	0,2	10,3	6,3	2,1	12,7	4,5	1,0	10,8	0,0
	Aug.	-	1,7	10,3	-	0,2	10,0	6,2	2,0	12,6	4,5	1,0	10,8	0,0
	Sep.	-	1,7	10,2	-	0,1	9,8	6,1	2,0	12,8	4,4	1,0	11,0	0,0
	Oct.	-	1,7	10,1	-	0,2	9,8	6,1	2,0	11,2	4,3	1,0	9,3	0,0
	Nov.	-	1,7	10,1	-	0,2	9,7	5,4	1,8	10,7	4,0	1,0	9,2	0,0
	Dec.	-	1,7	9,9	-	0,2	9,6	5,2	1,7	10,3	4,0	1,1	9,0	0,0
2004	Jan.	-	1,7	9,8	-	0,2	9,5	5,1	1,8	10,2	3,9	1,0	9,0	0,8
	Feb.	-	1,8	9,5	-	0,2	9,4	5,1	2,0	10,5	3,8	1,1	9,2	0,8
	Mar.	-	1,7	9,4	-	0,2	9,4	5,1	1,9	8,8	3,8	1,1	7,6	0,8
	Apr.	-	1,8	9,0	-	0,3	9,0	5,1	1,9	9,0	3,8	1,1	7,6	0,7
	May	-	1,8	8,9	-	0,3	8,8	5,0	1,9	8,8	3,7	1,1	7,5	0,7
	Jun.	-	1,7	8,5	-	0,3	8,6	4,9	2,1	8,8	3,7	1,1	7,6	0,6
	Jul.	-	1,7	8,3	-	0,3	8,5	4,9	2,1	8,7	3,6	1,0	7,3	0,5
	Aug.	-	1,8	8,2	-	0,4	8,4	5,0	2,0	8,7	3,6	1,0	7,4	0,5
	Sep.	-	1,8	8,1	-	0,4	8,1	4,7	1,8	8,6	3,5	1,0	7,3	0,5
	Oct.	-	1,8	8,1	-	0,3	8,0	4,8	1,9	8,5	3,4	0,9	7,1	0,5
	Nov.	-	1,8	8,1	-	0,3	7,9	4,7	1,8	8,6	3,4	1,0	7,2	0,5
	Dec.	-	1,7	8,0	-	0,3	7,9	4,7	1,8	8,5	3,3	0,9	7,0	0,5
2005	Jan.	-	1,7	8,0	-	0,3	7,9	4,7	1,8	8,4	3,3	1,0	7,0	0,4
	Feb.	-	1,7	8,0	-	0,3	7,8	4,6	1,8	8,8	3,3	1,0	7,4	0,5
	Mar.	-	1,7	8,0	-	0,3	7,8	4,7	1,8	7,2	3,3	0,9	5,8	0,3

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

	Lending										Deposits												
	Short term working capital loans					Long term loans for capital assets					Foreign exchange deposits (EUR)					Time deposits							
	r(D)	Spread	n	r(D)	Spread	n	r	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n		
Column	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
Code																					22		
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
2005	5,6	0,7	5,6	5,6	0,7	5,6	0,7	0,4	1,1	0,4	0,1	0,0	2,3	1,7	0,2	3,0	1,7	0,2	3,0	1,8	0,1	3,7	
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	6,0	
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	5,3	
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	
Aug.	5,8	0,6	8,7	6,4	1,3	9,4	0,5	0,1	1,4	0,5	0,5	0,2	3,4	1,8	0,2	4,6	2,1	0,2	4,9	2,5	0,2	5,3	
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	
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	
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	4,7	
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	
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	
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	
Mar.	5,8	0,6	7,4	6,1	0,9	8,4	0,4	0,1	1,3	0,5	0,7	0,2	2,8	1,6	0,1	3,4	1,7	0,1	3,8	1,8	0,1	3,9	
Apr.	5,6	0,6	7,3	6,1	0,9	7,9	0,4	0,1	1,3	0,6	0,7	0,2	2,5	1,6	0,1	3,5	1,7	0,1	3,4	1,7	0,1	4,1	
May	5,6	0,6	7,4	6,1	0,9	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	3,4	2,3	0,1	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	4,5	2,4	0,1	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	2,4	0,1	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	2,7	1,7	0,1	3,6	1,8	0,1	3,6	2,5	0,1	4,2	
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	2,8	1,6	0,1	3,5	1,7	0,1	3,7	2,4	0,1	4,1	
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	2,6	1,7	0,2	3,6	1,7	0,1	3,7	2,4	0,1	3,8	
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	2,6	1,7	0,2	3,5	1,7	0,1	3,6	2,4	0,1	3,8	
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	2,7	1,7	0,1	3,6	1,7	0,1	3,7	2,3	0,1	3,8	
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	2,8	1,7	0,1	3,6	1,7	0,1	3,6	2,4	0,1	3,8
Feb.	5,5	0,7	5,5	5,2	1,3	5,1	0,4	0,1	1,4	0,6	0,8	0,2	2,8	1,7	0,1	3,6	1,7	0,1	3,6	2,4	0,1	3,8	
Mar.	5,4	0,8	5,3	5,2	1,3	5,1	0,4	0,1	1,4	0,6	0,8	0,2	2,7	1,7	0,1	3,5	1,7	0,1	3,5	2,5	0,1	3,8	

2.4. Interest Rates on New Loans

	Total loans											Loans in EUR	
	Short term loan		Long term loans									Short term loan	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		NOM	NOM	NOM	NOM
	n	n	n	n	n	n	n	n		n	r	n	r
	Column	Code	1	2	3	4	5	6	7	8	9	10	11
2003			9,2	8,9	10,4	11,8	8,9	10,2	8,3	8,6	9,2	3,5	3,7
2004			7,0	6,5	8,0	9,2	6,8	7,3	6,2	6,2	6,1	3,2	3,3
2003	Jan.		10,5	10,2	12,7	13,6	10,3	12,3	9,6	10,3	11,6	4,0	4,1
	Feb.		10,5	10,4	12,6	12,4	9,8	12,3	9,3	9,7	10,5	3,9	4,4
	Mar.		10,0	9,7	11,1	12,4	9,2	10,5	8,4	10,4	10,6	3,8	4,1
	Apr.		9,7	9,3	10,8	12,2	8,9	10,5	8,3	6,7	10,0	3,6	4,1
	May		9,5	9,2	10,5	10,8	9,2	9,0	8,5	8,5	10,0	3,5	3,4
	Jun.		9,2	9,1	9,9	12,1	8,6	10,5	8,2	9,5	9,6	3,3	3,3
	Jul.		9,3	8,7	9,8	12,1	9,3	10,4	8,7	9,4	9,9	3,2	3,2
	Aug.		8,8	8,6	9,9	12,1	8,8	10,4	8,0	8,7	8,6	3,2	3,7
	Sep.		8,8	8,2	9,7	12,2	7,4	10,4	6,9	8,8	7,4	3,3	3,2
	Oct.		8,4	7,9	9,5	10,7	8,8	8,9	7,9	6,5	7,1	3,3	3,7
	Nov.		8,3	7,6	9,1	10,7	8,5	8,8	7,8	7,7	7,4	3,3	3,5
	Dec.		7,8	7,8	9,1	10,5	8,3	8,7	7,6	6,3	8,1	3,3	3,3
2004	Jan.		7,6	7,2	9,1	10,4	8,7	8,7	7,7	6,8	7,9	3,2	3,2
	Feb.		8,1	7,4	8,7	10,6	7,4	9,0	6,7	6,9	8,0	3,2	3,0
	Mar.		7,5	7,1	8,5	9,1	7,7	7,4	7,1	8,0	5,7	3,3	3,3
	Apr.		7,2	6,8	8,4	9,4	7,0	7,5	6,7	6,7	7,1	3,2	3,1
	May		7,5	6,7	8,9	9,3	6,8	7,2	6,3	7,3	7,0	3,1	3,4
	Jun.		7,1	6,3	7,8	9,1	8,6	7,3	7,6	6,9	6,3	3,2	3,2
	Jul.		6,8	6,1	7,5	8,9	8,0	6,5	7,1	5,9	5,6	3,3	3,4
	Aug.		6,8	6,3	7,5	8,8	5,7	6,6	5,1	5,1	5,2	3,0	3,3
	Sep.		6,7	6,1	7,5	8,8	5,7	6,7	5,0	5,6	5,8	3,2	3,5
	Oct.		6,6	5,9	7,4	8,7	5,4	6,7	5,0	5,4	5,0	3,3	3,5
	Nov.		6,3	5,8	7,5	8,8	5,7	6,8	5,1	5,4	4,5	3,1	3,5
	Dec.		6,0	5,7	6,8	8,8	5,3	6,7	5,2	5,0	5,1	3,0	3,2
2005	Jan.		6,2	5,4	7,1	8,7	6,0	6,7	5,2	5,0	5,0	3,2	3,4
	Feb.		6,2	5,6	6,8	8,9	5,2	7,0	5,0	5,6	5,8	3,2	3,4
	Mar.		5,9	5,5	6,6	7,8	5,7	5,7	5,0	5,7	5,3	3,1	3,2

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

Column Code	Lending				Deposits					
	Short term loans		Long term loans		Demand deposits	Time deposits				
	r	h	r	n		Till 30 days	31 days - 1 year	Over 1 year		
	1	2	3	4	5	6	7	8	9	10
1997	9.7	18.9	9.8	19.0	1.1	7.7	5.0	14.3	6.9	15.8
1998	7.1	15.6	7.9	16.6	1.0	7.2	3.0	11.8	5.9	14.6
1999	5.2	11.3	6.3	12.8	1.0	4.3	2.0	8.2	4.9	11.4
2000	5.0	13.9	6.1	15.3	1.0	4.1	2.0	11.1	4.5	14.1
2001	5.0	13.6	6.0	14.7	1.0	5.2	2.5	11.2	4.5	13.5
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		
	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	50 min	100 min
Treasury Bills - 1 month														
186 issue	02.03.2005	03.03.2005	3.87%	7.000.000.000	SIT	-	SIT	-	-	-	-	-	700	-
197 issue	02.10.2005	03.10.2005	3.71%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	701	-
188 issue	02.17.2005	03.17.2005	3.79%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	701	-
189 issue	02.24.2005	03.24.2005	3.67%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	701	-
200 issue	03.03.2005	03.31.2005	3.65%	7.020.000.000	SIT	-	SIT	-	-	-	-	-	702	-
201 issue	03.10.2005	04.07.2005	3.69%	7.020.000.000	SIT	-	SIT	-	-	-	-	-	702	-
202 issue	03.17.2005	04.14.2005	3.74%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	701	-
203 issue	03.24.2005	04.21.2005	3.66%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	701	-
204 issue	03.31.2005	04.28.2005	3.67%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	701	-
Treasury Bills - 3 months														
80 issue	12.30.2004	03.24.2005	3.55%	7.000.010.000	SIT	-	SIT	-	-	-	-	-	700.001	-
81 issue	01.27.2005	04.28.2005	3.66%	7.000.020.000	SIT	-	SIT	-	-	-	-	-	700.002	-
82 issue	02.24.2005	05.26.2005	3.66%	7.000.040.000	SIT	-	SIT	-	-	-	-	-	700.004	-
83 issue	03.24.2005	06.30.2005	3.66%	7.000.000.000	SIT	-	SIT	-	-	-	-	-	700.000	-
Treasury Bills - 6 months														
31 issue	10.28.2004	04.28.2005	3.71%	7.000.010.000	SIT	-	SIT	-	-	-	-	-	700.001	-
32 issue	12.30.2004	06.30.2005	3.55%	7.000.020.000	SIT	-	SIT	-	-	-	-	-	700.002	-
33 issue	02.24.2005	08.25.2005	3.78%	7.000.000.000	SIT	-	SIT	-	-	-	-	-	700.000	-
Treasury Bills - 12 months														
24 issue	03.25.2004	03.24.2005	4.67%	6.000.000.000	SIT	-	SIT	-	-	-	-	-	600.000	-
25 issue	05.27.2004	05.26.2005	3.99%	6.500.000.000	SIT	-	SIT	-	-	-	-	-	650.000	-
26 issue	07.29.2004	07.28.2005	3.70%	6.500.010.000	SIT	-	SIT	-	-	-	-	-	650.001	-
27 issue	09.30.2004	09.29.2005	3.70%	6.500.000.000	SIT	-	SIT	-	-	-	-	-	650.000	-
28 issue	11.25.2004	11.24.2005	3.60%	6.500.020.000	SIT	-	SIT	-	-	-	-	-	650.002	-
29 issue	01.27.2005	01.26.2006	3.50%	6.500.000.000	SIT	-	SIT	-	-	-	-	-	650.000	-
30 issue	03.24.2005	03.30.2006	3.70%	6.500.010.000	SIT	-	SIT	-	-	-	-	-	650.001	-

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

2.6.2. Government Long - term Securities Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency of the issue	Indexation of the principal	Currency of the payments
Government securities							
RS06	05.29.1997	02.15.2015	3,00%	43.711.900.000	SIT	90% DPC	SIT
RS10	10.15.1997	05.31.2007	4,50%	52.189.610.000	SIT	TOM	SIT
RS13	06.29.1998	06.29.2008	5,55%	54.555.154	EUR	-	SIT
RS18	04.26.2000	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	02.13.2001	02.13.2006	TOM + 4,70%	8.000.000.000	SIT	-	SIT
RS23	02.13.2001	02.13.2011	6,00%	40.000.000	EUR	-	SIT
RS25	04.18.2001	04.18.2006	TOM + 4,70%	8.000.000.000	SIT	-	SIT
RS26	06.01.2001	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
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
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
RS58	01.17.2005	04.17.2008	3,25%	30.910.000.000	SIT	-	SIT
RS59	01.17.2005	02.17.2016	4,00%	69.090.000.000	SIT	-	SIT
RS60	03.31.2005	03.31.2010	3,50%	20.000.000.000	SIT	-	SIT
RS15U	07.15.2003	07.15.2010	4,50%	1.814.800.000	SIT	TOM	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		Official Market		Free Market		Shares		PIF		Bonds		Short-Term Securities	
	Mio SIT	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13
Code														
1992	13.583	-	-	-	-	-	274	2,0	-	-	8.154	60,0	5.155	38,0
1993	87.227	-	-	-	-	-	34.795	39,9	-	-	36.360	41,7	16.073	18,4
1994	112.830	-	-	-	-	-	53.352	47,3	-	-	33.014	29,3	26.464	23,5
1995	88.092	61.726	70,1	26.366	29,9	45.216	51,3	-	-	22.738	25,8	20.138	22,9	
1996	87.004	64.716	74,4	22.288	25,6	67.081	77,1	-	-	13.221	15,2	6.702	7,7	
1997	108.296	62.931	58,1	45.366	41,9	87.555	80,8	-	-	11.526	10,6	9.216	8,5	
1998	173.375	135.373	78,1	38.002	21,9	133.757	77,1	10.036	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	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	9.998	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
	Feb.	45.215	35.297	78,1	9.919	21,9	27.374	60,5	3.437	7,6	14.405	31,9	0	0,0
	Mar.	29.960	19.437	64,9	10.524	35,1	16.668	55,6	3.652	12,2	9.641	32,2	0	0,0

Source: The Ljubljana Stock Exchange and computations in BS.

2.8. The Ljubljana Stock Exchange:

Market Capitalization and Turnover Ratio

Column Code	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	
	1	2	3	4	5	6	7	8	9	10	11	12	
1992	33.356	0,253	-	-	-	-	2.538	0,108	-	-	30.818	0,265	
1993	62.869	1,132	-	-	-	-	18.593	1,871	-	-	44.276	0,821	
1994	75.579	1,143	-	-	-	-	27.642	1,930	-	-	47.937	0,689	
1995	100.701	0,675	95.071	0,649	5.630	1,106	40.477	1,117	-	-	60.224	0,378	
1996	177.182	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	
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
	Feb.	3.116.721	0,015	2.163.928	0,016	952.793	0,010	1.731.383	0,016	240.353	0,014	1.144.985	0,013
	Mar.	3.067.112	0,010	2.129.755	0,009	937.356	0,011	1.672.614	0,010	231.398	0,016	1.163.100	0,008

Source: The Ljubljana Stock Exchange and computations in BS.

2.9. The Ljubljana Stock Exchange:

Slovenian Stock Exchange Index and Bond Index

Column Code	Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)					
	SBI	dT	d%	min	max	BIO	dT	d%	min	max	
	1	2	3	4	5	6	7	8	9	10	
1994	1.396,8	-171,0	-10,9	1.131,2	1.598,0	-	-	-	-	-	
1995	1.448,8	51,9	3,7	1.017,0	1.590,2	111,7	11,1	11,1	100,5	113,5	
1996	1.183,3	-265,5	-18,3	891,9	1.589,2	107,9	-3,8	-3,4	106,6	112,0	
1997	1.404,7	221,4	18,7	1.156,1	1.655,4	107,3	-0,6	-0,5	104,9	111,0	
1998	1.705,8	301,1	21,4	1.378,5	2.026,5	108,2	0,9	0,8	101,7	108,2	
1999	1.806,3	100,5	5,9	1.679,5	1.981,9	108,5	0,3	0,3	104,5	110,5	
2000	1.807,9	1,7	0,1	1.584,2	1.903,7	109,0	0,5	0,5	104,0	109,6	
2001	2.151,6	343,7	19,0	1.700,2	2.159,4	109,3	0,2	0,2	107,8	110,1	
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	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
	Feb.	5.005,9	-122,7	-2,4	5.005,9	5.131,6	122,1	-0,1	-0,1	121,7	122,3
	Mar.	4.858,5	-147,4	-2,9	4.764,3	4.989,0	122,2	0,1	0,1	121,9	122,6

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	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
	Feb.	239,7477	347,6233	154,6709	184,2104	1,7571	8,0019	0,9841	60,0950	6,3039	31,9161
	Mar.	239,7310	346,0691	154,7405	181,5248	1,7268	8,0546	0,9807	59,8570	6,2745	32,1591

2.10.1.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.	188,9721	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. 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
	28. Feb.	239,7497	347,7657	155,3789	182,2083	1,7284	8,0469	0,9893	61,2153	6,3334	31,9671
	31. Mar.	239,7281	348,2395	154,4341	185,2040	1,7211	7,9715	0,9708	58,2784	6,1706	32,2475

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										
Jan.										
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
Feb.										
1	239,7578	346,6712	154,9023	183,9903	1,7790	7,9561	0,9774	58,8579	6,2764	31,9634
2	239,7578	346,3707	154,5329	183,9480	1,7727	7,9861	0,9777	59,1921	6,2907	31,9230
3	239,7591	346,0227	154,4044	183,3862	1,7731	7,9840	0,9780	59,1443	6,2879	31,8786
4	239,7579	347,6768	154,0069	184,1034	1,7697	7,9858	0,9818	60,0536	6,2978	31,7813
5	239,7535	348,2764	153,8558	184,9807	1,7795	8,0123	0,9837	60,2774	6,3055	31,8779
6	239,7535	348,2764	153,8558	184,9807	1,7795	8,0123	0,9837	60,2774	6,3055	31,8779
7	239,7535	348,2764	153,8558	184,9807	1,7795	8,0123	0,9837	60,2774	6,3055	31,8779
8	239,7526	349,0865	153,7960	186,4908	1,7883	8,0161	0,9821	60,5573	6,2993	31,8194
9	239,7526	349,0865	153,7960	186,4908	1,7883	8,0161	0,9821	60,5573	6,2993	31,8194
10	239,7516	349,3394	153,9435	187,5844	1,7791	8,0064	0,9826	59,8377	6,3034	31,9754
11	239,7470	348,5708	153,8813	187,5074	1,7678	7,9916	0,9816	59,7903	6,3047	31,9586
12	239,7421	347,7547	154,2345	186,3667	1,7622	7,9736	0,9813	59,6047	6,2865	31,9188
13	239,7421	347,7547	154,2345	186,3667	1,7622	7,9736	0,9813	59,6047	6,2865	31,9188
14	239,7421	347,7547	154,2345	186,3667	1,7622	7,9736	0,9813	59,6047	6,2865	31,9188
15	239,7412	348,7652	154,2438	184,8286	1,7603	7,9744	0,9819	59,7993	6,2951	32,0210
16	239,7431	348,5651	154,5932	184,7873	1,7607	7,9644	0,9826	60,2824	6,3002	31,8807
17	239,7357	346,8398	154,9481	184,0864	1,7509	7,9678	0,9849	59,8636	6,2981	31,8797
18	239,7365	346,7908	154,8785	183,4952	1,7401	8,0048	0,9869	60,0572	6,3022	31,8799
19	239,7417	348,1581	154,8619	184,0345	1,7434	8,0189	0,9864	60,1399	6,3014	31,9230
20	239,7417	348,1581	154,8619	184,0345	1,7434	8,0189	0,9864	60,1399	6,3014	31,9230
21	239,7417	348,1581	154,8619	184,0345	1,7434	8,0189	0,9864	60,1399	6,3014	31,9230
22	239,7401	348,0042	155,2118	183,6385	1,7404	8,0173	0,9856	60,1757	6,3048	31,9228
23	239,7441	346,8520	155,8703	181,5555	1,7451	8,0402	0,9887	60,5231	6,3049	31,9233
24	239,7485	346,4574	155,8124	181,5176	1,7337	8,0167	0,9912	60,6712	6,3340	31,9362
25	239,7511	345,4129	155,7432	180,7396	1,7251	8,0286	0,9901	60,9046	6,3366	31,9540
26	239,7497	347,7657	155,3789	182,2083	1,7284	8,0469	0,9893	61,2153	6,3334	31,9671
27	239,7497	347,7657	155,3789	182,2083	1,7284	8,0469	0,9893	61,2153	6,3334	31,9671
28	239,7497	347,7657	155,3789	182,2083	1,7284	8,0469	0,9893	61,2153	6,3334	31,9671
Mar.										
1	239,7481	347,6626	155,7716	180,9420	1,7348	8,0696	0,9915	61,4266	6,3328	32,0112
2	239,7443	348,7190	155,9820	181,5145	1,7398	8,0926	0,9925	61,8615	6,3401	32,0878
3	239,7461	349,2296	155,5682	182,8309	1,7430	8,0859	0,9917	61,2895	6,3386	32,0516
4	239,7456	348,5181	155,1249	182,4826	1,7397	8,1001	0,9902	61,4134	6,3341	32,1901
5	239,7409	348,6633	154,7314	182,8269	1,7345	8,0966	0,9896	61,2130	6,3351	32,1809
6	239,7409	348,6633	154,7314	182,8269	1,7345	8,0966	0,9896	61,2130	6,3351	32,1809
7	239,7409	348,6633	154,7314	182,8269	1,7345	8,0966	0,9896	61,2130	6,3351	32,1809
8	239,7440	347,5054	154,6436	181,5142	1,7276	8,1242	0,9923	61,8694	6,3745	32,0934
9	239,7409	347,8539	154,6516	180,8546	1,7228	8,1282	0,9935	61,6522	6,3854	32,1110
10	239,7358	345,1919	154,5586	179,1212	1,7245	8,1827	0,9932	61,6985	6,3878	32,1146
11	239,7325	344,2948	154,8060	178,6649	1,7154	8,1445	0,9853	60,6457	6,3649	32,0884
12	239,7304	343,1583	154,6149	178,7565	1,7167	8,1380	0,9863	60,6222	6,3748	32,0967
13	239,7304	343,1583	154,6149	178,7565	1,7167	8,1380	0,9863	60,6222	6,3748	32,0967
14	239,7304	343,1583	154,6149	178,7565	1,7167	8,1380	0,9863	60,6222	6,3748	32,0967
15	239,7314	343,3072	154,5358	178,8240	1,7054	8,1018	0,9805	59,9748	6,3556	32,2220
16	239,7326	344,1961	154,6163	179,1456	1,7148	8,0950	0,9808	59,9721	6,3564	32,2633
17	239,7279	344,6347	154,9831	179,1956	1,7200	7,9883	0,9731	58,6634	6,2243	32,2735
18	239,7246	344,8779	155,1515	179,1262	1,7166	7,9815	0,9672	57,9815	6,2052	32,1558
19	239,7234	345,1244	154,6902	180,0942	1,7170	8,0579	0,9761	59,0452	6,2558	32,2014
20	239,7234	345,1244	154,6902	180,0942	1,7170	8,0579	0,9761	59,0452	6,2558	32,2014
21	239,7234	345,1244	154,6902	180,0942	1,7170	8,0579	0,9761	59,0452	6,2558	32,2014
22	239,7195	345,4171	154,4584	181,7296	1,7244	7,9747	0,9712	58,4639	6,1922	32,1039
23	239,7190	345,1677	154,4780	181,7843	1,7323	7,9933	0,9734	58,8152	6,1696	32,0437
24	239,7209	345,4689	154,1019	183,7928	1,7403	7,9787	0,9695	58,3333	6,1352	32,1346
25	239,7159	345,3622	154,2871	184,7094	1,7357	7,9579	0,9700	58,0482	6,1324	32,1758
26	239,7197	345,3677	154,2896	184,7124	1,7357	7,9660	0,9704	58,2409	6,1404	32,2846
27	239,7197	345,3677	154,2896	184,7124	1,7357	7,9660	0,9704	58,2409	6,1404	32,2846
28	239,7197	345,3677	154,2896	184,7124	1,7357	7,9660	0,9704	58,2409	6,1404	32,2846
29	239,7197	345,3677	154,2896	184,7124	1,7357	7,9660	0,9704	58,2409	6,1404	32,2846
30	239,7206	347,5219	154,4492	185,4274	1,7300	7,9333	0,9657	57,6529	6,1239	32,2422
31	239,7281	348,2395	154,4341	185,2040	1,7211	7,9715	0,9708	58,2784	6,1706	32,2475

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

	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						
Column	1	2	3	4	5	6	7	8=6-7	9	10	11=9-10	
Code												
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	
2001	Jan.	213,5169	213,7530	213,2010	213,9541	213,5993	438,1	512,4	-74,3	79,6	42,2	37,3
	Feb.	214,7788	215,0824	214,4704	215,0942	214,8489	444,5	414,5	30,0	110,9	51,6	59,4
	Mar.	215,6974	215,8226	215,4421	215,8788	215,7265	536,4	520,5	15,8	215,8	107,1	108,6
	Apr.	216,3031	216,1529	216,0873	216,5192	216,2458	546,8	457,4	89,5	292,4	39,4	253,0
	May	217,0574	216,9175	216,7645	217,0780	217,0091	545,6	497,4	48,2	226,9	143,2	83,7
	Jun.	217,8899	217,7815	217,6478	217,7103	217,8220	511,9	493,7	18,2	287,1	133,4	153,7
	Jul.	218,6788	218,7147	218,7817	218,7457	218,6769	692,9	495,7	197,2	257,1	152,4	104,8
	Aug.	219,5504	219,3778	219,5298	219,7152	219,5040	534,5	435,3	99,3	168,4	69,6	98,8
	Sep.	219,8998	219,7337	219,7656	220,0459	219,8678	511,9	496,7	15,2	134,5	28,7	105,7
	Oct.	220,3805	220,3218	220,4719	220,3892	220,3575	546,8	530,4	16,4	181,4	135,1	46,2
	Nov.	221,0915	221,0233	221,3527	221,2044	221,0814	553,1	499,8	53,3	176,5	115,1	61,4
	Dec.	221,6199	221,5427	222,0097	221,9373	221,6472	626,3	559,7	66,5	183,7	163,8	19,9
2002	Jan.	222,5118	222,2913	222,7810	222,7784	222,5079	568,3	551,0	17,4	163,8	210,7	-46,9
	Feb.	223,3042	223,2938	223,4540	223,2954	223,3019	445,1	484,4	-39,3	165,6	268,4	-102,8
	Mar.	224,0161	223,9854	224,1389	224,0876	224,0071	504,8	514,3	-9,6	136,9	213,5	-76,6
	Apr.	224,7506	224,7172	224,9178	224,8627	224,7468	599,3	519,5	79,8	304,9	300,7	4,2
	May	225,4943	225,4118	225,6378	225,5115	225,4594	580,0	559,8	20,2	494,8	439,7	55,1
	Jun.	226,1743	226,2168	226,3092	226,2520	226,1933	521,0	503,9	17,1	371,6	361,2	10,4
	Jul.	226,8982	226,8499	227,0725	226,9396	226,8867	608,5	568,7	39,8	521,0	502,8	18,2
	Aug.	227,5777	227,3833	227,7047	227,5000	227,5006	560,3	464,7	95,6	266,9	282,3	-15,4
	Sep.	228,2656	228,2104	228,3863	228,2183	228,2447	515,6	504,2	11,4	161,2	363,7	-202,5
	Oct.	228,8726	228,8836	229,0417	228,7986	228,8690	591,8	541,9	49,9	320,6	538,1	-217,5
	Nov.	229,5236	229,5695	229,7810	229,5128	229,5423	597,1	550,5	46,6	291,9	482,8	-191,0
	Dec.	230,1476	230,0731	230,4059	230,0959	230,1232	668,3	634,4	34,0	332,6	310,7	21,9
2003	Jan.	230,8738	230,8876	231,1572	230,9850	230,8881	510,8	507,7	3,1	488,1	438,3	49,9
	Feb.	231,5477	231,5829	231,7512	231,5776	231,5626	521,3	488,4	32,9	395,4	392,7	2,7
	Mar.	232,0389	231,9093	232,3524	231,8969	231,9927	535,8	589,4	-53,6	534,2	264,7	269,4
	Apr.	232,5287	232,4242	232,7906	232,5223	232,4872	622,3	570,6	51,7	663,5	343,4	320,1
	May	233,0375	233,0864	233,3663	233,0955	233,0597	585,2	563,6	21,6	388,0	138,0	249,9
	Jun.	233,6837	233,6428	233,9360	233,5952	233,6586	601,0	524,1	76,9	641,0	354,6	286,4
	Jul.	234,2730	234,3523	234,4288	234,4458	234,3296	652,0	600,5	51,5	889,0	602,5	286,5
	Aug.	234,8263	234,9663	235,0034	234,8928	234,8940	491,9	457,4	34,5	850,5	418,4	432,1
	Sep.	234,9905	235,0663	235,1067	235,2536	235,0404	549,1	649,2	-100,1	839,0	385,1	453,9
	Oct.	235,6365	235,7204	235,7605	235,6559	235,6707	551,5	550,1	1,4	495,9	406,3	89,7
	Nov.	236,1043	236,1007	236,1479	236,0691	236,0973	545,7	543,7	1,9	499,6	364,8	134,8
	Dec.	236,5673	236,5914	236,5761	236,6696	236,5834	716,7	739,4	-22,7	296,2	173,5	122,7
2004	Jan.	237,1522	237,2640	237,0750	237,2240	237,1964	532,5	557,0	-24,5	532,2	275,0	257,3
	Feb.	237,4822	237,5157	237,5224	237,6066	237,4994	556,1	555,2	0,9	353,7	144,5	209,2
	Mar.	237,9270	238,0033	237,8812	238,0744	237,9593	677,6	681,1	-3,5	582,1	279,0	303,0
	Apr.	238,2732	238,3935	238,2956	238,4008	238,3016	663,2	598,6	64,5	312,9	148,8	164,1
	May	238,5215	238,5696	238,5989	238,7437	238,5509	620,5	635,4	-14,9	388,2	169,0	219,1
	Jun.	239,0524	239,3165	239,1531	239,4898	239,1966	662,8	743,2	-80,4	611,9	375,1	236,8
	Jul.	239,7512	239,9499	239,9442	239,9260	239,8410	709,2	671,6	37,7	500,3	426,2	74,1
	Aug.	239,7466	239,9807	239,9434	239,9878	239,8360	714,7	667,8	46,9	443,9	329,8	114,1
	Sep.	239,7968	239,9606	239,8420	239,9886	239,8638	638,3	756,4	-118,0	302,4	287,9	14,6
	Oct.	239,7298	239,9410	239,9217	239,8866	239,8124	716,2	671,5	44,7	470,8	298,0	172,8
	Nov.	239,7399	239,8106	239,8743	239,8410	239,7729	711,4	711,2	0,2	452,6	371,9	80,7
	Dec.	239,7248	239,7678	239,8902	239,8124	239,7384	985,6	815,1	170,6	417,8	295,7	122,1
2005	Jan.	239,8104	239,8550	239,9400	239,7879	239,8304	630,9	663,4	-32,4	518,2	382,0	136,2
	Feb.	239,7569	239,7508	239,8446	239,7883	239,7563	673,9	666,0	7,9	807,2	593,5	213,7
	Mar.	239,7714	239,7865	239,8961	239,7723	239,7821	720,8	802,9	-82,1	950,7	864,2	86,5

Spot exchange market - Turnover						Exchange offices				
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	Column Code
...	...	...	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
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.
24,1	16,9	7,2	179,8	1.600,7	131,7	215,4841	155,5	149,3	6,2	Mar.
26,2	13,1	13,1	94,3	1.469,6	355,6	215,9975	162,7	159,4	3,3	Apr.
26,5	11,8	14,7	225,1	1.676,5	146,6	216,7641	163,1	152,8	10,3	May
26,8	14,9	11,9	209,6	1.677,4	183,7	217,5663	167,4	179,6	-12,2	Jun.
26,8	17,0	9,8	239,6	1.881,5	311,7	218,5719	187,6	222,5	-34,9	Jul.
25,4	12,7	12,6	102,2	1.348,1	210,7	219,2599	184,9	177,9	7,0	Aug.
32,8	14,8	18,0	131,1	1.350,5	139,0	219,5652	181,0	147,7	33,4	Sep.
39,3	15,6	23,7	113,2	1.562,0	86,3	220,2894	214,2	166,5	47,7	Oct.
37,9	16,1	21,8	104,1	1.502,5	136,5	221,2708	240,8	162,2	78,6	Nov.
40,5	18,4	22,2	205,3	1.797,7	108,6	221,9276	300,8	189,6	111,1	Dec.
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.
40,5	21,7	18,7	51,6	1.483,3	-67,5	224,1921	120,2	132,7	-12,6	Mar.
35,9	18,7	17,2	199,5	1.978,6	101,2	224,9171	126,9	157,3	-30,4	Apr.
38,4	24,5	13,9	102,0	2.239,3	89,2	225,6222	130,2	141,7	-11,5	May
43,5	28,6	15,0	115,6	1.945,4	42,4	226,3243	129,0	161,5	-32,5	Jun.
57,5	50,4	7,1	250,7	2.559,7	65,1	227,0095	168,4	245,9	-77,5	Jul.
38,4	21,6	16,9	246,1	1.880,2	97,0	227,6863	148,4	173,2	-24,8	Aug.
35,0	19,3	15,7	183,2	1.782,2	-175,4	228,3376	133,6	133,5	0,1	Sep.
35,8	16,5	19,4	86,5	2.131,3	-148,2	229,0210	131,4	143,5	-12,1	Oct.
32,4	17,9	14,5	147,8	2.120,4	-129,8	229,7418	116,1	129,6	-13,5	Nov.
31,8	22,6	9,2	133,5	2.133,8	65,1	230,4315	121,5	156,1	-34,6	Dec.
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.
34,4	20,2	14,3	113,2	2.091,9	230,1	232,2813	116,9	132,9	-16,0	Mar.
37,1	22,3	14,8	133,5	2.392,8	386,5	232,7552	132,8	160,7	-27,9	Apr.
33,4	20,0	13,4	207,1	1.935,4	285,0	233,2338	123,6	142,5	-19,0	May
31,6	25,0	6,5	163,6	2.340,8	369,9	233,7287	134,7	171,7	-37,0	Jun.
24,7	24,9	-0,2	301,2	3.094,7	337,8	234,4070	159,4	234,4	-75,0	Jul.
20,6	15,0	5,6	105,1	2.359,0	472,2	235,0270	142,8	167,6	-24,8	Avg.
27,3	17,5	9,8	125,1	2.592,2	363,6	235,1625	134,4	142,0	-7,6	Sep.
25,7	18,6	7,1	149,0	2.197,2	98,1	235,7684	128,5	148,0	-19,5	Oct.
25,5	21,7	3,8	196,7	2.197,6	140,6	236,2329	113,3	137,8	-24,5	Nov.
25,7	30,5	-4,9	242,2	2.224,3	95,1	236,7092	129,8	174,2	-44,4	Dec.
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.
28,9	27,0	2,0	208,0	2.483,6	301,5	237,9358	126,0	145,8	-19,8	Mar.
29,2	29,1	0,2	132,3	1.914,2	228,9	238,3352	126,6	169,5	-42,9	Apr.
28,7	26,5	2,3	98,0	1.966,3	206,5	238,6161	126,7	150,9	-24,2	May
30,8	27,4	3,4	272,0	2.723,3	159,8	238,9997	128,7	182,0	-53,3	Jun.
34,1	35,8	-1,7	270,9	2.648,0	110,0	239,8125	146,8	233,3	-86,5	Jul.
33,2	24,7	8,5	132,1	2.346,3	169,5	239,8010	139,1	163,9	-24,8	Aug.
35,0	26,3	8,7	139,9	2.186,2	-94,8	239,8108	129,0	142,1	-13,1	Sep.
32,9	28,3	4,7	288,4	2.506,1	222,1	239,8205	122,4	140,7	-18,3	Oct.
36,3	30,2	6,2	230,7	2.544,3	87,1	239,8218	112,2	131,7	-19,5	Nov.
42,1	39,4	2,6	294,6	2.890,4	295,3	239,8101	122,7	166,0	-43,3	Dec.
47,0	42,3	4,7	143,6	2.427,4	108,5	239,8370	100,7	131,6	-30,9	Jan. 2005
53,0	43,5	9,5	214,2	3.051,2	231,1	239,8467	95,0	115,3	-20,3	Feb.
67,6	48,6	19,0	215,4	3.670,3	23,4	239,8333	113,7	133,9	-20,2	Mar.

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

	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						
Column	1	2	3	4	5	6	7	8=6-7	9	10	11=9-10	
Code												
2004 Dec.	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
2005 Feb.	1	239,7637	239,7969	240,0607	239,7972	239,7885	28,5	28,9	-0,4	44,2	31,8	12,4
	2	239,6763	239,7655	239,8290	239,6841	239,7464	17,9	34,5	-16,6	20,5	21,4	-0,9
	3	239,8880	240,0825	239,9433	239,6876	239,8654	24,4	24,1	0,3	41,7	6,7	35,0
	4	239,8972	239,7655	239,9461	240,0910	239,8814	30,2	28,0	2,1	21,5	24,2	-2,7
	7	240,0157	239,8466	240,1868	239,9677	239,9067	26,2	29,3	-3,1	82,8	76,8	6,1
	9	239,8496	239,9588	240,1816	239,8819	239,9029	34,4	30,1	4,2	37,9	24,1	13,8
	10	239,7447	239,6903	239,8678	239,7502	239,7150	39,3	32,2	7,1	35,8	30,9	4,9
	11	239,6349	239,4279	239,5977	239,6332	239,6161	42,2	35,7	6,5	22,0	6,3	15,7
	14	239,6958	239,6333	239,6555	239,7645	239,6650	44,0	36,4	7,6	40,8	23,2	17,6
	15	239,7575	239,6728	239,7641	239,7082	239,7160	54,0	28,2	25,8	46,5	9,5	37,0
	16	239,5825	239,5755	239,8104	239,7650	239,6090	24,4	40,6	-16,2	31,3	25,0	6,4
	17	239,6826	239,6924	239,8856	239,6943	239,7007	35,8	43,0	-7,2	19,8	14,3	5,5
	18	239,7662	239,8108	239,8128	239,7787	239,7648	51,6	35,9	15,7	39,9	29,9	10,0
	21	239,6050	239,7248	239,8270	239,7961	239,7086	17,8	50,6	-32,7	68,6	64,9	3,8
	22	239,6337	239,6327	239,8824	239,8879	239,6550	19,4	35,9	-16,5	60,6	46,2	14,4
	23	239,7066	239,7224	239,7547	239,7400	239,7378	17,3	38,9	-21,6	63,2	47,5	15,7
	24	239,7044	239,7412	239,7337	239,7505	239,7334	23,0	35,7	-12,6	57,5	35,5	22,1
	25	239,8979	239,9522	239,8497	239,7495	239,9132	34,0	34,2	-0,2	45,7	47,6	-1,9
	28	239,8212	239,4889	239,6604	239,7417	239,7130	109,6	43,9	65,7	26,9	28,0	-1,1
2005 Mar.	1	239,8114	240,1590	239,9503	239,9806	239,9485	34,5	35,3	-0,8	21,5	23,0	-1,5
	2	239,8175	240,3416	240,0982	239,7243	240,0328	21,8	27,6	-5,8	21,9	18,3	3,6
	3	239,7213	239,8177	239,8486	239,7020	239,7417	36,0	28,2	7,8	18,8	18,2	0,6
	4	239,8583	239,9307	239,9844	239,8270	239,9196	24,9	47,3	-22,5	16,1	34,3	-18,2
	7	239,5755	239,5813	239,8874	239,4889	239,6041	23,0	34,1	-11,1	43,9	32,0	11,9
	8	239,6518	239,4482	239,8413	239,7222	239,6182	24,0	37,5	-13,5	27,2	23,4	3,8
	9	239,5279	239,3085	239,6471	239,7646	239,4846	21,6	30,6	-9,0	26,9	22,3	4,6
	10	239,7026	239,5858	239,7127	239,8969	239,6641	31,5	20,0	11,5	36,7	31,2	5,5
	11	239,7042	239,7289	239,8990	239,6981	239,7302	39,5	48,0	-8,5	58,1	89,5	-31,4
	14	239,7374	239,7707	239,8265	239,7293	239,7540	32,3	28,6	3,7	102,2	71,2	31,0
	15	239,7976	239,8050	240,1386	239,8473	239,7920	56,7	29,5	27,2	86,6	62,6	24,0
	16	239,7753	239,7161	239,8694	239,8290	239,7496	28,4	38,7	-10,3	63,5	63,3	0,2
	17	239,6638	239,7046	239,8162	239,7506	239,6834	43,0	24,2	18,8	80,1	60,2	19,9
	18	239,7494	240,2149	239,7913	239,7417	240,0408	34,0	38,4	-4,4	37,3	67,2	-29,8
	21	239,8045	240,0858	240,0393	239,9802	239,9481	22,4	38,8	-16,4	45,7	21,1	24,6
	22	239,7412	239,6940	239,8592	239,6945	239,7419	22,3	42,0	-19,7	40,4	33,9	6,5
	23	239,9254	239,7253	240,0254	242,3286	239,8511	39,2	40,8	-1,6	32,4	22,2	10,2
	24	239,7955	239,7932	239,9526	239,6861	239,8035	20,5	38,7	-18,2	56,6	42,8	13,8
	25	239,7958	239,8546	239,8784	239,7985	239,7680	27,3	21,6	5,7	1,1	1,0	0,1
	29	239,7420	239,8595	239,8922	239,8253	239,8261	24,8	66,7	-41,9	50,4	49,4	1,0
	30	240,0090	239,6227	239,8327	239,6850	239,8418	61,5	40,7	20,9	37,2	36,6	0,6
	31	239,7609	239,7306	240,0031	239,6943	239,7292	51,8	45,5	6,2	46,3	40,6	5,7

Population - Banks	Banks - Population	Spot exchange market - Turnover				Exchange offices				Column Code	
		Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance		
		12	13	14=12-13	15	16	17=8+11+1	18	19	20	21=19-20
2,3	1,6	0,6	2,6	128,3	23,9	239,8067	6,2	8,5	-2,4	20	2004 Dec.
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	
1,6	1,4	0,2	29,7	166,1	12,3	239,8194	4,0	5,2	-1,2	1	2005 Feb.
2,9	1,6	1,3	9,9	108,8	-16,2	239,8171	3,7	5,2	-1,5	2	
1,7	1,6	0,1	18,6	118,8	35,4	239,8133	3,5	4,7	-1,2	3	
2,2	2,0	0,2	22,3	130,4	-0,4	239,8261	4,5	6,4	-1,9	4	
2,6	3,0	-0,5	7,0	227,7	2,5	239,8081	5,3	6,7	-1,4	7	
3,1	1,9	1,2	7,6	139,1	19,3	239,8092	5,0	4,6	0,4	9	
2,2	2,1	0,1	3,9	146,4	12,1	239,7811	4,4	5,3	-1,0	10	
2,9	3,5	-0,6	10,1	122,7	21,6	239,8049	4,8	6,2	-1,5	11	
3,2	2,7	0,5	11,5	161,9	25,7	239,8170	5,6	5,4	0,2	14	
2,6	3,9	-1,3	6,5	151,1	61,5	239,8051	5,0	6,1	-1,0	15	
2,3	1,9	0,4	13,0	138,5	-9,4	239,8113	4,3	5,6	-1,3	16	
2,3	2,0	0,2	1,8	118,9	-1,4	239,8189	4,4	5,6	-1,2	17	
3,6	2,1	1,5	4,7	167,7	27,2	239,8090	4,9	7,3	-2,4	18	
2,5	2,9	-0,4	11,6	218,9	-29,4	239,8341	5,4	5,2	0,1	21	
2,5	1,6	0,8	12,0	178,2	-1,3	239,8035	3,6	4,9	-1,3	22	
2,5	2,4	0,1	7,5	179,2	-5,8	239,8117	4,1	5,5	-1,4	23	
3,1	1,6	1,5	8,5	165,0	10,9	239,8068	3,8	5,2	-1,4	24	
4,1	2,5	1,6	6,9	174,9	-0,5	239,7957	4,7	6,9	-2,2	25	
5,2	2,6	2,6	21,0	237,1	67,1	239,8068	6,3	6,1	0,2	28	
2,4	2,2	0,1	2,7	121,5	-2,2	239,7891	4,5	5,8	-1,3	1	2005 Mar.
2,4	1,9	0,4	10,5	104,4	-1,8	239,7762	3,8	5,4	-1,6	2	
2,1	1,7	0,4	5,0	110,1	8,8	239,7994	3,9	5,1	-1,2	3	
2,5	2,7	-0,3	26,0	153,8	-40,9	239,7844	3,7	5,7	-2,0	4	
3,2	2,1	1,0	7,7	146,0	1,8	239,8008	5,1	5,1	0,0	7	
2,3	2,9	-0,6	30,0	147,4	-10,3	239,7852	4,0	5,2	-1,2	8	
1,9	2,2	-0,3	18,5	124,0	-4,7	239,8009	3,8	5,0	-1,2	9	
2,1	2,3	-0,1	21,0	144,7	16,9	239,7987	3,7	5,1	-1,4	10	
2,5	2,4	0,1	3,2	243,2	-39,8	239,7775	4,6	6,7	-2,2	11	
3,4	2,2	1,2	3,9	243,8	35,8	239,8100	5,6	5,2	0,4	14	
2,6	3,0	-0,4	9,0	250,0	50,8	239,8132	4,6	5,7	-1,0	15	
2,8	1,9	0,9	5,1	203,8	-9,2	239,8175	5,0	6,1	-1,1	16	
2,3	2,9	-0,6	18,9	231,7	38,1	239,8063	4,4	6,0	-1,6	17	
3,1	2,6	0,6	3,4	186,0	-33,7	239,7882	4,9	7,0	-2,1	18	
3,5	2,1	1,4	1,7	135,2	9,6	239,7864	5,9	6,2	-0,3	21	
2,6	2,1	0,5	1,8	145,2	-12,7	239,8009	4,5	5,3	-0,8	22	
2,8	1,6	1,1	0,4	139,3	9,7	239,8037	4,7	5,9	-1,2	23	
3,2	1,7	1,5	10,5	173,9	-2,9	239,7863	5,3	5,7	-0,4	24	
3,6	2,0	1,7	5,1	61,7	7,4	239,7931	6,0	6,9	-0,9	25	
4,4	1,8	2,7	15,9	213,4	-38,3	239,8068	6,3	5,4	0,9	29	
5,0	1,8	3,2	9,3	192,1	24,6	239,8355	6,3	5,6	0,7	30	
6,9	2,4	4,5	5,9	199,3	16,5	239,8187	5,1	6,6	-1,5	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 + 6
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	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
	Feb.	3,9	32,5	-28,7	83,8	183,3	-99,6	3,3	306,8	-128,2
	Mar.	9,5	41,8	-32,4	121,6	195,5	-73,9	53,3	421,7	-106,3

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	
	Column Code	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
	Feb.	3.038,3	232,1	355,1	-170,8	210,3	-20,3	3.603,7	40,9
	Mar.	3.702,0	27,7	348,5	-38,1	247,6	-20,2	4.298,1	-30,5

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 ¹	-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

BALANCE OF PAYMENTS AND EXTERNAL POSITION

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.2. Balance of Payments - overview

Billions of Tolars	2002	2003	2004	I-2004	II-2004	III-2004	IV-2004
I. Current account	76.3	-20.9	-56.0	8.4	-40.5	-1.0	-22.8
1. Goods ¹	-60.9	-127.6	-200.6	-23.2	-77.5	-32.7	-67.3
1.1. Export of goods	2,507.9	2,668.2	3,042.8	710.2	766.0	760.6	806.1
- Export f.o.b. ¹	2,480.7	2,638.0	3,007.2	704.6	756.5	748.9	797.1
- Coverage adjustment	27.1	30.2	35.7	5.6	9.4	11.6	9.0
1.2. Import of goods	-2,568.7	-2,795.7	-3,243.4	-733.4	-843.4	-793.2	-873.4
- Import c.i.f. ¹	-2,619.2	-2,860.9	-3,315.7	-752.6	-863.3	-810.2	-889.5
- Valuation adjustment	99.0	108.2	125.4	28.5	32.6	30.6	33.6
- Coverage adjustment	-48.6	-43.0	-53.1	-9.2	-12.8	-13.7	-17.5
2. Services	139.5	125.7	160.5	33.1	46.1	40.7	40.5
2.1. Export of services	552.5	577.3	667.5	131.2	165.6	205.0	165.6
2.2. Import of services	-413.0	-451.5	-506.9	-98.1	-119.5	-164.3	-125.1
3. Income ³	-34.4	-41.2	-23.1	-3.4	-15.1	-3.4	-1.2
3.1. Receipts	108.8	121.1	130.8	30.3	32.3	32.9	35.2
3.2. Expenditures	-143.3	-162.2	-153.9	-33.7	-47.5	-36.3	-36.5
4. Current transfers ¹⁰	32.2	22.1	7.2	1.8	5.9	-5.6	5.2
4.1. In Slovenia	108.1	104.8	129.8	22.0	36.3	32.2	39.2
4.2. Abroad	-76.0	-82.8	-122.5	-20.2	-30.4	-37.9	-34.1
II. Capital and financial account	-32.2	6.0	87.4	-18.4	40.8	20.8	44.1
A. Capital account	-37.2	-38.8	-42.7	-5.6	-9.0	-9.7	-18.4
1. Capital transfers ¹⁰	-37.0	-38.4	-42.8	-5.9	-8.9	-9.6	-18.4
2. Nonproduced nonfinancial assets	-0.2	-0.4	0.1	0.2	0.0	0.0	0.0
B. Financial account	5.0	44.8	130.1	-12.7	49.8	30.5	62.5
1. Direct investment ^{8,9}	360.3	-26.6	4.5	-26.3	10.8	-5.9	25.8
1.1. Abroad	-37.7	-96.5	-95.6	-32.0	-14.2	-24.7	-24.7
1.2. In Slovenia	398.1	69.9	100.0	5.7	25.1	18.8	50.5
2. Portfolio investment ^{2,3}	-15.9	-51.2	-147.9	-19.6	-80.4	-34.8	-13.1
2.1. Assets	-21.6	-45.1	-144.2	-23.9	-37.6	-35.0	-47.8
a) Equity securities	-17.0	-20.8	-67.1	-14.3	-14.6	-21.5	-16.8
b) Debt securities	-4.6	-24.3	-77.1	-9.6	-23.0	-13.5	-31.0
2.2. Liabilities	5.7	-6.0	-3.6	4.3	-42.8	0.2	34.7
a) Equity securities	2.7	3.2	9.7	1.3	0.1	-0.3	8.5
b) Debt securities	3.0	-9.2	-13.3	3.0	-42.9	0.5	26.2
3. Financial derivatives	...	...	-0.2	-0.1	0.0	-0.1	-0.1
4. Other investment	89.9	185.2	212.9	13.4	58.8	67.1	73.7
4.1. Assets	-159.1	-194.7	-326.7	-87.9	-109.8	-67.9	-61.1
a) Trade credits ⁴	-29.4	-27.1	-56.1	-50.8	-13.8	-24.2	32.7
- Long-term	4.7	1.9	0.5	0.1	0.2	0.2	0.1
- Short-term ⁴	-34.1	-29.0	-56.6	-50.9	-14.0	-24.4	32.7
b) Loans	-56.5	-57.0	-69.7	-15.3	-22.6	-17.7	-14.2
Banks	-24.6	-30.3	-47.5	-9.8	-16.2	-5.9	-15.6
Other sectors	-31.9	-26.7	-22.2	-5.4	-6.4	-11.8	1.5
c) Currency and deposits	-57.2	-95.5	-186.0	-18.5	-72.2	-21.1	-74.2
Banks	78.0	48.0	-0.3	22.3	-24.0	4.4	-3.1
Other sectors	-135.1	-143.5	-185.7	-40.8	-48.2	-25.5	-71.1
- Households	-133.9	-137.8	-169.6	-37.8	-50.4	-29.7	-51.7
- Account's abroad	-1.3	-5.7	-16.0	-3.0	2.2	4.2	-19.3
d) Other assets	-16.0	-15.1	-14.9	-3.3	-1.2	-4.9	-5.5
Bank of Slovenia ⁵	-1.4	0.0	-0.4	0.0	-0.3	0.0	0.0
Banks	-14.2	-14.9	-12.1	-4.0	-0.3	-2.9	-4.9
Other sectors	-0.5	-0.2	-2.4	0.7	-0.5	-2.0	-0.7
4.2. Liabilities	249.0	379.8	539.6	101.2	168.6	135.0	134.8
a) Trade credits ⁴	21.1	14.4	48.6	12.0	29.6	2.7	4.4
b) Loans	189.4	272.5	403.6	56.6	84.4	169.8	92.7
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-19.3	-15.2	1.2	-3.5	-1.1	7.2	-1.4
Banks ²	76.1	154.3	225.6	40.5	45.1	120.7	19.3
Other sectors	132.5	133.4	176.8	19.6	40.5	41.9	74.8
c) Deposits	29.4	100.1	79.8	29.8	50.6	-37.8	37.2
d) Other liabilities	9.1	-7.2	7.6	2.8	3.9	0.4	0.5
5. Reserve assets ⁷	-429.3	-62.6	60.8	19.9	60.5	4.2	-23.8
5.1. Gold, SDR's and Reserve position in IMF	-10.2	-5.4	4.0	3.0	-0.9	2.9	-1.0
5.2. Currency and deposits ^{2,5}	-85.2	198.0	228.0	2.3	160.2	45.1	20.5
5.3. Securities	-333.9	-255.2	-171.3	14.6	-98.8	-43.8	-43.3
III. Net errors and omissions	-44.1	14.9	-31.4	10.0	-0.3	-19.8	-21.3

Millions of EUR	2002	2003	2004	I-2004	II-2004	III-2004	IV-2004
I. Current account							
1. Goods¹	335.4	-91.2	-238.3	34.4	-171.3	-5.5	-95.8
1.1. Export of goods	-269.3	-545.8	-839.9	-97.7	-325.1	-136.5	-280.6
- Export f.o.b. ¹	11,081.6	11,414.0	12,736.1	2,991.0	3,211.4	3,172.0	3,361.7
- Coverage adjustment	10,962.0	11,285.0	12,587.0	2,967.4	3,171.9	3,123.5	3,324.2
1.2. Import of goods	119.6	129.1	149.1	23.6	39.5	48.6	37.4
- Import c.i.f. ¹	-11,351.0	-11,959.9	-13,576.0	-3,088.7	-3,536.5	-3,308.5	-3,642.2
- Valuation adjustment	-11,574.1	-12,238.9	-13,878.5	-3,169.6	-3,619.9	-3,379.3	-3,709.6
- Coverage adjustment	437.7	462.8	524.8	119.9	136.9	127.8	140.3
2. Services	-214.6	-183.7	-222.3	-38.9	-53.5	-57.0	-72.9
2.1. Export of services	616.5	538.4	671.9	139.6	193.5	169.7	169.1
2.2. Import of services	2,440.0	2,468.6	2,792.8	552.6	694.4	855.1	690.7
3. Income ⁸	-1,823.5	-1,930.3	-2,120.9	-413.0	-500.9	-685.4	-521.6
3.1. Receipts	-153.8	-178.0	-100.9	-15.2	-64.5	-15.3	-5.9
3.2. Expenditures	479.8	516.6	546.9	127.4	135.3	137.1	147.1
4. Current transfers ¹⁰	-633.6	-694.6	-647.8	-142.6	-199.9	-152.4	-153.0
4.1. In Slovenia	142.0	94.2	30.5	7.7	24.8	-23.5	21.6
4.2. Abroad	477.7	448.2	543.0	92.6	152.2	134.5	163.7
4.2. Abroad	-335.6	-354.0	-512.5	-84.9	-127.4	-158.0	-142.1
II. Capital and financial account							
A. Capital account	-142.2	26.4	368.6	-76.4	172.3	87.9	184.8
1. Capital transfers ¹⁰	-163.6	-165.5	-178.4	-23.8	-37.5	-40.3	-76.9
2. Nonproduced nonfinancial assets	-162.7	-163.7	-178.8	-24.7	-37.4	-40.1	-76.7
3. -0.8	-1.8	0.4	0.9	-0.2	-0.2	-0.2	-0.2
B. Financial account	21.4	191.9	547.0	-52.6	209.8	128.1	261.7
1. Direct investment ^{8,9}	1,582.3	-114.8	21.0	-110.1	46.2	-23.8	108.6
1.1. Abroad	-168.1	-413.7	-400.7	-134.9	-59.7	-103.1	-103.0
1.2. In Slovenia	1,750.4	298.8	421.6	24.8	105.9	79.3	211.6
2. Portfolio investment ^{2,3}	-69.1	-217.5	618.9	-82.4	-336.6	-145.2	-54.6
2.1. Assets	-94.1	-192.8	-603.3	-100.5	-157.5	-145.9	-199.4
a) Equity securities	-74.4	-88.8	-280.8	-60.1	-61.2	-89.5	-70.0
b) Debt securities	-19.7	-104.0	-322.5	-40.4	-96.3	-56.3	-129.5
2.2. Liabilities	25.0	-24.8	-15.6	18.1	-179.1	0.6	144.8
a) Equity securities	12.1	13.5	40.3	5.5	0.6	-1.2	35.5
b) Debt securities	12.9	-38.3	-55.9	12.6	-179.7	1.9	109.3
3. Financial derivatives	...	...	-0.9	-0.5	0.1	-0.2	-0.2
4. Other investment	393.4	788.5	890.0	56.4	246.7	279.7	307.2
4.1. Assets	-703.2	-835.9	-1,368.2	-369.9	-460.1	-283.2	-255.0
a) Trade credits ⁴	-135.6	-119.2	-236.3	-213.9	-58.0	-100.9	136.6
- Long-term	20.7	8.1	2.1	0.3	0.7	0.8	0.3
- Short-term ⁴	-156.2	-127.3	-238.4	-214.2	-58.7	-101.7	136.2
b) Loans	-249.9	-241.9	-291.7	-64.3	-94.6	-73.8	-59.1
Banks	-108.7	-128.8	-189.9	-41.4	-67.8	-24.5	-65.2
Other sectors	-141.2	-113.1	-92.8	-22.9	-26.7	-49.3	6.1
c) Currency and deposits	-246.6	-410.2	-777.8	-77.9	-302.5	-88.1	-309.4
Banks	351.3	203.9	-0.8	94.2	-100.4	18.4	-13.0
Other sectors	-597.9	-614.1	-777.1	-172.1	-202.1	-106.5	-296.4
- Households	-592.5	-589.8	-710.1	-159.3	-211.2	-123.8	-215.8
- Account's abroad	-5.5	-24.2	-67.0	-12.8	9.1	17.3	-80.6
d) Other assets	-71.1	-64.6	-62.3	-13.7	-5.0	-20.5	-23.1
Bank of Slovenia ⁵	-6.1	-0.2	-1.5	0.0	-1.3	-0.1	-0.1
Banks	-62.8	-63.7	-50.7	-16.8	-1.4	-12.2	-20.3
Other sectors	-2.2	-0.8	-10.1	3.1	-2.3	-8.2	-2.7
4.2. Liabilities	1,096.6	1,624.3	2,258.2	426.3	706.8	562.9	562.2
a) Trade credits ⁴	94.8	62.1	203.9	50.3	124.3	11.1	18.2
b) Loans	831.9	1,165.1	1,687.3	238.5	353.9	708.2	386.7
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-85.3	-64.6	5.0	-14.6	-4.6	30.1	-5.9
Banks ²	334.0	659.0	943.2	170.3	188.9	503.3	80.7
Other sectors	583.2	570.7	739.1	82.8	169.6	174.8	311.9
c) Deposits	130.4	428.2	335.1	125.5	212.1	-157.8	155.2
d) Other liabilities	39.5	-31.1	32.0	12.0	16.5	1.5	2.0
5. Reserve assets ⁷	-1,885.3	-264.2	255.9	84.0	253.5	17.7	-99.3
5.1. Gold, SDR's and Reserve position in IMF	-45.4	-23.4	16.9	12.5	-3.7	12.1	-4.1
5.2. Currency and deposits ^{2,5}	-378.8	848.3	953.7	9.4	670.8	188.1	85.4
5.3. Securities	-1,461.1	-1,089.1	-714.8	62.0	-413.7	-182.6	-180.6
III. Net errors and omissions	-193.2	64.8	-130.3	42.0	-1.0	-82.4	-89.0

3.3. Balance of Payments - Current Account

Millions of Tolars	Current account			Goods ¹			Services			
	Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports	
	Column	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9
Code										
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	-56,0	3.970,9	-4.026,9	-200,6	3.042,8	-3.243,4	160,5	667,5	-506,9	
2003	Nov.	-3,0	294,7	-297,7	-13,7	232,3	-246,0	7,7	43,0	-35,2
	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
	Feb.	4,7	286,8	-282,1	-7,9	231,2	-239,0	8,0	39,9	-31,8
	Mar.	-13,4	342,7	-356,1	-17,2	273,0	-290,3	13,0	49,2	-36,2
	Apr.	-18,2	331,3	-349,5	-37,4	253,7	-291,1	14,6	52,9	-38,3
	May	-22,5	322,0	-344,5	-29,4	247,2	-276,6	18,5	56,5	-38,1
	Jun.	0,2	347,0	-346,8	-10,6	265,1	-275,7	13,1	56,2	-43,1
	Jul.	-2,4	359,3	-361,7	-8,4	267,0	-275,4	6,0	70,8	-64,9
	Aug.	-15,9	297,3	-313,2	-22,1	206,4	-228,5	13,3	70,2	-56,9
	Sep.	17,3	374,1	-356,8	-2,2	287,1	-289,3	21,4	64,0	-42,5
	Oct.	6,2	362,0	-355,8	-11,4	286,1	-297,5	14,7	53,9	-39,1
	Nov.	-5,5	353,2	-358,7	-25,4	276,8	-302,2	16,3	54,3	-38,0
	Dec.	-23,4	331,0	-354,5	-30,4	243,2	-273,7	9,5	57,4	-47,9
2005	Jan.	12,3	313,4	-301,2	3,2	245,3	-242,1	14,9	48,1	-33,2
	Feb.	-0,4	313,7	-314,1	-11,2	250,6	-261,8	9,4	43,0	-33,6

Millions of EUR	Current account			Goods ¹			Services			
	Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports	
	Column	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9
Code										
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	-238,3	16.618,9	-16.857,2	-839,9	12.736,1	-13.576,0	671,9	2.792,8	-2.120,9	
2003	Nov.	-13,2	1.248,6	-1.261,9	-58,3	984,2	-1.042,5	32,8	182,0	-149,2
	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
	Feb.	19,6	1.208,4	-1.188,8	-33,1	973,9	-1.007,0	33,9	167,9	-134,1
	Mar.	-56,9	1.440,8	-1.497,7	-72,5	1.148,1	-1.220,6	54,8	207,1	-152,3
	Apr.	-76,8	1.390,8	-1.467,5	-157,1	1.065,3	-1.222,4	61,3	221,9	-160,7
	May	-94,7	1.350,0	-1.444,7	-123,3	1.036,3	-1.159,7	77,4	237,1	-159,7
	Jun.	0,1	1.452,5	-1.452,4	-44,6	1.109,8	-1.154,4	54,8	235,3	-180,6
	Jul.	-10,5	1.499,1	-1.509,6	-35,1	1.114,2	-1.149,3	24,9	295,6	-270,6
	Aug.	-66,7	1.239,7	-1.306,4	-92,2	860,5	-952,7	55,4	292,8	-237,3
	Sep.	71,7	1.560,0	-1.488,3	-9,2	1.197,3	-1.206,5	89,4	266,8	-177,4
	Oct.	25,5	1.509,4	-1.483,9	-47,5	1.193,0	-1.240,4	61,5	224,7	-163,2
	Nov.	-23,3	1.473,0	-1.496,3	-106,1	1.154,4	-1.260,5	68,1	226,6	-158,5
	Dec.	-98,0	1.380,7	-1.478,8	-127,0	1.014,3	-1.141,4	39,5	239,4	-199,9
2005	Jan.	50,8	1.307,4	-1.256,5	13,3	1.022,9	-1.009,7	62,1	200,8	-138,7
	Feb.	-1,9	1.308,5	-1.310,4	-46,7	1.045,3	-1.092,0	39,2	179,3	-140,1

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
76,9	192,9	-116,1	138,4	313,6	-175,2	6,8	18,6	-11,8	1,8	15,8	-14,0
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	0,7	-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
6,8	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	14,5	26,3	-11,8	1,5	2,4	-0,9	-2,6	-1,5	-1,1
7,5	17,2	-9,7	12,4	22,2	-9,8	0,6	2,1	-1,5	1,2	2,3	-1,1
7,1	18,5	-11,4	11,5	21,2	-9,7	0,5	1,6	-1,1	0,4	1,9	-1,5
7,4	14,7	-7,2	15,6	22,8	-7,1	0,0	1,3	-1,4	-2,2	-1,0	-1,2
6,3	14,8	-8,5	10,4	18,2	-7,8	0,7	1,8	-1,2	-2,7	-1,6	-1,0

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
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
321,7	807,4	-485,7	579,4	1.311,7	-732,4	28,4	77,9	-49,4	7,5	66,1	-58,6
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	38,8	71,1	-32,3	1,3	7,1	-5,8	-2,4	2,7	-5,2
22,7	63,1	-40,4	41,4	78,7	-37,3	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	1,6	6,7	-5,1
22,3	65,5	-43,2	60,7	109,7	-48,9	-0,6	1,2	-1,8	9,9	14,2	-4,3
28,1	68,9	-40,8	53,8	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	2,3	9,6	-7,3	11,3	16,9	-5,6
31,8	71,8	-40,0	51,5	180,1	-128,6	3,2	4,7	-1,4	-8,8	-4,5	-4,3
28,9	71,3	-42,4	67,3	131,8	-64,5	4,7	7,6	-2,9	7,2	11,7	-4,4
30,8	69,6	-38,8	60,4	109,8	-49,3	6,1	9,9	-3,8	-11,0	-6,3	-4,7
31,2	71,8	-40,7	51,8	92,5	-40,7	2,5	8,6	-6,1	5,0	9,5	-4,4
29,6	77,2	-47,7	47,8	88,2	-40,4	2,0	6,7	-4,6	1,6	8,0	-6,5
30,9	61,1	-30,2	65,2	95,0	-29,8	-0,2	5,6	-5,7	-9,0	-4,2	-4,9
26,4	61,8	-35,4	43,3	75,7	-32,4	2,9	7,7	-4,8	-11,1	-6,8	-4,3

3.3. Balance of Payments - Current Account (continued)

Billions of Tolars	Services						Income ⁸					
	Business etc. services			Others services			Balance	Labor income				
	Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures		
Column	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16	
Code												
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	-15,9	72,6	-88,5	-47,4	54,0	-101,4	-23,1	37,1	48,2	-11,1	-60,3	
2003	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.	-2,0	4,9	-6,9	-3,1	3,4	-6,6	3,6	3,3	4,1	-0,8	0,3
	Mar.	-0,7	6,2	-6,9	-4,3	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	-3,2	4,5	-7,7	3,3	3,2	4,2	-1,0	0,1
	Nov.	-2,0	5,9	-7,9	-3,4	4,7	-8,1	2,3	3,1	4,0	-0,9	-0,8
	Dec.	-2,8	8,7	-11,5	-7,2	5,5	-12,7	-6,9	3,0	4,1	-1,1	-9,9
2005	Jan.	-3,0	6,2	-9,2	-3,0	4,1	-7,1	5,1	2,9	3,9	-1,0	2,2
	Feb.	-1,6	6,2	-7,7	-3,7	3,7	-7,4	4,2	3,1	3,9	-0,8	1,1

Millions of EUR	Services						Income ⁸					
	Business etc. services			Others services			Balance	Labor income				
	Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures		
Column	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16	
Code												
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	-66,5	303,9	-370,4	-198,5	225,9	-424,4	-100,9	155,5	201,8	-46,3	-256,3	
2003	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	18,2	-31,9	12,3	13,4	16,7	-3,3	-1,1
	Feb.	-8,2	20,8	-29,1	-13,1	14,5	-27,6	14,9	13,8	17,1	-3,4	1,1
	Mar.	-2,9	26,2	-29,1	-17,9	18,3	-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.	-4,1	20,8	-24,9	-18,3	19,9	-38,2	-17,9	12,8	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	-13,5	18,6	-32,1	13,7	13,5	17,4	-4,0	0,2
	Nov.	-8,3	24,6	-32,9	-14,1	19,6	-33,7	9,4	12,9	16,7	-3,8	-3,5
	Dec.	-11,7	36,2	-47,8	-29,8	23,1	-52,9	-28,9	12,6	17,2	-4,6	-41,5
2005	Jan.	-12,4	26,1	-38,4	-12,5	17,2	-29,7	21,1	12,2	16,1	-4,0	9,0
	Feb.	-6,6	25,7	-32,3	-15,6	15,3	-30,9	17,2	13,0	16,4	-3,4	4,2

Income ⁸									Current transfers ¹⁰				
Investment income									In Slovenia		Abroad		
Total	Receipts			Expenditures			Balance	General govern.	Other sectors	General govern.	Other sectors		
	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	-142,9	-40,5	-71,4	-30,9	7,2	46,6	83,2	-65,4	-57,1	
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	0,1	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	-0,3	4,8	7,1	-7,5	-4,7	
7,3	0,2	1,5	5,6	-7,2	-2,0	-3,5	-1,7	-0,5	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	0,3	1,8	6,8	-18,9	-6,6	-11,7	-0,6	4,4	9,8	7,5	-6,7	-6,2	
6,8	0,2	1,5	5,1	-4,5	-2,2	-2,2	-0,1	-10,9	3,6	5,8	-16,3	-4,0	
9,0	0,1	1,1	7,8	-8,0	-2,1	-3,5	-2,4	-2,8	2,2	5,0	-5,9	-4,0	

Income ⁸									Current transfers ¹⁰				
Investment income									In Slovenia		Abroad		
Total	Receipts			Expenditures			Balance	General govern.	Other sectors	General govern.	Other sectors		
	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	
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	-601,5	-173,0	-298,9	-129,7	30,5	194,7	348,3	-273,5	-239,0	
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	0,6	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	-10,4	17,0	28,1	-32,3	-23,3	
30,0	0,5	5,6	23,9	-60,7	-40,0	-11,5	-9,2	-12,0	14,5	25,1	-31,6	-19,9	
29,3	0,5	5,6	23,2	-50,0	-15,5	-27,8	-6,6	-1,0	20,0	29,8	-31,4	-19,5	
30,6	0,8	6,4	23,4	-30,3	-8,6	-14,6	-7,2	-2,2	17,5	26,3	-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	7,6	28,5	-79,1	-27,7	-48,9	-2,4	18,4	41,0	31,3	-28,1	-25,7	
28,2	0,7	6,2	21,3	-19,3	-9,3	-9,4	-0,6	-45,7	15,0	24,3	-68,1	-16,8	
37,8	0,5	4,7	32,6	-33,5	-8,9	-14,7	-9,9	-11,6	9,0	20,8	-24,7	-16,7	

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	1	2	3	4	5	6	7	8	9	10	11	
Koda												
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	87,4	-42,7	-42,8	0,1	130,1	4,5	-95,6	100,0	-147,9	-0,2	212,9	
2003	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.	-4,4	-0,9	-0,9	0,0	-3,5	-16,5	-12,7	-3,8	-10,4	0,0	31,2
	Mar.	8,7	-2,8	-2,8	0,0	11,5	-5,1	-7,8	2,8	-2,2	-0,1	-17,7
	Apr.	6,5	-1,5	-1,5	0,0	8,0	3,0	-7,9	10,8	-5,4	0,0	38,4
	May	12,9	-2,1	-2,1	0,0	15,0	2,5	-1,7	4,2	-20,3	0,0	-11,6
	Jun.	21,5	-5,3	-5,3	0,0	26,7	5,4	-4,7	10,1	-54,8	0,0	32,1
	Jul.	22,0	-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.	1,1	-5,1	-5,1	0,0	6,1	11,4	-5,2	16,6	-14,4	0,0	22,1
	Oct.	6,2	-0,9	-0,9	0,0	7,1	16,0	-11,8	27,8	-20,4	0,0	2,2
	Nov.	0,8	-5,5	-5,5	0,0	6,3	-5,5	-8,0	2,6	-10,3	0,0	52,6
	Dec.	37,1	-12,0	-11,9	0,0	49,1	15,3	-4,9	20,1	17,6	-0,1	18,8
2005	Jan.	-13,8	-2,4	-2,7	0,2	-11,3	-18,2	-6,2	-12,0	-10,7	-0,3	36,1
	Feb.	15,9	-1,0	-1,0	0,0	16,9	-16,2	4,5	-20,7	-19,1	-0,1	65,9

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	1	2	3	4	5	6	7	8	9	10	11	
Koda												
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	368,6	-178,4	-178,8	0,4	547,0	21,0	-400,7	421,6	-618,9	-0,9	890,0	
2003	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.	-18,3	-3,7	-3,7	0,0	-14,5	-69,2	-53,5	-15,7	-43,7	-0,1	131,4
	Mar.	37,0	-11,7	-11,7	0,0	48,7	-21,1	-32,9	11,9	-9,2	-0,2	-74,4
	Apr.	27,6	-6,5	-6,5	0,0	34,1	12,7	-33,0	45,7	-22,5	0,2	161,2
	May	54,5	-8,9	-8,8	-0,1	63,4	10,8	-7,0	17,8	-84,9	0,0	-48,8
	Jun.	90,2	-22,1	-22,1	0,0	112,4	22,7	-19,8	42,4	-229,2	-0,1	134,3
	Jul.	92,0	-4,2	-4,0	-0,1	96,2	11,9	-55,0	66,8	-59,3	-0,2	32,5
	Aug.	-8,9	-15,0	-14,9	-0,1	6,1	-83,5	-26,3	-57,2	-26,0	-0,1	154,9
	Sep.	4,7	-21,1	-21,2	0,0	25,8	47,8	-21,9	69,7	-59,9	0,0	92,3
	Oct.	26,1	-3,9	-3,9	0,0	30,0	67,2	-49,1	116,3	-85,0	0,0	9,3
	Nov.	3,6	-23,0	-23,0	-0,1	26,6	-22,5	-33,5	11,0	-43,0	0,0	219,6
	Dec.	155,1	-49,9	-49,8	-0,1	205,0	64,0	-20,3	84,3	73,3	-0,3	78,3
2005	Jan.	-57,1	-10,2	-11,1	0,9	-46,9	-75,7	-26,0	-49,7	-44,8	-1,4	150,6
	Feb.	66,8	-4,1	-4,1	0,0	70,9	-67,2	18,7	-85,9	-79,6	-0,4	274,7

Total	Assets											
	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	
-326,7	-56,1	0,5	-56,6	-69,7	-35,2	-12,3	-22,2	-186,0	-0,3	-169,6	-16,0	
-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	
-21,4	-6,6	0,1	-6,7	-5,8	-3,7	-1,2	-0,8	-14,2	3,7	-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	0,1	
-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	-5,0	-0,6	-1,1	-3,4	25,2	34,3	-10,7	1,7	
-46,9	-16,0	0,0	-16,0	-4,0	-1,3	-2,3	-0,4	-21,5	11,7	-14,0	-19,1	
8,9	-4,0	0,2	-4,2	-5,6	-3,1	-0,1	-2,4	10,9	20,0	-20,7	11,6	
-23,2	52,8	-0,1	52,9	-4,6	-5,1	-3,8	4,3	-63,6	-34,8	-17,0	-11,8	
17,6	-20,0	0,2	-20,1	1,1	3,4	-2,3	0,1	29,3	35,8	-14,1	7,6	
-34,1	-8,0	-0,2	-7,8	-3,3	-1,4	1,9	-3,8	-21,0	-8,0	-10,9	-2,1	

Total	Assets											
	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	
-1.368,2	-236,3	2,1	-238,4	-291,7	-147,4	-51,5	-92,8	-777,8	-0,8	-710,1	-67,0	
-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	
-90,1	-27,7	0,5	-28,2	-24,2	-15,6	-5,2	-3,5	-59,8	15,7	-79,9	4,4	
-217,6	-33,9	0,6	-34,5	-27,4	-26,2	4,7	-5,9	-140,5	-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	5,2	
31,3	1,9	0,3	1,7	-25,9	-7,0	-0,7	-18,2	54,8	110,2	-55,6	0,2	
-223,9	58,4	0,4	58,0	-26,9	-2,7	-7,2	-17,0	-248,1	-234,6	-23,6	10,1	
-90,5	-161,2	0,1	-161,4	-21,0	-2,5	-4,4	-14,2	105,2	142,8	-44,6	7,0	
-195,4	-66,8	0,0	-66,8	-16,6	-5,6	-9,5	-1,6	-89,5	48,7	-58,4	-79,8	
37,2	-16,8	0,8	-17,5	-23,4	-12,9	-0,3	-10,2	45,5	83,5	-86,5	48,5	
-96,8	220,1	-0,4	220,5	-19,1	-21,2	-15,8	17,9	-265,4	-145,2	-71,0	-49,2	
73,4	-83,3	0,6	-83,9	4,7	14,1	-9,5	0,2	122,2	149,2	-58,9	31,9	
-142,2	-33,3	-0,6	-32,7	-13,8	-5,6	7,8	-16,0	-87,5	-33,3	-45,6	-8,6	

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

Billions of Tolars	Assets			Liabilities							
	Other assets			Total	Trade credits ⁴	Total	Loans			Banks ²	
	Bank of Slovenia ⁵	Banks	Other sectors				Bank of Slovenia ⁶	General government	Total		
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	539,6	48,6	403,6	0,0	1,2	225,6	192,2	
2003	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	49,1	1,4	26,6	0,0	0,0	18,6	12,9
	Nov.	0,0	7,6	0,0	43,7	21,7	9,7	0,0	-0,9	-5,1	-24,3
	Dec.	0,0	-7,8	0,0	42,0	-18,7	56,4	0,0	-0,5	5,9	1,0
2005	Jan.	0,0	7,1	0,0	18,5	-14,6	0,7	0,0	-0,6	1,2	0,1
	Feb.	0,0	-1,8	0,0	99,9	5,4	48,0	0,0	-0,8	16,5	11,7

Millions of EUR	Assets			Liabilities							
	Other assets			Total	Trade credits ⁴	Total	Loans			Banks ²	
	Bank of Slovenia ⁵	Banks	Other sectors				Bank of Slovenia ⁶	General government	Total		
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	2.258,2	203,9	1.687,3	0,0	5,0	943,2	803,8	
2003	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	251,2	125,4	143,8	0,0	-0,2	103,6	73,2
	May	-1,3	-13,3	-1,2	168,8	1,4	39,1	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	204,7	5,7	111,0	0,0	-0,1	77,3	53,7
	Nov.	0,0	31,7	0,2	182,3	90,6	40,3	0,0	-3,6	-21,3	-101,4
	Dec.	-0,1	-32,3	-0,1	175,1	-78,1	235,3	0,0	-2,2	24,6	4,1
2005	Jan.	0,0	29,5	0,2	77,2	-60,9	2,9	0,0	-2,4	5,0	0,6
	Feb.	0,0	-7,7	0,1	416,9	22,6	200,4	0,0	-3,5	68,9	49,0

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	Total	Other sectors									
Short-term		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	
33,4	176,8	182,9	-6,1	79,8	7,6	60,8	4,0	228,0	-171,3	-31,4	
	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	5,6	
1,6	7,0	7,4	-0,4	21,5	4,9	-7,8	1,4	-0,1	-9,1	-0,3	
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	11,7	
-0,1	8,9	7,2	1,7	29,9	0,6	44,4	-0,5	96,1	-51,2	9,6	
-7,1	21,9	25,0	-3,0	25,6	2,6	44,1	-0,6	97,6	-52,9	-21,6	
-1,8	1,1	6,2	-5,1	-6,5	2,3	26,6	1,4	43,8	-18,6	-19,6	
1,3	23,3	23,1	0,2	-27,2	0,6	-9,4	1,8	-6,9	-4,3	18,1	
0,1	17,5	18,1	-0,6	-4,2	-2,6	-13,0	-0,3	8,2	-21,0	-18,3	
5,7	8,1	8,7	-0,6	8,1	12,9	9,2	0,0	23,7	-14,5	-12,4	
19,2	15,6	16,6	-1,0	25,8	-13,5	-30,6	-1,0	3,0	-32,5	4,7	
4,9	51,1	51,1	-0,1	3,3	1,0	-2,5	0,0	-6,2	3,8	-13,7	
1,0	0,1	-1,7	1,8	33,9	-1,5	-18,1	1,7	-19,4	-0,5	1,5	
4,8	32,4	32,6	-0,2	47,8	-1,4	-13,6	-0,1	1,5	-14,9	-15,6	

Liabilities							Reserve assets ⁷	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{2,5}	Securities	Net errors and omissions
Loans		Deposits		Other liabilities							
Banks ²	Total	Other sectors									
Short-term		Long-term	Short-term								
11	12=13+14	13	14	15	16	17	18	19	20	21	
-2,6	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	
139,4	739,1	764,3	-25,2	335,1	32,0	255,9	16,9	953,7	-714,8	-130,3	
	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	-1,4	
4,0	0,0	-4,1	4,1	28,6	-5,4	153,6	4,4	19,6	129,6	20,0	
30,4	40,4	41,2	-0,8	-20,8	2,8	-117,5	0,8	-140,6	22,2	49,2	
-0,6	37,3	30,3	7,1	125,6	2,7	186,3	-2,1	402,8	-214,4	40,2	
-29,5	91,9	104,5	-12,7	107,4	11,0	184,7	-2,4	408,6	-221,5	-90,3	
-7,5	4,7	25,8	-21,1	-27,2	9,6	111,3	5,8	182,7	-77,3	-81,5	
5,4	97,2	96,2	1,0	-113,2	2,7	-39,2	7,4	-28,8	-17,8	75,6	
0,5	72,8	75,5	-2,6	-17,3	-10,8	-54,4	-1,1	34,2	-87,5	-76,4	
23,7	33,7	36,2	-2,4	33,9	54,0	38,6	0,2	98,9	-60,5	-51,6	
80,1	65,2	69,3	-4,1	107,7	-56,2	-127,5	-4,1	12,3	-135,7	19,7	
20,6	212,9	213,2	-0,3	13,6	4,3	-10,4	-0,2	-25,8	15,6	-57,1	
4,3	0,3	-7,1	7,4	141,6	-6,4	-75,6	7,2	-81,0	-1,9	6,3	
19,9	135,0	136,0	-1,0	199,5	-5,6	-56,5	-0,5	6,1	-62,1	-64,9	

3.4. Current account by countries

Millions of Tolars 2002	Current account		Goods		Services		Income		Current transfers	
	Net		Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
	Stolpec	1	2	3	4	5	6	7	8	9
Total	76,349	2,507,851	-2,568,746	552,494	-413,00	108,839	-143,26	108,134	-75,954	
Europe	197,126	2,329,162	-2,252,325	515,759	-369,91	100,896	-146,26	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	80	-4,123	71	3	15	-391	
America, of which	-15,374	84,097	-112,93	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	-104,35	69,798	-177,51	8,259	-5,985	32	-257	1,704	-689	
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	18	89	-433	
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	85	0	0	0	0	92	-70	0	0	
Not allocated	2,999	773	-1,177	5,268	-2,038	240	-138	178	-107	

Millions of Tolars 2003	Current account		Goods		Services		Income		Current transfers	
	Net		Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
	Stolpec	1	2	3	4	5	6	7	8	9
Total	-20,912	2,668,166	-2,795,736	577,261	-451,52	121,095	-162,24	104,829	-82,756	
Europe	119,409	2,458,392	-2,439,314	545,097	-406,93	111,112	-164,67	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	983	-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	49	-3,920	2,047	-55	10	-231	
America, of which	-9,158	111,418	-124,52	17,798	-29,603	6,776	3,462	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	-124,67	73,933	-202,05	9,121	-6,260	28	-636	1,954	-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	1,278	7,043	-4,058	1,115	-3,024	57	-95	76	-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	70	0	0	0	0	78	-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			
	2003	2004	January - January		2003	2004	January - January	
			2004	2005			2004	2005
Total	11.285	12.537	860	1.010	12.239	13.699	883	1.013
European Union	7.556	8.270	616	736	9.256	10.867	659	805
Austria	827	931	64	80	1.052	1.587	83	123
Belgium	93	138	8	11	170	248	11	21
Cyprus	2	4	0	1	1	16	0	1
Czech Republic	205	238	16	21	308	333	22	24
Denmark	102	124	11	11	67	67	6	5
Estonia	6	8	1	1	2	1	0	0
Finland	26	28	2	2	75	50	5	3
France	638	802	50	107	1.230	1.175	82	79
Greece	39	62	4	5	38	39	3	2
Ireland	17	19	1	1	49	45	6	2
Italy	1.483	1.619	120	139	2.240	2.540	154	167
Latvia	15	15	3	1	3	3	0	0
Lithuania	31	28	2	2	2	3	0	0
Luxembourg	26	35	2	3	32	36	2	3
Hungary	223	242	17	18	352	480	24	37
Malta	1	1	0	0	2	3	0	0
Germany	2.611	2.676	218	226	2.359	2.688	165	201
Netherlands	197	185	15	15	257	420	21	39
Poland	311	334	23	28	189	196	14	16
Portugal	20	22	2	2	22	31	2	3
Slovakia	162	169	12	11	163	171	13	12
Spain	164	190	16	15	249	352	19	43
Sweden	105	120	9	11	137	144	10	7
United Kingdom	252	281	21	25	256	238	17	15
EFTA	176	165	14	18	221	219	19	19
Iceland	1	3	0	0	0	0	0	0
Liechtenstein	3	3	0	0	1	1	0	0
Norway	22	21	2	1	20	11	1	1
Switzerland	150	138	11	16	200	207	17	18
Countries of former Yugoslavia	1.967	2.247	122	134	613	797	39	68
Bosnia and Herzegovina	471	489	28	29	78	150	5	13
Croatia	1.007	1.164	66	75	444	508	29	39
Macedonia	143	139	8	8	22	27	1	2
Serbia and Montenegro	346	454	19	23	68	112	5	14
Other Europe	155	208	13	17	109	111	5	8
Albania	12	16	1	1	0	1	0	0
Bulgaria	52	77	4	7	38	26	2	2
Romania	91	115	7	8	70	84	3	5
Coun. of former Sov. Union, of which	498	603	26	42	374	384	31	23
Belarus	23	28	1	1	6	5	0	0
Russian Federation	348	419	20	30	311	316	27	20
Ukraine	93	111	4	8	27	33	2	2
Non-European members of OECD	586	632	41	33	761	593	54	44
Australia	27	22	1	1	14	11	0	1
South Korea	19	13	1	1	82	73	8	6
Mexico	18	19	1	2	12	7	1	1
New Zealand	3	3	0	0	3	2	0	0
Canada	21	20	1	1	46	40	1	14
Japan	16	16	1	1	180	119	14	6
Turkey	71	139	8	7	129	119	9	8
United States of America	410	399	28	20	294	223	21	8
Other countries								
Other developed countries	75	106	7	7	154	114	12	6
Other Middle East	43	101	10	8	4	3	0	0
Other Asia	145	83	6	6	462	376	39	19
Other North Africa	47	81	4	6	76	63	7	6
Other East Africa	11	10	1	0	7	9	1	0
Other Africa	5	6	0	0	14	18	1	1
Other Middle and South America	20	26	2	2	188	143	16	13
Other Oceania	0	0	...	...	0	0	0	0
Other N.E.C.	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	99,4
1997	7.405	8.287	-881	84,7	97,0	95,1	100,1
1998	8.053	8.999	-947	82,5	100,7	98,6	103,3
1999	8.031	9.478	-1.447	77,9	100,0	95,2	104,3
2000	9.492	10.984	-1.493	71,5	97,7	90,8	96,5
2001	10.347	11.344	-998	67,2	97,5	91,9	95,1
2002	10.962	11.574	-612	65,3	100,2	93,9	95,9
2003	11.285	12.239	-954	65,4	104,2	95,4	99,7
2004	12.537	13.699	-1.162	65,1	105,3	96,6	99,2
2003	Feb.	905	1.028	-123	65,5	102,9	94,2
	Mar.	989	1.095	-106	65,4	103,1	93,8
	Apr.	981	1.036	-55	65,3	103,7	94,7
	May	925	1.058	-134	65,9	105,3	96,3
	Jun.	944	991	-46	65,9	105,4	96,5
	Jul.	1.005	1.053	-47	65,4	105,0	95,8
	Aug.	703	790	-88	65,0	103,8	95,1
	Sep.	1.063	1.085	-22	65,0	104,0	95,3
	Oct.	1.087	1.118	-31	65,4	104,9	95,7
	Nov.	977	1.068	-92	65,3	105,0	95,7
	Dec.	859	1.047	-188	65,7	105,4	96,8
2004	Jan.	860	883	-23	65,9	105,9	97,2
	Feb.	966	1.034	-68	65,8	105,6	97,8
	Mar.	1.141	1.252	-111	65,3	105,0	96,7
	Apr.	1.057	1.254	-197	64,9	104,7	96,1
	May	1.019	1.163	-144	64,8	105,1	96,1
	Jun.	1.083	1.157	-74	64,8	105,2	96,1
	Jul.	1.092	1.151	-59	64,7	105,4	96,1
	Aug.	837	952	-115	64,7	104,6	95,8
	Sep.	1.176	1.213	-36	64,7	104,6	96,2
	Oct.	1.173	1.245	-72	65,0	105,1	96,0
	Nov.	1.134	1.263	-129	65,4	106,6	97,0
	Dec.	998	1.132	-134	65,8	106,4	98,1
2005	Jan.	1.010	1.013	-3	65,6	105,6	97,7
	Feb.	1.034	1.117	-83	65,5	105,6	97,5
							102,0

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			
	2003	2004	January - January		2003	2004	January - January	
			2004	2005			2004	2005
Total	11.285	12.537	860	1.010	12.239	13.699	883	1.013
Food and live animals	242	251	16	17	621	693	47	52
Beverages and tobacco	143	85	6	3	61	86	4	5
Crude materials except fuels	193	231	15	21	601	702	44	51
Mineral fuels and lubricants	153	201	15	17	946	1.133	72	79
Animal and vegetable oils and fats	7	6	0	0	39	36	2	3
Chemical products	1.551	1.690	109	126	1.631	1.798	128	145
Manufactured goods classified by mat.	2.890	3.215	236	262	2.799	3.189	209	246
Machinery and transport equipment	4.126	4.739	311	406	4.212	4.663	289	337
Miscellaneous articles	1.975	2.115	151	157	1.320	1.390	86	96
Other commodities and transactions	5	2	0	0	8	8	0	0
Intermediate goods	5.462	6.220	445	506	7.079	8.096	539	629
Capital goods	1.634	1.831	116	133	2.322	2.403	145	160
Consumption goods	4.188	4.485	300	371	2.838	3.200	200	224

Source: Statistical Office of RS.

3.6. Short - term commercial credits - claims

Mio EUR	Jun 04	Jul 04	Aug 04	Sep 04	Oct 04	Nov 04	Dec 04	Jan 05
Total	3,205	3,133	3,103	3,320	3,376	3,381	2,993	3,068
European Union								
Austria	247	204	202	230	220	218	174	172
Belgium	22	21	19	22	23	22	20	19
Cyprus	8	7	6	7	6	6	7	7
Czech Republic	43	43	42	43	46	45	41	40
Denmark	28	27	23	23	24	25	23	24
Estonia	1	1	1	1	1	2	1	1
Finland	4	5	6	7	7	8	8	8
France	166	137	152	167	179	188	157	180
Greece	11	10	9	10	9	10	10	10
Ireland	7	5	6	6	7	6	6	4
Italy	333	341	320	346	371	393	341	370
Latvia	1	1	1	1	2	2	2	2
Lithuania	4	3	4	4	4	4	3	3
Luxembourg	7	7	7	4	5	5	4	2
Hungary	48	51	49	54	53	57	51	49
Malta	2	2	2	2	1	1	1	1
Germany	410	402	399	453	452	438	355	380
Netherlands	33	30	31	32	32	32	27	30
Poland	115	117	117	106	108	106	95	100
Portugal	6	5	5	5	6	6	6	6
Slovakia	24	21	21	23	21	22	18	20
Spain	34	34	32	34	36	36	35	36
Sweden	26	26	45	76	64	65	57	53
United Kingdom	76	79	80	105	104	95	84	83
EFTA								
Iceland	1	1	1	1	1	1	1	1
Liechtenstein	1	1	1	1	1	1	1	1
Norway	34	37	30	35	46	35	37	36
Switzerland	63	63	61	70	72	80	72	77
Other European countries, of that								
Bulgaria	21	23	22	23	25	27	28	27
Romania	30	29	29	31	31	32	30	30
Bosnia and Herzegovina	176	170	161	161	162	161	145	139
Croatia	486	479	477	477	488	485	433	429
Macedonia	67	65	63	64	66	64	59	57
Serbia and Montenegro	232	234	233	238	246	244	241	234
Belarus	6	6	7	7	7	7	8	8
Russian federation	123	130	129	132	134	133	116	122
Ukraine	26	25	26	31	34	35	25	27
Turkey	15	16	14	13	11	11	10	10
Africa								
	15	14	14	16	15	15	15	16
America, of that								
Argentina	1	1	1	1	1	1	1	1
Canada	5	6	6	14	7	7	5	4
Mexico	4	4	3	3	4	5	5	5
USA	129	131	129	126	119	117	120	128
Asia, of that								
Iran	94	94	93	91	97	102	93	92
Izrael	14	13	14	13	15	17	14	14
Hong Kong	5	7	7	6	6	6	5	4
Japan	4	4	3	3	3	3	3	3
South Korea	2	4	3	4	6	5	3	3
China	6	4	3	4	4	5	4	5
Thailand	6	6	6	6	6	5	5	6
Taiwan	3	3	2	2	2	1	1	1
	4	3	3	3	4	3	2	3
Oceania, of that								
Australia	7	7	7	7	8	8	8	7
New Zealand	6	7	7	7	8	7	7	6
	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

Short - term commercial credits - liabilities

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Mio EUR	Jun 04	Jul 04	Aug 04	Sep 04	Oct 04	Nov 04	Dec 04	Jan 05
Total	2,401	2,328	2,211	2,347	2,355	2,431	2,265	2,143
European Union								
Austria	493	446	405	412	426	432	374	357
Belgium	44	44	43	53	62	70	69	63
Cyprus	39	37	49	73	68	74	70	56
Czech Republic	52	48	45	49	55	60	55	51
Denmark	12	11	12	12	13	13	11	11
Estonia	0	0	0	0	0	0	0	0
Finland	6	5	6	6	6	7	7	7
France	161	141	136	147	146	148	120	143
Greece	4	4	4	4	3	3	3	3
Ireland	10	9	9	9	12	12	13	11
Italy	445	445	399	422	418	446	413	375
Latvia	1	1	1	1	1	2	2	2
Lithuania	0	0	0	0	1	0	0	0
Luxembourg	19	19	19	15	17	19	19	4
Hungary	37	37	37	43	44	46	46	38
Malta	1	2	1	1	1	1	1	1
Germany	427	417	414	429	433	429	418	394
Netherlands	62	57	55	50	58	69	55	54
Poland	17	17	19	24	20	20	18	13
Portugal	2	2	2	2	3	2	2	2
Slovakia	16	16	15	16	16	16	16	18
Spain	39	36	32	31	32	34	34	30
Sweden	20	27	27	35	24	31	44	43
United Kingdom	70	70	60	64	60	62	58	67
EFTA								
Iceland	98	102	94	103	100	105	93	95
Liechtenstein	0	0	0	0	0	0	0	0
Norway	6	5	6	5	5	5	5	4
Switzerland	7	7	7	7	10	6	4	5
	85	90	81	92	84	94	84	85
Other European countries, of that								
Bulgaria	208	219	212	219	225	221	208	199
Romania	3	3	3	2	2	3	3	3
Bosnia and Herzegovina	4	4	4	4	4	6	4	4
Croatia	36	41	36	36	37	38	33	31
Macedonia	100	106	104	110	106	101	103	95
Serbia and Montenegro	5	6	6	6	6	6	6	6
Belarus	36	38	36	38	43	42	34	35
Russian federation	1	1	1	1	3	2	2	2
Ukraine	11	11	11	11	12	11	12	12
Turkey	1	1	1	1	1	1	1	1
	8	7	8	8	9	9	9	8
Africa								
	11	13	13	13	14	13	10	12
America, of that								
Argentina	60	61	58	65	55	58	65	60
Canada	0	1	0	0	0	0	0	0
Mexico	4	4	5	5	5	4	5	4
USA	0	0	0	0	0	0	0	0
	49	52	49	55	45	46	52	45
Asia, of that								
Iran	43	42	42	42	39	34	35	31
Israel	0	0	0	0	0	0	0	0
Hong Kong	10	10	9	10	10	10	9	9
Japan	2	2	2	2	2	1	1	1
South Korea	1	2	5	4	1	1	2	2
China	8	8	6	4	4	3	5	4
Thailand	3	2	2	3	3	3	3	3
Taiwan	0	0	0	0	0	0	0	0
	2	2	2	1	1	2	2	2
Oceania, of that								
Australia	2	2	1	4	3	3	4	4
New Zealand	2	1	1	3	3	3	3	4
	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	1999	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	523.8	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

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.8. Net external debt position

Mio EUR	General government											Total	
	Short-term				Total	Long-term				Total			
	Money market instruments	Loans	Trade credits	Other debt ass./liab.		Bonds and notes	Loans	Trade credits	Other debt ass./liab.				
	Column	1	2	3	4	5=1+...4	6	7	8	9	10=6+...+9	11=5+10	
Code													
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	0	
2002	31.Dec.	0	0	0	2	2	0	0	0	0	0	2	
2003	31.Dec.	0	0	0	3	3	1	0	0	0	1	4	
2004	31.Dec.	0	0	0	3	3	2	0	0	0	2	5	
2004	30.Sep.	0	0	0	4	4	1	0	0	0	1	5	
	31.Oct.	0	0	0	3	3	1	0	0	0	1	5	
	30.Nov.	0	0	0	3	3	2	0	0	0	2	5	
	31.Dec.	0	0	0	3	3	2	0	0	0	2	5	
2.005	31.Jan.	0	0	0	2	2	2	0	0	0	2	4	
	28.Feb.	0	0	0	3	3	2	0	0	0	2	5	
Liabilities													
1994	31.Dec.	-	-	-	-	-	465	6	-	470	470		
1995	31.Dec.	-	-	-	-	-	601	5	-	606	606		
1996	31.Dec.	-	-	-	-	-	762	533	4	-	1.299	1.299	
1997	31.Dec.	-	-	-	-	-	963	505	2	-	1.470	1.470	
1998	31.Dec.	-	-	-	-	-	1.040	542	1	-	1.582	1.582	
1999	31.Dec.	-	-	-	-	-	1.431	536	0	-	1.967	1.967	
2000	31.Dec.	-	-	-	-	-	1.688	525	0	-	2.213	2.213	
2001	31.Dec.	3	0	0	11	15	1.908	588	0	0	2.496	2.511	
2002	31.Dec.	56	0	0	10	66	1.894	475	0	0	2.369	2.435	
2003	31.Dec.	32	0	0	8	40	2.082	387	0	0	2.469	2.509	
2004	31.Dec.	13	0	0	8	21	1.946	374	0	0	2.320	2.341	
2004	30.Sep.	2	0	0	9	11	1.932	390	0	0	2.322	2.332	
	31.Oct.	2	0	0	8	10	1.938	387	0	0	2.325	2.335	
	30.Nov.	13	0	0	8	21	1.951	379	0	0	2.330	2.352	
	31.Dec.	13	0	0	8	21	1.946	374	0	0	2.320	2.341	
2005	31.Jan.	13	0	0	8	21	1.960	376	0	0	2.336	2.357	
	28.Feb.	17	0	0	8	25	1.963	371	0	0	2.333	2.358	
Net position													
1994	31.Dec.	-	-	-	-	-	0	465	6	-	470	470	
1995	31.Dec.	-	-	-	-	-	0	601	5	-	606	606	
1996	31.Dec.	-	-	-	-	-	762	533	4	-	1.299	1.299	
1997	31.Dec.	-	-	-	-	-	963	505	2	-	1.470	1.470	
1998	31.Dec.	-	-	-	-	-	1.040	542	1	-	1.582	1.582	
1999	31.Dec.	-	-	-	-	-	1.431	536	0	-	1.967	1.967	
2000	31.Dec.	-	-	-	-	-	1.688	525	0	-	2.213	2.213	
2001	31.Dec.	3	0	0	11	15	1.908	588	0	0	2.496	2.511	
2002	31.Dec.	56	0	0	7	64	1.894	475	0	0	2.369	2.433	
2003	31.Dec.	32	0	0	6	37	2.081	387	0	0	2.468	2.505	
2004	31.Dec.	13	0	0	5	18	1.944	374	0	0	2.318	2.336	
2004	30.Sep.	2	0	0	5	7	1.930	390	0	0	2.320	2.327	
	31.Oct.	2	0	0	5	7	1.937	387	0	0	2.323	2.331	
	30.Nov.	13	0	0	5	19	1.949	379	0	0	2.328	2.347	
	31.Dec.	13	0	0	5	18	1.944	374	0	0	2.318	2.336	
2005	31.Jan.	13	0	0	6	19	1.958	376	0	0	2.334	2.353	
	28.Feb.	17	0	0	5	22	1.961	371	0	0	2.331	2.353	

Bank of Slovenia												Mio EUR
Money market instruments	Short-term				Total	Long-term				Total	Total	
	Loans	Currency and deposits	Other debt ass./liab.			Bonds and notes	Loans	Currency and deposits	Other debt ass./liab.			
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	779	57	848	5.570	0	0	216	5.786	6.635	30.Sep.	2004
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.	
16	0	778	55	849	5.708	0	0	201	5.910	6.759	31.Jan.	2.005
36	0	772	54	863	5.728	0	0	207	5.935	6.797	28.Feb.	
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	22	0	22	0	0	0	0	0	22	30.Sep.	2004
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.	
0	0	54	0	54	0	0	0	0	0	54	31.Jan.	2005
0	0	23	0	23	0	0	0	0	0	23	28.Feb.	
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
-	-	-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	-757	-57	-826	-5.570	0	0	-216	-5.786	-6.613	30.Sep.	2004
-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.	
-16	0	-724	-55	-795	-5.708	0	0	-201	-5.910	-6.705	31.Jan.	2005
-36	0	-749	-54	-839	-5.728	0	0	-207	-5.935	-6.774	28.Feb.	

3.8. Net external debt position - (continued)

Mio EUR	Banks											
	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		
	Column	1	2	3	4	5=1+..4	6	7	8	9	10=6+...9	11=5+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	1.432
1997	31.Dec.	-	39	926	247	1.213	37	52	-	2	90	1.560
1998	31.Dec.	-	32	941	240	1.214	20	74	-	1	95	1.730
1999	31.Dec.	-	45	955	265	1.265	98	74	-	0	172	1.303
2000	31.Dec.	-	28	1.242	281	1.551	141	80	-	0	220	1.309
2001	31.Dec.	0	13	1.563	324	1.899	225	106	0	1	332	2.232
2002	31.Dec.	0	34	1.167	307	1.508	171	191	0	15	377	1.884
2003	31.Dec.	0	72	919	339	1.329	195	251	0	17	463	1.792
2004	31.Dec.	0	94	906	341	1.341	375	421	0	18	815	2.156
2004	30.Sep.	0	77	915	365	1.356	290	373	0	17	679	2.036
	31.Oct.	0	86	861	377	1.324	346	377	0	19	742	2.066
	30.Nov.	0	86	773	343	1.202	367	389	0	19	775	1.977
	31.Dec.	0	94	906	341	1.341	375	421	0	18	815	2.156
2005	31.Jan.	0	103	764	335	1.203	403	410	0	19	832	2.034
	28.Feb.	0	95	796	327	1.218	418	413	0	19	850	2.068
Liabilities												
1994	31.Dec.	-	1	140	0	141	-	263	-	53	316	458
1995	31.Dec.	-	3	171	0	174	13	300	-	61	375	549
1996	31.Dec.	-	293	0	293	20	493	-	57	570	864	
1997	31.Dec.	-	0	312	0	313	20	513	-	62	596	908
1998	31.Dec.	-	0	348	0	348	20	458	-	62	540	888
1999	31.Dec.	-	7	364	54	425	20	682	-	69	770	1.195
2000	31.Dec.	-	2	401	0	404	20	921	-	71	1.012	1.416
2001	31.Dec.	0	1	396	9	406	0	1.356	162	73	1.592	1.998
2002	31.Dec.	0	11	383	47	441	20	1.601	279	64	1.964	2.405
2003	31.Dec.	0	16	558	10	584	34	2.237	506	55	2.831	3.415
2004	31.Dec.	0	154	543	33	730	225	3.028	744	58	4.054	4.784
2004	30.Sep.	0	26	522	32	579	80	3.084	671	62	3.897	4.477
	31.Oct.	0	50	514	86	650	79	3.135	701	60	3.976	4.625
	30.Nov.	0	130	587	30	747	79	3.030	708	59	3.877	4.624
	31.Dec.	0	154	543	33	730	225	3.028	744	58	4.054	4.784
2005	31.Jan.	0	159	611	28	797	224	3.032	774	59	4.089	4.886
	28.Feb.	0	179	678	29	886	194	3.107	936	59	4.296	5.181
Net position												
1994	31.Dec.	0	-5	-901	-334	-1.240	-38	251	0	53	266	458
1995	31.Dec.	0	-8	-1.048	-242	-1.297	-56	282	0	61	287	549
1996	31.Dec.	0	-10	-1.148	-193	-1.351	-43	472	0	56	485	-568
1997	31.Dec.	0	-39	-614	-247	-900	-17	462	0	61	506	-651
1998	31.Dec.	0	-32	-594	-240	-865	1	384	0	61	445	-841
1999	31.Dec.	0	-38	-591	-211	-840	-78	608	0	69	599	-108
2000	31.Dec.	0	-26	-841	-281	-1.147	-120	841	0	71	792	107
2001	31.Dec.	0	-12	-1.166	-315	-1.493	-225	1.250	162	73	1.260	-233
2002	31.Dec.	0	-23	-784	-259	-1.067	-151	1.411	279	49	1.587	521
2003	31.Dec.	0	-56	-361	-329	-745	-161	1.985	506	38	2.368	1.623
2004	31.Dec.	0	60	-363	-308	-611	-150	2.607	744	39	3.240	2.629
2004	30.Sep.	0	-50	-393	-333	-777	-210	2.712	671	45	3.218	2.441
	31.Oct.	0	-36	-348	-291	-675	-267	2.758	701	42	3.234	2.559
	30.Nov.	0	44	-186	-313	-455	-288	2.642	708	40	3.102	2.647
	31.Dec.	0	60	-363	-308	-611	-150	2.607	744	39	3.240	2.629
2005	31.Jan.	0	55	-154	-307	-406	-179	2.622	774	40	3.258	2.852
	28.Feb.	0	83	-118	-298	-333	-224	2.694	936	40	3.446	3.113

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Other sectors												Mio EUR	
Short-term						Long-term						Total	
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	Column Code	
12	13	14	15	16	17=12+..16	18	19	20	21	22	23=18+..22	24=17+23	
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	74	520	2.108	176	2.879	392	196	0	16	3	608	3.486	31.Dec. 2004
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	40	0	1.853	172	2.065	10	5.089	0	17	8	5.124	7.189	31.Dec. 2004
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	-34	-520	-255	-4	-814	-383	4.894	0	1	5	4.517	3.703	31.Dec. 2004
0	-18	-546	-443	-45	-1.052	-359	4.608	0	8	1	4.258	3.206	30.Sep. 2004
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	-34	-520	-255	-4	-814	-383	4.894	0	1	5	4.517	3.703	31.Dec. 2004
0	-34	-544	-404	0	-982	-391	4.889	0	3	5	4.506	3.524	31.Jan. 2005
0	-43	-544	-432	-10	-1.028	-433	5.037	0	2	5	4.611	3.583	28.Feb.

3.8. Net external debt position - (continued)

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
							7			
Gross External Debt Position										
	1	2	3	4	5	6=1+...+5				
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	195	550	1.853	213	2.823	2.180	8.492	744	17
2004 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	195	550	1.853	213	2.823	2.180	8.492	744	17
2005 31.Jan.	13	204	665	1.718	219	2.819	2.193	8.486	774	19
28.Feb.	17	226	702	1.760	215	2.920	2.167	8.707	936	19
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	1.811	0	0
2004 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	1.811	0	0
2005 31.Jan.	13	0	54	0	8	75	1.960	1.839	0	0
28.Feb.	17	0	23	0	8	48	1.963	1.886	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	195	543	1.853	205	2.795	234	6.680	744	17
2004 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	195	543	1.853	205	2.795	234	6.680	744	17
2005 31.Jan.	0	204	611	1.718	211	2.743	234	6.647	774	19
28.Feb.	0	226	678	1.760	207	2.871	204	6.821	936	19

Other debt liabilities	Total	Direct investment: Intercompany lending								Total	Total	Millions of EUR			
		Debt liabilities to affiliated enterprises		Debt liabilities to direct investors											
		Arrears	Other	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	11.499	133	1	132	943	27	916	1.076	15.397	31.Dec.	2004				
66	11.066	160	0	160	1.085	16	1.069	1.245	14.965	30.Sep.	2004				
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	11.499	133	1	132	943	27	916	1.076	15.397	31.Dec.					
67	11.540	138	1	137	903	26	877	1.041	15.400	31.Jan.	2005				
67	11.895	135	1	134	902	24	878	1.037	15.852	28.Feb.					
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	3.757	0	0	0	0	0	0	0	3.785	31.Dec.	2004				
0	3.706	0	0	0	0	0	0	0	3.738	30.Sep.	2004				
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	3.757	0	0	0	0	0	0	0	3.785	31.Dec.					
0	3.799	0	0	0	0	0	0	0	3.875	31.Jan.	2005				
0	3.849	0	0	0	0	0	0	0	3.897	28.Feb.					
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	7.741	133	1	132	943	27	916	1.076	11.612	31.Dec.	2004				
66	7.360	160	0	160	1.085	16	1.069	1.245	11.227	30.Sep.	2004				
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	7.741	133	1	132	943	27	916	1.076	11.612	31.Dec.					
67	7.741	138	1	137	903	26	877	1.041	11.525	31.Jan.	2005				
67	8.047	135	1	134	902	24	878	1.037	11.955	28.Feb.					

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 28.02.2005									
1. Public and publicly guaranteed debt	0	677	45	41	78	252	165	3.189	4.446
1.1. Debt securities	0	601	6	0	5	79	11	1.446	2.147
1.1.1. Principal	0	500	5	0	5	5	11	1.146	1.673
1.1.2. Interest	0	101	0	0	0	74	0	299	475
1.2. Loans	0	45	40	41	72	172	154	1.743	2.268
1.2.1. Principal	0	27	23	28	57	143	129	1.499	1.906
1.2.2. Interest	0	18	17	13	15	29	26	244	362
1.3. Currency and deposits	0	23	0	0	0	0	0	0	23
1.3.1. Principal	0	23	0	0	0	0	0	0	23
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	202	3.606	395	481	526	755	1.417	5.881	13.262
2.1. Debt securities	0	1	3	2	2	4	4	261	278
2.1.1. Principal	0	0	0	0	0	0	0	183	183
2.1.2. Interest	0	1	3	2	2	4	4	79	96
2.2. Loans	0	402	376	465	492	733	620	5.084	8.172
2.2.1. Principal	0	353	319	417	435	648	537	4.479	7.188
2.2.2. Interest	0	49	57	49	57	84	83	605	984
2.3. Currency and deposits	0	894	0	0	0	0	0	720	0
2.3.1. Principal	0	894	0	0	0	0	0	720	0
2.3.2. Interest	-	-	-	-	-	-	-	-	-
2.4. Trade Credit	0	1.761	2	1	4	2	2	11	1.782
2.4.1. Principal	0	1.761	2	1	3	2	2	10	1.779
2.4.2. Interest	0	0	0	0	0	0	0	1	3
2.5. Other debt liabilities	177	79	0	0	1	1	12	5	276
2.5.1. Principal	138	79	0	0	1	1	12	5	236
2.5.2. Interest	39	0	0	0	0	0	0	0	40
2.6. Direct investment: Intercompany lending	24	469	14	13	26	14	59	519	1.140
2.6.1. Debt liabilities to affiliated enterprises	1	124	1	2	5	2	2	2	138
2.6.1.1. Principal	1	123	1	2	4	2	2	2	137
2.6.1.2. Interest	0	0	0	0	0	0	0	0	1
2.6.2. Debt liabilities to direct investors	24	345	13	11	22	12	57	517	1.002
2.6.2.1. Principal	19	341	9	9	17	5	50	457	907
2.6.2.2. Interest	4	4	4	2	5	7	7	60	95
3. GROSS EXTERNAL DEBT PAYMENTS	202	4.283	440	522	603	1.006	1.582	9.070	17.708
3.1. Principal	158	4.110	359	456	523	806	1.462	7.781	15.654
3.2. Interest	43	173	81	66	80	200	121	1.290	2.055

3.11. Debt indicators

	Stocks in millions of EUR				
	2001	2002	2003	2004	Feb. 2005
A. Short - term debt (1):	4.569	4.448	4.555	5.322	5.606
B. International monetary reserves	4.984	6.781	6.879	6.542	6.712
C.Foreign exchange	6.513	7.842	7.703	7.484	7.567
D. Gross external assets in debt instruments	10.825	12.580	12.848	13.393	13.678
E. Gross external debt	10.403	11.455	13.305	15.397	15.852
Debt indicators:					
- international reserves to short-term debt (B/A)	1,09	1,52	1,51	1,23	1,20
- foreign exchange to short-term debt (C/A)	1,43	1,76	1,69	1,41	1,35
- gross external assets in debt instruments / gross external debt (D/E)	1,04	1,10	0,97	0,87	0,86

3.12. International Liquidity

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of EUR	Bank of Slovenia							Banks		Total foreign exchange reserves	
	Total reserves (including gold)				Total	Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions		
	Gold	SDR's	Reserve position in IMF	Foreign exchange							
Column	1	2	3	4	5 = 1+2+3+4	6	7	8	9	10 = 4+8	
Code											
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 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	
28. Feb.	80,1	8,7	87,0	6.536,1	6.711,9	76,0	-	1.030,8	-419,1	7.566,9	
31. Mar.	80,0	8,7	83,5	6.423,0	6.595,2	76,7	-	1.148,7	-642,2	7.571,7	

4.1. Derivation and Expenditure on Gross domestic product

	2001	2002	2003	2004	2001	2002	2003	2004
	Millions of Tolars at current prices				Real growth rates in %			
Gross domestic product by activities								
A,B Agriculture, hunting and forestry,fishing	122,654	148,916	132,888	...	-12.1	15.3	-15.2	11.1
C Mining and quarrying	23,490	22,844	27,048	...	-5.5	-8.4	5.8	-5.2
D Manufacturing	1,139,198	1,242,106	1,365,106	...	5.1	4.8	3.9	5.4
E Electricity, gas and water supply	127,026	144,532	148,407	...	7.0	6.1	-3.1	4.9
F Construction	248,368	264,720	290,819	...	-2.2	0.6	3.4	1.6
G Wholesale and retail trade, certain repair	484,756	541,123	593,885	...	2.4	3.5	2.9	3.8
H Hotels and restaurants	98,293	104,081	113,909	...	6.5	3.4	3.5	2.3
I Transport, storage, communication	295,821	327,641	363,183	...	5.0	3.1	3.4	3.8
J Financial intermediation	184,639	242,554	232,701	...	6.4	5.8	6.1	10.4
K Real estate, renting and business services	634,955	736,673	798,186	...	4.1	3.3	3.7	3.8
L Public administration and defence	269,095	298,935	333,153	...	5.3	3.3	4.4	3.1
M Education	239,831	263,782	287,896	...	2.2	2.6	2.4	2.4
N Health and social work	217,892	234,368	251,688	...	2.6	4.0	3.1	4.9
O,P Other social and personal services	151,420	156,591	169,873	...	2.9	-2.3	1.1	3.8
Imputed bank services (FISIM)	-98,989	-128,748	-128,792	...	12.2	7.0	12.3	8.2
Agriculture (A+B)	122,654	148,916	159,936	...	-12.1	15.4	-15.2	11.1
Industry (C+D+E)	1,289,714	1,409,482	1,540,561	...	5.0	4.7	3.3	5.2
Construction (F)	248,368	264,720	290,819	...	-2.2	0.6	3.4	1.6
Services (G to P)	2,477,714	2,777,001	2,988,634	...	3.9	3.2	3.5	4.2
Total Value Added, at basic cost	4,138,450	4,600,119	4,979,950	...	3.1	3.7	2.5	4.4
Corrections	623,365	714,375	767,218	...	0.0	0.6	2.5	5.7
Gross domestic product	4,761,815	5,314,494	5,747,168	6,191,161	2.7	3.3 ³	2.5 ³	4.6
Cost structure of gross domestic product								
Total	4,761,815	5,314,494	5,747,168	6,191,161	100.0	100.0	100.0	...
1. Taxes on production and on imports	771,895	878,945	963,120	...	16.2	16.5	16.8	...
2. Less: Subsidies	67,993	64,517	83,900	...	1.4	1.2	1.5	...
3. Compensation of employees	2,564,414	2,818,596	3,040,177	...	53.9	53.0	52.9	...
-Wages and salaries	2,293,557	2,517,718	2,715,231	...	48.2	47.4	47.2	...
- Employers actual social contributions	270,857	300,879	324,946	...	5.7	5.7	5.7	...
4. Gross operating surplus	1,132,256	1,253,900	1,394,191	...	23.8	23.6	24.3	...
- Consumption of fixed capital	732,241	780,514	800,835	...	15.4	14.7	13.9	...
- Net operating surplus	400,016	473,386	593,356	...	8.4	8.9	10.3	...
5. Gross mixed income	361,241	427,570	433,580	...	7.6	8.0	7.5	...
- Consumption of fixed capital	90,891	92,596	95,803	...	1.9	1.7	1.7	...
- Net mixed income	270,351	334,974	337,777	...	5.7	6.3	5.9	...
Expenditure on gross domestic product								
Total (3+4)	4,761,815	5,314,494	5,747,168	6,191,161	2.7	3.3	2.5	4.6
1. Exports of goods and services	2,744,468	3,060,345	3,245,428	3,710,849	6.3	6.7	3.2	12.6
2. Imports of goods and services	2,776,503	2,981,749	3,247,262	3,748,543	3.0	4.9	6.8	12.4
3. Foreign balance (exports-imports)	-32,035	78,596	-1,834	-37,694	-	-	-	-
4. Total domestic consumption (5+6)	4,793,849	5,235,898	5,749,002	6,228,855	0.9	2.3	4.7	4.7
5. Final consumption	3,656,738	3,973,047	4,293,961	4,569,106	2.7	0.7	2.7	3.0
-Households	2,621,790	2,830,439	3,053,907	3,261,294	2.3	0.2	2.8	3.5
-Nonprofit institutions	60,259	69,572	74,070	80,549	4.9	5.3	0.7	2.9
- Government	974,689	1,073,036	1,165,984	1,227,263	3.9	1.7	2.6	1.7
6. Gross capital formation	1,137,111	1,262,851	1,455,041	1,659,749	-4.3	7.4	10.5	9.1
- Gross fixed capital formation	1,164,431	1,239,153	1,373,343	1,529,058	4.1	3.1	6.3	6.8
- Changes in inventories	-27,320	23,698	81,698	130,691	-	-	-	-
* Consumption of fixed capital	823,131	873,110	896,638	...	...	...	...	...
* Net fixed capital formation	341,300	389,741	558,403	...	...	...	...	...
GDP at market prices, in millions of EUR	21,925	23,492	24,592	25,919				
GDP per capita, in EUR	11,007	11,775	12,319	12,977				

Source: Statistical Office of RS.

4.2. Quarterly Real Gross Domestic Product

	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 %				
	Column	1	2	3	4	5	6	7	8	9	10	11	12	
Code														
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	2.3	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	3.6	285,786	3.1	4,515,988	3.4		
2003	102,590	-15.3	1,159,400	3.9	241,492	3.4	460,104	2.9	295,508	3.4	4,625,302	2.5		
2004	113,949	11.1	1,222,437	5.4	245,344	1.6	477,770	3.8	306,881	3.8	4,836,895	4.6		
2001	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	28,060	10.9	289,398	4.4	57,501	2.8	112,306	3.5	77,149	3.5	1,154,431	4.1	
	II	27,258	11.0	320,420	7.8	60,590	-1.8	120,599	3.9	77,297	4.7	1,226,753	4.9	
	III	29,728	11.3	308,115	7.4	65,585	4.1	118,680	4.1	79,121	2.8	1,226,630	5.0	
	IV	28,903	11.1	304,505	2.2	61,668	1.4	126,186	3.9	73,315	4.4	1,229,081	4.3	

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

4.3. Industry

	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 %		
Code	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	5,0	103,8	0,7	111,8	5,0	118,3	7,3		
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	
2005	Jan.	106,7	3,6	98,0	-2,9	104,9	4,1	136,2	0,9	
	Feb.	104,5	0,5	90,1	-13,0	103,1	0,8	129,1	3,0	

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				
							From Slovenia	From abroad	Total		
Column	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10	
Code											
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	7.587	3.225	4.363	91.918	30.202	61.719	58.927	21.108	37.819	5.085	
2004	Mar.	427	217	211	5.808	2.002	3.807	3.850	1.484	2.366	
	Apr.	490	201	289	7.073	2.475	4.598	4.533	1.685	2.848	
	May	611	217	394	8.400	2.798	5.602	5.611	2.063	3.547	
	Jun.	737	305	432	8.918	2.920	5.999	5.745	2.071	3.674	
	Jul.	1.114	481	633	10.854	3.255	7.600	6.902	2.151	4.751	
	Aug.	1.310	509	801	11.448	3.366	8.082	6.475	1.941	4.534	
	Sep.	727	253	473	8.572	2.771	5.801	5.376	1.895	3.481	
	Oct.	510	189	322	7.391	2.498	4.893	4.926	1.847	3.079	
	Nov.	378	197	181	6.117	2.213	3.904	4.018	1.620	2.398	
	Dec.	366	188	178	6.593	2.267	4.326	4.673	1.748	2.925	
2005	Jan.	411	171	239	5.851	1.986	3.864	3.761	1.406	2.355	
	Feb.	445	249	196	4.944	1.747	3.197	3.337	1.321	2.016	
										17	

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

4.5. Employment and Unemployment

Stevilo	Skupaj aktivno prebivalstvo								Stopnja brezposelnosti v %			
	Skupaj delovno aktivno prebivalstvo											
	Zaposlene osebe		Samozaposlene osebe				Skupaj	Registrirane brezposelne osebe				
	V podjetjih in drugih organizacijah	Pri samozaposl. osebah	Skupaj	Podjetniki in poklici	Kmetje	Skupaj						
Stolpec	1	2	3=1+2	4	5	6=4+5	7=3+6	8	9=7+8	10		
Koda										11		
1992	669.466	32.615	702.080	42.569	39.408	81.977	784.057	102.596	886.654	11,6		
1993	634.522	36.328	670.850	45.613	39.408	85.021	755.871	129.087	884.958	14,6		
1994	615.767	42.721	658.488	48.340	39.408	87.748	746.236	127.056	873.292	14,5		
1995	607.289	48.039	655.328	50.502	39.408	89.910	745.237	121.483	866.721	14,0		
1996	597.328	53.100	650.428	52.375	39.408	91.783	742.211	119.799	862.009	13,9		
1997	593.086	58.140	651.226	52.505	39.700	92.205	743.431	125.189	868.619	14,4		
1998	591.653	60.828	652.481	51.675	41.013	92.688	745.169	126.080	871.249	14,5		
1999	606.928	64.043	670.971	50.817	36.686	87.503	758.474	118.951	877.425	13,6		
2000	615.493	67.549	683.042	50.704	34.426	85.130	768.172	106.601	874.773	12,2		
2001	626.444	68.373	694.817	50.628	33.596	84.224	779.041	101.857	880.898	11,6		
2002	631.053	66.797	697.850	50.413	35.236	85.649	783.499	102.635	886.134	11,6		
2003	632.982	66.164	699.146	49.732	28.369	78.101	777.247	97.674	874.921	11,2		
2004	637.004	65.642	702.647	49.589	29.971	79.560	782.206	92.826	875.033	10,6		
2004	apr.	635.545	65.470	701.015	49.405	29.416	78.821	779.836	93.886	873.722		
	maj	636.406	66.034	702.440	49.498	29.416	78.914	781.354	91.518	872.872		
	jun.	638.494	66.306	704.800	49.480	29.416	78.896	783.696	89.156	872.852		
	jul.	637.152	66.215	703.367	49.448	29.855	79.303	782.670	90.294	872.964		
	avg.	636.842	66.115	702.957	49.558	29.855	79.413	782.370	90.314	872.684		
	sep.	639.409	66.431	705.840	49.912	29.855	79.767	785.607	90.685	876.292		
	okt.	641.199	66.550	707.749	50.074	31.276	81.350	789.099	92.538	881.637		
	nov.	642.009	66.370	708.379	50.018	31.276	81.294	789.673	90.923	880.596		
	dec.	638.812	65.018	703.830	49.904	31.276	81.180	785.010	90.728	875.738		
2005	jan.	660.707	63.878	724.585	49.713	31.339	81.052	805.637	93.353	898.990		
	feb.	662.451	63.860	726.311	49.754	31.339	81.093	807.404	93.138	900.542		
										10,3		

Vir: Statistični urad RS, ocene v BS.

4.6. Average Wages and Salaries

Column Code	Gross Wages and Salaries								Net Wages and Salaries				
	Tolars	Annual growth in %	Real		Manufacturing			Tolars	Annual growth in %	Real			
			2000=100	Annual growth in %	Tolars	Annual growth in %	Real 2000=100			An.growth in %	2000=100	Annual 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	
2004	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
2005	Jan.	272.845	5,7	111,3	3,4	235.857	8,7	114,3	6,4	173.117	6,0	112,2	3,8
	Feb.	265.214	4,1	107,6	1,4	224.062	5,4	108,0	2,7	169.641	4,7	109,3	2,1

Source: Statistical Office of RS and computations in BS.

4.7. Registered Household Income

Column Code	Net Wages and Salaries			Other receipts from employment			Transfer receipts			Total			
	Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		
		2000=100	Annual growth in %		2000=100	Annual growth in %		2000=100	Annual growth in %		2000=100	Annual growth in %	
Column Code	1	2	3	4	5	6	7	8	9	10=1+4+7	11	12	
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	5,6	2.862.621	113,9	6,1	
2004	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
2005	Jan.	111.800	118,8	5,8	29.971	73,1	-12,1	83.867	111,9	2,2	225.638	107,4	1,7
	Feb.	110.415	116,7	4,6	30.135	73,2	-8,6	83.525	110,8	-3,4	224.075	106,1	-0,4

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		Retail prices			Industrial producers prices			
	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 Code	1	2	3	4	5	6	7	8	9	10	11	12	13	
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	
1993	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	
1994	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	
1995	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	
1996	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	
1997	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	
1998	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	
1999	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	
2000	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	
2001	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	
2002	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	
2003	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	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	125,5	4,1	0,3
	Mar.	130,1	3,1	1,1	2,6	1,5	4,4	0,2	133,7	4,8	1,1	125,6	3,8	0,0
	Apr.	130,1	2,7	0,0	2,4	0,0	3,5	0,1	134,1	4,3	0,3	...	...	...

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			Total	Taxes on property	Domestic taxes on goods and services	
	Personal income tax	Corporate income tax	Total		Employees	Employers	Other unallocable social security contributions				
Column	1	2	3	4	5	6	7	8	9	10	
Code											
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	
2004	382,523	124,355	506,878	117,676	480,317	257,391	62,995	800,702	39,513	856,604	
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
	Feb.	29,560	6,791	36,351	9,200	37,710	19,833	4,991	62,534	1,601	57,480
	Mar.	31,046	8,177	39,223	9,229	38,917	20,953	5,504	65,373	1,707	77,480
	Apr.	37,960	27,396	65,356	9,373	38,950	21,058	5,109	65,117	1,439	76,205
	May	33,420	14,905	48,325	9,647	38,789	20,759	5,432	64,980	3,476	73,291
	Jun.	27,733	10,003	37,735	9,548	39,208	20,923	5,051	65,182	4,243	40,284
	Jul.	26,369	8,755	35,124	9,798	39,625	21,256	5,233	66,114	3,841	59,277
	Aug.	26,939	7,662	34,601	9,602	39,253	20,943	5,308	65,504	5,477	72,644
	Sep.	29,812	8,906	38,718	9,422	40,152	21,489	5,397	67,038	4,388	64,677
	Oct.	31,612	9,631	41,243	9,285	40,045	21,214	5,383	66,641	3,085	60,802
	Nov.	33,373	7,155	40,528	9,720	40,856	21,517	5,185	67,558	5,688	102,822
	Dec.	44,524	8,244	52,768	13,326	48,798	27,613	5,804	82,215	3,430	92,129

Millions of Tolars	Total revenue (I)			Total expenditure (II)							
				Current expenditure							
	Grants	Transfers	Total revenue (I)	Expenditure on goods and services			Interest payments			Current transfers	
				Wages and salaries	Other purchases aof goods and services	Total	Domestics interest payments	Interest payments abroad	Total		
Column	22	23	24	1	2	3	4	5	6	7	
Code											
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	58,951	
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	
2004	2,100	7,528	2,540,514	601,542	429,888	1,031,431	60,911	31,030	91,941	77,581	
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
	Feb.	181	29	182,074	46,982	31,678	78,660	9,962	251	10,213	5,383
	Mar.	-30	91	221,089	46,044	32,354	78,398	5,680	12,202	17,883	7,439
	Apr.	184	122	237,631	64,272	36,504	100,776	10,279	6,081	16,360	4,905
	May	99	26	215,665	48,370	36,190	84,560	4,059	7,812	11,871	3,982
	Jun.	446	34	171,979	48,597	34,843	83,440	3,078	2,919	5,997	3,536
	Jul.	99	66	192,908	48,626	33,814	82,441	2,875	281	3,155	5,262
	Aug.	165	94	200,948	49,282	33,086	82,368	1,921	203	2,124	4,219
	Sep.	106	23	206,018	49,233	33,241	82,475	1,861	390	2,251	4,364
	Oct.	119	53	195,728	51,173	41,273	92,445	6,780	163	6,943	10,843
	Nov.	182	122	243,553	51,301	38,565	89,866	5,663	322	5,985	10,204
	Dec.	385	6,808	272,419	51,490	46,225	97,715	3,415	97	3,512	8,410

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
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
539,317	217,600	19,339	7,484	2,348,195	49,505	33,960	78,529	161,994	2,510,188	20,698
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	3,743	9,012	180,125	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	235,810	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	3,641	2,760	5,078	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	181,876	3,786	2,537	5,027	11,349	193,225	2,330
61,587	30,964	748	135	227,198	5,308	2,865	5,332	13,505	240,704	2,545
61,052	17,708	710	107	244,685	5,435	2,874	7,234	15,543	260,229	4,997

Total expenditure (II)										
Current expenditure										Nonfinancial balance (A = I - II.)
Current transfers										
Transfers to households	Of which:	Transfers to nonprofit institutions	Other domestic transfers	Transfers abroad	Total	Current reserves	Total	Capital expenditure	Total expenditure (II)	Nonfinancial balance (A = I - II.)
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
1,053,367	677,533	25,455	88,171	5,247	1,249,820	11,567	2,384,758	244,061	2,628,819	-88,305
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	3,495
85,190	54,933	1,327	5,655	38	97,594	205	186,671	10,759	197,430	-15,357
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	188,084	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	205,886	16,320	222,206	-26,478
86,354	54,931	2,525	7,994	319	107,394	1,332	204,578	28,176	232,754	10,799
88,280	55,016	3,628	8,450	347	109,116	6,121	216,464	51,812	268,276	4,143

5.2. General Government Lending, Repayments and Financing

Millions of Tolars	Lending minus repayments (B)								Balance	
	Repayment of given loans and equity sold				Lending and aquisition of equity					
	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	
2004	3,527	1,043	1,436	6,006	2,742	8,084	1,773	14,219	-8,212	
2003	Dec.	978	174	20	1,171	676	1,417	1,166	3,668	-2,496
2004	Jan.	216	190	407	813	226	613	0	839	-26
	Feb.	85	1	8	94	121	-270	0	-132	226
	Mar.	126	4	52	182	202	14	34	250	-68
	Apr.	230	0	190	420	506	81	246	849	-429
	May	74	62	28	164	80	5,050	0	6,631	-6,467
	Jun.	939	97	37	1,073	100	104	0	220	853
	Jul.	358	189	100	648	154	136	15	306	342
	Aug.	58	1	10	70	808	135	150	1,093	-1,023
	Sep.	200	49	38	287	51	2,144	0	2,196	-1,908
	Oct.	92	0	662	754	51	41	852	944	-190
	Nov.	235	47	22	304	66	43	0	135	169
	Dec.	913	403	-119	1,197	375	-7	474	889	308

Million of Tolars	Overall balance (A+B)	Total financing (C)								Change in cash, deposits and statistical error	
		Domestics financing			Financing abroad			Balance	Total financing balance		
		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		
2004	-96,517	267,613	127,691	139,922	10,362	60,987	-50,625	89,297	-7,220		
2003	Dec.	-8,219	-11,507	8,611	-20,118	7,332	8,918	-1,587	-21,705	-29,923	
2004	Jan.	3,468	15,189	32,948	-17,759	0	808	-808	-18,567	-15,099	
	Feb.	-15,130	36,771	12,020	24,751	81	767	-686	24,065	8,934	
	Mar.	4,865	37,853	22,042	15,811	0	1,979	-1,979	13,832	18,697	
	Apr.	4,349	42,399	8,426	33,973	162	504	-342	33,631	37,981	
	May	-25,508	24,966	16,939	8,026	94	371	-277	7,749	-17,758	
	Jun.	-35,648	48,748	6,409	42,340	41	50,555	-50,514	-8,175	-43,823	
	Jul.	-12,111	-2,726	5,476	-8,202	9,671	592	9,079	877	-11,233	
	Aug.	-8,092	8,522	221	8,302	0	778	-778	7,523	-569	
	Sep.	-1,461	13,090	10,710	2,380	278	2,025	-1,747	632	-829	
	Oct.	-26,668	31,994	6,804	25,190	36	250	-214	24,976	-1,692	
	Nov.	10,968	3,924	4,704	-781	0	748	-748	-1,529	9,440	
	Dec.	4,451	6,883	991	5,892	0	1,611	-1,611	4,281	8,731	

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							
							1	2	3	4	5	6 = 1 ... 5	7	8	9 = 7 + 8	10 = 6 + 9
Column Code																
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
2000	Jan.	68.595	1.937,40	1.370.576	156,15	99,38
	Feb.	67.819	1.698,55	1.737.278	174,49	96,64
	Mar.	79.342	1.857,98	2.508.443	226,66	107,92
	Apr.	71.708	1.680,92	2.289.008	208,73	93,09
	May	81.434	1.814,37	2.804.753	246,39	113,10
	Jun.	82.641	1.947,18	3.279.130	259,47	110,31
	Jul.	79.963	1.851,73	3.318.325	255,33	105,78
	Aug.	75.098	1.692,33	3.261.219	246,22	100,70
	Sep.	80.979	1.742,59	3.193.046	251,74	111,76
	Oct.	108.312	1.856,93	3.571.176	243,39	116,35
	Nov.	118.208	1.930,11	3.708.585	257,68	117,66
	Dec.	125.697	2.208,20	3.795.538	275,28	123,73
2001	Jan.	133.038	2.002,19	3.583.057	257,56	117,49
	Feb.	102.726	1.790,97	3.356.207	238,81	101,37
	Mar.	118.273	1.961,07	3.872.164	283,21	121,68
	Apr.	128.319	2.058,70	3.823.266	290,14	124,44
	May	129.109	2.498,94	3.990.589	312,38	121,37
	Jun.	120.409	2.220,71	4.026.246	315,70	118,86
	Jul.	121.736	2.718,34	4.304.742	345,76	127,30
	Aug.	109.486	2.311,94	3.939.403	320,63	112,64
	Sep.	105.394	2.424,43	3.780.896	310,12	112,09
	Oct.	119.117	2.789,31	4.464.007	364,85	129,02
	Nov.	120.915	2.893,40	4.412.399	364,46	119,10
	Dec.	136.072	3.483,14	4.627.856	390,44	126,08
2002	Jan.	120.200	3.141,02	4.289.175	365,00	111,95
	Feb.	107.093	2.943,41	4.022.575	330,55	98,88
	Mar.	118.623	2.914,00	4.493.462	378,52	105,57
	Apr.	129.986	3.277,58	4.631.298	406,41	107,88
	May	126.813	3.150,73	4.454.975	399,25	100,92
	Jun.	119.567	2.919,20	4.198.013	360,81	86,97
	Jul.	113.645	3.814,82	4.293.168	386,44	92,86
	Aug.	93.196	3.025,96	3.695.102	333,61	74,82
	Sep.	97.352	2.855,05	3.833.971	346,59	76,32
	Oct.	105.884	3.219,43	4.173.838	378,26	79,30
	Nov.	101.489	4.162,85	4.010.337	365,45	75,67
	Dec.	117.581	4.713,59	4.390.542	410,75	86,41
2003	Jan.	100.028	3.740,72	3.692.875	353,44	72,93
	Feb.	91.032	3.289,88	3.515.627	324,14	66,72
	Mar.	99.131	3.478,68	3.925.854	355,99	68,68
	Apr.	108.147	3.306,23	4.033.310	385,74	75,06
	May	100.805	3.146,44	3.825.605	365,99	69,54
	Jun.	104.355	3.523,01	3.852.490	373,21	74,73
	Jul.	111.305	4.148,33	4.053.887	401,03	80,99
	Aug.	94.616	3.136,31	3.485.818	340,65	70,05
	Sep.	106.744	3.364,78	3.849.057	377,77	75,76
	Oct.	111.528	3.722,86	4.056.510	396,82	78,06
	Nov.	106.227	3.862,01	3.871.862	377,53	77,08
	Dec.	130.156	4.671,94	4.450.568	453,42	92,88
2004	Jan.	103.874	3.543,12	3.641.446	366,80	72,23
	Feb.	100.641	3.457,43	3.633.405	349,31	68,82
	Mar.	117.561	4.245,60	4.255.363	408,45	77,15
	Apr.	118.890	4.219,37	4.005.348	406,94	77,69
	May	111.125	3.947,42	4.058.333	399,38	76,37
	Jun.	111.652	4.273,53	4.149.877	408,34	76,44
	Jul.	116.243	4.266,57	4.086.121	416,34	79,12
	Aug.	107.083	3.904,04	3.818.001	380,24	75,92
	Sep.	112.742	3.665,45	3.940.229	395,76	77,44
	Oct.	112.971	4.053,11	4.051.786	405,62	77,06
	Nov.	116.416	3.938,97	4.216.786	419,86	80,75
	Dec.	141.792	5.259,79	4.741.520	487,15	93,37
2005	Jan.	109.875	4.115,05	3.825.113	385,44	75,98
	Feb.	98.588	3.765,59	3.556.269	353,28	69,61
	Mar.	114.353	4.475,58	4.173.911	406,72	77,59
	Apr.	115.548	5.188,89	4.031.727	408,48	85,57

6.2. Modern Payment Instruments

Column Code	Number of cards in circulation - cards issued in Slovenia							
	Credit cards ¹						Total	Debit cards ²
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards		
	1	2	3	4	5	6	7=1+2,3+4,5+6	8
1996 31.dec.	309,259	159,653	343,521	125,391	404,456	64,456	468,912	-
1997 31.dec.	382,150	212,567	421,228	173,489	515,261	79,456	594,717	289,301
1998 31.dec.	350,567	243,296	415,666	178,197	510,145	83,718	593,863	775,032
1999 31.dec.	374,929	272,887	438,823	208,993	551,645	96,171	647,816	961,982
2000 31.dec.	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 Column Code	Volume of transactions in Slovenia								Number of transaction abroad ⁴	
	Cards issued in Slovenia						Cards issued abroad ³			
	Credit cards ¹									
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	Debit cards ²		
1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10	
1996	18,543	5,717	18,419	5,841	21,315	2,945	24,260	-	1,212 725	
1997	21,981	9,017	23,114	7,884	27,106	3,892	30,998	45 1,755 948		
1998	25,993	12,245	28,147	10,091	33,231	5,006	38,238	1,216 2,278 1,278		
1999	28,396	15,798	33,050	11,144	38,704	5,490	44,194	5,264 2,925 1,433		
2000	31,794	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	8,215 956 387		
II	8,694	6,238	10,762	4,170	13,224	1,709	14,932	9,425 1,303 491		
III	8,464	6,257	10,487	4,233	13,063	1,658	14,720	9,885 1,850 698		
IV	8,601	6,517	10,650	4,467	13,340	1,777	15,117	10,259 1,145 522		
2004 I	7,781	6,198	9,617	4,362	12,310	1,669	13,979	9,771 888 481		
II	8,907	6,664	10,722	4,849	13,682	1,889	15,571	11,207 1,225 653		
III	8,661	6,522	10,341	4,842	13,353	1,830	15,183	11,282 1,858 971		
IV	8,989	6,993	10,662	5,320	13,883	2,099	15,982	11,886 1,040 665		

Millions of Tolars Column Code	Value of transactions in Slovenia								Value of transaction abroad ⁴	
	Cards issued in Slovenia						Cards issued abroad ³			
	Credit cards ¹									
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	Debit cards ²		
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 8,224		
II	53,428	53,148	72,425	34,151	86,836	19,740	106,576	59,583 22,245 9,626		
III	52,943	51,063	70,013	33,993	84,914	19,092	104,006	65,464 28,907 11,928		
IV	54,562	55,662	74,176	36,048	89,890	20,334	110,224	72,737 20,899 10,390		
2004 I	51,334	53,250	69,509	35,075	85,013	19,571	104,584	62,720 18,907 11,525		
II	56,713	54,829	72,435	39,107	88,425	23,117	111,542	84,452 19,606 12,326		
III	58,073	53,552	70,284	41,342	87,989	23,636	111,625	79,713 24,427 14,566		
IV	61,855	59,429	75,501	45,783	94,556	26,728	121,284	86,215 18,217 12,945		

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	1	2	3	4	5	6	7	8
Code									
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

	Users	Personal computer banking via Internet						Telebanking and cellular phones banking								
		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		Legal entities	Private individuals, Sole proprietors		Legal entities	Domestic transactions		Cross border transactions	Domestic transactions		Cross border transactions
		Private individuals, Sole proprietors	Legal entities	Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions	Private individuals, Sole proprietors	Legal entities	Domestic transactions	Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions
	Kodra	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
2000	Kodra	8,459	133	178	0	4	1	9,660	0	1,195	2,313	...	...	...	...
	I	15,485	207	217	0	5	5	11,735	5	2,539	11,925	...	...	...	...
	II	13,773	289	271	0	14	8	14,131	7	6,007	20,730	...	...	...	...
	III	15,082	1,206	318	0	136	10	19,024	12	69,654	32,956	...	...	...	...
	IV															
2001	Kodra	17,974	2,878	363	0	555	15	21,282	18	222,756	59,777	...	...	...	...
	I	25,003	4,702	497	0	962	21	31,381	54	426,093	80,653	...	...	...	...
	II	57,401	10,158	1,178	0	2,271	24	73,542	67	1,013,522	96,823	...	...	...	...
	III	63,440	14,091	1,366	0	3,112	33	88,689	248	1,464,512	113,635	...	...	...	...
	IV															
2002	Kodra	71,626	18,668	1,450	1	3,726	41	86,618	752	1,728,655	125,756	...	...	...	...
	I	84,733	29,048	1,667	1	5,308	60	203,307	1,395	2,565,478	194,402	...	...	...	...
	II	91,879	31,908	1,814	3	7,026	95	127,447	3,794	3,633,958	349,052	...	...	...	...
	III	98,669	34,094	2,173	2	7,819	90	156,404	3,952	4,724,601	349,930	...	...	...	...
	IV															
2003	Kodra	105,110	38,128	2,159	2	7,119	86	135,557	4,168	3,893,164	302,184	...	...	...	...
	I	114,048	39,082	2,355	3	7,651	102	161,324	4,285	4,279,677	374,404	...	...	...	...
	II	122,873	40,374	2,319	3	7,829	105	163,406	5,123	4,401,954	402,847	...	...	...	...
	III	142,334	41,592	2,687	4	8,403	117	198,678	6,412	5,140,753	405,750	...	...	...	...
	IV															
2004	Kodra	157,712	42,460	2,769	2	7,574	112	188,793	2,583	4,665,396	417,396	...	...	...	...
	I	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	
	II	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	
	III	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	

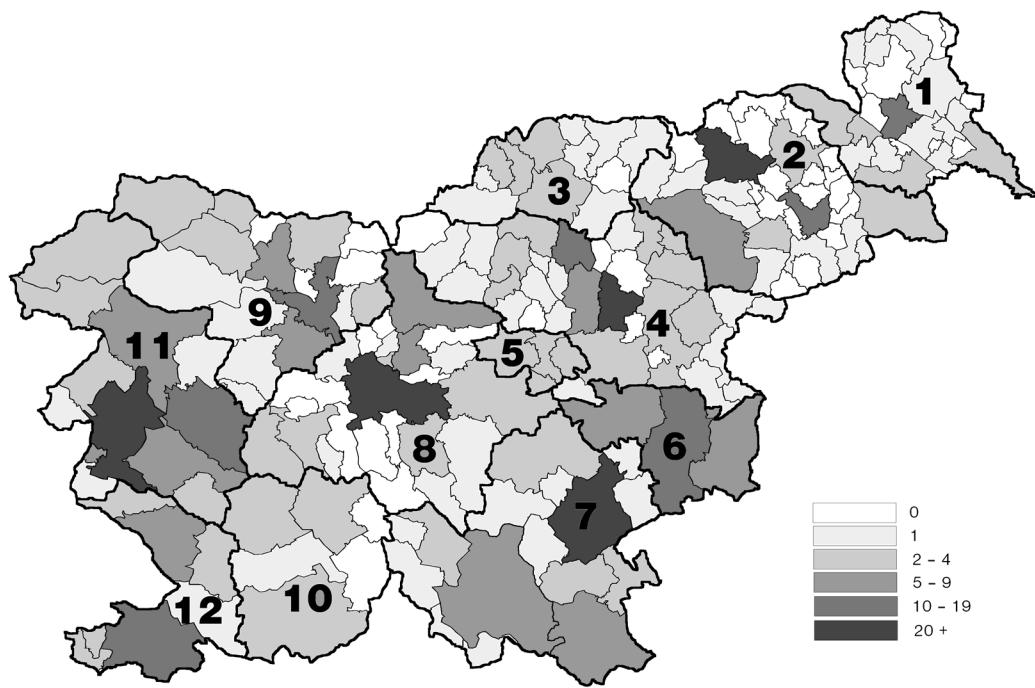
6.5. Credit and debit transfers

		Credit transfers						Debit transfers																							
		Paper based payment			Non-paper based payment			Standing orders			Direct credit			Direct debit			Special money order			Other debit transfers											
Column	Code	Volume (in thousands)	Value (in billions SI) 1	Volume (in thousands)	Value (in billions SI) 2	Volume (in thousands)	Value (in billions SI) 3	Volume (in thousands)	Value (in billions SI) 4	Volume (in thousands)	Value (in billions SI) 5	Volume (in thousands)	Value (in billions SI) 6	Volume (in thousands)	Value (in billions SI) 7	Volume (in thousands)	Value (in billions SI) 8	Volume (in thousands)	Value (in billions SI) 9	Volume (in thousands)	Value (in billions SI) 10	Volume (in thousands)	Value (in billions SI) 11	Volume (in thousands)	Value (in billions SI) 12	Volume (in thousands)	Value (in billions SI) 13	Volume (in thousands)	Value (in billions SI) 14		
2004	II	21.974	5.191	104	28	1.146	77	4.454	1.606	8.107	85	8	7	0.3	5.973	1.163	1.163	21.500	4.578	102	28	1.164	94	42	2.4	5.372	1.224				
	III	21.500	4.578	102	32	1.207	96	4.537	1.425	9.001	98	9	10	0.1	5.671	1.330	1.330	23.013	5.096	104	32	1.207	96	4.537	1.466	9.424	98	3	0.1	5.671	1.330
	IV																														

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 April 30, 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
- 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 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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
- 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 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
- 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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.

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.

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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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.

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

- 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
- 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
- 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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.

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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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.

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- 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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);
 - c) the buying and selling of securities at the order of and for the account of the stockbroking company (selling for own account);
 - 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
- 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)
- performance of payment services

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
- 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
- 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)
- 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	Bank Representative office address
Die Kaerntner Sparkasse AG Neuer Platz 14 A-9020 Klagenfurt Austria	Kaerntner Sparkasse AG Predstavništvo Ljubljana Dunajska 156 1000 Ljubljana Phone: +386 1 568 83 09
European Bank for Reconstruction and Development One Exchange Square London EC2A 2JN Great Britain	European Bank for Reconstruction and Development Trg republike 3 1000 Ljubljana Phone: +386 (1) 426 36 00
Bank fuer Kärnten und Steiermark AG St. Veiter Ring 43 A-9020 Klagenfurt Austria	BKS Predstavništvo v Republiki Sloveniji Komenskega ulica 12 1000 Ljubljana Phone: +386 (1) 300 09 20
Bank fuer Arbeit und Wirtschaft AG Seitzergasse 2-4 A-1010 Wien Austria	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)" 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.

List as at 30-April-2005**Branches in Slovenia:**

Kärntner Sparkasse AG, Celovec,
Podružnica v Sloveniji
Dunajska 63
1000 LJUBLJANA

Bank für Kärnten und Steiermark AG
Bančna podružnica
Komenskega 12
1102 LJUBLJANA

Zveza Bank reg. Gen.m.b.H. AG
Podružnica Ljubljana
Drenikova ulica 33
1000 LJUBLJANA

Directly from EU country of origin:**Austria**

1. Raiffeisen Zentralbank Österreich AG , Am Stadtpark 9, 1030 Wien
2. Posojilnica-Bank S. Jakob v Rožu r.z.z.o.j., 9184 St. Jakob 14
3. Posojilnica-Bank Pliberk r.z.z.o.j., Völkermarkter Straße 1A , 9150 Bleiburg/Pliberk
4. Posojilnica-Bank Borovlje r.z.z.o.j., Hauptplatz 16, 9170 Ferlach/Borovlje
5. Posojilnica-Bank Železna Kapla r.z.z.o.j., Bad Eisenkappel 67, 9135 Bad Eisenkappel/Železna Kapla
6. Zveza Bank r.z.z.o.j., Paulitschgasse 5-7, 9010 Klagenfurt/Celovec
7. Posojilnica-Bank Bilčovs-Hodiše-Škofice r.z.z.o.j., Ludmannsdorf 33a, 9072 Ludmannsdorf /Bilčovs
8. Posojilnica- Bank Zila r.z.z.o.j., Kaiser-Josef-Platz 6, 6500 Villach/Beljak
9. BANKPRIVAT AG, Hohenstaufengasse 6, 1010 Wien
10. Volksbank Kärnten Süd reg. Gen. m.b. H., Hauptplatz 6, 9170 Ferlach/ Borovlje
11. Steiermärkische Bank und Sparkassen AG, Sparkassenplatz 4, 8011 Graz
12. Raiffeisenlandesbank Kärnten-Rechenzentrum und Revisionsverband reg. Gen. m.b.H., St. Veiter Ring 53, 9020 Klagenfurt/Celovec

13. Bank für Kärnten und Steiermark AG., St. Veiter Ring 43, 9020 Klagenfurt/Celovec
14. Bank Für Arbeit und Wirtschaft Aktiengesellschaft, Seitzergasse 2-4, 1010 Wien
15. Raiffeisenbank Eberndorf reg. Gen.m.b.H., Bahnstraße 22, 9141 Eberndorf
16. Österreichische Volksbanken AG, Peregringasse 3, 1090 Wien
17. Bank Winter&Co. AG, Singerstraße 10, 1010 Wien
18. Oberbank AG, Hauptplatz 10-11, 4020 Linz
19. Kommunalkredit Austria AG, Türkenstrasse 9, 10092 Wien
20. Volksbank Linz Muhlviertel reg.Gen.m.b.H., Schillerstraße 10, 4020 Linz
21. Hypo Alpe-Adria-Bank International AG, Alpen-Adria-Platz 1, 9020 Klagenfurt/Celovec
22. Erste Bank der österreichischen Sparkassen AG, Graben 21, 1010 Wien
23. Capital Bank International - GRAWE Gruppe AG, Burgring 16, A-8010 Graz
24. Lienzer Sparkasse AG, Johannesplatz 6, A-9900 Lienz
25. Mezzanine Finanzierungs AG, Operngasse 6, A-1010 Wien
26. Südoststeirische Sparkasse AG, Hauptplatz 31, A-8330 Feldbach

Cyprus

1. Kommunalkredit International Bank Ltd., 25 Spyrou Araouzou Street, P.C. 3036 Lemesos

Denmark

1. Saxo Bank A/S, Smakkedalen 2, 2820 Gentofte
2. Danske Bank A/S, Holmens Kanal 2-12, DK-1092 Copenhagen K

France

1. Societe Generale, 29 Boulevard Haussmann, 75009 Paris
2. Euler Hermes SFAC Credit, 1 rue Euler, 75008 Paris
3. BNP PARIBAS, 16 boulevard des Italiens, 75009 Paris

Ireland

1. Merrill Lynch Capital Markets Bank Limited, Treasury Building, Lower Grand Canal Street, Dublin 2
2. DEPFA Bank Plc, 3, Harbormaster Place, Dublin 1
3. DEPFA ACS Bank, 3, Harbormaster Place, Dublin 1
4. Hypo Real Estate Bank International, International House, 3 Harbormaster Place, IFSC, Dublin 1
5. Scotia Bank (Ireland) Limited, I.F.S.C. House, Custom House Quay, Dublin 1

Italy

1. Banca Popolare Friuladria S.p.A., Piazza XX Settembre, 2, 33170 Pordenone
2. Banca Caboto S.p.A, Via Arrigo Boito 7, 20121 Milano
3. UniCredito Banca Mobiliare S.p.A., Via Tommaso Grossi 10, 20121 Milano
4. Banca di Cividale S.p.A., Piazza Duomo 8, 33043 Cividale del Friuli
5. Banca di credito Cooperativo del Carso/Zadružna kraška banka, Via Ricreatorio 2, 34016 Opicina/Obcine

Luxembourg

1. Banque Privée Edmond de Rothschild Europe, Boulevard Emmanuel Servais, L-2535 Luxembourg
2. Deutsche Bank Luxembourg S.A., 2, boulevard Conrad Adenauer, L-1115 Luxembourg
3. Danske Bank International S.A., 2, Rue de Fossé, P.O: Box 173, L-2011 Luxembourg
4. Dresdner Bank Luxembourg S.A., 26, Rue de Marche-aux-Herbes, Boite postale 355, L-2097 Luxembourg

Hungary

1. Hungarian Foreign Trade Bank Ltd, Vaci u. 38, H-1056 Budapest

Germany

1. Eurohypo Aktiengesellschaft, Taunusanlage 9, Frankfurt/Main, D-60065 Frankfurt/Main, Nemčija
2. NRW.BANK, Heerdt Lohnweg 35, 40549 Düsseldorf
3. Norddeutsche Landesbank Girozentrale, Friderichswall 10, 30159 Hannover, Postanschrift: 30151 Hannover
4. Deutsche Bank AG, Taunusanlage 12, D-60262 Frankfurt am Main
5. Dresdner Bank AG, Jurgen-Ponto Platz 1, 60301 Frankfurt am Main
6. Württembergische Hypothekenbank AG, Büchsenstraße 26, 70174 Stuttgart
7. DekaBank Deutsche Girozentrale, Mainzer Landstraße 16, 60325 Frankfurt
8. WestLB AG., Herzogstraße 15, 40217 Düsseldorf
9. BHF-Bank AG., Bockenheimer Landstraße 10, 60323 Frankfurt am Main
10. LHB International Handelsbank AG., Grosse Gallusstrasse 16, 60311 Frankfurt am Main

Netherlands

1. ABN AMRO Bank N.V., Gustav Mahlerlaan 10, 1082 PP Amsterdam
2. Rabobank Nederland/Rabobank International, Croeselaan 18, 3503 SE Utrecht

United Kingdom

1. Goldman Sachs International Bank, Peterborough Court, 133 Fleet Street, London
2. HSBC Bank Plc, Level 42 8-16 Canada Square, London
3. J.P. Morgan International Bank Limited, 125 London Wall, London
4. J.P. Morgan Europe Limited, 125 London Wall, London
5. Standard Bank London Limited, Cannon Bridge House, 25 Dowgate Hill, London
6. Dresdner Kleinwort Wasserstein Limited, P.O. BOX.560, 20 Fenchurch Street, London
7. Morgan Stanley Dean Witter Bank Limited, 25 Cabot Square, Canary Wharf, London

8. Credit Suisse First Boston International, One Cabot Square, London
9. Merrill Lynch International Bank Limited, 2 King Edward Street, London
10. Rathbone Investment Management Limited, 159 New Bond Street, London
11. Nomura Bank International Plc, Nomura House, St Martin's-le- Grand, London
12. UBS Limited, 100 Liverpool Street, London
13. CIBC World Market Plc, Cottons centre, Cottons Lane, London SE1 2QL
14. Banc of America Securities Limited, 5 Canada Square, London E14 5AQ
15. Credit Suisse (UK) Limited, 5 Cabot Square, London E14 4QR
16. Mizuho International Plc., Brachen House, One Friday Street, London EC4M 9JA
17. Barclays Bank Plc, 545 Lombard Street, London EC3P 3AH
18. TD Bank Europe Limited, Triton Court, 14-18 Finsbury Square, London EC2A 1DB
19. Sumitomo Mitsui Banking Corporation Europe Limited, Temple Court, 11 Queen Victoria Street, London EC4N 4TA
20. Neteller UK Limited, First Point, Buckingham Gate, Gatwick Airport, West Sussex RH6 0NT
21. HBOS Treasure Services Plc, 33 Old Broad Street, London EC2N 1HZ
22. PayPal Europe Ltd, Gotham House, 1 Heron Square, Richmond upon Thames, Surrey TW9 1EJ

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 bookeeping 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.

Revision in time series caused changes in items *Deposits/Enterprises* and *Deposits/Nonmonetary financial institutions* for the period from February 1998 on. Whereas item *Deposits/Other demand deposits*, which represents the sum the mentioned two remains unchanged.

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*, *Oversight 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: $r_{min}=r - spread$, $r_{max}=r+spread$.

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.	6.0	0.3	59.	2.9	37.	76.	4.4	19.
	Apr.-Jun.	93.	6.1	0.4	58.	2.8	38.	75.	4.5	20.
	Jul.-Sep.	93.	6.5	0.6	59.	2.7	38.	75.	4.6	19.
	Okt.-Dec.	92.	6.7	0.8	60.	2.6	36.	76.	4.6	18.
2001	Jan.-Mar.	92.	6.8	0.7	62.	2.6	34.	77.	4.7	17.
	Apr.-Jun.	91.	7.3	0.8	63.	2.7	33.	77.	5.0	17.
	Jul.-Sep.	91.	7.7	1.0	64.	2.7	33.	77.	5.1	17.
	Okt.-Dec.	90.	8.0	1.1	64.	2.8	32.	77.	5.3	17.
2002	Jan.-Mar.	90.	8.6	1.4	65.	2.6	31.	77.	5.4	17.
	Apr.-Jun.	73.	9.1	17.	45.	2.6	52.	58.	5.6	36.
	Jul.-Sep.	68.	9.5	22.	36.	2.6	60.	51.	5.8	43.
	Okt.-Dec.	63.	10.	26.	33.	2.9	64.	46.	6.2	47.
2003	Jan.-Mar.	59.	11.	29.	31.	3.2	65.	44.	6.8	49.
	Apr.-Jun.	57.	12.	30.	29.	3.2	67.	41.	7.2	50.
	Jul.-Sep.	52.	13.	34.	25.	3.2	71.	37.	7.7	54.
	Okt.-Dec.	49.	14.	36.	25.	3.0	71.	36.	8.2	55.
2004	Jan.-Mar.	47.	14.	38.	25.	2.4	72.	35.	8.0	56.
	Apr.-Jun.	46.	15.	37.	23.	2.5	73.	34.	8.5	57.
	Jul.-Sep.	45.	16.	38.	21.	2.3	76.	32.	8.8	58.
	Okt.-Dec.	42.	16.	41.	19.	2.2	78.	30.	9.1	60.

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 (**Exstrastat**).
- **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 reports 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 tolars 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 years 2004 and 2005 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 and an estimation (five year average - from 2000 to 2004) for the year 2005.

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		bil of EUR		
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 DEB	11,5
EXTERNAL DEBT (World Bank concepts - Grey Book)	8,4			
Long-term debt	8,3			
Public and publicly guaranteed	3,1			
Private non-guaranteed *	5,2	→ 4,7	Public and publicly guaranteed debt **	3,2
Short-term debt	0,1	0,6	Private non-guaranteed deb	8,3
DEBT INSTRUMENTS INCLUDED ONLY IN TABLE INTERNAL INVESTMENT POSITION OF SLOVENIA	3,1			
Money market instruments - general government **	0,1		Part of debt instruments of private non-guaranteed gross external debt-total	3,6
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	1,0
Short-term trade credits	0,4			

*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

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	June 2005	July 2005	August 2005	
REAL SECTOR				
National accounts	NLT 15 (Q1 2005)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Production index	NLT 10 (for Apr. 2005)	NLT 8 (for May 2005)	NLT 10 (for Jun 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Forward-looking indicators	NLT 24 (for Jun 2005)	NLT 26 (for Jul 2005)	NLT 26 (for Aug 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Employment			31 (Q2 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Unemployment			31 (Q2 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Wages	15 (for Apr. 2005)	15 (for May 2005)	16 (for Jun 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Consumer Price Index	30 (for Jun.. 2005)	29 (for Jul.. 2005)	31 (for Aug 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Producer Price Index	10 (for May 2005)	7 (for Jun 2005)	8 (for Jul 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
FISCAL SECTOR				
General government or public sector operations				http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government operations	NLT30 (for May 2005)	NLT 29 (for Jun 2005)	NLT 31 (for Jul 2005)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government debt	NLT 30 (Q1 2005)			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 May 2005)	NLT 22 (for Jun 2005)	NLT 22 (for Jul 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 May 2005)	14 (for Jun 2005)	12 (for Jul 2005)	http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html
Interest rates ¹	NLT 15 (for May 2005)	NLT 15 (for Jun 2005)	NLT 16 (for Jul 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	15 (for May 2005)	15 (for Jun 2005)	NLT 16 (for Jul 2005)	http://www.bsi.si/html/eng/financial_data/hit/sbi.html
EXTERNAL SECTOR				
Balance of payments	NLT 16 (for Apr 2005)	NLT 12 (for May 2005)	NLT 11 (for Jun 2005)	http://www.bsi.si/html/eng/financial_data/hit/placina_bilanca.html
Official reserve assets	7 (for May 2005)	7 (for Jun 2005)	5 (for Jul 2005)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html
International reserves and foreign currency liquidity	NLT 30 (for May 2005)	NLT 29 (for Jun 2005)	NLT 31 (for Jul 2005)	http://www.bsi.si/html/eng/financial_data/hit/int_liquid_curr.html
Merchandise trade	NLT 9 (for Apr 2005)	NLT 8 (for May 2005)	NLT 9 (for Jun 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 16 (for Apr 2005)	NLT 12 (for May 2005)	NLT 11 (for Jun 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 Q1/05		"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*.

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

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

² Data 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

Key fingerprint: 1689 EC52 DA15 102D 60B2 9462 99F1 3FF5

