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TABLE OF CONTENTS

REPUBLIC OF SLOVENIA:
General Information 4

I. MONETARY REVIEWS 1-22
External environment
Output and labour market
Public sector
Inflation developments
Balance of Payments
Money and credit
Banking system
Exchange rate developments
Interest rates

II. STATISTICAL TABLES 1
Money and Banks 3
Financial Markets 20
Balance of Payments and External Position 43
Real Sector 73
Public Finance 78

III. BANKING INSTITUTIONS IN SLOVENIA 1

VI. NOTES ON METHODOLOGY 1
Advance release calendar 17

REPUBLIC OF SLOVENIA: GENERAL INFORMATION

		Measured in:	Date or period of data:
Area	20,273	km²	2004
Population	1,997,004	number	06.30.2004
Population growth	0.10	%	06.30.2004
Population density	99	number / km²	06.30.2004
Population of Ljubljana	267,563	number	12.31.2003
Origin of value added:			2003
Agriculture	3.2	%	
Industry	31.0	%	
Construction	5.8	%	
Services	60.0	%	
Total	100.0	%	
GDP real annual change	2.5	%	2003
Industrial production annual change	11.6	%	August, 2004
Total employment annual change	0.8	%	August, 2004
Unemployment rate (ILO definition)	6.8	%	Apr.-July 2004
Annual inflation rate	3.3	%	October, 2004
General government:			
revenue	41.5	% BDP	2003
surplus/deficit	-1.4	% BDP	2003
Trade balance	-76.5	mio EUR	August, 2004
BOP current account	-58.6	mio EUR	August, 2004
International reserves	6,549.4	mio EUR	09.30.2004
Foreign exchange reserves	7,556.2	mio EUR	09.30.2004
Net foreign debt	923.0	mio EUR	08.31.2004
Gross foreign debt	14,610.0	mio EUR	08.31.2004
Currency unit: Slovenian tolar (SIT)	1 EUR =		
Euro central rate and compulsory intervention rate for Slovenia participating in ERM II:*			
Upper rate:	275.586	SIT	
Central rate:	239.640	SIT	
Lower rate:	203.694	SIT	
Latest BS exchange rates:	239.797	SIT	10.29.2004

*in force as of 28 June 2004.

I. MONETARY REVIEW

External environment
Output and labour market
Public sector
Inflation developments
Balance of Payments
Money and credit
Banking system
Exchange rate developments
Interest rates

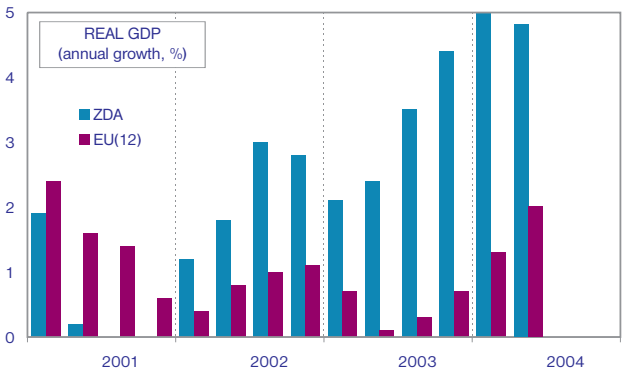
The final estimate of second-quarter economic growth in the United States has been revised up from 4.7% to 4.8%, while for the EU it has remained unchanged: 2.0% in the euro area and 2.4% in the EU-25. Inflation is falling gradually in both the EU and the United States. The revised estimate of the EU budget deficit and public debt in 2003 confirms their deterioration compared with 2002. In 2003 the budget deficit averaged 2.7% of GDP in the euro area and 2.8% of GDP in the EU-25. The Maastricht public debt limit of 60% of GDP was exceeded in nine EU member states, but only in Cyprus and Malta among the new countries. Uncertainty in the oil markets is continuing; in October the oil price rose above USD 52 a barrel. The main reasons for the strong rise in oil prices were reduced production in the Gulf of Mexico due to tropical storms and uncertainties surrounding production in Nigeria and Venezuela.

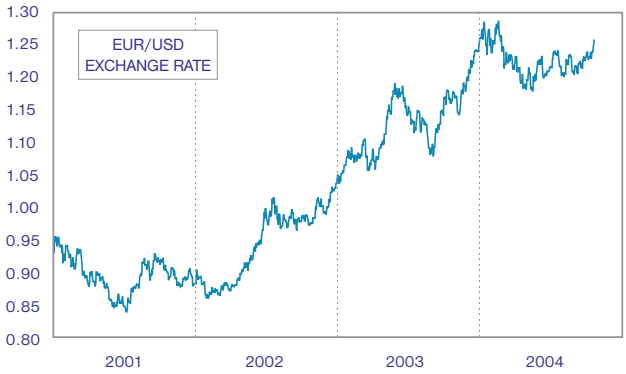
The sustained reduction in inflation is continuing. From the end of last year to October this year the year-on-year growth rate of consumer prices fell by 1.3 percentage points to stand at 3.3%. In its macroeconomic forecasts the Bank of Slovenia sees the disinflation process continuing, with the Maastricht inflation criterion being met by around mid-2006. Against a background of falling inflation, the other macroeconomic equilibria are being largely maintained. The current account deficit in the first eight months of the year totalled 0.7% of estimated GDP, while the budget deficit in the first seven months of the year amounted to 1.9% of estimated GDP. The balance of payments deficit in the next two years is forecast to remain at around 1% of GDP.

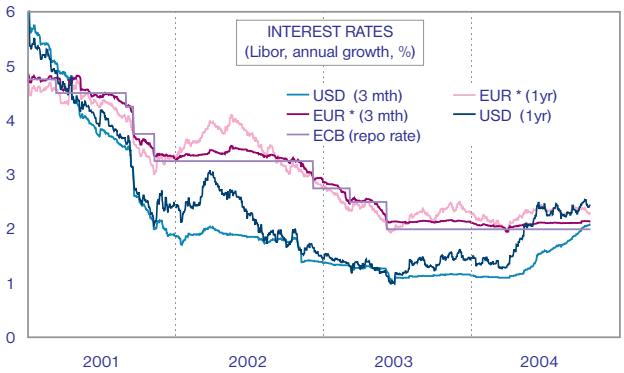
Economic growth in the second half of the year will be slower than in the first half of the year, when real GDP grew by 4.2%. The Bank of Slovenia forecasts real GDP growth over the whole of 2004 to reach 3.8%. Certain indicators point to the rate of activity growth in most non-industrial sectors falling back. Growth in inventories, which contributed as much as 1.9 percentage points to GDP growth in the second quarter, is also gradually declining. The optimism shown in the second quarter by the economic climate indicator is abating, while the consumer confidence indicator remains unchanged. The month a month dynamics of growth of industrial production remains high.

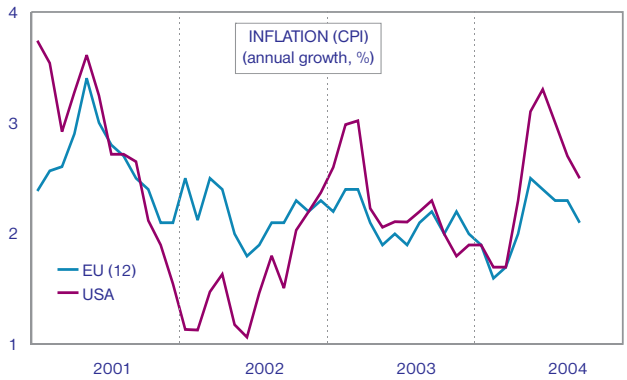
In financial transactions with the rest of the world outflows strongly exceeded inflows in June and July, while in August inflows exceeded outflows, mainly on account of strong foreign borrowing by banks. The net financial outflow from January to August this year was 1.4% of GDP. The total gross external debt increased in August to EUR 14.6 billion, a rise of EUR 3.3 billion since December last year. A simultaneous increase in investments abroad meant the net external debt increased by just EUR 0.4 billion to EUR 0.9 billion.

1. INTERNATIONAL ENVIRONMENT









Year-on-year growth in industrial output is falling both in the European Union and in the USA, although the final forecast for second quarter economic growth in the USA was revised upwards. In the eurozone and the EU 25 year-on-year industrial output growth fell from 2.2% in July to 1.5% in August, while in the USA it fell by 0.1 percentage points in August (5.1%) from July. In September growth in industrial output in the USA fell to 4.6% on a year-on-year basis. The forecast economic growth for the second quarter of this year in the European Union remained unchanged at 2.0% for the eurozone and 2.4% for the EU 25, while that for the USA was revised 0.1 percentage points upwards to 4.8%.

Inflation continued to fall in September. Year-on-year inflation in the eurozone and the EU 25 fell from 2.3% in August to 2.1% in September, while the monthly rate for September was 0.2%. In the USA the year-on-year inflation rate in September fell by 0.2 percentage points to 2.5%. The monthly rate in the USA was 0.2%, up 0.1 percentage points from August.

The worsening of the budget deficit and the public debt in the European Union was confirmed by the second forecast. In the eurozone the budget deficit amounted to 2.7% of GDP (2.4% in 2002), while public debt was 70.7% of GDP (69.4% in 2002). In the EU 25 the budget deficit was 2.8% of GDP, up 0.5 percentage points from 2002, while the public debt was 63.3% of GDP, up 1.7 percentage points from 2002. Sixteen member-states saw a worsening in the budget deficit. The highest deficits were recorded by the Czech Republic (12.6%), Malta (9.7%), Cyprus (6.4%), Hungary (6.2%) and Greece (4.6%). There was a significant change in the second forecast for the last of these, as Greece's budget deficit was originally forecast at just 1.7%. There was also a significant change in the figure for Denmark, where the original forecast of a budget surplus of 1.5% was revised to 0.3% owing to a change in the classification of pension schemes. Eight member-states recorded a budget surplus in 2003: Estonia, Finland, Luxembourg, Belgium, Spain, Denmark, Sweden and Ireland. The upper limit in public debt of 60% of GDP was exceeded by nine member-states. According to the new forecast, Greece has the highest public debt (109.9% of GDP compared to the previous forecast of 102.4%), followed by Italy (106.2%) and Belgium (100.7%). The upper limit of 60% of GDP was also exceeded by Malta, Cyprus, Austria, Germany, France and Portugal.

The uncertainty on the oil markets continued, with the price of oil continuing to reach record heights. In the first half of September the price of Brent crude was relatively stable at around USD 40 per barrel. It rose sharply in the second half of the month to reach USD 47 per barrel. This sharp rise has continued in October, with the price reaching USD 52 per barrel. The average price of Brent crude rose by 1% in September from August, but by 14% from the September average in the first half of October alone. One of the reasons behind the record rise

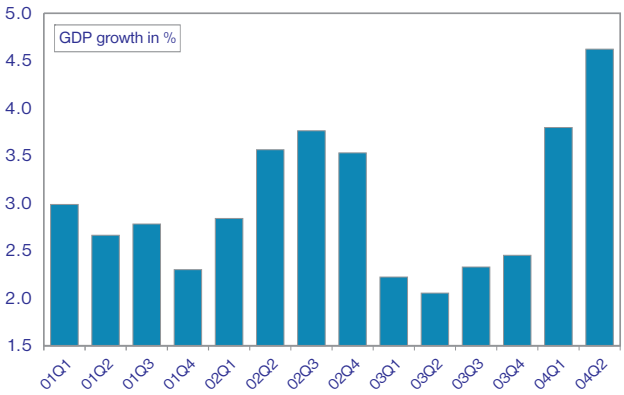
in oil prices was the fall in oil supplies caused by the hurricane in the USA, which cut production in the Gulf of Mexico to 73% of the normal daily production of 1.7 million barrels. In addition to the continuing crisis in Iraq and the Yukos affair, developments in Nigeria and Venezuela also added to the uncertainty on the oil markets. The first promise the threat of attacks by rebels and a general strike by workers, while in Venezuela it was decided to raise the fees that foreign companies are charged for pumping oil from the current rate of between 0% and 1% to 16.6%. The increase in production promised by Opec and Saudi Arabia in the coming weeks will probably not cover the fall in stocks in the USA and the high demand from China. Opec is already pumping more oil than the agreed quotas.

Annual growth (%)	*2001*	*2002*	*2003*	2004 *Sep.*
Inflation (CPI)				
EU (12)	2.3	2.3	2.1	2.1
USA	2.8	1.6	2.3	2.5
Real GDP				
EU (12)	1.6	0.9	0.5	(1.9)
USA	0.5	2.2	3.1	(4.4)
Central bank interest rates				
EU (12)	4.30	3.20	2.30	2.00
USA	3.90	1.70	1.10	1.75
Dollar commodity prices:				
Total	-6.5	5.0	11.4	8.8
- industrial	-10.1	1.2	14.9	20.4
Oil (Brent, USD/barrel)	24.4	24.98	28.8	43.1

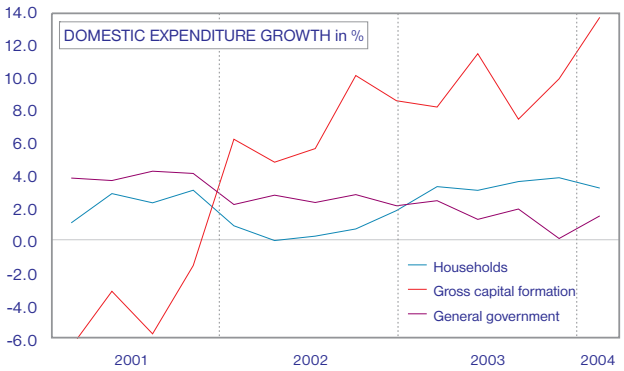
Notes: Figures in parentheses represent the forecast for the year as a whole.
Sources: Reuters, Eurostat, Consensus, OECD.

2. REAL SECTOR

Economic activity



At the end of September the Statistical Office of the Republic of Slovenia published revised on data economic growth for the period 2000-2003. While there was no substantial change to the overall GDP growth rate, some of its components were significantly revised. Changes were made to both the nominal values and real values, i.e. the deflators. The 2002 economic growth estimate was revised down 0.1 percentage points to 3.3%, while the 2003 estimate was revised up 0.2 percentage points to 2.5%. The biggest revisions compared with the preliminary data on the expenditure side were made to investment spending, government spending and imports of goods and services. Gross fixed capital formation growth in 2002 was revised from 6.6% to 7.4%, and in 2003 from 8.8% to 10.5%. In 2002 an increase in gross fixed capital was divided between gross capital formation and changes in inventories by a ratio of 2:1, compared with 1:1 in 2003. The growth in government spending in 2002 was revised down from 2.5% to 1.7%, and in 2003 up from 1.9% to 2.6%. The revised economic growth figure for 2003 is lower partly as a



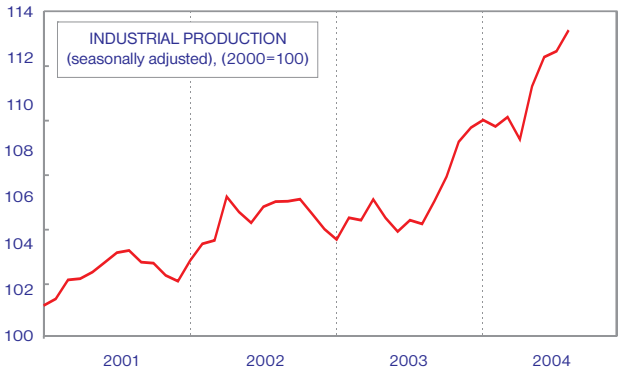
result of growth in imports of goods and services increasing from 6.3% to 6.8%.

On the production side most of the revisions refer to 2003. The only major revisions to the 2002 figures were to financial intermediation, where the growth rate of value added was reduced from 9.5% to 5.8%, and to real estate, renting and business services (up from 2.9% to 3.3%). More numerous and more extensive revisions were made to the 2003 data. The estimate of value added in agriculture was revised from -6.2% to -15.4%. Among the main sectors the biggest changes were

	2001	*2002*	*2003*	*2004 Q2*
Real GDP	***2.7***	***3.3***	***2.5***	***4.6***
Annual growth (%)				
Household consumption	2.3	0.3	2.7	3.2
General goverment consumption	3.9	1.7	2.6	1.5
Gross fixed capital formation	-4.3	7.4	10.5	13.6
Exports of goods and services	6.4	6.7	3.2	13.8
Imports of goods and services	3.0	4.9	6.8	15.0
External trade contribution*	1.7	1.0	-2.2	-1.2
Value added	***3.1***	***3.7***	***2.5***	***4.7***
Contributions (percentage points)				
Agriculture	-0.4	0.4	-0.5	0.1
Industry	1.6	1.5	1.2	2.5
Business services	1.6	1.5	1.5	1.7
Public services	0.7	0.5	0.6	0.7

* in percentage points
Sources: Statistical Office of the Republic of Slovenia; Bank of Slovenia calculations.

to the estimates of value-added growth in manufacturing (2.7% to 3.9%), catering (4.5% to 3.5%), transport (0.9% to 3.4%), real estate (2.3% to 3.7) and health (4.5% to 3.1%)

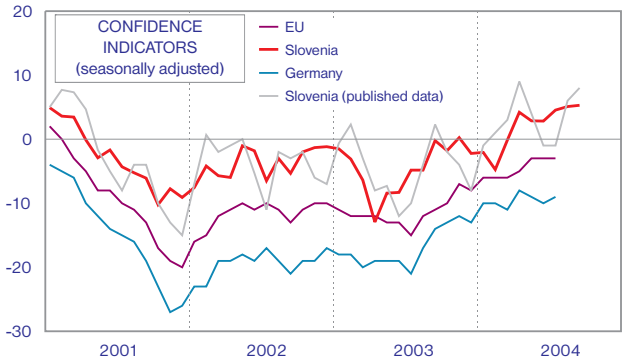


The month on month dynamics of industrial production remains high. After a brief stagnation in July the month on month growth rate of industrial production accelerated again in August, to a little over 10% on an annualised basis. In the first eight months of this year the average year-on-year growth in industrial production was 6.1%, a significant increase on the average for last year (1.4%). The fastest year-on-year growth from January to August was in the production of capital goods (10.4%), while the slowest growth was recorded in the production of consumption goods (1.0%), for which month on month growth in August was negative for the second successive month. Current data point to a gradual slowing down of the rapid growth in inventories. A slowing of growth is evident for stocks both of capital goods, which have been growing fastest over the last year, as well as intermediate goods, which have been growing at the slowest rate. Total stocks grew year on year over the first eight months of the year by an average of 17.8%.

Annual growth (%)	*2001*	*2002*	*2003*	*2004 Jul.*
Industrial production	2.9	2.4	1.4	11.6 (8)
Inventories	5.4	-3.0	4.8	18.4 (8)
Productivity	3.1	4.6	3.2	11.6 (8)
Electricity consumption	2.6	7.1	4.7	-1.6 (6)
Construction: - total	-2.0	10.7	14.5	19.6 (8)
- Buildings	15.3	2.4	6.8	48.5 (8)
- Civil engineering	-17.3	21.0	22.0	-2.9 (8)
Trade				
- Retail sales	8.2	17.3	10.1	4.6
of which: - Foods	15.3	25.7	4.4	5.2
- Non-foods	2.8	17.9	13.9	3.9
- Motor Vehicles	3.4	17.1	12.1	8.0
Hotels and restaurants: total	11.7	5.5	9.9	6.9
- Accommodation	20.7	9.9	6.8	7.1
- Restaurants	10.1	10.3	10.7	6.1
Tourism (overnights)	5.8	2.3	2.8	4.0 (9)

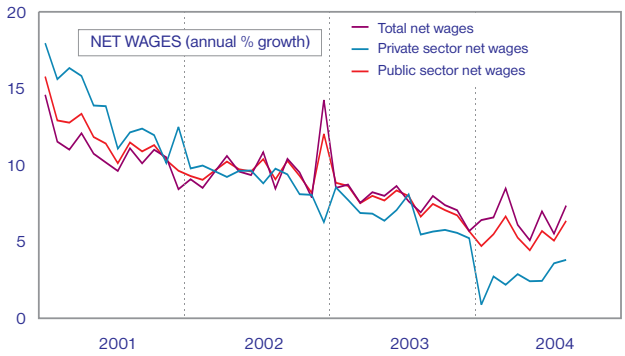
Sources: Statistical Office of the Republic of Slovenia; Slovenian Electricity Authority; Bank of Slovenia calculations. Number in parenthesis refers to the month of last available data.

Indicators point to the rate of growth of activity in most other sectors falling back. Growth in building construction, already strong, saw further acceleration in August, while the level of activity in civil engineering remained stagnant. The volume of building construction, as deflated by prices of construction services, grew by 32.9% year on year in August, while the volume of civil engineering fell by 10.8%, which highlights the quite limited level of government investment activity. July saw a small decline in the rapid growth of retail sales, to 2.9% year on year. Car sales growth remains strong (18.7% in July year on year), which is also supported by August data on new registrations with year-on-year growth of 17.4%. There was a gradual slowdown in transport activity in August following on from several strong months. This resulted from persistent weakness in passenger transport and a decline in the strong growth in goods transport. After relatively poor figures in August, tourism trends picked up slightly in September. Both the number of tourists and the number of overnight stays increased. The number of resident tourists fell by 3% year on year, while the number of non-resident tourists increased by 9%; the number of overnight stays by non-resident tourists was up 7%.



The optimism shown in the second quarter by the economic climate indicator continues to dampen, while the consumer confidence indicator remains unchanged. With estimates of the actual state of output and the volume of total, and particularly domestic, orders worsening, expectations for output and exports in the next few months also deteriorated significantly in September year on year. Expectations continue to fluctuate, although the trend has been clearly downward in recent months. In the context of unchanged expectations concerning the labour market, consumer confidence is also holding steady after rising in the middle of the year.

The labour market



The growth in population receipts has not yet begun to fall. Year-on-year growth in total population receipts in August was 9.3%, or 5.5% in real terms. Although growth in August was less than the year-on-year growth figure for July (9.9%) and also less than the average over the first eight months of the year (10.3%), longer-term indicators show that growth in total population receipts, and particularly in other labour compensation, is continuing to rise. Since the start of the year the twelve-month average of year-on-year growth rates has remained unchanged for labour compensation and social transfers, while for other labour compensation it increased from 5.5% in January to 13.1% in August.

The August rise in private sector basic wages increased the year-on-year growth in average wages from 5.3% in the first seven months of the year to 6.4% in August (in real terms from approximately 1.5% to 2.6%). But despite the August increase the rate of growth points to a slight decline in acceleration in recent months. Wage growth in public administration remains low but is gradually picking up. In August wages in public administration grew year on year in nominal terms by 2.1%. On average over the first eight months of the year they rose by 0.2%. Year-on-year wage growth in manufacturing of 8.1% in August was higher than the average for the first seven months of the year (7.2%) owing both to the high level of economic activity and an adjustment in basic wages. Average real wage growth in manufacturing in the first eight months of the year of 3.4% is nevertheless significantly less than estimated productivity growth. In August the gap between wage growth in the private sector and the public sector (7.4% and 3.8% respectively) widened as a result of an adjustment in basic wages in the private sector.

Annual growth (%)	*2001*	*2002*	*2003*	*2004 Aug.*
SIT thousands				
Average gross wage	214.5	235.4	253.2	267.9
Average net wage	134.8	147.9	159.1	167.9
Average net wage	11.8	9.7	7.5	6.4
Real wage	3.1	2.1	1.8	2.6
Total receipts (SIT bn)	182	201	217	226
Total receipts	10.5	10.7	8.1	9.3
- Net wages	13.4	10.5	8.2	7.8
- Other labour compensation	7.4	6.3	4.6	10.4
- Social transfers	8.8	13.5	10.0	10.7
Labour costs per employee	11.3	9.1	7.4	7.1 (7)
- Average gross wage	12.0	9.8	7.6	5.3 (7)
- Average other expenditures	5.6	5.8	4.4	14.2 (7)
- Other taxes	15.3	9.8	10.5	8.3 (7)

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).

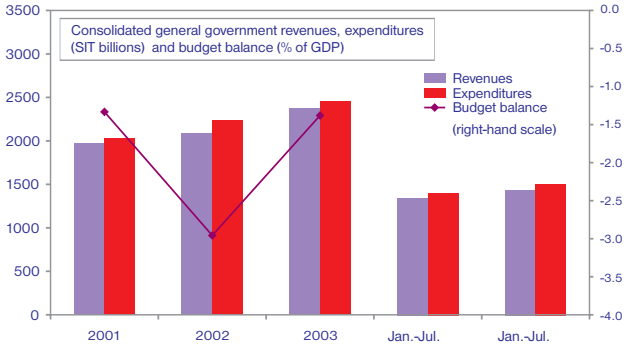
Labour market conditions are improving in line with data indicating a fairly healthy economic situation. Again in August the labour force was slightly larger than in the same month of the previous year. Although the main contribution to this increase came from a rise in the recorded number of farmers, labour force trends are nevertheless relatively favourable. Unemployment is continuing to fall and the number of employees is rising. While employment is rising fastest in the services sector and the public sector, the rate of decline in manufacturing employment is also falling rather rapidly given the strength in the economy. On average over the first eight months of the year manufacturing employment fell by 0.9% year on year – the biggest increases were in production of machinery and appliances (4.5%) and production of motor vehicles (3.7%) The number of unemployed barely changed compared with July, while seasonally adjusted indicators point to a continuing fall in unemployment. The registered unemployment rate remained unchanged from the previous month at 10.3%, and was 0.9 percentage points lower than in the same month last year.

Annual growth in %	*2001*	*2002*	*2003*	*2004 Aug.*
Employees (thousands)	697.0	697.6	698.8	703.0
Change in Empl.(y.o.y.)	11.7	0.6	1.3	5.2
Employees	1.7	0.1	0.2	0.8
of which:				
- Enterprises	1.9	0.4	0.3	0.9
- Small business	-0.2	-2.0	-1.0	-0.4
Sectors:				
- Private (excl. L..O)	1.9	2.0	-0.4	0.4
- Public (L..O)	1.9	-4.0	2.1	2.4
Public admin.(L)	3.1	2.1	3.3	2.4
Unemployment rate (ILO)	6.4	6.3	6.7	...
Registered unempl. rate	7.1	6.5	6.7	...

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

3. PUBLIC SECTOR

In October the National Assembly passed amendments to the legislation on value-added tax. At the beginning of October the government adopted a proposed Act Amending the Value-Added Tax Act, which was passed also by the National Assembly. The amendments brought in two changes. The first, relating to the prevention of tax evasion, is a provision stipulating that taxpayers who begin to pursue a taxable activity must prepare a VAT statement on a monthly basis in their first year of operation. This will make VAT evasion both easier to prevent and more quickly detectable. The second change more clearly defines the period in which a taxpayer can exercise the right to deduct input VAT.



The budget deficit in the period from January to July was slightly higher than in the same period last year. The deficit

this year of SIT 68 billion was SIT 16 billion higher than in the same period last year,

SIT billions	2003	(% GDP)	str.(%)	Jan.-Jul. 2003	2004	annual gr. rate
Consolidated general government (GG) accounts						
Revenues	**2,376**	**41.5**	**100.0**	**1,350**	**1,438**	**6.5**
Tax revenues	2,189	38.2	92.2	1,247	1,321	5.9
- goods and ser.	815	14.2	34.3	457	464	1.5
- soc.sec.contr.	738	12.9	31.0	418	452	8.0
- income, profit	461	8.0	19.4	276	299	8.5
Other	186	3.3	7.8	103	117	13.9
Expenditures	**2,454**	**42.9**	**100.0**	**1,402**	**1,506**	**7.5**
Current exp.	1,124	19.6	45.8	665	661	-0.7
Current transf.	1,097	19.2	44.7	636	723	13.8
Capital exp.,tran.	233	4.1	9.5	101	106	5.6
GG surplus/def.	**-78**	**-1.4**		**-52**	**-68**	
				Jun.04	(% BDP)	
RS debt	**1,491**	**26.0**		**1,569**	**26.4**	
Guarantees	**429**	**7.5**		**475**	**8.0**	

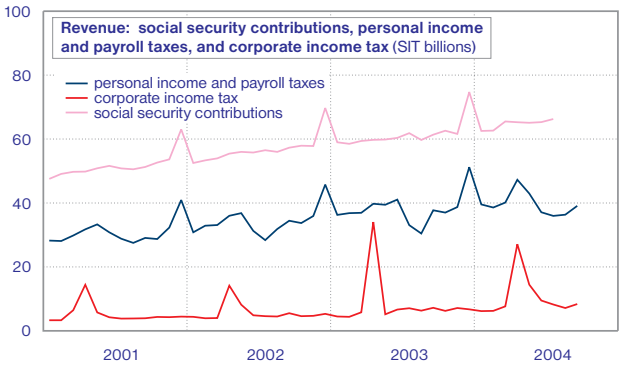
Source: Ministry of finance.

Government bonds in a value of SIT 18 billion were issued in October. The Ministry of Finance also issued treasury bills. A little over half the value of government bonds issued in October was from the fourth-issue of RS56 five-year bonds, on which the average yield on the bids accepted was 3.897%. This issue brought the total nominal value of the whole issue to SIT 50 billion. The average yield on all the bids accepted for RS57 ten-year bonds was 4.398% per annum. SIT 163 billion of Republic of Slovenia bonds were issued up to the end of October this year, of which half were ten-year bonds.

Revenues

Following strong real growth in the first quarter, revenue growth steadied in the second quarter and was low in the third quarter. From January to July this year general government revenues grew by 2.8% year on year in real terms. Revenue growth fell during the summer, primarily on account of low VAT revenues, which fell strongly in real terms in June and July. VAT revenues were up again in August, and by September they had almost recovered to expected levels, generally lower in this month due to seasonal factors.

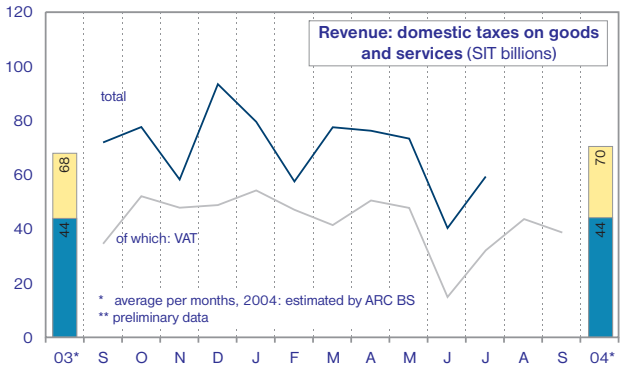
Corporate income tax is up by over 10% this year. From January to July total corporate income tax revenue was SIT



83 billion, up over 12% in real terms on the same period last year and more than the full-year corporate income tax revenue earned in any year prior to 2003. Based on previous trends we expect full-year revenues from this source to exceed the figure planned in the budget, and to be approximately 10% higher than last year in real terms.

Revenues from taxes on wages are growing strongly this year, with the strongest growth being in payroll taxes. However, growth in this group of taxes will fall by the end of the year owing to changes introduced in September to the legislation on payroll taxes, which raised the level of gross wages not subject to tax from SIT 130,000 to SIT 165,000. The early entry into force of these changes and the strong growth in the amount of wages not subject to tax means that this year's revenues from this source will be lower and will probably come in a little under the budgeted amounts.

Personal income tax revenue in the first seven months of the year was 1.9% higher in real terms than in the same period last year. Personal income tax revenue from January to July this year totalled SIT 216 billion, compared with SIT 205 billion in the same period last year. We expect full-year revenues to be in line with the planned figure.

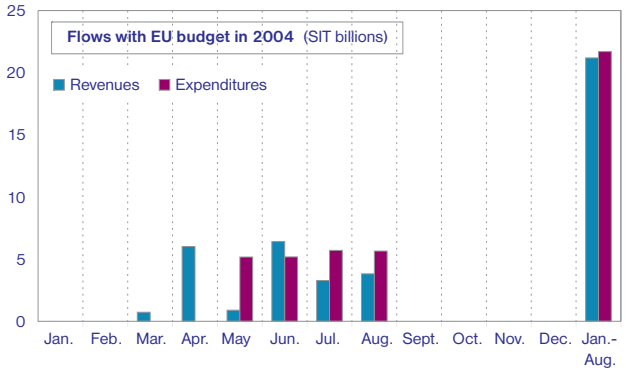


In the first three quarters of the year consumption-based tax revenues fell somewhat in real terms compared with the same period last year. Although a reduction in value-added tax revenues in June was anticipated, actual revenues were substantially lower than expected. VAT revenues gradually strengthened in the following months, and by September had almost reached normal levels again, generally lower in this month due to seasonal factors. Revenues from excise duties, particularly on tobacco, are growing quite strongly in real terms.

EU entry was followed by a strong fall in customs revenues. When Slovenia joined the European Union some 75% of customs payments became EU budget revenues, with the state retaining a quarter of the amount collected to cover the cost of their collection.

Flows to and from the European budget in the eight months to the end of August were in balance. Revenues from the EU budget and payments to the EU budget both totalled SIT 21 billion. So far the revenues have mostly been lump-sum

payments, of which Slovenia receives a little over SIT 3 billion a month. Most of the remainder of the money received is pre-accession aid. Increased revenues are anticipated in the last quarter of the year.



Expenditures

General government expenditures grew year on year by 3.6% in real terms in the first seven months of the year. Expenditure growth picked up in the second quarter after slow growth in the first three months.

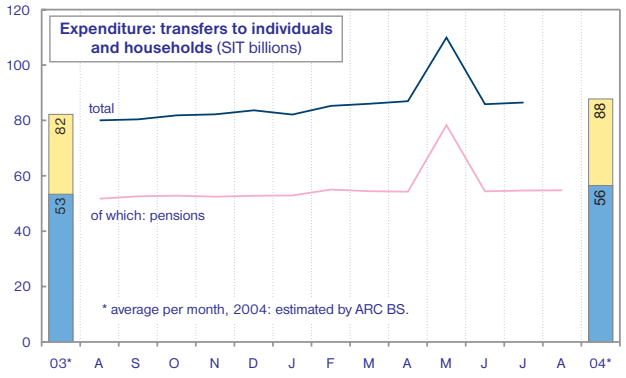
Wage expenditures remained unchanged in real terms. Despite an increase in public sector employment of around 2%, wage expenditures did not rise in real terms in the first half of this year. Public sector wages were increased for all employees in July by 2.5% in line with an agreement between the government and the unions. The remainder of the sum for wage increases (0.63%) is earmarked for the gradual removal of wage disparities in the public sector.

The fastest growth among current transfers is in subsidies. In the first seven months of 2004 spending on subsidies totalled SIT 40 billion, over 10% more than in the same period last year.

Transfers to households grew by 3.8% in real terms in the first seven months of the year. Social security payments, wage compensation and sickness benefits grew by around 10% year on year in real terms. The slowest growth is in unemployment benefits, while growth in pension spending is also below average.

Expenditure on pensions grew by 2.9% in the first seven months of the year. In line with expectations, expenditure on pensions grew more slowly in the second quarter than in the first quarter. We expect this trend to continue in the second half of the year. There was no adjustment to pensions in September and October, and no adjustments is likely in the remaining months of this year. This will mean a further fall in the year-on-year rate of pensions growth to around 2% in real terms over the year as a whole.

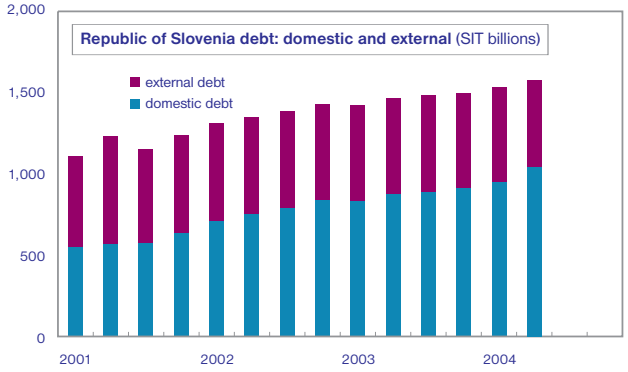
Expenditure on investments is low, with the indications being that the planned funds will not be fully used. The government's Budget Implementation Report for 2004 (covering just the central government) highlights delays in public tenders as one of the reasons for the low levels of investment spending and transfers in the first half of the year, and makes clear that an increase is expected in the second half of the year. Nevertheless, it is becoming increasingly likely that full-year investment spending will be less than anticipated.



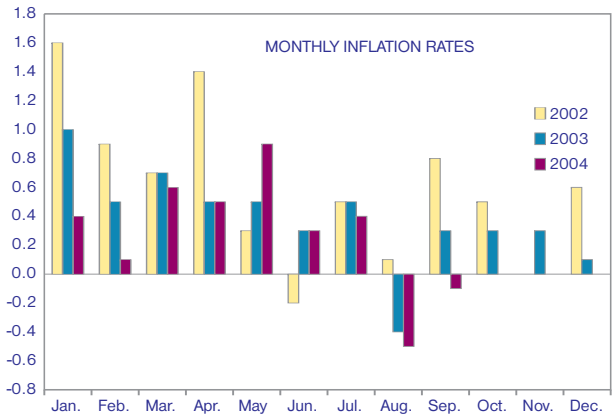
Public debt

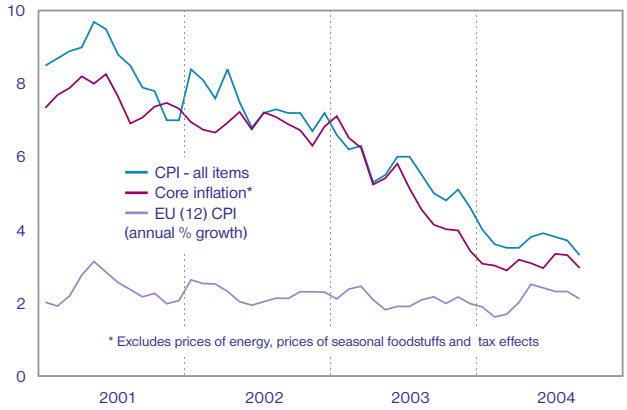
Slovenia's public debt grew in the second quarter of the year. At the end of June the public debt stood at SIT 1,569 billion, some 5.2% more than at the end of last year. In the second half of the year the level of external debt fell by around SIT 48 billion as a result of the repayment of eurobonds in June. The external debt fell further as a proportion of total debt, by around 5 percentage points from the end of last year until June this year.

The volume of guarantees at the end of June stood at around 8% of GDP. From the end of December to the end of June the volume of guarantees issued increased by a little over 10% to SIT 475 billion.



4. PRICES





Year-on-year inflation remained at 3.3% in October as monthly consumer price growth was the same as last year (0.3%). Goods prices rose on average by 0.6%, while service prices fell by 0.3%. Among services, the fastest price fall (14%) was again in package holidays. The main reasons for higher goods prices were increases in the prices of semi-durable and durable goods. Prices of the former rose on average by 3.1%, while prices of the latter rose by 0.2%.

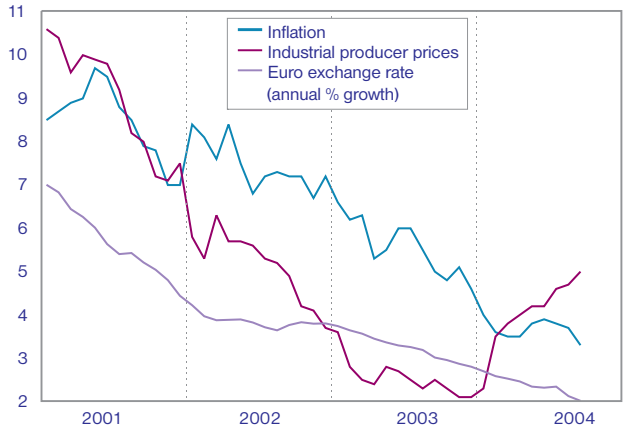
As in September, price growth in October was strongly influenced by seasonal movements and increases in the prices of petroleum products. Autumn-winter clothing and footwear collections arriving in the shops helped to push prices of these goods up in October, as it did in September. Clothing prices rose on average by 4.1%, while footwear prices grew by 5.0%. The seasonal increase in the prices of clothing and footwear was partly compensated for by a further 14% fall in the prices of package holidays and by falls in prices of seasonal food, mainly fruit (by 4.3%) and vegetables (by 1.9%). Average price growth in October was also pushed up by increases in the prices of petroleum products, which rose by 3.2% on average, adding 0.2 percentage points to the inflation rate.

Following last year's rapid fall in consumer price growth the disinflation process has slowed this year. Year-on-year inflation fell in the period from January to September this year by just 1.3 percentage points, half the size of last year's fall. Although the rate of decline has slowed, price growth remains low at 3.3%. The process of disinflation is successful and the rate of price growth sustainable because the main macroeconomic equilibria, particularly the balance of payments and the budget balance, have been maintained. This is particularly the case as regards inflation shocks from the international environment, which have already caused inflation to rise again in certain comparable countries in which price growth had been previously been reduced to low levels. Core inflation is expected to remain at a little over 3.0%. The slower decline in headline inflation and stable core inflation in spite of stronger-than-expected oil shocks highlight the continuing process of disinflation.

	Year on Year			Monthly
% growth	*Dec. 03*	*Aug. 04*	*Sep. 04*	*Sep. 04*
CPI all items	4.6	3.7	3.3	-0.1
Administered prices	4.4	7.6	8.1	0.6
Free prices	4.8	2.9	2.3	-0.2
Core inflation	3.4	3.3	2.9	0.0
Retail prices	4.6	7.8	5.0	-0.1
Industrial producer prices	2.1	4.7	5.0	0.5
- Intermediate goods	2.5	5.9	7.0	0.9
- Capital goods	-1.1	4.6	3.7	0.1
- Consumption goods	2.4	3.4	3.1	0.2
Selected inflationary factors				
- Import prices	0.6	9.2*	...	...
- SIT/EUR exchange rate	2.8	2.1	2.0	0.0
- Nominal eff. exchange rate	-0.8	0.6	0.5	-0.1
EU(12) inflation	2.0	2.3	2.1	0.2

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

Administered prices have been rising faster than expected this year, mainly on account of strong growth in the prices of oil and petroleum products. Year-on-year administered price growth was 8.1%, of which the growth in prices of refined petroleum products alone contributed 5.7 percentage points. The unexpectedly strong growth in the oil price on the world market and consequently in the prices of refined petroleum products in Slovenia slowed the falling inflation trend. Of the 3.3% year-on-year growth in consumer prices in September, the growth in prices of refined petroleum products contributed 1 percentage point, while other administered prices contributed just 0.3 percentage points. Without external shocks inflation this year would have been considerably lower.

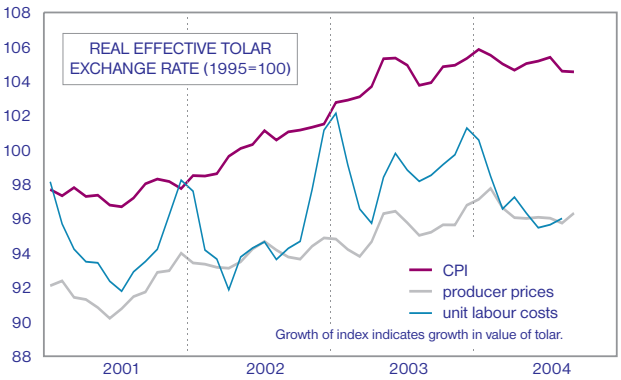


The absence of inflationary pressures from administered prices and adjustments in excise duties on cigarettes helped to maintain the reduction in inflation. Free prices, monopoly prices and prices controlled by government agencies have all grown at very low rates this year. The only strong growth was in government-controlled prices, which rose by 8.1%, and prices affected by tax and administrative measures, which rose by 9.1% Among the latter, the increase in excise duties on cigarettes alone added around 0.2 percentage points to inflation. Adjustments in excise duties on cigarettes to bring them into line with European Union directives will have a direct impact on inflation for at least the next four years.

This year's strong growth in industrial producer prices is unlikely to impede significantly the process of disinflation. Along with movements in the prices of oil and other commodities on the world market, the biggest uncertainty as far as a further reduction in inflation is concerned is still the strong growth in the prices of industrial products this year. In the first nine months of this year they more than doubled year on year, growing by 5.0% in September. The fastest growth was in prices of intermediate goods (7.0%) and capital goods (3.7%), while the slowest growth was in prices of consumption goods (3.1%). The rapid growth in intermediate goods prices is mainly due to last year's low base and the strong growth in the price of oil and other commodities. Strong growth in prices of capital goods resulted not only from a low base but also from accelerated construction of motorways and housing as well as the implementation of other major investment projects. Despite faster growth there is no real indication yet of these factors being transmitted to consumer price growth. The most likely reason for that is the temporary nature of the faster growth in producer prices. A further limiting factor is the increased competition in goods markets following Slovenia's entry into the EU and the abolition of customs. We expect the faster growth in industrial producer prices this year to result in lower growth of corporate profits rather than higher prices.

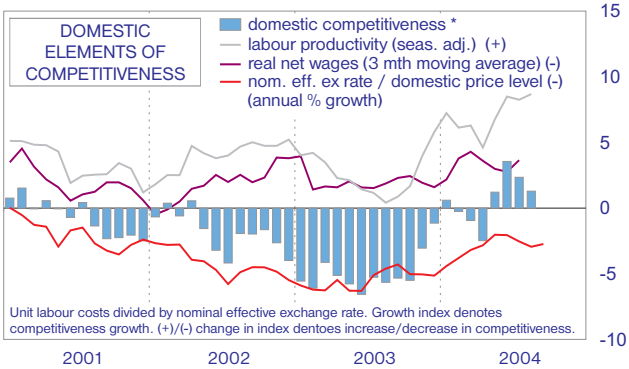
5. BALANCE OF PAYMENTS

Competitiveness



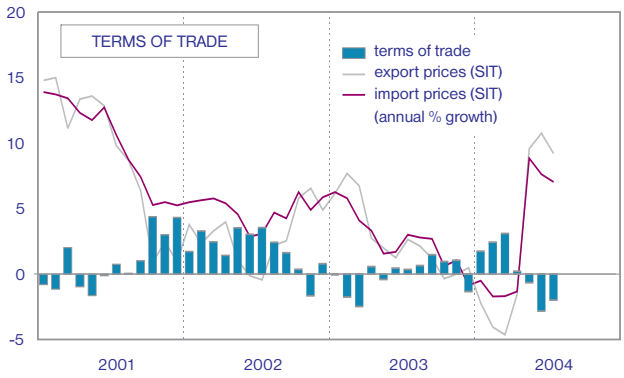
The nominal effective exchange rate of the tolar against a basket of foreign currencies has risen for the second time this year. The first such rise was in January (0.3%) and the second in September (0.1%). With the exchange rate of the tolar to the euro remaining unchanged, the main reason for the rise in the exchange rate was a 0.3% depreciation of the US dollar against the euro. The value of the tolar fell by 1.5% between January and September this year.

The price competitiveness of the Slovenian economy, measured in terms of the real effective exchange rate of the tolar, improved in August. This is particularly the case for competitiveness measured in terms of consumer prices, and to a somewhat lesser extent for competitiveness measured in terms of producer prices. In the context of a small drop in the nominal effective exchange rate in August, domestic prices fell by more than foreign prices, particularly in the case of consumer prices, which fell by 0.5% in August compared with July, the biggest monthly price fall since Slovenia became independent. Price competitiveness measured in terms of consumer prices improved by 0.8% in August, and by 0.3% measured in terms of producer prices. The current improvement in competitiveness also affected the year-on-year comparisons. The real appreciation, which averaged approximately 2% in the first half of the year, fell by more than half in August to 0.8%.



The real effective exchange rate measured in terms of labour costs per unit of output rose in July and August by a total of 0.5%. The main cause of the deterioration in competitiveness during the last two months was a slightly faster rate of growth of real net wages. Despite the current deterioration, the year-on-year comparisons still indicate a 2% improvement in competitiveness. Productivity growth is the main factor behind the longer-term improvement in competitiveness. Year-on-year

productivity growth over the period June to August averaged a little over 8%, a level not recorded since 2000. Improvements in labour productivity this year have been made possible partly by the economic recovery abroad and hence increased demand for Slovenian exports.



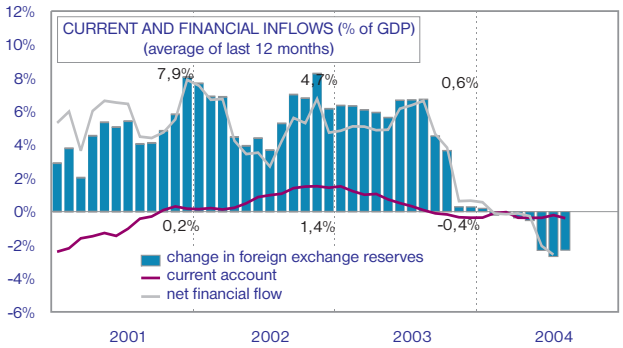
The terms of trade of Slovenian exporters deteriorated for the third successive month. In July the terms of trade deteriorated by a further 2%, making a total decline of 5.5% over the last three months. Despite the deterioration between May and July, on average over the first seven months of this year the terms of trade of Slovenian exporters rose by a little over 0.7%.

	Annual % growth			*Monthly % growth*	
	Dec. 01	*Dec. 02*	*Dec. 03*	*Aug. 04*	*Sep. 04*
Nom. eff. SIT ex. rate (1)	-4.3	-1.4	0.8	-0.1	0.1
Real effective SIT exchange rate (2):					
- CPI	0.8	3.8	3.8	-0.8	0.0
- Producer prices	3.7	0.9	2.0	-0.3	0.6
- Unit labour costs	0.7	2.9	0.1	0.4	...
Real SIT exchange rate:					
EUR (CPI)	-0.3	0.6	-0.2	-0.7	-0.2
USD (CPI)	-0.1	14.6	20.3	-1.4	0.1
Slovene import-export prices (3):					
	Average annual % growth			*year -on- year*	
	2001	*2002*	*2003*	*Jun. 04*	*Jul. 04*
Export prices	10.1	4.9	2.7	7.6	7.0
- Exchange rates effect	5.7	2.6	1.6	9.6	8.4
Import prices	9.2	3.0	2.7	10.8	9.2
- Exchange rates effect	5.0	1.3	1.1	11.4	10.3
Terms of trade	0.9	1.9	0.0	-2.8	-2.0

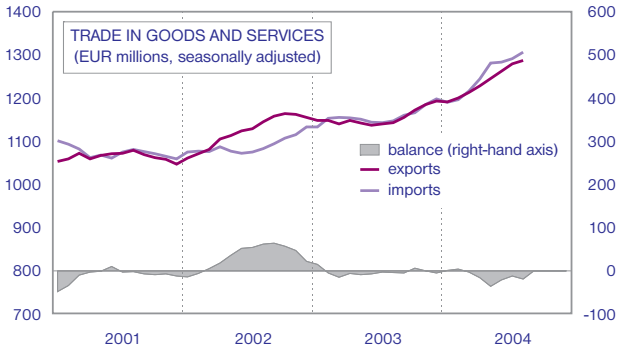
1) Effective exchange rate: basket of 7 currencies of Slovenia's main foreign trading partners (excluding Croatia), weighted by the shares in Slovenian goods trade. From January 2002 onward three currencies (EUR, USD, CHF) are used in the calculation. 2) Real exchange rate: SIT exchange rate divided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

Current account

The current account was in balance over the last three months. The August deficit of EUR 59 million was equal to the surplus during the previous two months. The trade deficit contributed just over a third of the overall deficit in August, while the remainder was accounted for by net outflows of income and transfers. The cumulative current account deficit in the eight months to the end of August this year of EUR 111 million, or 0.7% of estimated GDP, was only EUR 10 million higher than in the same period last year.



August saw a seasonal drop in both exports and imports of goods and services. Exports of goods and services fell to EUR 1,116 million in August, a drop of 20% compared with the July figure, while imports were 17% down at EUR 1,142 million. With imports of goods and service exceeding exports by EUR 26 million, the cumulative deficit over the first eight months of this year widened to EUR 53 million, or 0.3% of estimated GDP. The main contribution to the deterioration in the balance of trade in goods and services came from movements in goods trade, as exports of goods are growing year on year by over 1 percentage point less than imports of goods.

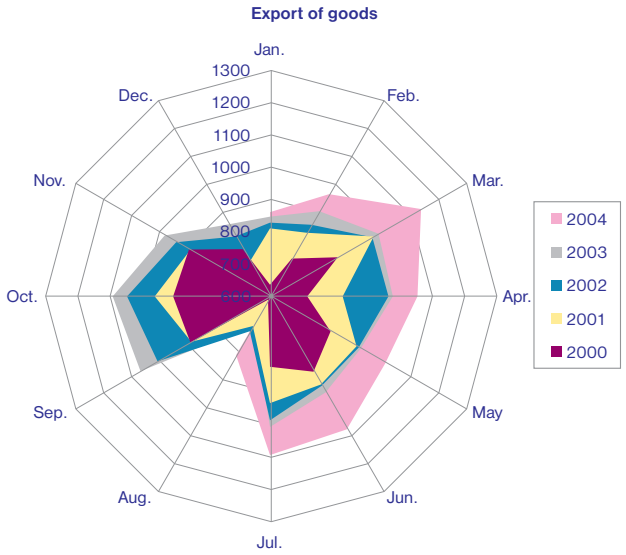


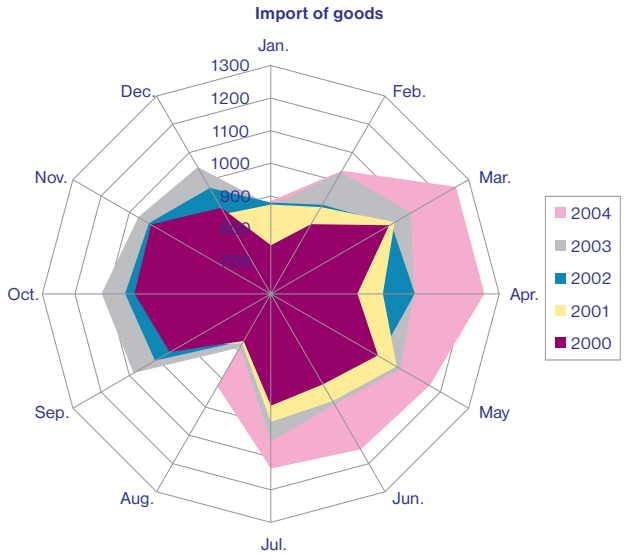
By contrast, exports of services are growing faster than imports. In the first eight months of this year exports of services grew by 9.3% year on year and imports by 8%.

The current trend growth rate of goods exports and imports slowed from March to July this year before picking up again in August. On the export side it was 9% and on the import side 7% at an annual level. In August exports of goods totalled EUR 810 million and imports EUR 928 million, and

	2002	*2003*	*last 12 mths*	*Jan.-Aug. 2003*	*Jan.-Aug. 2004*
Goods trade *(EUR millions)*:					
Exports (FOB)	10,962	11,285	12,004	7,299	8,017
Imports (CIF)	11,574	12,239	13,116	7,920	8,797
of which: oil (SITC 33)	585	629	611	415	397
Balance	-612	-954	-1,112	-622	-780
Import coverage (%)	94.7	92.2	91.5	92.2	91.1
Estimated volumes (annual % growth):				*Jan.-Jul.*	
Exports	5.4	3.5	7.4	3.3	9.0
- intermediate goods	4.7	5.2	8.3	5.5	10.5
- capital goods	5.2	1.9	13.3	-1.6	16.6
- consumption goods	7.5	1.2	4.3	1.2	4.6
Imports	3.3	6.4	9.6	5.6	10.5
- intermediate goods	5.9	3.4	7.7	3.5	9.5
- capital goods	1.4	13.5	12.0	12.7	10.9
- consumption goods	2.1	8.1	14.6	5.4	16.0

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





consequently the deficit increased by EUR 118 million. In the first eight months of this year exports grew year on year by 10% and imports by 11%, while the deficit increased by EUR 160 million to EUR 780 million. Coverage of imports by exports fell by 1 percentage point compared with the same period last year to stand at 91.1%.

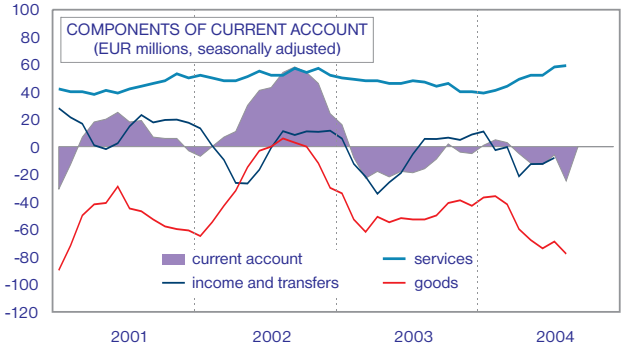
As far as the regional structure of Slovenia's goods trade is concerned the trends remain unchanged. Growth in demand for Slovenian goods from the EU-25 continues to contract, from 7.5% in the first half of the year to 7.2% over the first seven months. Growth in demand from Slovenia's most important trading partners in the EU-25 remains quite weak. Exports to Italy stagnated at the level recorded in the corresponding period last year, while exports to France and Germany grew by just over 4%. Exports to Austria continue to grow at an above average rate (14%), although the last three months have seen an accelerated decline in the rate of growth of exports to that country too. In fact, in July year-on-year export growth was negative (-1.1%). Only to Ireland, Spain and Belgium are exports continuing to grow strongly. Imports from the EU-25 are growing twice as fast as exports. Year-on-year growth in the first seven months of the year was 13.2%. These trends resulted in the deficit with the EU-25 over the first seven months of this year rising by EUR 400 million to EUR 1,310 million. Exports continue to grow by more than average to the former Soviet Union (18.9%) – including 20% export growth to Russia – and to the countries of the former Yugoslavia (11%). Among the latter, the strongest growth was in exports to Serbia and Montenegro (19%) and Croatia (13%). In the period from January to July this year the total surplus in goods trade with these two regions increased year on year by EUR 100 million to EUR 923 million.

			last	Jan.-Aug.	
flows in EUR millions	*2002*	*2003*	*12 mths*	*2003*	*2004*
Current account	335	-91	-100	-101	-111
% of GDP	*1.4*	*-0.4*	*-0.4*	*-0.6*	*-0.7*
Goods and services	347	-7	-64	4	-53
% of GDP	*1.5*	*0.0*	*-0.3*	*0.0*	*-0.3*
Openness coefficient	*113.7*	*113.4*	*117.1*	*111.7*	*117.3*
Exports	13,522	13,883	14,767	9,042	9,926
% of GDP	*57.6*	*56.7*	*58.4*	*55.9*	*58.5*
Goods	11,082	11,414	12,144	7,384	8,114
Services	2,440	2,469	2,623	1,658	1,812
- Tourism	1,143	1,186	1,246	815	874
- Transportation	635	680	749	445	514
Imports	-13,174	-13,890	-14,831	-9,038	-9,979
% of GDP	*-56.1*	*-56.7*	*-58.7*	*-55.8*	*-58.8*
Goods	-11,351	-11,960	-12,796	-7,738	-8,574
Services	-1,823	-1,930	-2,035	-1,300	-1,405
- Tourism	-635	-667	-696	-494	-523
- Transportation	-385	-418	-467	-268	-316
Labour income	169	164	158	111	104
Investment income	-323	-342	-273	-259	-190
Current transfers	142	94	79	44	28

Source: Bank of Slovenia

Exports of goods connected with the economic recovery abroad are growing fastest. The biggest rise was in exports of capital goods (14%) followed by exports of intermediate goods (12%), while exports of consumption goods grew least (3.5%). In recent months exports of capital goods and consumption goods have been growing faster in volume terms than in nominal terms, indicating that the prices of such goods abroad are falling. This trend will have the effect of worsening export competitiveness in the future.

The growth in the volume of imports of intermediate goods closely follows the rate of growth of domestic output and exports. The gradual slowdown in the investment cycle is also reflected in the rate at which imports of capital goods are growing. In the first seven months of this year they grew by 11% year on year, just under 2 percentage points less than in the same period last year. We expect slower growth in imports of capital goods to continue in the months ahead. The biggest growth in import volume was for consumption goods (16% year on year), which grew by three times as much as in the same period last year, reflecting changes in consumer behaviour concerning spending and saving decisions. Commodity and oil price growth will be an important factor influencing goods imports until the end of the year. The value of oil imports in the first seven months of the year totalled EUR 481 million, some EUR 50 million higher than in the same period last year.



Exports of services are growing faster than imports. In the first eight months of this year exports of services grew by 9% year on year and imports by 8%. The surplus in trade in services rose by EUR 50 million to EUR 407 million.

On the export side the biggest rise was in the volume of exports of various business and technical services, which grew by 44% year on year and, at EUR 191 million, are already more than the total export income from this source in 2002. If they continue to grow at the same rate they will already surpass last year's total income of EUR 219 million by September.

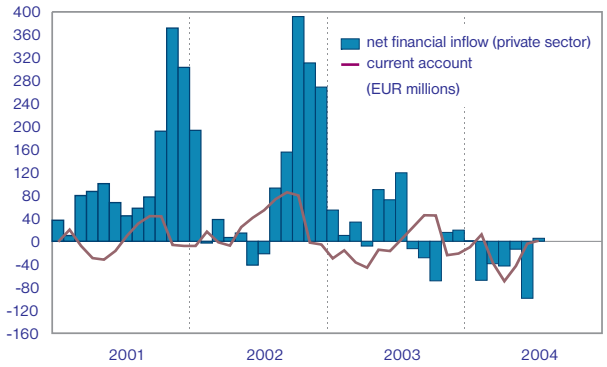
Tourism results this year have been good. Tourism exports grew by 7% and imports by 6%, with the surplus rising by EUR 30 million to EUR 350 million. The biggest growth this year was a 30% increase in revenue from sales of goods and other services to tourists for foreign currency. Foreign currency payments received for travel agency and hotel services recorded a somewhat smaller increase. Net purchase of foreign currency in casinos grew by only a little above average. Only income from sales of goods in duty free shops and education services fell compared with last year.

Net income from transport accounted for over half of the total surplus in services. In the first eight months of this year exports of transport services grew by 16% and imports by 18%. The biggest increase was in maritime transport exports (44%), followed by road transport exports (24%) and exports of air and other transport services (8%), while income from rail transport and forwarding services fell by 4% (in the latter case partly on account of lower costs since EU entry).

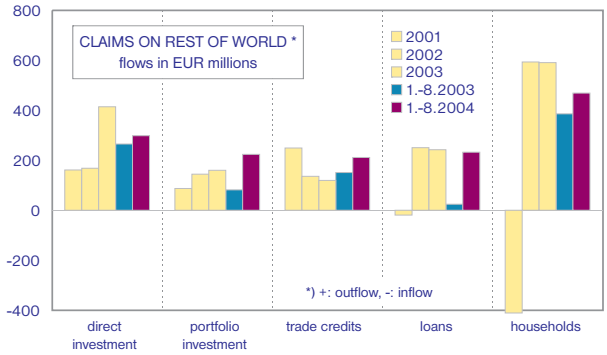
Net income and transfers in August were negative, amounting to EUR 30 million. While net income of employees remained unchanged, net transfer outflows and net investment income rose by EUR 47 million. The main increase among the latter came from EUR 25 million paid in dividends and profit distribution, and bond repayments by banks.

Financial account

Following two months of strong net financial outflows, financial transactions with the rest of the world in August were dominated by inflows. The net inflow in August was EUR 275 million, mainly the result of new bank borrowing. Nevertheless, on aggregate over the first eight months of the year net financial outflows exceeded inflows, with the net financial deficit amounting to 1.4% of GDP.



Private sector financial outflows abroad totalled EUR 1,795 million from January to August this year, an increase of EUR 700 million compared with the same period last year. Half of this growth came from portfolio investments, up by EUR 142 million, and private sector loans, up by EUR 208 million (mostly representing a one-off reduction in the basis in the corresponding period last year).



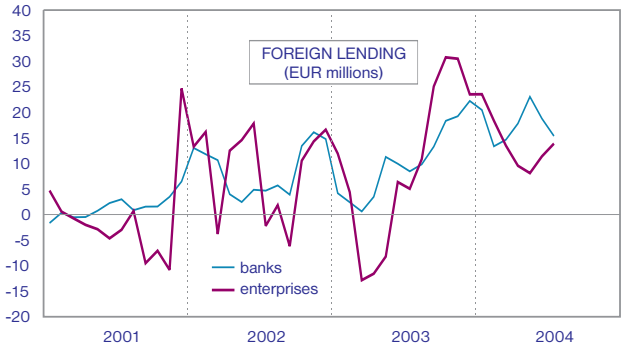
Direct investment abroad totalled EUR 298 million from January to August this year, an increase of 12.5% compared with the same period last year. The main increase

Flows in EUR millions	*2002*	*2003*	*last 12 mths*	*Jan.-Aug. 2003*	*Jan.-Aug. 2004*
1. Current account	335	-91	-100	-101	-111
2. Net financial flows	1,107	159	-484	343	-300
- % of GDP	*4.7*	*0.6*	*-1.9*	*2.1*	*-1.8*
of which: external debt (est.)	1,394	1,934	1,934	1,361	1,361
3. Foreign exc.reserves	-1,443	-68	584	-242	410
- Bank of Slovenia	-1,840	-241	467	-320	387
- Banks	397	173	117	78	23
4. Private sector	1,438	244	-171	247	-168
Claims	-1,594	-1,861	-2,561	-1,095	-1,795
Outward FDI	-237	-245	-257	-124	-137
Portfolio investments	-168	-414	-447	-265	-298
Net trade credits	-144	-160	-302	-81	-224
Loans	-136	-119	-180	-151	-211
Households	-250	-242	-450	-24	-232
Liabilities	-592	-590	-673	-385	-468
Inward FDI	3,032	2,105	2,390	1,342	1,628
Portfolio investments	74	81	83	48	51
Loans	1,750	299	262	164	127
- enterprises	27	34	-8	47	4
- banks	94	64	187	-42	80
Deposits at banks	917	1,230	1,603	805	1,178
5. Government	583	571	540	392	361

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-goverment sector, thus including public sector organisations.

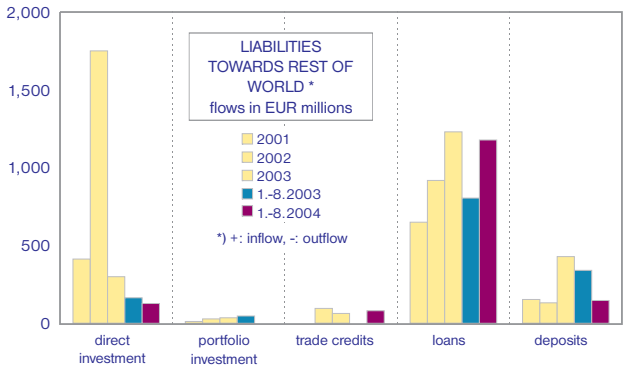
was in debt-based claims on companies abroad, which already account for over half of Slovenian investments, compared with 37% in the same period last year.

The growth in investments in foreign securities slowed in August. Nevertheless, the cumulative total this year is already 40% higher than in the whole of 2003. Portfolio investments abroad in August totalled EUR 19 million, approximately the same as a year earlier when the period of rapid growth began. Preliminary data for September indicate a new surge in portfolio investments abroad at the start of autumn.



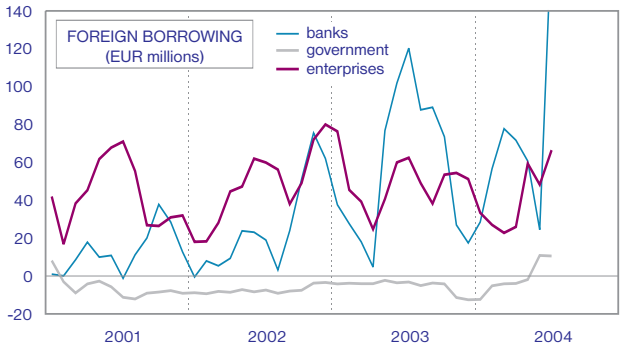
Trade credits to the rest of the world totalled EUR 211 million from January to August this year, an increase of EUR 60 million compared with the same period last year. Trade credits issued in August fell by EUR 60 million, but this is a seasonal characteristic of both issued and received trade credits. Trade credit activity was also present between affiliated enterprises, although to a slightly lesser extent than last year: in the first eight months of this year trade credits totalled EUR 116 million, with a little over half this amount (EUR 65 million) coming from trade credits given by Slovenian companies to subsidiaries abroad, while the remaining EUR 52 million was issued to foreign owners.

Enterprises and banks continued to lend abroad in the summer months but the lending volumes were lower than in the first half of the year owing to seasonal factors. Banks approved EUR 10 million and enterprises EUR 14 million in net lending abroad in August, bringing the total over the first eight months of the year to EUR 232 million, which is only EUR 10 million less than in the whole of 2003. Loans to subsidiaries abroad are growing even faster. From January to August this year they totalled EUR 77 million, two-thirds of which was raised in the last three months.



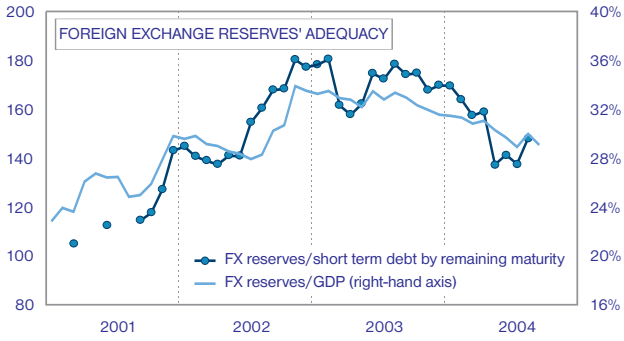
Private sector liabilities to the rest of the world increased by EUR 320 million in August. This brought inflows to the private sector in the first eight months of this year to EUR 1,628 million, an increase of EUR 266 million compared with the same period last year. Liabilities rose only on account of the strong inflow of foreign loans, while other flows were negligible or even negative.

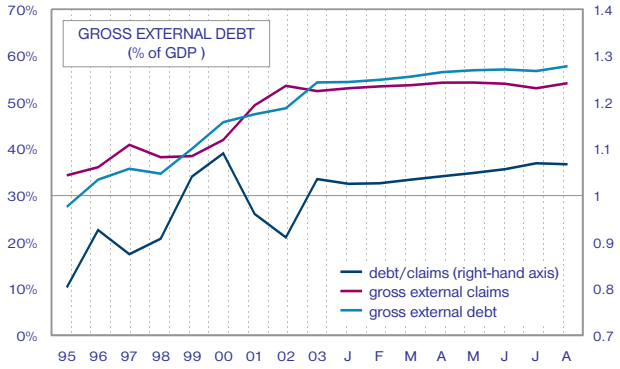
Foreign direct investment, after reaching a record for this year in July, fell by a similar amount in August, EUR 58 million. As was the case for FDI inflows in July, outflows in August were almost entirely debt flows, comprising repayment of debt to foreign owners. As a result, the inflow of foreign investment during the first eight months of the year fell to EUR 127 million, compared with EUR 164 million in the same period last year. Unlike last year's investments, when foreign investors made a net withdrawal of equity capital and inflows resulted solely from reinvested profits and borrowing from foreign owners, this year it is equity investments which predominate.



In August the private sector raised a net total of EUR 562 million in foreign loans. Most of the loans were raised by banks, while financing of enterprises from this source also increased. In August banks raised EUR 469 million in borrowing from abroad, more than the combined total in the first seven months of the year. From January to August banks raised a total of EUR 817 million in foreign loans, twice as much as in the same period the previous year. Borrowing abroad by enterprises in August was substantially less, although more than the monthly average inflow this year. Net borrowing abroad by enterprises in August amounted to EUR 93 million, bringing the total over the first eight months of this year to EUR 361 million, down EUR 31 million on the same period last year. Enterprises did not raise additional borrowing from foreign owners in August, and in general they have made far less use of this form of financing this year than they did in 2003.

In the summer months enterprises made net repayments of foreign trade credits, thereby reducing this year's inflow from this source to just EUR 80 million. Net repayments of trade credits in August totalled EUR 70 million, after EUR 22 million in July. They also made net repayments of trade credits to affiliated enterprises abroad, mostly to foreign owners and to a lesser extent to foreign subsidiaries. The outflow from these payments in August was EUR 38 million (on top of





EUR 54 million in July), reducing trade credits from affiliated enterprises this year to EUR 15 million.

With a current account deficit of EUR 56 million and a surplus in the financial account of EUR 275 million, total foreign exchange reserves rose by EUR 217 million in August to EUR 7,556 million. The indicator measuring sufficiency of foreign exchange reserves climbed to 147.7, partly as a result of the growth in foreign exchange reserves and partly as a result of somewhat lower short-term debt, which totalled EUR 5,115 million at the end of August. Strong bank borrowing had no impact on this indicator because most of the new borrowing was long-term. Foreign exchange reserves fell again in September to EUR 7,382 million.

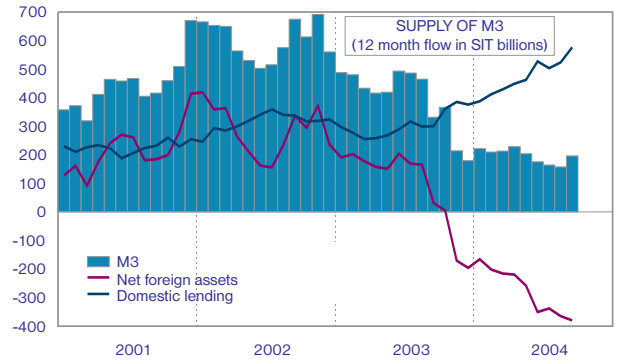
The total gross external debt increased in August by EUR 311 million to EUR 14,610 million. Given an almost identical change on the claims side, the movement in the net external debt was negligible. Gross claims on the rest of the world rose in August by EUR 319 million to EUR 13,687 million. The net external debt fell by EUR 8 million to EUR 923 million. Since the end of last year the net external debt has risen by EUR 467 million, with the biggest contribution, EUR 667 million, coming from the banking sector. This year banks have increased their debt to the rest of the world by EUR 1,050 million, while claims have grown by just EUR 383 million. In the enterprise sector the reverse was the case: net debt fell by EUR 114 million, with debt EUR 391 million higher and claims on the rest of the world (excluding equity investments) EUR 505 million higher. Government net and gross external debt has also fallen this year, by EUR 158 million. All sectors, other than the Bank of Slovenia, are still net debtors.

At end of period, EUR millions	*2001*	*2002*	*2003*	*2004 Sep.*
Foreign exchange reserves	6,513	7,842	7,703	7,382
- BS	4,811	6,579	6,675	6,361
- banke	1,703	1,263	1,028	1,021
FX reserves/GDP (%)	*29.7*	*33.4*	*31.4*	*29.1*
FX reserves/imports (months)	*6.1*	*7.1*	*6.7*	*6.0*
				Aug.
Gross external debt	10,403	11,455	13,305	14,610
Gross debt/GDP (%)	*47.5*	*48.8*	*54.3*	*57.8*
Short term debt by remaining maturity 1)	4,569	4,448	4,555	4,874
	4,568.8	*4,444.7*	*4,555.0*	*5,115.0*
FX reserves/short-term debt (%)	*142.6*	*176.4*	*169.1*	*147.7*
Net external debt 2)	-422	-1,125	456	923

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 the growth of broad money remains modest, mainly as a result of balance of payments outflows. In the third quarter, net foreign assets, which indicate the contribution of balance of payments flows to broad money growth, fell by SIT 70.3 billion (SIT 148.2 billion in the second quarter), while credit activity totalled SIT 160.9 billion (SIT 190.6 billion). Monthly growth of broad money therefore remains around SIT 20 billion. Net foreign assets fell by SIT 32.4 billion in September, while credit activity totalled by SIT 72.4 billion.

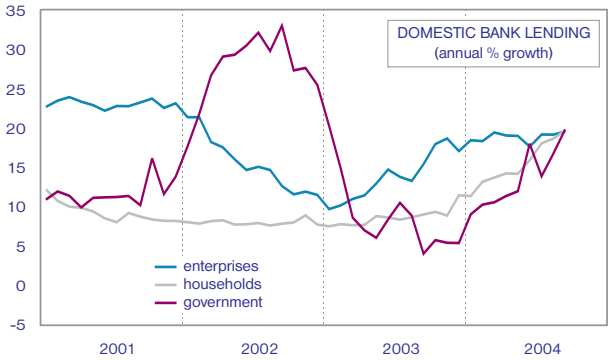


Sources of M3 creation	*Annual growth (%)*		*Flow*	*Level*
SIT billions	*Sep. 03*	*Sep. 04*	*Sep. 04*	*Sep. 04*
1. NET FOREIGN ASSETS	2.3	-27.7	-32.4	994.3
Bank of Slovenia	-2.0	25.6	-0.8	1,301.4
Banks	18.0	-190.4	-31.6	-307.1
2. LOANS AND SECURITIES	12.0	19.9	72.4	3,594.2
Enterprises	15.5	19.6	35.5	1,949.7
Other financial organisations	36.4	26.2	0.3	119.2
Households	9.1	19.8	16.5	746.6
Government	4.1	19.9	20.2	778.7
3. CAPITAL AND RESERVES	11.5	3.4	-3.3	-762.9
4. OTHER	191.4	7.7	6.7	91.6
5. M3 (1+2+3+4)	9.8	5.3	43.4	3,917.2

Source: Bank of Slovenia

Despite relatively strong tolar lending, M2 grow remains modest, mainly on account of net selling on foreign exchange markets. Net selling on foreign exchange markets in the third quarter totalled SIT 104.5 billion, while tolar lending totalled SIT 104.3 billion. M2 growth was slightly stronger in September, mainly on account of increased tolar lending.

Relatively strong credit activity reflects stronger economic activity and currently low interest rates. Domestic bank lending grew by SIT 160.9 billion in the third quarter. Seasonal factors meant it was down slightly on the second quarter, but nevertheless almost twice as much as in the same period last year. The year-on-year rate of credit growth has been rising for more than a year. In September it was 19.9%. The increase in lending is associated with the recovery in economic activity. Year-on-year growth in real GDP in the second quarter was 4.6%, while the level of industrial production in August was 8.1% higher than in August last year.

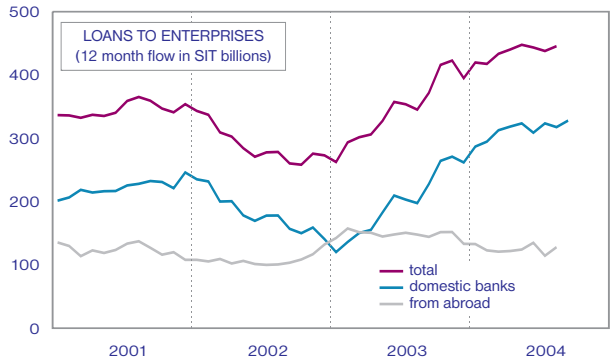


Foreign currency credit remains the most important form of bank lending to enterprises. The share of total lending accounted for by foreign currency credit fell from 71.7% in the second quarter to 46.0% in the third quarter, and for enterprises from 88.6% to 74.1%. The year-on-year growth rate of foreign currency lending remains just under 50%. The maturity composition of tolar lending is not changing substantially. In September 61.8% of total tolar lending was long-term. Year-on-year growth of long-term tolar lending was 14.7% in September, and of short-term tolar lending 6.5%.

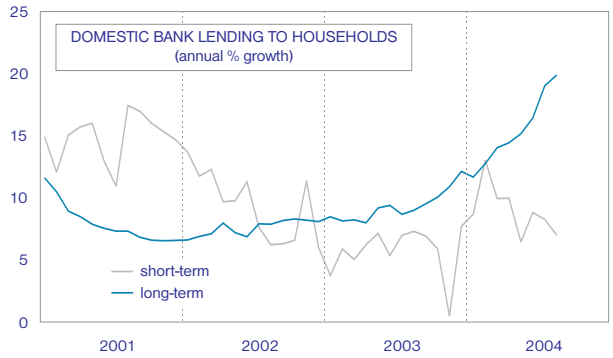
DOMESTIC LENDING SIT billions	Annual growth (%) Sep. 03	Sep. 04	Increase Sep. 04	Stock Sep. 04
to enterprises	15.7	20.0	33.3	1,828.6
short-term	-0.2	9.3	12.0	562.6
long-term	14.6	4.7	6.3	485.1
foreign-currency	37.6	43.0	14.9	780.9
to other fin. orgs.	40.9	33.7	2.1	97.1
short-term	42.5	-15.2	3.5	25.8
long-term	53.1	38.4	-2.7	18.7
foreign-currency	34.3	83.4	1.2	52.6
to households	9.1	19.8	16.5	746.6
short-term	7.0	7.2	2.6	132.1
long-term	9.5	21.0	12.9	599.5
foreign-currency	14.7	212.7	1.0	15.0
to government	3.7	23.5	5.5	186.5
short-term	5.8	-14.4	6.2	36.2
long-term	9.4	26.8	2.5	121.4
foreign-currency	-28.5	121.5	-3.2	28.9
	Aug. 03	*Aug. 04*	*Aug. 04*	*Aug. 04*
LOANS FROM ABROAD*	19.3	13.2	21.7	1,395.1
to enterprises + OFOs	21.7	13.9	22.6	1,213.4
to government	-12.2	-7.5	-0.7	86.4
TOTAL LOANS	15.4	17.7	43.1	4,196.5

*Total nonbanks. Source: Bank of Slovenia

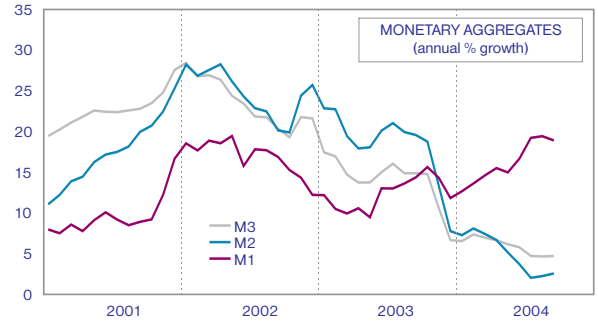
Stronger economic activity has given rise to an increase in total domestic and foreign borrowing by enterprises. In the period from January to August total lending to enterprises grew by SIT 288.0 billion, compared with SIT 237.2 billion in the same period last year. Total lending to enterprises from June to August this year was broadly in line with last year's total in the same period.



In recent months borrowing from abroad has become an increasingly important element in the financing of enterprises. The share of foreign loans was gradually falling until the middle of the year – in the first five months it totalled 21.7%. However, in recent months the share has been rising; from June to August it was 43.1%. From January to May this year enterprises' foreign borrowing totalled just SIT 38.4 billion, down around SIT 10 billion on the same period last year. From June to August they borrowed SIT 47.8 billion abroad, which is SIT 5 billion more than in the same period last year.



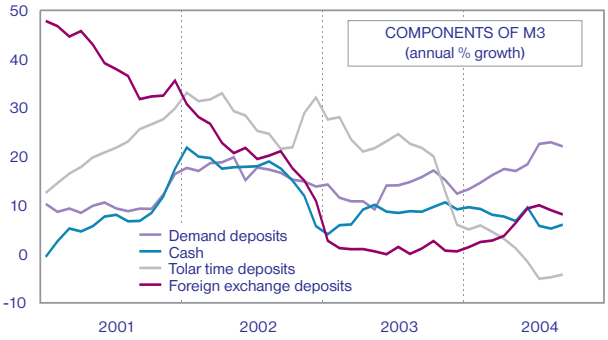
Lending to households has been rising in recent months. Lending to households grew by SIT 31.9 billion in the second quarter, and by SIT 49.8 billion in the third quarter. The year-on-year rate of growth of lending to households in September was 19.8%. The share of long-term tolar loans in the last three months was 78%. Foreign currency lending to households remains modest, while lending in tolars linked to a foreign currency clause is growing in strength. In September lending to households totalled SIT 16.5 billion, the second biggest monthly growth this year.



Government borrowing from domestic banks is gradually increasing. In the second quarter the government borrowed SIT 77.7 billion from banks (the majority of which was for repayment of foreign loans), and a further SIT 23.0 billion in the third quarter. The year-on-year rate of growth of government borrowing in September was 19.9%.

Rapid M1 growth and slow growth in the broad monetary aggregates have continued in recent months. M1 grew by 18.2% in September year on year, M2 by 1.7% and M3 by 5.3%.

In the third quarter M3 grew as a result of an increase in foreign currency deposits and M1 growth. During this period foreign currency deposits grew by SIT 36.8 billion and M1 grew by SIT 25.2 billion, while tolar time deposits fell by SIT 5.1 billion. The increase in foreign currency deposits and their share of M3 growth has been falling since Slovenia joined ERM II. Foreign currency deposits increased in the second quarter by SIT 74.9 billion and in the third quarter by just SIT 36.8 billion.



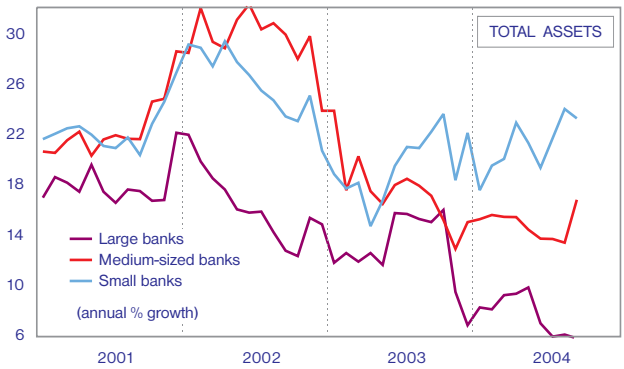
Among tolar time deposits only those with an agreed maturity of 31 to 90 days increased in the third quarter. Tolar time deposits with an agreed maturity of 31 to 90 days grew from July to September by SIT 73.0 billion, while other short-term tolar time deposits fell by SIT 28.7 billion. The relatively fast decline in long-term tolar time deposits is also continuing; in the third quarter they fell by SIT 49.4 billion.

Fairly strong M1 growth is a result of slightly stronger domestic consumption and increased transactions resulting from a shift into other non-financial assets. M1 grew by SIT 3.3 billion in August, and by SIT 15.0 billion in September. The share of M1 in M3 is rising gradually. This year until the end of September it rose by 2.1 percentage points to 23.2%. Other factors besides increased consumption that have additionally contributed to M1 growth are lower interest rates on time deposits and increased transactions owing to investments in other forms of saving, particularly mutual funds.

SIT billions	Annual growth (%) Sep. 03	Annual growth (%) Sep. 04	Flow Sep. 04	Level Sep. 04
1. Currency	9.1	6.3	3.4	160.7
2. Demand deposits	13.2	21.1	11.6	748.4
3. M1 (1+2)	12.4	18.2	15.0	909.1
4. Time deposits	9.4	-5.1	5.4	1,489.5
up to 30 days	29.6	38.9	32.9	146.3
31 to 90 days	18.4	50.4	63.2	561.5
91 to 365 days	9.0	-27.8	-81.8	447.6
over one year	0.3	-29.2	-8.9	334.0
5. Securities issued by banks	74.1	-9.7	-0.9	189.6
6. Time deposits at BoS	406.9	10.3	0.2	111.1
7. Restricted deposits	11.8	-34.9	-0.2	5.5
8. M2 (3+4+5+6+7)	17.2	1.7	19.5	2,704.9
9. Foreign currency deposits	-5.3	14.1	24.0	1,212.3
10. M3 (8+9)	9.8	5.3	43.4	3,917.2
Sectoral composition of tolar deposits				
Enterprises	10.3	3.8	-9.1	543.1
Other financial organisations	-9.6	1.2	0.8	227.6
Households	17.5	4.7	-1.4	1320.9
Government	-4.0	-17.9	24.4	138.7

Source: Bank of Slovenia

7. BANKING



Year-on-year growth in banks' total assets is modest; in September it was 11.1%. Banks' total assets have been growing moderately for some time. Current growth in September was over 1%.

The year-on-year growth in total assets continues to fall for large banks, while it is strengthening for medium-sized banks and remains high for small banks. Year-on-year growth in the total assets of large banks has fallen below 6%. For medium-sized banks, after falling until the end of August the year-on year growth in total assets rose again in

September to nearly 17%. Smaller banks are continuing to record the fastest increase in volume of transactions, with year-on-year growth rates of between 23% and 24% in the last two months.

As a result of the fast growth of small banks the large banks' share of total assets is falling. The market share of the three largest banks in terms of total assets fell by 1.3 percentage points from December last year to this September to stand at 52%. The market share of the five largest banks fell by just under 2 percentage points to 65.5%.

Year-on-year growth in lending to non-bank customers is still rising, with the main contribution coming from the continuing strength of lending to enterprises and a further strengthening of lending to households. In the first nine months of this year loans to non-bank customers grew by 14.9%, while investments in securities fell by 6.7% as a result of a drop in bank investments in Bank of Slovenia bills. Loans to enterprises (together with other financial institutions) have grown by 14.9% this year, and to households by 16.8%. In the last few months year-on-year growth in loans to enterprises has been a little over 20%. With total assets rising this year by SIT 420 billion, lending to enterprises increased by SIT 238.3 billion. Growth in loans to households is still rising. In September it was over 20% year on year. Lending to households rose by SIT 106.2 billion in the first three quarters of this year, compared with an increase of just SIT 66 billion over the whole of last year. The fastest growth is in lending to households by foreign-owned and small banks. The growth in lending to households by these banks was more than 20 percentage points higher than the rate of growth of such lending in the banking system as a whole.

Growth in foreign currency lending to non-bank customers remains strong compared with tolar lending. Enterprises in particular have primarily been meeting their financing needs with foreign currency loans. Short-term foreign currency loans grew by 50% year on year, while long-term foreign currency loans grew by just over 44%. From January to the end of September over 60% of all newly approved lending to non-bank customers was for foreign currency loans.

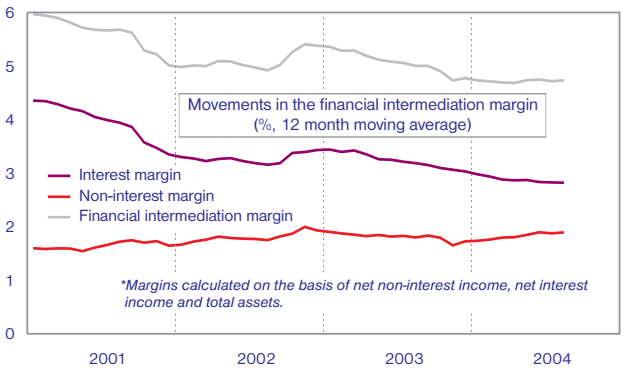
BALANCE SHEET	*Level*			*Growth since*
Level in SIT; growth in %	*2002*	*2003*	*Sep. 04*	*Dec. 03*
Assets				
Loans to banks	381.2	345.2	484.1	40.2
Loans to non-banks	2,182.1	2,538.1	2,917.3	14.9
of which enterprises	1.282.8	1.596.9	1,822.0	14.1
....households	562.8	629.1	734.8	16.8
...other financial orgs.	74.7	102.4	115.6	12.9
Securities 1)	1,547.1	1,719.7	1,604.0	-6.7
Capital investments	68.7	80.5	84.6	5.1
Other 2)	377.4	374.0	387.6	3.6
Liabilities				
Banks 3)	584.7	835.6	1,044.9	25.0
Deposits by non-banks	3,149.7	3,294.5	3,451.9	4.8
Securities	176.5	216.4	197.4	-8.8
Provisions 4)	91.6	101.3	118.7	17.2
Subordinated debt	68.4	95.9	105.3	9.8
Equity	380.3	420.6	417.2	-0.8
Other	105.7	93.2	142.1	52.5
TOTAL ASSETS	**4,556.9**	**5,057.5**	**5,477.5**	**8.3**

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

During the same period the share of the increase in loans to enterprises accounted for by foreign currency loans was even higher, over 88%.

Despite an increase in non-bank deposits in September the majority of financing this year has been from foreign banks. Non-bank deposits rose in September by SIT 42 billion, stemming from an increase in deposits from the government and enterprises, while household deposits stagnated. In the first nine months of this year banks financed 57% of the total increase in liabilities through borrowing from banks abroad.

Year-on-year growth in non-bank deposits is weak. The maturity composition of bank deposits is shortening, and foreign currency deposits are growing faster than tolar deposits. Year-on-year growth in non-bank deposits in September of 5.9% was over 5 percentage points less than the growth in total banking system assets. The fastest growth is in demand deposits (18.4% year on year in September), while short-term deposits increased by just 1.1% year on year. Among short-term deposits only those with an agreed maturity of up to 90 days are growing, while other deposits with a maturity of up to one year are falling. Long-term non-bank deposits are also falling.



Banks' net interest income from January to September this year was a little less than that earned in the same period last year. The volume of interest expenses fell by just over 23% compared with the same period last year and the volume of interest income by just under 14%. The banks increased their gross income on the back of higher non-interest income, particularly net income from financial operations. The banks' non-interest income from charges and fees is also growing steadily, and faster than their total assets. The banks'

INCOME STATEMENT			*2004*	*y.o.y.*
SIT billions; growth in %	*2002*	*2003*	*Jan.-Sep.*	*growth*
Interest income	344.1	331.1	216.2	-13.8
Interest expense	200.7	185.4	109.5	-23.1
Net interest income	143.4	145.7	106.7	-1.5
Non-interest income	81.0	83.3	73.7	22.8
Gross income	224.4	228.9	180.5	7.2
Operating costs	133.9	143.2	103.9	1.5
Net provisions	44.5	38.0	28.4	26.7
Profit before tax	46.0	47.8	48.2	10.4
Taxes	16.5	16.4	...	...
Profit after tax	29.5	31.3	...	...

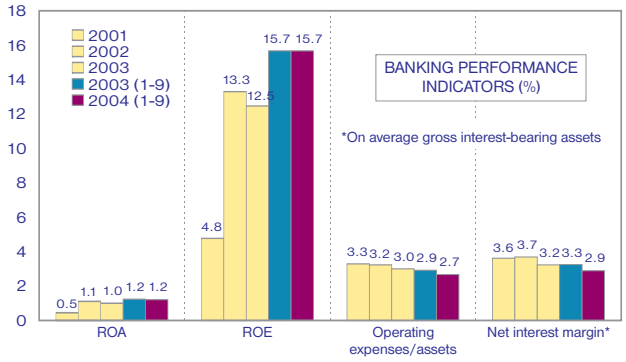
gross income is growing more slowly year on year than their average total assets.

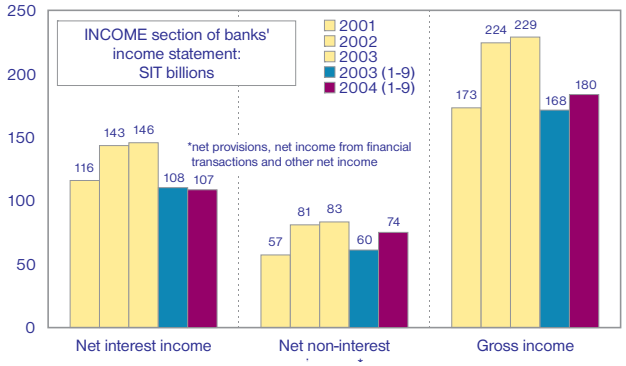
The banks' increase in operating costs is minimal, while higher provisioning costs reflect the increased buoyancy in credit activity. Operating costs were up only 1.5% in the nine months to the end of September compared with the same period last year, while labour costs were up 5.4%. Last year the growth rates were substantially higher: 7.2% for operating costs and 12% for labour costs. Provisioning costs increased by 26.5% in the first nine months of this year compared with the same period last year on account of the stronger credit activity.

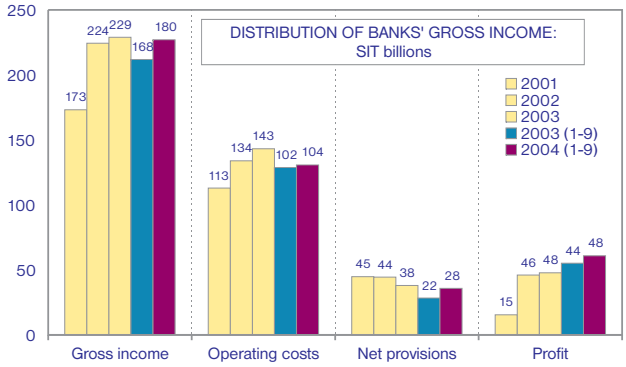
The financial intermediation margin has fallen slightly. It fell by 0.1 percentage points to 4.6% as a result of the interest margin (calculated for the last twelve months and measured in proportion to total assets) falling below 2.8% and the non-interest margin falling below 1.9%. Hence the financial intermediation margin dipped to 4.6% in September.

In the first nine months of this year the banks earned a profit of SIT 48.2 billion, with profitability being maintained at a similar level to last year in the same period. Year-on-year profit over the first three quarters of 2004 is up SIT 4.5 billion. ROE this year is 15.7% and ROA 1.2%.

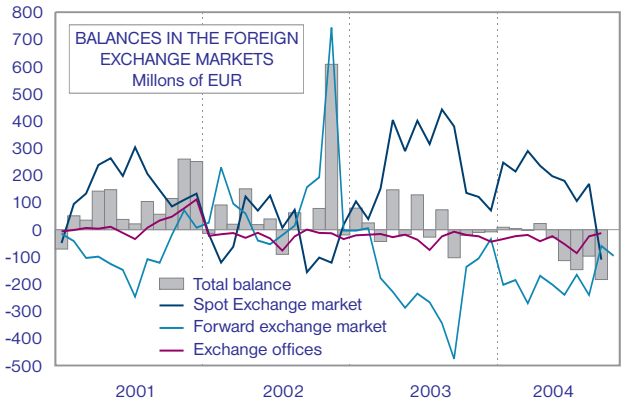
A number of the banking indicators improved during the first nine months of this year compared with the same period last year. In the context of higher non-interest income and very low growth in operating costs, coverage of operating costs with non-interest income rose by 12.3 percentage points to 71%. The banks' cost-to-income ratio fell by 3.2 percentage points to 57.6%. The structure of the banks' gross income is also changing, with the share accounted for by net interest, at just over 59%, falling by 5.2 percentage points this year compared with the first nine months of last year.







8. EXCHANGE RATE



With the current account more or less in balance, excess demand on foreign exchange markets has been increasing since May this year. In the first nine months of this year excess demand totalled EUR 540 million, or 2.7% of estimated GDP, while foreign exchange reserves fell in the same period by EUR 320 million.

The trend of net demand for foreign exchange continued in September. For the first time since 2002 net demand for foreign exchange exceeded supply on the spot market too (by EUR 111 million). The largest net demand (EUR 118 million) was from domestic enterprises, while net demand from non-residents was EUR 1.3 million. The only net suppliers of foreign exchange were individuals (EUR 9 million).

Since July non-residents have been rapidly withdrawing from the foreign exchange market. Net forward selling of foreign exchange, primarily by non-residents, fell to EUR 60 million in September, just over one-third of the average net

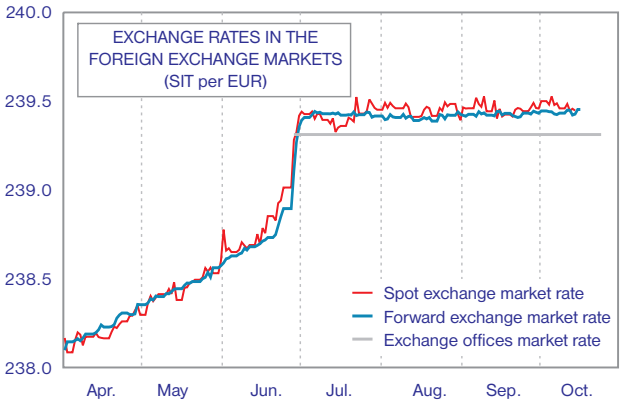
monthly foreign exchange sold on the forward market in the previous nine months. The net withdrawal in the last three months totalled EUR 267 million, and EUR 93 million in the nine months to the end of September this year. Since July this year excess demand for foreign exchange in exchange offices has been gradually falling. In September it was EUR 13 million, bringing the total this year to EUR 323 million.

In September the net increase in the banks' foreign currency liabilities to non-bank customers reduced the potential supply of foreign exchange on the foreign exchange market. The banks' foreign currency liabilities rose in September by EUR 127 million. In the context of a stagnation in foreign currency deposits from households this was mainly on account of increased foreign currency deposits from enterprises. The increase in foreign currency loans compared with previous months was a relatively modest EUR 61 million. Given these movements, potential supply on the foreign exchange market was down by EUR 66 million.

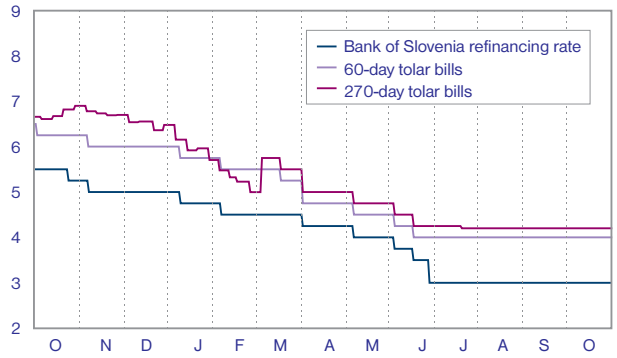
Since ERM II entry at the end of June the average monthly EUR exchange rate has remained relatively stable at 0.07% above the central parity. Daily fluctuations in the exchange rate follow supply and demand on the foreign exchange market. Towards the end of September the EUR exchange rate rose on the spot market on account of strong excess demand. On 5 October it reached a value of SIT 239.91 to the euro. From then until the middle of October excess supply of foreign exchange increased by EUR 135 million (more than one-third from direct investments and the remainder from bank supply of foreign exchange), which caused upward pressure on the tolar. By 16 October the exchange rate had fallen back by one-tenth of a tolar from its highest level to SIT 239.81 to the euro.

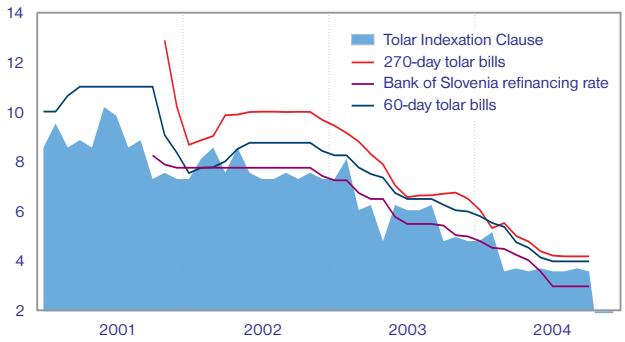
	2002	2003	Jul.	Aug.	Sep.
EXCHANGE RATES: market rates (averages)					
FX market: EUR	226.5	233.9	239.8	239.8	239.8
USD	240.5	207.2	195.6	197.0	196.5
Exchange offices:	226.6	234.0	239.8	239.8	239.8
Growth rates	*annual growth*			*Sep.-*	*Sep.-*
of market rates	*Dec. 02*	*Dec. 03*	*Sep. 04*	*Aug.*	*Dec.*
EUR	3.8	2.8	2.0	0.0	1.4
USD	-8.9	-14.7	-6.5	-0.3	1.7
Basket 1)	1.4	-0.8	0.5	-0.1	1.5

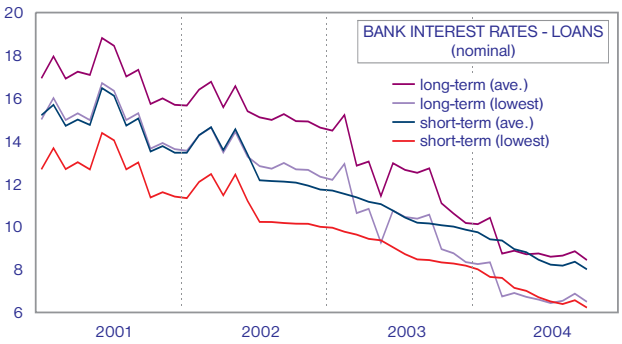
1) Basket/effective exchange rate: basket of 7 currencies of Slovenia's main foreign trade partners (excluding Croatia), weighted by shares in Slovenian goods trade. From January 2002 onwars three currencies are taken into account (EUR, USD, CHF). Sources: BoS, Statistical Office of the Republic of Slovenia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

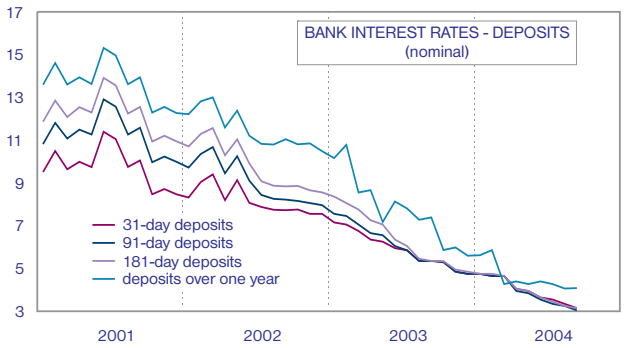


9. INTEREST RATES









In September and October the Bank of Slovenia again left interest rates on its key instruments unchanged: on lombard loans at 5.0%, on 60-day tolar bills at 4.0% and on 270-day tolar bills at 4.2%. Also unchanged were the price of

buy-sell swaps (1.0%) and the central bank refinancing rate (3.0%).

The interest rate on the money market rose slightly in September after falling for a number of months. Averaging 3.77%, it was 0.07 percentage points higher than the previous month. There was a similar rise in the interbank interest rate on overnight deposits (SIONIA), from 3.68% in August to 3.76% in September.

The curve of the time structure of SITIBOR interest rates was less steep in September than in August. But while the steepness of the curve generally fell, it rose at longer maturities: the average monthly interest rate on maturities of more than three months rose by between 0.05 percentage points (for nine months and one year) and 0.08 percentage points (six months). At the shorter maturities the average monthly interest rate fell slightly, by between 0.02 and 0.04 percentage points. The interest rates for different maturities fluctuated in a small range around 4%.

The interest rate on one-month treasury bills rose slightly at the auctions in September. At the beginning of September it rose to 3.73%, and then dipped at the following auctions to a low of 3.62% before rising at the next two auctions to reach the same level at the end of the September as at the beginning of the month. Demand at all the auctions exceeded supply by between 1.4 and 2.3 times. There was also excess demand at auctions of three-month and twelve-month treasury bills on 28 September. The interest rate on three-month treasury bills fell by 0.05 percentage points to 3.68%, while on twelve-month treasury bills it remained unchanged from the previous auction (27 July) at 3.70%.

The falling trend in the banks' tolar interest rates slowed in September, and in some sectors there was even a slight rise. Declared deposits rates fell in September only at the shorter maturities. Interest rates on deposits with an agreed maturity of up to six months fell in September by 0.2 percentage points, and on deposits with an agreed maturity of between six months and one year by 0.1 percentage points. Declared interest rates on longer-term deposits remained unchanged in September. In October the interest rates for short-term deposits remained unchanged, while for longer-term deposits they fell by between 0.1 and 0.2 percentage points. Between January and October this year deposit rates have fallen by between 1.5 and 1.7 percentage points. After leaving lending rates unchanged in August, banks increased their interest rates on loans to non-financial corporations in September by 0.2 percentage points, before cutting them again in October by 0.4 percentage points. Interest rates on consumer loans were cut by 0.2 percentage points in both September and October, while housing loans were reduced only in October, also by 0.2 points. Interest rates on housing loans have recorded the biggest fall this year, coming down by 1.9 percentage points from January to October, while interest rates on other types of loans have fallen by between 1.6 and 1.8 points.

Bank interest rates on foreign currency lending have fallen by less than on tolar lending, but the stabilising of the interest rate following ERM II entry has helped to make foreign currency loans more attractive. Declared interest rates on short-term loans to enterprises linked to a foreign currency clause fell by 0.4 percentage points in the first nine months of this year to 5.5%, or by 3 percentage points taking into account the depreciation of the tolar. Corresponding interest rate cuts on long-term loans have been even greater: 1.1 and 3.6 percentage points.

The gap between domestic and foreign interest rates is closing. In August short-term loans to enterprises linked to a foreign currency clause from domestic banks were 1.4 percentage points more expensive than in the euro area, while long-term loans were 0.8 percentage points more expensive (in December last year the difference was around 2 percentage points). According to data from eight banks, actual lending rates charged since 2003 have been slightly lower than those in the euro area: on short-term foreign currency loans to enterprises tied to the EURIBOR the difference has fluctuated between 0.8 and 1 percentage point. On long-term loans for fixed assets the difference is greater, but it fluctuates more strongly from month to month because far fewer such loans are approved.

End of period *% per annum*	*2001*	*2002*	*2003*	*2004* *Sep.*
Bank of Slovenia interest rates				
Refinancing rate	7.75	7.25	5.00	3.00
SWAP	4.50	4.50	3.00	1.00
60-day tolar bills	8.00	8.25	6.00	4.00
270-day tolar bills	8.85	9.50	6.48	4.20
Interbank interest rates				
Interbank market	4.74	4.73	4.69	3.77
TB (1 mths)	7.20	8.20	5.43	3.73
TB (3 mths)	8.54	8.73	5.11	3.68
TB (6 mths)	8.78	8.75	5.12	3.67
TB (12 mths)	11.20	9.00	5.10	3.70
Foreign interest rates				
ECB refinancing rate	3.25	2.75	2.00	2.00
Euribor 3 mths	3.34	2.94	2.15	2.12
Euribor 1 year	3.31	2.87	2.37	2.38
10-yt govt. bonds EU(12)*	4.96	4.41	4.36	4.11
Indicators				
Tolar indexation clause	7.30	7.30	4.81	3.72
Foreign currency clause	3.81	3.22	2.37	0.00

*EU 12 average

Bank interest rates *(% per annum)*	*2002* *Dec.*	*2003* *Dec.*	*2004* *Aug.*	*2004* *Sep.*
Deposits (Slovenia)				
more than 1 month	7.60	4.80	3.40	3.20
3 months	8.00	4.80	3.30	3.10
6 months	8.60	4.90	3.30	3.20
1 year	10.52	5.65	4.12	4.13
Loans (Slovenia)				
S-T loans to households	11.81	9.94	8.27	8.45
L-T loans to households	14.69	10.25	8.73	8.94
Consumer loans	11.58	9.60	8.38	8.22
Housing loans	13.25	9.00	7.33	7.35
Loans (EMU)*				
S-T loans to households	...	4.04	4.06	...
L-T loans to households	...	4.84	4.89	...
Consumer loans	...	7.66	7.67	...
Housing loans	...	5.02	4.86	...

*Weighted average of EMU country interest rates

II. STATISTICAL TABLES

1. MONEY AND BANKS

1.1 Monetary aggregates
1.2. Monetary Survey - Consolidated Balance Sheet of the Monetary system
1.3. Balance Sheet of the Bank of Slovenia
1.4. Balance Sheet of Deposit Money Banks
1.5. Deposit Money Banks' Claims on Domestic Non-monetary Sectors
1.6. Deposit Money Banks' Liabilities to Domestic Non-monetary Sectors
1.7. Deposit Money Banks' Claims on Non-residents
1.8. Deposit Money Banks' Liabilities to Non-residents
1.9. Bank of Slovenia 10-day balance sheet

2. FINANCIAL MARKETS

2.1. Bank of Slovenia Interest Rates
2.2. Interbank Money Market Rates and Indexation Clause
2.3.1. Average Commercial Banks' Interest Rates (Tolar Indexation Clause)
2.3.2. Average Commercial Banks' Interest Rates (Foreign Exchange Indexation Clause)
2.4. Interest Rates on New Loans
2.5.1. Average Commercial Banks' Interest Rates on the Basis of Interest Income and Interest Expenses (Tolar Indexation Clause)
2.5.2. Average Commercial Banks' Interest Rates on the Basis of Interest Income and Interest Expenses (Foreign Exchange Indexation Clause)
2.6.1. Government Short-Term Securities Rates
2.6.2. Government Long-Term Securities Rates
2.7.1. Network of Commercial Banks
Map: Number of Bank units in Local comunity
2.7.2. RTGS and Giro Clearing Transactions
2.8. Modern Instruments of Payment
2.8.1. Payment Cards
2.8.2. Other Modern Instruments of Payment
2.9. The Ljubljana Stock Exchange: Turnover by Market Segment and Type of Securities
2.10. The Ljubljana Stock Exchange: Market Capitalization and Turnover Ratio
2.11. The Ljubljana Stock Exchange: Slovenian Stock Exchange Index and Bond Index
2.12.1. Selected Bank of Slovenia Exchange Rates
2.12.2. Selected Bank of Slovenia Exchange Rates: Daily Rates
2.13.1. Turnover and Exchange Rates on the Spot Exchange Market and on the Foreign Currency Exchange Market by the Contract Agreement
2.13.2. Turnover and Exchange Rates on the Spot Exchange Market and on the Foreign Currency Exchange Market by the Contract Agreement - Daily Rates

2.13.3. Turnover on the Forward Exchange Market by the Contract Agreement
2.13.4. Survey of the Spot and Forward Exchange Market and of the Foreign Currency Exchange Market by the Contract Settlement

3. BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.1. Balance of Payments 1988-1992
3.2. Balance of Payments - overview
3.3. Balance of Payments - Current Account
Balance of Payments - Capital and Financial Account
3.4. Current Account by countries
3.5. Merchandise Trade by countries
3.5.1. Merchandise Trade; The Effective Exchange Rate
3.5.2. Merchandise Trade by sections of SITC and by end use
3.6. Short - term commercial credits - liabilities
Short - term commercial credits - claim
3.7. International Investment Position of Slovenia - Assets
International Investment Position of Slovenia - Liabilities
3.8. Net external debt position
3.9. Gross external debt position
3.10. Debt - service payment schedule
3.11. Debt indicators
3.12. International Liquidity

4. THE REAL SECTOR

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

5. PUBLIC FINANCE

5.1. General Government Revenues and Expenditure
5.2. General Government Lending, Repayments and Financing
5.3. Debt of Republic of Slovenia

Legend:

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

1.1. Monetary Aggregates

Millions of Tolars		Base money	National definition			Harmonised ECB definition		
			M1	M2	M3	HM1	HM2	HM3
	Column	1	2	3	4	5	6	7
	Code							
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
2000	29. Feb.	189,893	484,258	1,459,092	2,078,256	740,068	1,717,789	1,741,802
	31. Mar.	186,322	481,913	1,473,024	2,177,162	735,536	1,731,631	1,755,865
	30. Apr.	198,361	513,855	1,493,834	2,207,368	792,003	1,783,222	1,807,059
	31. May	196,930	493,602	1,489,422	2,209,178	761,324	1,770,821	1,798,039
	30. Jun.	205,244	518,585	1,516,432	2,224,434	785,896	1,805,312	1,835,472
	31. Jul.	204,331	513,929	1,532,773	2,248,681	787,823	1,840,877	1,870,674
	31. Aug.	195,107	512,776	1,543,068	2,270,907	787,068	1,859,815	1,891,361
	30. Sep.	204,426	524,683	1,557,487	2,298,309	801,827	1,899,712	1,932,687
	31. Oct.	211,826	529,080	1,572,241	2,323,595	810,073	1,922,222	1,954,342
	30. Nov.	206,470	520,029	1,596,502	2,363,586	802,401	1,951,631	1,980,772
	31. Dec.	212,205	549,776	1,617,601	2,370,641	818,129	1,982,930	2,013,404
2001	31. Jan.	196,891	524,231	1,623,643	2,409,972	799,304	1,997,221	2,028,672
	28. Feb.	202,574	522,123	1,643,912	2,450,273	797,012	2,025,674	2,059,735
	31. Mar.	208,637	532,657	1,682,039	2,496,146	822,198	2,080,716	2,112,407
	30. Apr.	219,013	549,314	1,709,607	2,618,925	839,980	2,092,445	2,121,565
	31. May	206,706	538,318	1,739,673	2,673,505	835,077	2,146,400	2,175,716
	30. Jun.	218,760	576,383	1,772,073	2,682,976	875,024	2,193,796	2,221,917
	31. Jul.	213,559	555,793	1,796,634	2,716,041	847,787	2,212,203	2,244,356
	31. Aug.	208,763	552,791	1,832,120	2,676,020	847,961	2,246,230	2,277,150
	30. Sep.	222,217	575,655	1,860,136	2,714,457	878,584	2,294,205	2,326,479
	31. Oct.	230,568	577,602	1,914,628	2,783,077	890,534	2,332,608	2,363,718
	30. Nov.	235,652	593,790	1,962,268	2,872,614	925,795	2,420,556	2,449,521
	31. Dec.	292,273	648,052	2,060,427	3,040,555	1,055,190	2,576,750	2,605,304
2002	31. Jan.	226,717	616,469	2,085,359	3,075,284	1,009,381	2,607,152	2,633,815
	28. Feb.	282,041	617,454	2,097,499	3,102,912	1,010,549	2,630,042	2,657,190
	31. Mar.	238,058	634,829	2,147,605	3,145,673	1,033,973	2,664,123	2,690,000
	30. Apr.	274,112	639,028	2,195,366	3,182,541	1,032,173	2,679,054	2,703,916
	31. May	248,353	653,867	2,209,055	3,203,855	1,049,086	2,681,631	2,706,567
	30. Jun.	298,725	686,661	2,195,479	3,186,032	1,102,980	2,702,642	2,726,275
	31. Jul.	262,317	668,729	2,230,615	3,231,183	1,089,181	2,706,583	2,732,062
	31. Aug.	258,048	670,240	2,245,137	3,251,055	1,087,386	2,716,643	2,742,267
	30. Sep.	255,381	684,260	2,267,989	3,389,244	1,098,841	2,721,688	2,748,886
	31. Oct.	252,027	665,697	2,390,214	3,396,013	1,073,188	2,714,568	2,740,482
	30. Nov.	321,095	713,315	2,517,243	3,564,004	1,138,119	2,875,946	2,901,777
	31. Dec.	279,673	720,093	2,576,794	3,600,703	1,122,581	2,861,185	2,881,953
2003	31. Jan.	247,662	681,210	2,547,812	3,563,022	1,089,250	2,856,861	2,877,425
	28. Feb.	269,319	694,481	2,560,050	3,582,972	1,107,589	2,887,407	2,907,293
	31. Mar.	254,743	706,086	2,552,266	3,578,901	1,135,743	2,899,376	2,921,133
	30. Apr.	269,114	711,702	2,584,735	3,598,607	1,130,248	2,894,083	2,915,894
	31. May	263,900	719,670	2,604,150	3,623,235	1,149,940	2,915,541	2,939,835
	30. Jun.	297,306	774,613	2,655,883	3,679,247	1,214,157	2,970,548	2,993,624
	31. Jul.	268,663	755,250	2,678,140	3,717,354	1,201,280	2,983,903	3,010,560
	31. Aug.	281,308	753,624	2,658,175	3,716,031	1,214,260	3,001,679	3,030,907
	30. Sep.	281,290	768,987	2,658,420	3,720,680	1,230,165	2,986,217	3,014,513
	31. Oct.	269,832	759,352	2,706,816	3,762,316	1,213,800	2,995,524	3,021,381
	30. Nov.	275,116	768,820	2,702,213	3,777,654	1,228,027	3,016,429	3,045,177
	31. Dec.	291,155	797,169	2,711,909	3,780,074	1,249,692	3,038,052	3,068,735
2004	31. Jan.	267,280	782,307	2,700,566	3,784,567	1,254,186	3,030,739	3,058,300
	29. Feb.	287,189	787,410	2,708,574	3,792,622	1,265,941	3,027,587	3,057,139
	31. Mar.	276,796	795,843	2,691,274	3,791,914	1,277,810	3,008,373	3,040,607
	30. Apr.	285,865	817,140	2,701,693	3,827,092	1,314,767	3,014,608	3,049,279
	31. May	291,007	852,886	2,698,806	3,826,904	1,359,373	3,041,944	3,076,149
	30. Jun.	298,236	883,841	2,679,682	3,855,215	1,415,162	3,124,438	3,155,328
	31. Jul.	284,549	890,811	2,694,917	3,882,060	1,412,428	3,194,516	3,222,669
	31. Aug.	288,053	894,108	2,685,405	3,873,754	1,418,000	3,189,302	3,216,694
	30. Sep.	300,737	909,095	2,704,856	3,917,180	1,442,284	3,205,118	3,229,994

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

Millions of Tolars	Assets								
	Foreign assets			Domestic assets					
					Claims of banks on general government				
					Central government		Other general government		
	Bank of Slovenia	Deposit money banks	Total	Claims of BS on central government	Loans etc.	Securities	Loans	Securities	Total
Column	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8
Code									
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
2003 30. Jun.	1,645,342	493,919	2,139,261	24,613	124,662	486,482	29,048	0	640,192
31. Jul.	1,638,846	481,196	2,120,042	25,229	123,699	506,942	32,856	0	663,497
31. Aug.	1,682,249	484,855	2,167,104	25,538	113,920	505,221	30,236	0	649,378
30. Sep.	1,660,204	499,610	2,159,814	25,757	117,549	498,555	33,482	0	649,586
31. Oct.	1,643,896	489,328	2,133,224	27,140	119,085	510,156	33,742	0	662,984
30. Nov.	1,642,087	483,813	2,125,901	27,107	122,720	503,724	31,019	0	657,463
31. Dec.	1,644,697	488,361	2,133,058	26,980	111,016	494,455	32,496	0	637,967
2004 31. Jan.	1,662,274	465,220	2,127,494	26,660	115,999	509,076	36,207	0	661,282
29. Feb.	1,679,176	447,933	2,127,109	27,934	115,446	523,573	36,787	0	675,807
31. Mar.	1,652,883	468,062	2,120,945	27,868	122,916	522,902	32,265	0	678,082
30. Apr.	1,680,051	462,526	2,142,577	27,000	117,818	540,742	27,612	0	686,172
31. May	1,625,417	489,011	2,114,429	28,932	120,355	545,788	27,303	0	693,445
30. Jun.	1,584,914	512,115	2,097,030	29,655	154,714	573,577	27,439	0	755,730
31. Jul.	1,568,201	493,488	2,061,689	29,909	157,307	583,484	15,044	0	755,834
31. Aug.	1,582,332	553,842	2,136,175	30,117	165,661	577,538	15,314	0	758,512
30. Sep.	1,587,386	519,004	2,106,390	30,030	171,933	592,228	14,532	0	778,693

Millions of Tolars	Liabilities								
	Foreign liabilities			M3					
				M2					
				M1					
						Demand deposits at BS			
	Bank of Slovenia	Deposit money banks	Total	Currency in circulation	Demand deposits at banks	Enterprises and NFI	Central government	Total	Total
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
2003 30. Jun.	9	722,249	722,258	153,275	610,744	6,423	4,172	10,594	774,613
31. Jul.	18	741,412	741,430	147,314	597,230	6,304	4,402	10,705	755,250
31. Aug.	8	773,771	773,779	152,736	588,895	7,963	4,030	11,993	753,624
30. Sep.	84	783,971	784,055	151,167	604,125	9,291	4,404	13,694	768,987
31. Oct.	4	790,362	790,366	154,624	591,738	9,430	3,561	12,990	759,352
30. Nov.	28	791,667	791,695	155,423	599,739	9,975	3,683	13,658	768,820
31. Dec.	25	868,450	868,475	156,037	626,991	10,314	3,827	14,141	797,169
2004 31. Jan.	21	842,812	842,833	152,921	619,378	6,796	3,212	10,008	782,307
29. Feb.	22	874,294	874,315	153,307	624,537	6,277	3,288	9,565	787,410
31. Mar.	86	908,036	908,122	152,562	633,078	6,844	3,359	10,204	795,843
30. Apr.	42	947,545	947,587	156,860	649,056	7,923	3,301	11,224	817,140
31. May	9,987	969,554	979,542	162,461	679,515	7,358	3,552	10,910	852,886
30. Jun.	8,437	1,023,947	1,032,384	163,327	709,852	6,947	3,715	10,661	883,841
31. Jul.	5,071	1,017,706	1,022,777	161,943	719,449	5,888	3,532	9,420	890,811
31. Aug.	6,865	1,102,625	1,109,490	157,342	725,913	7,003	3,849	10,852	894,108
30. Sep.	5,290	1,106,805	1,112,095	160,738	735,476	9,252	3,630	12,881	909,095

Assets								
Domestic assets						Total	Other assets	Total
Claims of banks on other sectors					Total			
Enterprises		Individuals	Nonmon. fin. institutions					
Loans etc.	Securities		Loans etc.	Securities				
10	11	12	13	14	15=10+...+14	16=4+9+15	17	18=3+16+17
290,987	34,903	91,567	3,761	1,767	422,985	693,845	95,556	1,270,508
401,788	36,306	160,479	8,221	4,682	611,476	926,903	117,186	1,601,410
471,569	38,016	207,221	6,480	2,897	726,182	1,061,090	109,888	1,865,966
532,116	38,091	240,901	9,714	2,646	823,470	1,211,442	125,301	2,212,269
674,610	62,201	302,822	15,637	4,726	1,059,996	1,483,304	141,640	2,541,886
826,546	66,974	438,910	27,589	10,230	1,370,249	1,769,872	164,405	2,919,761
1,000,668	77,298	494,986	38,010	13,547	1,624,508	2,065,559	199,875	3,452,558
1,241,626	86,334	535,784	43,641	15,413	1,922,798	2,414,623	227,853	4,330,544
1,365,202	116,128	577,408	61,037	20,061	2,139,835	2,754,169	191,757	5,025,457
1,605,670	129,139	643,820	82,957	23,742	2,485,328	3,150,274	187,258	5,470,591
1,474,643	104,348	600,948	68,662	22,166	2,270,766	2,935,572	201,926	5,276,758
1,494,078	104,290	609,129	70,012	21,995	2,299,504	2,988,230	200,508	5,308,780
1,500,772	104,931	615,053	71,315	22,008	2,314,080	2,988,995	189,252	5,345,350
1,524,372	105,709	623,414	72,604	21,860	2,347,960	3,023,303	191,978	5,375,094
1,563,515	107,913	629,871	78,202	23,368	2,402,870	3,092,993	190,864	5,417,082
1,586,364	114,706	633,573	77,221	23,550	2,435,415	3,119,984	188,382	5,434,267
1,605,670	129,139	643,820	82,957	23,742	2,485,328	3,150,274	187,258	5,470,591
1,617,937	115,880	640,701	84,512	22,459	2,481,488	3,169,429	182,688	5,479,611
1,646,289	107,305	650,746	87,757	24,028	2,516,124	3,219,865	186,418	5,533,392
1,684,607	105,344	664,925	85,448	24,345	2,564,669	3,270,620	189,827	5,581,392
1,706,990	104,024	675,663	91,605	24,683	2,602,965	3,316,136	198,484	5,657,198
1,733,218	103,181	686,757	93,936	24,710	2,641,802	3,364,179	187,177	5,665,784
1,754,185	104,058	696,826	98,474	24,080	2,677,623	3,463,008	190,062	5,750,099
1,791,592	114,005	719,434	96,695	25,183	2,746,909	3,532,652	185,418	5,779,759
1,795,349	118,895	730,137	94,998	23,949	2,763,329	3,551,958	183,678	5,871,811
1,828,622	121,092	746,629	97,055	22,143	2,815,541	3,624,264	183,874	5,914,528

Liabilities								
M3						Total	Other liabilities	Total
Tolar time deposits at banks and Bank of Slovenia	Government time deposits at BS	Securities in Tolar	Total	Foreign curr. deposits at banks	Securities in foreign currency			
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
1,574,335	100,696	206,239	2,655,883	1,019,447	3,918	3,679,247	875,253	5,276,758
1,612,312	100,731	209,847	2,678,140	1,033,927	5,287	3,717,354	849,996	5,308,780
1,592,769	100,712	211,069	2,658,175	1,050,301	7,556	3,716,031	855,540	5,345,350
1,578,745	100,733	209,955	2,658,420	1,056,999	5,261	3,720,680	870,359	5,375,094
1,622,254	102,865	222,345	2,706,816	1,052,009	3,491	3,762,316	864,399	5,417,082
1,612,407	101,466	219,521	2,702,213	1,070,787	4,653	3,777,654	864,918	5,434,267
1,591,189	105,847	217,705	2,711,909	1,064,432	3,733	3,780,074	822,042	5,470,591
1,591,241	106,834	220,183	2,700,566	1,079,759	4,242	3,784,567	852,211	5,479,611
1,600,099	110,816	210,249	2,708,574	1,081,262	2,786	3,792,622	866,454	5,533,392
1,590,342	110,838	194,251	2,691,274	1,097,623	3,017	3,791,914	881,355	5,581,392
1,582,056	110,981	191,516	2,701,693	1,122,745	2,654	3,827,092	882,519	5,657,198
1,552,259	105,380	188,280	2,698,806	1,126,197	1,901	3,826,904	859,339	5,665,784
1,500,819	110,862	184,160	2,679,682	1,172,493	3,041	3,855,215	862,500	5,750,099
1,503,161	110,860	190,085	2,694,917	1,183,753	3,390	3,882,060	874,922	5,779,759
1,489,813	110,932	190,552	2,685,405	1,182,269	6,081	3,873,754	888,567	5,871,811
1,495,188	110,934	189,640	2,704,856	1,208,873	3,451	3,917,180	885,253	5,914,528

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	7	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
2003 31. Jul.	17,659	29,884	1,615	34	395,918	1,176,278	17,457	1,638,846	22,781
31. Aug.	19,648	30,971	1,754	36	429,435	1,182,219	18,185	1,682,249	23,090
30. Sep.	19,122	28,142	1,742	32	385,908	1,207,691	17,566	1,660,204	23,309
31. Oct.	18,895	27,521	1,704	52	387,099	1,191,318	17,307	1,643,896	24,692
30. Nov.	19,058	27,253	1,763	40	380,569	1,196,393	17,012	1,642,087	24,659
31. Dec.	19,143	27,392	1,738	36	386,889	1,192,983	16,517	1,644,697	24,532
2004 31. Jan.	18,603	27,403	1,753	39	391,635	1,206,157	16,683	1,662,274	24,212
29. Feb.	18,413	25,970	1,729	37	393,169	1,223,199	16,658	1,679,176	25,486
31. Mar.	19,868	25,911	1,853	36	389,510	1,198,773	16,931	1,652,883	25,350
30. Apr.	18,911	25,939	1,859	28	425,349	1,190,531	17,434	1,680,051	24,408
31. May	18,606	25,668	1,907	41	327,005	1,234,863	17,328	1,625,417	26,091
30. Jun.	18,846	26,794	1,923	48	231,190	1,288,631	17,483	1,584,914	26,778
31. Jul.	18,907	25,739	1,932	50	188,892	1,315,059	17,622	1,568,201	27,031
31. Aug.	19,498	24,092	2,013	34	195,601	1,323,452	17,642	1,582,332	27,239
30. Sep.	19,538	23,142	1,977	43	186,797	1,338,546	17,343	1,587,386	27,152

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		Enterprises	Nonmonetary financial institutions
Column	1	2	3	4	5=2+3+4	6	7	8	9=6+7+8	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	1,616	1,916
1999 31. Dec.	142,489	61,253	-	0	61,253	2,306	0	23,946	26,252	1,684	2,162
2000 31. Dec.	139,644	66,801	-	0	66,801	3,412	0	35,664	39,076	2,592	2,349
2001 31. Dec.	165,777	78,594	35,372	0	113,966	8,941	19,896	31,185	60,023	3,118	3,589
2002 31. Dec.	172,055	82,437	18,360	0	100,797	4,517	130,276	30,011	164,804	4,137	3,902
2003 31. Dec.	186,042	91,087	8,170	0	99,257	3,827	105,847	37,060	146,734	3,186	7,128
2003 31. Jul.	175,187	87,461	133	0	87,594	4,402	100,731	35,884	141,017	2,006	4,298
31. Aug.	176,172	99,692	0	0	99,692	4,030	100,712	36,922	141,664	2,120	5,843
30. Sep.	175,713	99,437	0	0	99,437	4,404	100,733	36,475	141,612	2,931	6,360
31. Oct.	179,927	84,515	0	0	84,515	3,561	102,865	34,828	141,254	2,991	6,438
30. Nov.	178,324	91,170	100	0	91,270	3,683	101,466	36,195	141,344	3,170	6,805
31. Dec.	186,042	91,087	8,170	0	99,257	3,827	105,847	37,060	146,734	3,186	7,128
2004 31. Jan.	175,901	86,445	0	0	86,445	3,212	106,834	36,284	146,331	3,767	3,028
29. Feb.	175,669	106,356	100	0	106,456	3,288	110,816	34,849	148,953	3,455	2,822
31. Mar.	173,934	97,703	0	0	97,703	3,359	110,838	39,191	153,388	3,655	3,190
30. Apr.	181,209	99,529	0	0	99,529	3,301	110,981	45,989	160,272	4,339	3,584
31. May	185,476	100,284	0	0	100,284	3,552	105,380	44,033	152,966	3,957	3,401
30. Jun.	186,575	106,224	0	0	106,224	3,715	110,862	43,501	158,078	3,304	3,643
31. Jul.	184,498	95,914	0	0	95,914	3,532	110,860	57,723	172,115	2,775	3,112
31. Aug.	180,361	103,234	0	0	103,234	3,849	110,932	56,529	171,310	3,092	3,911
30. Sep.	184,260	112,234	0	0	112,234	3,630	110,934	52,705	167,268	4,588	4,875

Assets									
Claims on domestic banks									Total
Loans				Total	Deposits	Other claims	Total	Other assets	
Lombard loans	Liquidity loans	Repurchase agreements	Other loans						
10	11	12	13	14=10+...+13	15	16	17=14+..+16	18	19
0	13,784	12,574	3,281	29,639	252	8	29,899	4,866	240,189
66	7,667	16,804	18,295	42,832	223	1	43,056	3,621	312,392
209	1,269	13,650	291	15,418	298	0	15,716	3,541	364,125
0	0	13,675	4,160	17,834	245	0	18,079	5,233	597,719
0	0	3,454	174	3,628	280	0	3,909	5,264	618,700
859	2,065	22,397	152	25,474	349	0	25,823	5,681	677,177
0	0	6,299	112	6,410	375	0	6,785	5,362	768,889
0	0	0	75	75	400	0	475	9,522	1,141,031
0	0	1,148	18	1,166	121	0	1,287	12,296	1,601,506
0	0	0	9	9	82	0	91	8,657	1,677,978
0	0	0	13	13	88	0	101	11,714	1,673,443
3,044	0	1,200	13	4,257	79	0	4,336	10,857	1,720,532
0	0	2,400	9	2,409	108	0	2,516	10,785	1,696,815
0	0	0	9	9	132	0	140	10,405	1,679,133
0	0	0	9	9	351	0	359	9,424	1,676,530
0	0	0	9	9	82	0	91	8,657	1,677,978
0	0	0	9	9	81	0	90	5,848	1,692,424
0	0	4,000	9	4,009	170	0	4,179	6,056	1,714,896
0	0	25,200	4	25,204	158	0	25,363	5,555	1,709,151
0	0	22,000	4	22,004	106	0	22,111	6,327	1,732,896
0	0	31,800	4	31,804	81	0	31,886	6,520	1,689,913
0	0	23,000	4	23,004	150	0	23,154	7,459	1,642,305
0	0	42,000	4	42,004	124	0	42,129	6,616	1,643,977
0	0	2,000	4	2,004	139	0	2,144	6,303	1,618,018
0	0	2,000	0	2,000	148	0	2,148	6,292	1,622,977

Liabilities											
Deposits		Bank of Slovenia bills									Total
Total	Total	Tolar bills	Foreign currency bills	Total	Restricted deposits	Money transfers in transit	Deposits and loans of IFO	Allocation of SDRs	Capital and reserves	Other liabilities	
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
6,304	234,915	478,017	554,981	1,032,997	4,615	0	18	7,256	199,912	18,543	1,673,443
7,963	249,319	497,362	557,571	1,054,933	4,523	0	8	7,545	199,912	28,120	1,720,532
9,291	250,339	471,054	554,932	1,025,987	4,586	0	84	7,496	199,912	32,698	1,696,815
9,430	235,199	485,264	548,294	1,033,558	5,623	0	4	7,330	199,912	17,580	1,679,133
9,975	242,589	498,970	545,515	1,044,485	4,546	0	28	7,259	199,912	-613	1,676,530
10,314	256,305	472,330	555,260	1,027,590	8,225	0	25	7,156	224,006	-31,370	1,677,978
6,796	239,572	498,203	568,567	1,066,770	4,618	0	21	7,218	202,176	-3,853	1,692,424
6,277	261,687	482,770	572,115	1,054,885	6,869	0	22	7,209	202,176	6,379	1,714,896
6,844	257,936	475,497	571,847	1,047,344	4,574	0	86	7,329	202,176	15,773	1,709,151
7,923	267,724	475,744	584,488	1,060,232	818	0	42	7,354	177,327	38,191	1,732,896
7,358	260,608	472,004	546,142	1,018,146	472	0	9,987	7,277	177,327	30,620	1,689,913
6,947	271,249	434,580	523,972	958,552	532	0	8,437	7,337	177,327	32,297	1,642,305
5,888	273,917	431,527	528,711	960,238	544	0	5,071	7,374	177,327	35,007	1,643,977
7,003	281,547	412,627	514,746	927,373	227	0	6,865	7,397	177,327	36,923	1,618,018
9,463	288,965	403,031	527,357	930,388	205	0	5,290	7,263	177,327	29,280	1,622,977

1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system				Claims on non-monetary sectors			
	Cash	Giro and reserves accounts	Deposits, loans and other	BS bills	Banks' securities	Total	Overdrafts and advances	Loans-up to 1 year[1]	Loans-over 1 year	Commercial papers and bonds
Column	1	2	3	4	5	6=3+4+5	7	8	9	10
Code										
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
2003 31. Jul.	29,502	86,937	77,665	1,031,038	53,366	1,162,069	105,703	756,699	1,467,372	600,436
31. Aug.	25,087	99,209	71,547	1,052,597	53,285	1,177,428	113,265	744,278	1,473,754	598,809
30. Sep.	26,255	98,955	78,146	1,023,699	53,697	1,155,542	116,120	759,223	1,496,079	592,441
31. Oct.	27,049	84,031	80,136	1,031,534	53,783	1,165,453	119,662	769,664	1,535,090	606,338
30. Nov.	24,720	90,731	86,630	1,043,228	54,544	1,184,402	120,129	773,886	1,556,882	606,700
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. Jan.	24,910	85,894	78,705	1,063,281	57,858	1,199,844	108,896	790,673	1,595,786	612,404
29. Feb.	24,361	105,883	84,221	1,051,439	55,956	1,191,615	112,246	808,114	1,616,666	618,848
31. Mar.	23,685	96,969	85,550	1,044,526	58,769	1,188,845	114,849	815,006	1,660,306	615,261
30. Apr.	26,772	99,089	75,151	1,058,764	57,607	1,191,522	112,273	822,144	1,685,271	631,954
31. May	25,706	99,880	87,146	1,016,148	57,391	1,160,685	114,782	839,075	1,707,711	636,163
30. Jun.	25,968	105,904	100,259	956,068	67,864	1,124,192	114,286	878,678	1,738,674	665,362
31. Jul.	25,287	95,752	98,778	957,537	71,512	1,127,827	117,936	870,585	1,791,551	685,095
31. Aug.	25,774	103,089	82,395	924,184	75,511	1,082,090	123,171	866,436	1,811,852	683,667
30. Sep.	26,220	112,080	90,170	926,976	77,346	1,094,493	124,812	891,081	1,842,879	700,668

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system				Liabilities to non-monetary sectors					
					Tolar deposits					
	Deposits	Loans from BS	Loans from banks	Total	Demand deposits	Savings deposits	Time deposits	Restricted deposits	Total	Foreign currency deposits
Column	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10
Code										
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
2003 31. Jul.	41,639	13	43,068	84,720	597,230	0	1,604,038	3,659	2,204,927	992,626
31. Aug.	26,340	4,257	50,505	81,101	588,895	0	1,582,763	5,482	2,177,141	1,007,758
30. Sep.	33,027	2,409	60,925	96,360	604,125	0	1,570,269	3,891	2,178,284	1,015,080
31. Oct.	35,231	9	60,995	96,234	591,738	0	1,611,325	5,306	2,208,369	1,011,826
30. Nov.	38,720	9	63,966	102,695	599,739	0	1,603,416	4,445	2,207,601	1,029,317
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. Jan.	36,859	9	68,094	104,962	619,378	0	1,577,190	9,433	2,206,001	1,038,944
29. Feb.	45,809	4,009	61,518	111,336	624,537	0	1,588,455	4,775	2,217,767	1,041,881
31. Mar.	39,758	25,204	71,033	135,995	633,078	0	1,581,195	4,573	2,218,845	1,053,843
30. Apr.	32,744	22,004	51,548	106,297	649,056	0	1,576,104	5,133	2,230,294	1,072,049
31. May	40,091	31,804	53,611	125,506	679,515	0	1,546,969	4,818	2,231,302	1,077,571
30. Jun.	55,187	23,004	51,593	129,785	709,852	0	1,494,595	5,693	2,210,140	1,125,024
31. Jul.	57,111	42,004	48,864	147,980	719,449	0	1,496,772	5,844	2,222,065	1,122,029
31. Aug.	37,155	2,004	50,675	89,835	725,913	0	1,484,073	5,514	2,215,499	1,121,735
30. Sep.	46,065	2,000	50,270	98,334	735,476	0	1,489,462	5,310	2,230,248	1,152,226

Assets

Domestic assets				Foreign assets						
				Claims on banks						
Shares and participations	Total	Other assets	Total	Currency and deposits	Loans	Securities	Loans to non-monetary sectors	Other claims (on NBY)	Total	Total
11	12=7+...+11	13	14=1+2+6+12	15	16	17	18	19	20=15+...+19	21
14,812	678,195	91,239	962,040	169,188	26,599	13,539	29,990	51,732	291,049	1,253,089
17,209	911,620	113,806	1,255,889	197,682	26,046	19,601	33,065	30,074	306,468	1,562,357
16,209	1,045,571	106,453	1,433,942	252,458	29,282	20,218	32,075	31,141	365,174	1,799,116
16,788	1,195,773	119,917	1,777,817	181,729	49,448	23,309	29,465	32,301	316,253	2,094,069
20,044	1,467,292	136,392	2,089,877	177,168	49,878	31,520	31,312	32,969	322,847	2,412,723
27,755	1,753,260	158,788	2,407,539	191,115	56,630	34,547	38,908	34,520	355,720	2,763,260
30,589	2,047,807	194,656	2,823,174	258,896	67,257	47,380	36,678	37,001	447,212	3,270,386
32,643	2,404,816	218,581	3,475,820	341,965	73,490	74,910	36,854	38,324	565,543	4,041,363
33,451	2,744,953	179,622	4,111,407	265,003	67,619	61,067	73,666	31,920	499,275	4,610,682
35,466	3,123,294	179,173	4,617,523	210,853	79,056	71,664	102,160	24,628	488,361	5,105,884
32,791	2,963,002	189,622	4,431,131	237,890	81,076	69,263	60,264	32,703	481,196	4,912,327
33,351	2,963,457	179,182	4,444,363	240,068	82,419	70,154	59,400	32,814	484,855	4,929,218
33,683	2,997,546	181,917	4,460,215	245,904	85,249	68,965	65,932	33,560	499,610	4,959,824
35,099	3,065,854	181,083	4,523,470	233,914	86,317	71,028	65,164	32,905	489,328	5,012,798
35,281	3,092,878	179,603	4,572,334	224,145	87,415	71,428	67,906	32,919	483,813	5,056,147
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
35,011	3,142,769	177,310	4,630,728	199,980	89,876	75,236	70,180	29,948	465,220	5,095,948
36,057	3,191,931	180,765	4,694,556	183,270	74,097	77,349	88,487	24,730	447,933	5,142,489
37,330	3,242,752	184,432	4,736,682	193,282	80,783	77,552	91,641	24,805	468,062	5,204,744
37,494	3,289,137	192,090	4,798,609	191,220	76,025	74,402	95,998	24,881	462,526	5,261,136
37,516	3,335,247	180,717	4,802,235	206,282	83,890	77,593	96,302	24,945	489,011	5,291,246
36,352	3,433,352	181,907	4,871,323	216,157	86,710	84,713	99,478	25,058	512,115	5,383,439
37,576	3,502,743	178,911	4,930,520	190,498	89,208	89,358	99,268	25,156	493,488	5,424,008
36,715	3,521,841	177,423	4,910,217	246,340	92,472	87,514	102,172	25,344	553,842	5,464,059
34,795	3,594,234	177,682	5,004,709	200,768	94,565	85,808	112,688	25,175	519,004	5,523,713

Liabilities

Domestic liabilities						Foreign liabilities				
						Liabilities to banks				
Other for. curr. liabilities to govt.[1]	Total	Securities issued	Capital and reserves	Other liabilities	Total	Deposits	Borrowings[1]	Liabilities to non-monetary sectors	Total	Total
11	12=9+10+11	13	14	15	16=4+12+.+15	17	18	19	20=17+18+19	21
0	684,349	20,782	219,691	57,098	1,093,936	6,224	122,389	30,540	159,153	1,253,089
0	873,301	45,066	261,486	75,531	1,365,070	9,968	146,920	40,399	197,287	1,562,357
50,626	1,116,696	37,082	285,245	65,700	1,592,757	18,515	137,721	50,123	206,358	1,799,116
52,855	1,375,332	52,418	320,370	75,765	1,887,775	19,315	130,801	56,178	206,294	2,094,069
45,248	1,639,518	57,649	354,932	90,995	2,197,751	28,159	130,857	55,956	214,973	2,412,723
47,441	1,832,389	59,670	391,808	108,542	2,479,897	38,151	190,382	54,829	283,362	2,763,259
40,449	2,123,022	86,989	443,764	135,017	2,894,570	39,537	271,118	65,161	375,816	3,270,386
8,546	2,713,201	126,652	480,512	156,716	3,579,230	53,003	319,210	89,919	462,133	4,041,363
6,411	3,095,807	195,892	528,934	68,776	3,992,816	95,226	442,102	80,538	617,866	4,610,682
4,491	3,237,326	258,920	570,733	55,400	4,237,434	198,658	582,792	87,000	868,450	5,105,884
5,417	3,202,970	251,465	532,289	99,470	4,170,915	134,420	518,142	88,850	741,412	4,912,327
5,620	3,190,519	254,481	532,567	96,778	4,155,446	155,228	530,066	88,478	773,771	4,929,218
5,444	3,198,808	249,417	537,750	93,518	4,175,854	140,058	555,539	88,373	783,971	4,959,824
5,355	3,225,549	260,897	539,656	100,099	4,222,436	133,456	571,347	85,559	790,362	5,012,798
5,275	3,242,193	261,495	539,960	118,137	4,264,480	138,148	569,239	84,280	791,667	5,056,147
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
4,531	3,249,477	261,544	570,642	66,512	4,253,136	184,029	577,575	81,208	842,812	5,095,948
4,532	3,264,180	248,761	573,704	70,214	4,268,195	201,283	588,010	85,001	874,294	5,142,489
4,589	3,277,278	234,952	578,675	69,809	4,296,708	214,261	613,999	79,776	908,036	5,204,744
4,707	3,307,050	232,548	581,305	86,391	4,313,591	209,977	657,659	79,909	947,545	5,261,136
4,593	3,313,466	227,423	577,848	77,448	4,321,692	222,177	660,150	87,227	969,554	5,291,246
3,967	3,339,131	233,903	580,115	76,557	4,359,492	249,741	686,461	87,745	1,023,947	5,383,439
4,001	3,348,095	244,108	577,836	88,283	4,406,303	242,649	689,355	85,702	1,017,706	5,424,008
4,004	3,341,239	250,808	582,301	97,252	4,361,434	210,767	803,366	88,492	1,102,625	5,464,059
3,942	3,386,416	246,468	585,607	100,082	4,416,908	209,433	811,857	85,515	1,106,805	5,523,713

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

Millions of Tolars	Claims								
	Tolar claims								
	Tolar loans				Commercial papers and bonds			Shares and participations	Total
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total		
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8
Code									
					Total				
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
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. Jan.	107,572	607,762	1,127,077	1,842,411	180,208	397,788	577,996	35,011	2,455,418
29. Feb.	110,988	612,402	1,135,132	1,858,523	176,649	407,836	584,484	36,057	2,479,064
31. Mar.	113,343	608,175	1,151,166	1,872,685	175,741	405,672	581,413	37,330	2,491,427
30. Apr.	110,671	611,104	1,158,509	1,880,285	177,258	420,793	598,051	37,494	2,515,831
31. May	113,331	620,234	1,162,188	1,895,752	181,527	419,785	601,313	37,516	2,534,581
30. Jun.	113,061	624,057	1,175,575	1,912,693	193,410	437,195	630,605	36,352	2,579,651
31. Jul.	116,215	614,339	1,208,851	1,939,405	202,767	449,445	652,212	37,576	2,629,193
31. Aug.	121,496	610,809	1,205,713	1,938,018	199,002	452,399	651,401	36,715	2,626,134
30. Sep.	123,364	633,273	1,224,709	1,981,347	198,623	469,184	667,806	34,795	2,683,948
					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
2003 31. Dec.	20,265	503,651	487,392	1,011,307	113,512	992	114,504	14,636	1,140,447
2004 31. Jan.	22,072	504,982	487,375	1,014,430	99,735	992	100,727	15,153	1,130,310
29. Feb.	23,425	508,760	487,484	1,019,669	91,676	993	92,669	14,636	1,126,974
31. Mar.	24,326	514,012	482,136	1,020,474	88,766	982	89,748	15,596	1,125,818
30. Apr.	23,006	521,175	480,731	1,024,912	86,857	1,579	88,435	15,589	1,128,936
31. May	24,990	525,166	477,790	1,027,946	86,012	1,580	87,592	15,589	1,131,128
30. Jun.	24,624	524,828	478,971	1,028,424	87,093	1,583	88,675	15,382	1,132,481
31. Jul.	24,928	533,099	489,880	1,047,908	92,658	5,976	98,634	15,371	1,161,913
31. Aug.	27,594	522,933	478,817	1,029,343	94,954	8,571	103,525	15,370	1,148,238
30. Sep.	26,782	535,772	485,140	1,047,694	97,360	8,283	105,643	15,449	1,168,786
					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
2003 31. Dec.	1,565	1,719	94,884	98,168	70,188	388,746	458,933	0	557,102
2004 31. Jan.	4,181	4,556	94,367	103,105	80,473	394,195	474,668	0	577,774
29. Feb.	3,640	4,571	94,327	102,538	84,972	404,236	489,209	0	591,748
31. Mar.	4,923	5,271	102,905	113,099	86,975	402,079	489,053	0	602,152
30. Apr.	4,158	1,106	102,512	107,776	90,402	416,437	506,839	0	614,614
31. May	5,329	5,685	99,392	110,407	95,515	415,422	510,938	0	621,345
30. Jun.	7,888	7,380	101,329	116,597	106,318	432,502	538,820	0	655,417
31. Jul.	8,550	6,244	107,374	122,168	110,109	440,491	550,600	0	672,769
31. Aug.	9,718	16,419	107,514	133,651	104,048	441,224	545,272	0	678,923
30. Sep.	10,935	22,241	109,907	143,083	101,263	458,103	559,366	0	702,449

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

Claims						
Foreign currency claims					Total	Total
Foreign currency loans				Foreign currency securities		
Overdrafts etc.	Up to 1 year	Over 1 year	Total			
10	11	12	13=10+11+12	14	15=13+14	16=9+15
			Total			
1,281	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
1,077	177,827	466,010	644,914	35,522	680,435	3,123,294
1,324	182,911	468,709	652,944	34,407	687,351	3,142,769
1,258	195,712	481,534	678,503	34,364	712,867	3,191,931
1,505	206,831	509,140	717,476	33,848	751,324	3,242,752
1,602	211,039	526,762	739,403	33,903	773,306	3,289,137
1,451	218,841	545,523	765,816	34,850	800,666	3,335,247
1,225	254,621	563,099	818,945	34,757	853,701	3,433,352
1,721	256,246	582,700	840,667	32,883	873,550	3,502,743
1,676	255,627	606,139	863,441	32,266	895,707	3,521,841
1,448	257,808	618,169	877,424	32,862	910,286	3,594,234
			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
904	172,369	421,090	594,362	0	594,362	1,734,809
1,207	178,091	424,209	603,507	0	603,507	1,733,817
1,083	190,739	434,798	626,620	0	626,620	1,753,594
1,318	201,646	461,169	664,133	0	664,133	1,789,951
1,348	203,357	477,374	682,078	0	682,078	1,811,014
1,283	210,972	493,017	705,272	0	705,272	1,836,399
1,041	216,599	508,121	725,761	0	725,761	1,858,243
1,439	220,674	521,571	743,684	0	743,684	1,905,597
1,441	222,690	541,875	766,006	0	766,006	1,914,245
1,265	228,688	550,975	780,928	0	780,928	1,949,714
			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
-	21	12,826	12,848	35,522	48,369	605,471
-	21	12,873	12,894	34,407	47,301	625,075
-	21	12,887	12,908	34,364	47,272	639,019
-	21	9,796	9,817	33,848	43,665	645,817
-	21	10,021	10,042	33,903	43,945	658,560
-	21	9,927	9,948	34,850	44,798	666,143
-	28,238	9,879	38,117	34,757	72,874	728,291
-	25,201	9,938	35,139	32,883	68,022	740,791
-	22,062	9,947	32,010	32,266	64,276	743,199
-	18,945	9,905	28,850	32,862	61,711	764,161

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

Millions of Tolars	Claims										
	Tolar claims									Foreign currency claims	Total
	Tolar loans				Commercial papers and bonds			Shares and participations	Total		
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total				
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10
Code											
						Individuals					
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
2003 31. Dec.	85,455	42,193	509,843	637,491	-	-	-	-	637,491	6,329	643,820
2004 31. Jan.	81,261	42,330	510,750	634,341	-	-	-	-	634,341	6,360	640,701
29. Feb.	83,785	42,067	517,639	643,491	-	-	-	-	643,491	7,256	650,746
31. Mar.	84,023	43,503	529,230	656,757	-	-	-	-	656,757	8,169	664,925
30. Apr.	83,454	43,826	539,112	666,392	-	-	-	-	666,392	9,271	675,663
31. May	82,915	44,195	549,566	676,676	-	-	-	-	676,676	10,081	686,757
30. Jun.	80,431	44,460	560,531	685,422	-	-	-	-	685,422	11,405	696,826
31. Jul.	82,654	45,140	578,696	706,490	-	-	-	-	706,490	12,945	719,434
31. Aug.	84,134	45,399	586,596	716,128	-	-	-	-	716,128	14,009	730,137
30. Sep.	85,563	46,566	599,477	731,605	-	-	-	-	731,605	15,023	746,629
						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
2003 31. Dec.	0	19,968	12,527	32,496	0	0	0	0	32,496	0	32,496
2004 31. Jan.	0	23,865	12,342	36,207	0	0	0	0	36,207	0	36,207
29. Feb.	0	24,577	12,190	36,767	0	0	0	0	36,767	20	36,787
31. Mar.	0	20,189	12,056	32,245	0	0	0	0	32,245	20	32,265
30. Apr.	0	15,756	11,836	27,592	0	0	0	0	27,592	20	27,612
31. May	0	15,547	11,736	27,282	0	0	0	0	27,282	20	27,303
30. Jun.	0	15,322	12,084	27,406	0	0	0	0	27,406	32	27,439
31. Jul.	0	3,484	11,531	15,015	0	0	0	0	15,015	29	15,044
31. Aug.	0	3,837	11,411	15,248	0	0	0	0	15,248	66	15,314
30. Sep.	0	3,000	11,469	14,469	0	0	0	0	14,469	63	14,532
						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
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. Jan.	57	32,029	22,243	54,329	0	2,601	2,601	19,858	76,787	30,183	106,970
29. Feb.	138	32,427	23,492	56,057	0	2,607	2,607	21,421	80,085	31,700	111,784
31. Mar.	72	25,200	24,839	50,110	0	2,612	2,612	21,733	74,455	35,338	109,793
30. Apr.	53	29,242	24,319	53,614	0	2,777	2,777	21,905	78,296	37,991	116,287
31. May	96	29,641	23,703	53,440	0	2,783	2,783	21,927	78,150	40,495	118,645
30. Jun.	118	32,066	22,660	54,845	0	3,110	3,110	20,970	78,925	43,629	122,554
31. Jul.	83	26,372	21,369	47,824	0	2,977	2,977	22,206	73,007	48,870	121,878
31. Aug.	50	22,222	21,376	43,647	0	2,605	2,605	21,344	67,596	51,351	118,947
30. Sep.	85	25,694	18,716	44,495	0	2,798	2,798	19,346	66,638	52,560	119,198

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

Millions of Tolars	Liabilities										
	Tolar deposits									Foreign currency liabilities	Total
	Tolar demand deposits	Tolar time deposits					Total	Tolar restricted deposits	Total		
		1-30 days	31-90 days	91 days-1 year	Other short-term	Over 1 year					
Column	1	2	3	4	5	6	7=2+...+6	8	9=1+7+8	10	11=9+10
Code											
						Total general government					
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
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. Jan.	12,949	21,572	80,826	39,877	0	18,516	160,792	74	173,815	5,717	179,531
29. Feb.	14,416	17,149	87,961	37,056	0	20,436	162,602	61	177,079	5,284	182,363
31. Mar.	13,854	29,443	67,214	51,494	0	21,395	169,546	61	183,461	6,321	189,782
30. Apr.	13,389	31,897	84,961	50,112	0	20,955	187,925	96	201,410	5,478	206,888
31. May	14,557	14,577	88,632	45,420	0	20,582	169,211	60	183,828	5,721	189,549
30. Jun.	11,390	17,985	61,905	36,698	0	19,786	136,374	60	147,824	4,852	152,676
31. Jul.	12,045	7,643	39,204	38,574	0	19,492	104,914	60	117,019	4,803	121,822
31. Aug.	14,683	3,714	27,287	49,213	0	19,261	99,476	65	114,223	4,993	119,216
30. Sep.	12,962	24,771	58,467	23,660	0	18,720	125,618	86	138,667	4,819	143,485
						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
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. Jan.	6,116	12,311	32,019	51,432	0	130,242	226,004	466	232,585	39,336	271,921
29. Feb.	4,212	14,945	25,879	55,635	0	129,239	225,698	800	230,711	41,312	272,023
31. Mar.	5,641	12,679	23,977	53,230	0	128,633	218,518	665	224,824	42,464	267,288
30. Apr.	5,691	14,454	24,583	49,021	0	127,129	215,187	1,134	222,011	45,120	267,132
31. May	6,455	15,583	30,574	49,396	0	126,938	222,491	827	229,773	45,179	274,952
30. Jun.	7,585	16,016	31,668	48,037	0	125,994	221,715	1,060	230,360	50,476	280,836
31. Jul.	6,102	12,946	36,416	48,661	0	119,946	217,968	1,241	225,311	49,686	274,997
31. Aug.	6,064	17,192	37,981	47,512	0	117,055	219,740	1,025	226,829	50,128	276,956
30. Sep.	10,076	18,780	35,640	48,777	0	113,346	216,543	989	227,608	53,163	280,771

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

Millions of Tolars	Liabilities									
	Tolar deposits									Total
	Tolar demand deposits	Tolar savings deposits	Tolar time deposits					Total	Tolar restricted deposits	
			1-30 days	31-90 days	91 days-1 year	Other short-term	Over 1 year			
Column	1	2	3	4	5	6	7	8=3+...+7	9	10=1+2+8+9
Code										
					Total					
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
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. Jan.	619,378	0	102,790	483,934	559,245	0	431,222	1,577,190	9,433	2,206,001
29. Feb.	624,537	0	106,712	492,839	559,808	0	429,095	1,588,455	4,775	2,217,767
31. Mar.	633,078	0	118,061	479,631	564,953	0	418,550	1,581,195	4,573	2,218,845
30. Apr.	649,056	0	126,554	497,180	540,245	0	412,125	1,576,104	5,133	2,230,294
31. May	679,515	0	117,633	497,417	525,204	0	406,715	1,546,969	4,818	2,231,302
30. Jun.	709,852	0	123,259	488,489	499,430	0	383,417	1,494,595	5,693	2,210,140
31. Jul.	719,449	0	114,327	519,530	513,046	0	349,869	1,496,772	5,844	2,222,065
31. Aug.	725,913	0	113,461	498,266	529,405	0	342,940	1,484,073	5,514	2,215,499
30. Sep.	735,476	0	146,325	561,493	447,650	0	333,994	1,489,462	5,310	2,230,248
					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
2003 31. Dec.	142,221	-	45,040	140,133	124,676	0	72,214	382,063	3,391	527,675
2004 31. Jan.	131,944	-	35,676	160,647	101,357	0	68,762	366,442	4,421	502,807
29. Feb.	129,020	-	41,259	158,265	110,916	0	67,544	377,984	3,569	510,572
31. Mar.	132,480	-	42,027	159,512	106,545	0	66,526	374,610	3,473	510,563
30. Apr.	134,851	-	45,750	160,058	100,739	0	65,308	371,856	3,464	510,172
31. May	139,567	-	50,960	152,256	102,917	0	62,569	368,702	3,558	511,826
30. Jun.	146,935	-	52,655	160,365	97,048	0	59,603	369,672	4,159	520,765
31. Jul.	154,037	-	55,803	178,415	110,659	0	57,339	402,216	3,673	559,925
31. Aug.	149,007	-	52,875	164,860	125,490	0	56,359	399,585	3,587	552,178
30. Sep.	150,616	-	62,223	202,007	70,138	0	54,669	389,038	3,400	543,055
					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
2003 31. Dec.	466,259	-	32,483	202,115	373,639	-	218,276	826,513	311	1,293,083
2004 31. Jan.	468,370	-	33,231	210,442	366,579	-	213,702	823,953	4,472	1,296,795
29. Feb.	476,889	-	33,359	220,734	356,202	-	211,876	822,171	345	1,299,405
31. Mar.	481,103	-	33,913	228,928	353,685	-	201,996	818,521	374	1,299,998
30. Apr.	495,125	-	34,453	227,578	340,373	-	198,733	801,136	440	1,296,701
31. May	518,936	-	36,514	225,955	327,471	-	196,625	786,565	373	1,305,874
30. Jun.	543,942	-	36,604	234,552	317,647	-	178,032	766,835	413	1,311,190
31. Jul.	547,265	-	37,935	265,495	315,152	-	153,092	771,674	871	1,319,810
31. Aug.	556,160	-	39,679	268,138	307,191	-	150,264	765,272	837	1,322,269
30. Sep.	561,821	-	40,551	265,378	305,074	-	147,259	758,262	835	1,320,918

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

Liabilities							
Foreign currency liabilities							Total
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	
		Short-term	Long-term				
11	12	13	14	15=13+14	16	17=11+12+15+16	18=10+17
				Total			
49,912	55,231	87,428	41,054	128,482	11,830	245,454	684,349
64,265	85,335	111,633	53,333	164,966	10,984	325,550	873,301
68,188	115,019	149,559	33,437	182,996	68,831	435,033	1,116,696
65,975	117,202	167,933	34,679	202,612	71,730	457,519	1,375,332
66,048	126,572	181,786	39,443	221,228	59,439	473,287	1,639,518
97,130	142,907	201,683	45,954	247,637	57,528	545,203	1,832,389
117,302	147,429	306,788	79,360	386,148	53,170	704,049	2,123,022
154,744	233,091	399,758	104,659	504,417	39,161	931,413	2,713,201
166,962	230,820	448,877	118,803	567,680	25,342	990,803	3,095,807
192,492	243,209	454,411	116,446	570,856	20,814	1,027,372	3,237,326
192,492	243,209	454,411	116,446	570,856	20,814	1,027,372	3,237,326
199,246	243,264	458,126	115,456	573,582	27,384	1,043,476	3,249,477
204,728	244,928	449,498	117,175	566,673	30,083	1,046,413	3,264,180
207,254	246,850	455,226	116,803	572,028	32,300	1,058,432	3,277,278
219,296	253,186	455,531	116,632	572,163	32,111	1,076,756	3,307,050
222,420	255,233	451,163	116,001	567,163	37,347	1,082,164	3,313,466
236,575	256,129	475,633	119,071	594,704	41,583	1,128,991	3,339,131
257,124	237,941	479,562	122,287	601,850	29,116	1,126,030	3,348,095
260,535	239,164	469,887	125,430	595,317	30,724	1,125,740	3,341,239
263,606	238,488	476,231	140,791	617,022	37,053	1,156,169	3,386,416
				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
65,042	-	53,393	874	54,267	16,323	135,632	663,307
68,485	-	50,948	865	51,813	22,852	143,151	645,958
69,549	-	42,276	875	43,151	25,552	138,251	648,824
68,152	-	45,712	795	46,507	27,711	142,371	652,933
72,981	-	49,027	672	49,699	27,405	150,085	660,257
71,882	-	47,071	706	47,778	32,754	152,414	664,241
81,334	-	66,076	654	66,729	37,616	185,679	706,445
78,265	-	67,442	688	68,131	25,115	171,511	731,436
78,804	-	58,699	698	59,397	26,719	164,921	717,099
81,847	-	62,476	14,948	77,424	33,110	192,381	735,436
				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
124,748	243,209	398,603	78,893	477,496	-	845,453	2,138,537
128,543	243,264	405,244	78,221	483,464	-	855,271	2,152,066
132,963	244,928	405,235	78,439	483,675	-	861,566	2,160,971
136,097	246,850	406,421	77,908	484,329	-	867,276	2,167,274
143,642	253,186	401,500	77,745	479,245	-	876,073	2,172,774
147,262	255,233	399,145	77,209	476,354	-	878,849	2,184,724
151,874	256,129	401,658	78,324	479,981	-	887,984	2,199,174
175,621	237,941	405,647	80,821	486,468	-	900,030	2,219,840
179,405	239,164	403,633	83,496	487,129	-	905,698	2,227,967
178,700	238,488	405,074	83,544	488,618	-	905,806	2,226,724

1.7. Deposit Money Banks' Claims on Non-residents

Millions of Tolars		Claims on non-residents														
		Tolar claims					Foreign currency claims									
		Tolar claims on banks			Tolar claims on non-monetary sectors	Total	Foreign currency claims on banks				Total	Foreign currency securities	For. curr. loans to non-monetary sector	Other foreign currency claims	Total	Total
		Deposits	Short-term loans	Total			Currency and deposits	Loans		Total						
								Short-term	Long-term							
Column		1	2	3=1+2	4	5=3+4	6	7	8	9=7+8	10=6+9	11	12	13	14=10+...+13	15=5+14
Code																
1994	31. Dec.	12,591	227	12,818	25	12,843	156,597	16,981	9,391	26,372	182,970	13,539	29,965	51,732	278,206	291,049
1995	31. Dec.	4	420	424	141	564	197,679	14,906	10,720	25,626	223,305	19,601	32,924	30,074	305,904	306,468
1996	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174
1997	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253
1998	31. Dec.	0	441	441	497	939	177,168	25,216	24,220	49,437	226,604	31,520	30,814	32,969	321,908	322,847
1999	31. Dec.	3,849	788	4,637	328	4,964	187,267	31,257	24,584	55,842	243,109	34,547	38,581	34,520	350,756	355,720
2000	31. Dec.	0	414	414	1,264	1,678	258,896	39,362	27,481	66,843	325,739	47,380	35,414	37,001	445,534	447,212
2001	31. Dec.	3	1,060	1,063	470	1,533	341,962	44,533	27,896	72,429	414,391	74,910	36,384	38,324	564,009	565,543
2002	31. Dec.	9	4,640	4,649	2,227	6,876	264,995	37,067	25,911	62,978	327,973	61,067	71,438	31,920	492,399	499,275
2003	31. Dec.	0	443	443	3,353	3,796	210,853	46,707	31,906	78,613	289,466	71,664	98,806	24,628	484,565	488,361
2002	31. Jul.	0	3,900	3,900	63	3,963	224,399	44,162	25,060	69,221	293,620	67,186	47,812	39,328	447,945	451,908
	31. Aug.	0	2,067	2,067	26	2,093	239,736	42,480	25,055	67,535	307,271	63,440	48,080	39,443	458,234	460,326
	30. Sep.	0	2,209	2,209	1,027	3,235	226,445	43,781	25,773	69,554	295,999	57,496	50,922	39,543	443,960	447,195
	31. Oct.	0	1,648	1,648	2,405	4,053	242,566	27,323	25,189	52,512	295,077	57,956	50,964	39,685	443,682	447,735
	30. Nov.	0	3,860	3,860	2,122	5,982	260,516	30,824	25,449	56,273	316,788	57,355	59,501	39,788	473,432	479,414
	31. Dec.	9	4,640	4,649	2,227	6,876	264,995	37,067	25,911	62,978	327,973	61,067	71,438	31,920	492,399	499,275
2003	31. Jan.	3	4,109	4,112	2,005	6,117	261,501	33,093	24,646	57,740	319,241	61,224	61,655	32,053	474,173	480,290
	28. Feb.	7	402	409	5,948	6,356	262,283	34,339	24,421	58,760	321,044	60,740	61,173	32,158	475,114	481,471
	31. Mar.	0	539	539	3,168	3,707	270,877	36,192	24,443	60,635	331,511	62,774	66,544	32,304	493,133	496,840
	30. Apr.	6	616	622	1,234	1,856	263,755	32,757	25,898	58,655	322,410	62,259	66,094	32,334	483,097	484,953
	31. May	9	470	479	2,013	2,492	241,859	32,187	40,280	72,467	314,326	62,599	50,957	32,504	460,387	462,879
	30. Jun.	5	591	596	1,243	1,839	257,516	39,461	41,946	81,407	338,924	63,909	56,700	32,547	492,080	493,919
	31. Jul.	0	640	640	1,580	2,220	237,890	38,271	42,164	80,435	318,325	69,263	58,684	32,703	478,976	481,196
	31. Aug.	0	845	845	794	1,639	240,068	38,019	43,556	81,575	321,642	70,154	58,606	32,814	483,216	484,855
	30. Sep.	0	546	546	4,631	5,177	245,904	40,884	43,818	84,703	330,607	68,965	61,301	33,560	494,432	499,610
	31. Oct.	0	481	481	3,356	3,838	233,914	42,239	43,596	85,836	319,750	71,028	61,807	32,905	485,490	489,328
	30. Nov.	0	386	386	2,980	3,366	224,145	43,449	43,581	87,030	311,175	71,428	64,926	32,919	480,447	483,813
	31. Dec.	0	443	443	3,353	3,796	210,853	46,707	31,906	78,613	289,466	71,664	98,806	24,628	484,565	488,361
2004	31. Jan.	0	366	366	855	1,221	199,980	41,736	47,774	89,510	289,490	75,236	69,325	29,948	463,999	465,220
	29. Feb.	0	360	360	398	758	183,270	39,545	34,191	73,737	257,007	77,349	88,089	24,730	447,175	447,933
	31. Mar.	0	330	330	679	1,009	193,282	44,808	35,645	80,453	273,735	77,552	90,962	24,805	467,054	468,062
	30. Apr.	0	349	349	516	865	191,220	39,267	36,409	75,676	266,896	74,402	95,482	24,881	461,661	462,526
	31. May	0	568	568	2,541	3,108	206,282	46,077	37,246	83,322	289,604	77,593	93,761	24,945	485,903	489,011
	30. Jun.	0	778	778	1,629	2,407	216,157	47,245	38,687	85,932	302,089	84,713	97,849	25,058	509,708	512,115
	31. Jul.	0	985	985	1,448	2,433	190,498	48,197	40,027	88,224	278,722	89,358	97,820	25,156	491,055	493,488
	31. Aug.	0	1,155	1,156	2,134	3,289	246,340	50,988	40,329	91,316	337,656	87,514	100,038	25,344	550,553	553,842
	30. Sep.	0	531	531	12,427	12,958	200,768	54,019	40,015	94,034	294,802	85,808	100,261	25,175	506,046	519,004

1.8. Deposit Money Banks' Liabilities to Non-residents

Millions of Tolars		Liabilities to non-residents										
		Tolar liabilities			Foreign currency liabilities							
					Foreign currency liabilities to banks							
		Tolar loans and deposits of banks	Tolar liabilities to non-monetary sectors	Total	Deposits	Loans		Total	Total	Foreign currency liabilities to non-monetary sectors	Total	Total
						Short-term	Long-term					
	Column	1	2	3=1+2	4	5	6	7=5+6	8=4+7	9	10=8+9	11=3+10
	Code											
1994	31. Dec.	54	2,032	2,086	6,170	4,664	117,725	122,389	128,558	28,508	157,066	159,153
1995	31. Dec.	216	1,759	1,975	9,752	12,596	134,324	146,920	156,672	38,640	195,312	197,287
1996	31. Dec.	958	2,918	3,876	17,557	3,127	134,593	137,721	155,277	47,205	202,483	206,358
1997	31. Dec.	401	3,762	4,162	18,914	1,572	129,230	130,801	149,716	52,416	202,132	206,294
1998	31. Dec.	386	4,240	4,626	27,773	1,573	129,285	130,857	158,631	51,716	210,347	214,973
1999	31. Dec.	3,698	6,538	10,236	36,525	4,606	183,704	188,310	224,835	48,292	273,126	283,362
2000	31. Dec.	20,619	7,194	27,813	35,668	4,189	250,178	254,367	290,035	57,967	348,003	375,816
2001	31. Dec.	42,399	15,546	57,945	43,573	6,176	280,066	286,242	329,815	74,373	404,188	462,133
2002	31. Dec.	67,537	9,901	77,438	80,898	18,565	370,328	388,893	469,792	70,637	540,428	617,866
2003	31. Dec.	159,225	16,332	175,557	132,599	51,470	438,156	489,626	622,225	70,669	692,893	868,450
2002	31. Jul.	55,621	9,927	65,549	51,445	4,312	314,347	318,659	370,104	70,616	440,720	506,269
	31. Aug.	54,123	9,804	63,927	53,263	4,286	317,982	322,268	375,531	72,581	448,111	512,038
	30. Sep.	53,025	8,719	61,744	52,688	4,568	318,266	322,834	375,521	71,410	446,932	508,675
	31. Oct.	67,622	8,942	76,564	53,992	10,241	325,112	335,353	389,345	71,450	460,795	537,359
	30. Nov.	71,538	9,442	80,980	57,040	6,315	350,764	357,080	414,120	72,475	486,594	567,574
	31. Dec.	67,537	9,901	77,438	80,898	18,565	370,328	388,893	469,792	70,637	540,428	617,866
2003	31. Jan.	84,778	9,394	94,171	61,823	12,476	371,257	383,733	445,556	71,876	517,432	611,603
	28. Feb.	86,612	11,228	97,840	71,224	13,713	374,158	387,870	459,095	71,422	530,517	628,357
	31. Mar.	91,827	9,864	101,690	70,993	11,478	380,673	392,151	463,144	72,167	535,311	637,001
	30. Apr.	111,291	9,920	121,211	75,962	7,429	373,338	380,767	456,729	72,734	529,464	650,674
	31. May	108,993	10,348	119,341	79,911	10,528	363,377	373,905	453,815	72,071	525,886	645,227
	30. Jun.	121,193	13,206	134,398	85,201	42,934	387,653	430,587	515,788	72,063	587,851	722,249
	31. Jul.	127,164	12,913	140,077	79,044	47,506	398,849	446,355	525,398	75,937	601,335	741,412
	31. Aug.	143,929	14,537	158,466	89,238	49,752	402,374	452,127	541,365	73,941	615,305	773,771
	30. Sep.	141,377	14,214	155,591	85,622	46,986	421,612	468,599	554,221	74,159	628,380	783,971
	31. Oct.	136,332	14,493	150,825	85,089	47,358	436,024	483,382	568,471	71,066	639,537	790,362
	30. Nov.	143,148	14,247	157,394	85,145	48,468	430,627	479,094	564,239	70,033	634,273	791,667
	31. Dec.	159,225	16,332	175,557	132,599	51,470	438,156	489,626	622,225	70,669	692,893	868,450
2004	31. Jan.	168,851	10,618	179,468	108,782	50,971	433,000	483,971	592,753	70,591	663,344	842,812
	29. Feb.	179,529	14,709	194,239	116,910	57,303	435,551	492,854	609,764	70,291	680,055	874,294
	31. Mar.	191,603	10,304	201,907	119,199	55,608	461,850	517,458	636,657	69,472	706,129	908,036
	30. Apr.	211,415	10,584	221,999	113,636	65,950	476,634	542,584	656,221	69,325	725,546	947,545
	31. May	221,524	11,738	233,262	116,906	29,901	513,996	543,897	660,803	75,489	736,292	969,554
	30. Jun.	239,142	11,595	250,738	127,790	22,292	546,978	569,269	697,060	76,150	773,210	1,023,947
	31. Jul.	224,558	11,310	235,867	136,279	18,744	552,424	571,168	707,446	74,392	781,839	1,017,706
	31. Aug.	202,256	14,040	216,295	130,778	20,917	660,183	681,100	811,878	74,452	886,330	1,102,625
	30. Sep.	204,096	11,468	215,564	129,679	18,444	669,071	687,515	817,194	74,047	891,241	1,106,805

1.9. Bank of Slovenia 10-day balance sheet

Millions of Tolars	Assets										
	International monetary reserves						Other claims on nonresidents (net)	Loans to banks			Total
	Gold	Reserve position with IMF	SDRs	Currency and deposits	Securities	Total		Lombard	Repo	Total	
Column	1	2	3	4	5	6=1+…+5	7	8	9	10 = 8 + 9	11
Code											
12.31.1998	15	10,544	38	254,089	321,861	586,548	7,384	0	3,454	3,454	597,386
12.31.1999	18	21,174	316	171,077	430,803	623,388	10,114	859	18,550	19,409	652,911
12.31.2000	20	18,719	838	224,289	482,847	726,713	13,107	0	6,299	6,299	746,118
12.31.2001	16,869	20,217	1,261	476,752	588,344	1,103,444	18,826	0	0	0	1,122,270
12.31.2002	18,403	26,679	1,543	577,977	936,926	1,561,527	18,725	0	1,148	1,148	1,581,400
12.31.2003	19,143	27,392	1,738	386,925	1,192,983	1,628,181	16,514	0	0	0	1,644,694
10.20.2003	19,122	28,142	1,742	376,243	1,200,274	1,625,523	17,563	0	0	0	1,643,087
10.31.2003	18,895	27,521	1,704	387,151	1,191,318	1,626,590	17,303	0	0	0	1,643,893
11.10.2003	18,895	27,521	1,781	386,269	1,197,618	1,632,084	17,235	0	0	0	1,649,319
11.20.2003	18,895	27,521	1,781	386,984	1,198,564	1,633,745	17,236	0	0	0	1,650,980
11.30.2003	19.058	27.253	1.763	380.609	1.196.393	1.625.075	17.009	0	0	0	1,642,084
12.10.2003	18,988	27,253	1,763	378,041	1,193,008	1,619,052	17,013	0	0	0	1,636,065
12.20.2003	18,988	27,837	1,763	384,775	1,195,194	1,628,557	17,014	0	1,200	1,200	1,646,771
12.31.2003	19,143	27,392	1,738	386,925	1,192,983	1,628,181	16,514	0	0	0	1,644,694
01.10.2004	19,143	27,392	1,738	397,678	1,186,879	1,632,830	16,514	0	0	0	1,649,343
01.20.2004	19,143	27,392	1,738	399,504	1,189,183	1,636,959	16,515	0	0	0	1,653,474
01.31.2004	18,603	27,403	1,753	391,674	1,206,157	1,645,591	16,679	0	0	0	1,662,270
02.10.2004	18,603	27,403	1,731	391,357	1,209,317	1,648,411	16,679	0	4,000	4,000	1,669,090
02.20.2004	18,603	27,403	1,731	402,451	1,209,563	1,659,751	16,680	0	0	0	1,676,431
02.29.2004	18,413	25,970	1,729	393,206	1,223,199	1,662,518	16,654	0	4,000	4,000	1,683,172
03.10.2004	18,413	25,970	1,824	387,227	1,217,973	1,651,408	16,654	0	2,000	2,000	1,670,062
03.20.2004	18,413	25,970	1,824	392,219	1,203,638	1,642,064	16,655	0	10,500	10,500	1,669,219
03.31.2004	19,868	25,911	1,853	389,546	1,198,773	1,635,952	16,927	0	25,200	25,200	1,678,080
04.10.2004	19,900	25,850	1,853	386,452	1,203,130	1,637,185	16,929	0	38,800	38,800	1,692,914
04.20.2004	19,900	25,850	1,853	404,753	1,198,433	1,650,789	16,929	0	28,500	28,500	1,696,218
04.30.2004	18,911	25,939	1,859	425,376	1,190,531	1,662,617	17,431	0	22,000	22,000	1,702,047
05.10.2004	18,911	25,415	1,927	396,914	1,192,574	1,635,741	12,572	0	23,000	23,000	1,671,313
05.20.2004	18,911	25,415	1,927	399,837	1,195,485	1,641,575	12,568	0	21,000	21,000	1,675,142
05.31.2004	18,606	25,668	1,907	327,045	1,234,863	1,608,089	7,380	0	31,800	31,800	1,647,269
06.10.2004	18,606	25,668	1,907	309,893	1,263,787	1,619,860	5,528	0	21,500	21,500	1,646,888
06.20.2004	18,606	25,668	1,907	259,546	1,277,661	1,583,387	5,791	0	19,300	19,300	1,608,478
06.30.2004	18,846	26,794	1,923	231,227	1,288,631	1,567,420	9,232	0	23,000	23,000	1,599,653
07.10.2004	18,846	26,525	1,923	208,687	1,297,485	1,553,466	9,612	0	30,000	30,000	1,593,079
07.20.2004	18,846	26,525	1,923	219,045	1,293,855	1,560,193	9,107	0	32,600	32,600	1,601,901
07.31.2004	18,907	25,739	1,932	188,942	1,315,059	1,550,579	12,561	0	42,000	42,000	1,605,140
08.10.2004	18,907	26,137	2,007	173,191	1,313,926	1,534,167	8,054	0	37,000	37,000	1,579,222
08.20.2004	18,907	24,396	2,007	204,799	1,317,381	1,567,489	7,590	0	17,000	17,000	1,592,078
08.31.2004	19,498	24,092	2,013	195,636	1,323,452	1,564,690	10,789	0	2,000	2,000	1,577,479
09.10.2004	19,498	24,092	2,013	194,062	1,333,071	1,572,735	8,587	0	3,500	3,500	1,584,822
09.20.2004	19,498	24,092	2,013	193,282	1,324,455	1,563,339	9,101	0	2,000	2,000	1,574,440
09.30.2004	19,538	23,142	1,977	186,840	1,338,546	1,570,043	12,077	0	2,000	2,000	1,584,120

Millions of Tolars	Liabilities													Off balance items	
	Base money					Liabilities to residents in foreign currency									
	Notes issue	Settlement account	Overnight deposits	Other deposits	Total	Foreign currency bills	Government deposits in for. curr.	Other	Total	Government time deposits	Tolar denominated bills	Net other liabilities	Total	Buy / sell foreign exchange swap	Sell / buy foreig exchange swap
Column	1	2	3	4	5=1+2+3+4	6	7	8	9=6+7+8	10	11	12	13	14	15
Code															
12.31.1998	104,667	62,863	-	4,232	171,763	282,379	16,177	0	298,556	0	80,103	46,963	597,386	0	-
12.31.1999	142,489	61,253	-	4,464	208,205	310,388	23,946	0	334,334	0	27,371	83,001	652,911	3,848	-
12.31.2000	139,644	66,801	-	5,760	212,205	358,324	35,664	0	393,988	0	6,946	132,978	746,118	15,461	212
12.31.2001	165,777	78,594	35,372	12,530	292,273	458,777	31,185	0	489,962	19,896	125,912	194,226	1,122,270	260,909	0
12.31.2002	172,055	82,437	18,360	6,821	279,673	551,131	30,011	0	581,142	130,276	375,636	214,674	1,581,401	542,233	0
12.31.2003	186,042	91,087	8,170	5,857	291,155	555,260	37,060	0	592,320	105,847	472,330	183,042	1,644,694	503,748	0
10.20.2003	173,423	84,155	0	5,413	262,991	544,922	35,952	0	580,874	100,734	482,493	215,994	1,643,087	602,323	0
10.31.2003	179,927	84,515	0	5,390	269,832	548,294	34,828	0	583,122	102,865	485,264	202,810	1,643,893	610,978	0
11.10.2003	173,516	106,215	84	4,974	284,788	550,922	35,498	0	586,419	99,301	485,821	192,988	1,649,319	543,106	0
11.20.2003	171,335	102,241	1,750	6,240	281,566	545,793	36,577	0	582,370	102,857	489,773	194,414	1,650,980	530,720	0
11.30.2003	178,324	91,170	100	5,521	275,116	545,515	36,195	0	581,710	101,466	498,970	184,823	1,642,085	528,566	0
12.10.2003	172,814	86,094	0	5,291	264,199	543,192	36,686	619	580,497	102,846	496,011	192,512	1,636,065	499,677	0
12.20.2003	180,953	97,390	345	6,001	284,689	549,888	38,216	1	588,104	102,839	484,509	186,631	1,646,771	508,428	0
12.31.2003	186,042	91,087	8,170	5,857	291,155	555,260	37,060	0	592,320	105,847	472,330	183,042	1,644,694	503,748	0
01.10.2004	176,829	88,640	0	5,335	270,803	556,277	36,657	0	592,934	103,875	501,045	180,686	1,649,343	510,995	0
01.20.2004	171,179	95,581	85	5,569	272,413	565,925	36,600	0	602,525	104,870	494,436	179,229	1,653,474	504,501	0
01.31.2004	175,901	86,445	0	4,934	267,280	568,567	36,284	0	604,851	106,834	498,203	185,101	1,662,270	505,079	0
02.10.2004	170,751	90,573	0	4,572	265,895	569,528	35,897	0	605,425	107,828	503,388	186,553	1,669,090	506,976	0
02.20.2004	171,094	95,943	90	5,123	272,249	577,687	35,710	0	613,397	109,821	494,990	185,974	1,676,431	458,295	0
02.29.2004	175,669	106,356	100	5,064	287,189	572,115	34,849	0	606,964	110,816	482,770	195,433	1,683,172	459,557	0
03.10.2004	169,714	105,066	60	4,814	279,654	568,121	38,707	0	606,827	110,806	479,163	193,611	1,670,062	399,899	0
03.20.2004	174,021	97,426	0	4,946	276,393	566,597	38,394	0	604,990	103,855	481,022	202,959	1,669,219	385,989	0
03.31.2004	173,934	97,703	0	5,159	276,796	571,847	39,191	0	611,038	110,838	475,497	203,910	1,678,080	375,025	0
04.10.2004	179,172	103,136	0	4,478	286,786	570,223	39,746	0	609,969	110,922	474,543	210,693	1,692,914	377,644	0
04.20.2004	174,920	105,722	0	4,830	285,472	574,589	40,821	0	615,410	109,926	477,992	207,420	1,696,218	389,912	0
04.30.2004	181,209	99,529	0	5,126	285,865	584,488	45,989	0	630,477	110,981	475,744	198,980	1,702,047	297,391	0
05.10.2004	178,290	94,095	0	5,191	277,576	558,296	46,239	0	604,535	110,954	481,123	197,124	1,671,313	297,628	0
05.20.2004	177,058	102,441	0	5,355	284,855	554,340	44,939	0	599,279	110,909	479,806	200,294	1,675,142	283,321	0
05.31.2004	185,476	100,284	0	5,247	291,007	546,142	44,033	0	590,175	105,380	472,004	188,703	1,647,269	270,827	0
06.10.2004	183,473	94,998	0	4,739	283,210	544,087	46,903	624	591,614	110,862	473,892	187,311	1,646,888	285,026	0
06.20.2004	184,959	107,954	0	4,894	297,807	526,980	39,783	-4	566,758	110,861	446,524	186,529	1,608,478	290,042	0
06.30.2004	186,575	106,224	0	5,437	298,236	523,972	43,501	0	567,473	110,862	434,580	188,522	1,599,673	274,876	0
07.10.2004	186,106	95,873	0	3,483	285,462	524,958	44,727	0	569,686	106,066	442,735	189,130	1,593,079	283,739	20,121
07.20.2004	181,788	102,083	0	4,080	287,951	529,446	44,535	0	573,980	106,068	445,164	188,738	1,601,901	287,335	21,320
07.31.2004	184,498	95,914	0	4,137	284,549	528,711	57,723	0	586,434	110,860	431,527	191,770	1,605,140	277,811	30,455
08.10.2004	177,785	89,610	0	3,449	270,844	518,735	54,585	0	573,319	101,881	441,448	191,730	1,579,222	272,774	29,255
08.20.2004	178,545	93,698	0	4,242	276,486	516,569	53,491	0	570,060	110,941	442,519	192,072	1,592,078	308,987	29,255
08.31.2004	180,361	103,234	0	4,458	288,053	514,746	56,529	0	571,275	110,932	412,627	194,593	1,577,479	302,277	29,017
09.10.2004	181,666	106,203	0	3,736	291,605	515,094	52,573	0	567,667	110,913	419,710	194,927	1,584,822	319,544	33,094
09.20.2004	181,312	95,494	0	4,504	281,310	513,605	52,978	0	566,583	109,414	421,981	195,152	1,574,440	321,223	41,728
09.30.2004	184,260	112,234	0	4,243	300,737	527,357	52,705	0	580,062	110,934	403,031	189,357	1,584,120	323,382	42,686

2.1. Bank of Slovenia Interest Rates

		Lombard loan	Repo (7-day)	Banks' reserves	Overnight deposit	Bank of Slovenia Bills								General legal penal rate
						In SIT		In EUR			In USD			
						Number of days		Number of days			Number of days			
						60	270	60	90	120	60	90	120	
		n	n	n	n	r	r	r	r	r	r	r	r	n
	Stolpec	1	2	3	4	5	6	7	8	9	10	11	12	13
	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
2003	Apr.	9,75	8,53	1,00	4,00	7,50	8,20	2,38	2,34	2,31	1,13	1,12	1,11	19,76
	May	9,00	8,32	1,00	4,00	7,25	7,71	2,18	2,15	2,11	1,13	1,12	1,11	18,31
	Jun.	8,25	7,28	1,00	4,00	6,50	6,59	1,98	1,97	1,95	0,87	0,85	0,84	17,00
	Jul.	8,25	7,25	1,00	3,50	6,50	6,65	1,98	1,97	1,95	0,94	0,93	0,93	17,00
	Aug.	8,25	7,34	1,00	3,50	6,50	6,61	1,98	1,97	1,95	0,95	0,96	0,98	17,00
	Sep.	8,25	7,26	1,00	3,50	6,50	6,66	1,98	1,97	1,95	0,95	0,96	0,98	17,00
	Oct.	8,00	-	1,00	3,50	6,25	6,90	1,98	1,97	1,95	0,95	0,96	0,98	17,00
	Nov.	7,50	-	1,00	3,25	6,00	6,70	1,99	1,99	2,02	0,99	1,00	1,04	17,00
	Dec.	7,25	6,77	1,00	3,00	6,00	6,48	1,99	1,99	2,02	0,99	1,00	1,04	17,00
2004	Jan.	7,00	-	1,00	2,75	5,75	5,71	1,93	1,94	1,95	0,95	0,97	1,00	15,50
	Feb.	6,75	5,87	1,00	2,75	5,50	5,01	1,88	1,89	1,90	0,93	0,95	0,95	15,50
	Mar.	6,75	5,50	1,00	2,75	5,25	5,50	1,88	1,89	1,90	0,93	0,95	0,95	15,50
	Apr.	6,25	5,00	1,00	2,50	4,75	5,00	1,98	1,98	1,98	1,05	1,06	1,09	15,50
	May	5,75	4,85	1,00	2,25	4,50	4,75	2,00	2,01	2,03	1,11	1,22	1,31	15,50
	Jun.	5,00	4,40	1,00	2,25	4,00	4,25	2,02	2,05	2,08	1,33	1,49	1,61	15,50
	Jul.	5,00	4,25	1,00	2,25	4,00	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	4,00	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	4,00	4,20	2,02	2,04	2,08	1,81	1,87	1,92	15,50

2.2. Interbank Money Market Rates and Indexation Clause

		Interbank Market		Revaluation Clauses					
		Overnight (SIONIA)	Till 30 days	Tolar Indexation Clause TOM		Foreign Exchange Clauses			
						EUR		USD	
				monthly	annualized	monthly	annualized	monthly	annualized
	Column	1	2	3	4	5	6	7	8
	Code								
1993		...	39,1	1,7	22,38	1,9	24,9	2,5	33,6
1994		...	29,1	1,4	18,73	0,6	6,9	-0,3	-4,1
1995		...	12,2	0,7	8,19	0,6	7,6	0,0	-0,4
1996		...	14,0	0,8	9,70	0,3	3,5	1,0	12,3
1997		...	9,7	0,7	8,84	0,3	3,7	1,5	19,6
1998		...	7,5	0,7	8,51	0,2	2,1	-0,4	-4,7
1999		...	6,9	0,5	6,27	0,4	4,7	1,7	22,1
2000		...	7,0	0,7	9,06	0,6	7,2	1,3	15,6
2001		...	6,9	0,7	8,62	0,4	4,7	0,9	10,4
2002		4,8	4,9	0,6	7,66	0,3	4,0	-1,0	-11,9
2003		5,5	5,6	0,5	5,96	0,2	2,8	-1,2	-14,3
2003	Apr.	6,3	6,4	0,5	6,26	0,2	2,6	-2,0	-21,4
	May	6,0	6,1	0,4	4,81	0,3	3,0	-7,1	-57,7
	Jun.	5,6	5,8	0,5	6,26	0,2	2,8	3,8	58,3
	Jul.	4,8	4,9	0,5	6,05	0,3	3,3	0,1	1,6
	Aug.	5,5	5,5	0,5	6,05	0,2	2,7	5,1	79,5
	Sep.	6,3	6,2	0,5	6,26	0,1	1,3	-4,3	-41,5
	Oct.	5,2	5,3	0,4	4,81	0,2	2,7	-2,3	-24,4
	Nov.	4,9	5,0	0,4	4,98	0,2	2,6	-2,1	-23,1
	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

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

		Lending												Deposits															
		Short term loans						Long term loans						Demand deposits		Time deposits													
		Working capital loans			Consumer credits			For capital assets			For population housing programm					Till 30 days		31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year		
		r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	n	Spread	n	Spread	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
	Code																												
1993		20,4	4,4	48,6	19,3	3,1	47,2	21,2	3,2	49,6	14,9	1,4	41,7	...	...	23,2	0,4	7,9	1,2	33,0	8,8	1,5	34,2	10,2	1,2	35,9	11,2	1,1	37,1
1994		16,9	4,0	38,9	16,3	2,1	38,2	17,3	3,3	39,4	13,8	2,2	35,2	...	...	19,2	0,5	7,8	1,0	28,1	8,6	1,2	29,0	9,7	1,0	30,3	11,0	0,7	31,9
1995		13,9	3,6	23,4	13,0	1,4	22,4	15,2	3,1	24,8	12,4	1,8	21,8	...	...	8,6	0,7	6,5	0,7	15,4	7,3	0,7	16,2	7,9	0,6	16,9	9,7	0,5	18,9
1996		11,7	2,8	22,6	10,7	1,1	21,5	12,7	2,4	23,7	11,1	1,7	21,9	1,4	0,4	8,2	1,1	4,9	0,5	15,1	5,3	0,4	15,6	5,6	0,3	16,0	7,2	0,3	17,6
1997		10,3	2,7	20,0	8,9	1,6	18,5	11,5	2,3	21,3	9,9	1,9	19,6	1,1	0,1	7,4	1,2	3,9	0,4	13,1	4,3	0,4	13,5	4,8	0,4	14,0	6,4	0,7	15,8
1998		6,9	1,8	16,1	5,5	0,3	14,5	8,1	1,3	17,3	7,1	1,2	16,2	1,0	0,0	6,9	1,0	1,8	0,2	10,5	2,5	0,2	11,2	3,0	0,3	11,8	4,3	0,3	13,2
1999		5,7	1,8	12,4	4,1	0,2	10,7	7,4	1,6	14,2	5,8	1,0	12,4	1,0	0,0	3,9	0,3	0,9	0,1	7,2	1,8	0,2	8,2	2,4	0,2	8,9	4,0	1,0	10,6
2000		6,2	2,2	15,8	4,2	0,2	13,6	7,9	2,0	17,7	5,8	1,0	15,4	1,0	0,0	3,7	0,4	0,9	0,1	10,0	2,0	0,1	11,2	2,8	0,2	12,1	4,5	1,1	14,0
2001		5,9	1,7	15,1	4,5	0,2	13,5	7,8	1,8	17,1	5,7	0,9	14,8	1,0	0,0	4,6	1,0	1,1	0,2	9,8	2,4	0,2	11,3	3,4	0,2	12,3	4,7	1,0	13,7
2002		...	1,8	13,2	...	0,2	12,3	7,4	2,0	15,6	5,4	1,0	13,5	1,0	0,0	3,9	1,1	...	0,3	8,2	...	0,2	9,1	...	0,2	9,8	3,6	0,9	11,5
2003		-	1,7	10,8	-	0,2	10,4	6,2	2,0	12,6	4,6	1,0	10,8	1,0	0,0	3,9	1,0	-	0,3	6,0	-	0,2	6,1	-	0,3	6,4	1,7	0,6	7,8
2002	Oct.	-	1,9	12,1	-	0,3	11,7	7,2	2,1	15,0	5,3	1,0	13,0	1,0	0,0	3,9	1,2	-	0,4	7,8	-	0,2	8,2	-	0,3	8,9	3,3	0,8	10,8
	Nov.	-	1,8	12,0	-	0,3	11,6	6,9	2,1	15,0	5,3	1,0	13,2	1,0	0,0	4,0	1,1	-	0,4	7,6	-	0,2	8,1	-	0,3	8,7	3,1	0,8	10,8
	Dec.	-	1,7	11,8	-	0,3	11,6	6,9	2,1	14,7	5,2	1,0	12,9	1,0	0,0	4,0	1,0	-	0,4	7,6	-	0,2	8,0	-	0,3	8,6	3,0	0,8	10,5
2003	Jan.	-	1,7	11,8	-	0,2	11,5	6,8	2,1	14,5	5,2	1,0	12,9	1,0	0,0	3,9	1,1	-	0,3	7,2	-	0,2	7,6	-	0,3	8,4	2,7	0,8	10,2
	Feb.	-	1,8	11,6	-	0,2	11,1	6,6	2,1	15,3	5,1	0,9	13,6	1,0	0,0	4,0	1,1	-	0,4	7,1		0,2	7,5	-	0,3	8,1	2,5	0,8	10,8
	Mar.	-	1,7	11,4	-	0,2	11,1	6,5	2,1	12,9	4,8	1,0	11,2	1,0	0,0	4,0	1,1	-	0,3	6,8	-	0,2	7,1	-	0,2	7,8	2,4	0,8	8,6
	Apr.	-	1,7	11,2	-	0,1	10,8	6,4	2,1	13,1	4,7	0,9	11,3	1,0	0,0	4,0	1,1	-	0,3	6,4	-	0,2	6,7	-	0,2	7,3	2,3	0,7	8,7
	May	-	1,7	11,1	-	0,1	10,7	6,4	2,1	11,5	4,7	1,0	9,7	1,0	0,0	4,0	1,1	-	0,3	6,3	-	0,2	6,6	-	0,3	7,1	2,3	0,7	7,2
	Jun.	-	1,7	10,8	-	0,2	10,4	6,4	2,1	13,0	4,5	1,0	11,1	1,0	0,0	3,8	1,2	-	0,2	6,0	-	0,2	6,1	-	0,2	6,4	1,8	0,6	8,2
	Jul.	-	1,7	10,5	-	0,2	10,3	6,3	2,1	12,7	4,5	1,0	10,8	1,0	0,0	3,8	1,1	-	0,2	5,9	-	0,2	5,9	-	0,2	6,1	1,7	0,5	7,8
	Aug.	-	1,7	10,3	-	0,2	10,0	6,2	2,0	12,6	4,5	1,0	10,8	1,0	0,0	3,8	1,0	-	0,2	5,4	-	0,2	5,4	-	0,2	5,5	1,2	0,5	7,3
	Sep.	-	1,7	10,2	-	0,1	9,8	6,1	2,0	12,8	4,4	1,0	11,0	1,0	0,0	3,8	1,0	-	0,2	5,4	-	0,2	5,4	-	0,2	5,4	1,1	0,5	7,4
	Oct.	-	1,7	10,1	-	0,2	9,8	6,1	2,0	11,2	4,3	1,0	9,3	1,0	0,0	3,8	1,0	-	0,2	5,3	-	0,2	5,4	-	0,2	5,4	1,1	0,5	5,9
	Nov.	-	1,7	10,1	-	0,2	9,7	5,4	1,8	10,7	4,0	1,0	9,2	1,0	0,0	3,7	0,8	-	0,3	4,9	-	0,3	4,9	-	0,3	5,0	1,0	0,5	6,0
	Dec.	-	1,7	9,9	-	0,2	9,6	5,2	1,7	10,3	4,0	1,1	9,0	1,0	0,0	3,5	0,7	-	0,3	4,8	-	0,4	4,8	-	0,4	4,9	0,8	0,4	5,7
2004	Jan.	-	1,7	9,8	-	0,2	9,5	5,1	1,8	10,2	3,9	1,0	9,0	0,8	0,0	3,6	0,7	-	0,3	4,8	-	0,3	4,8	-	0,4	4,8	0,8	0,4	5,6
	Feb.	-	1,8	9,5	-	0,2	9,4	5,1	2,0	10,5	3,8	1,1	9,2	0,8	0,0	3,5	0,7	-	0,3	4,7	-	0,3	4,7	-	0,3	4,8	0,7	0,4	5,9
	Mar.	-	1,7	9,4	-	0,2	9,4	5,1	1,9	8,8	3,8	1,1	7,6	0,8	0,0	3,5	0,7	-	0,3	4,7	-	0,4	4,7	-	0,3	4,7	0,7	0,4	4,3
	Apr.	-	1,8	9,0	-	0,3	9,0	5,1	1,9	9,0	3,8	1,1	7,6	0,7	0,0	2,9	0,6	-	0,3	4,1	-	0,4	4,0	-	0,3	4,1	0,7	0,3	4,5
	May	-	1,8	8,9	-	0,3	8,8	5,0	1,9	8,8	3,7	1,1	7,5	0,7	0,0	2,9	0,6	-	0,3	4,0	-	0,4	3,9	-	0,3	4,0	0,7	0,3	4,3
	Jun.	-	1,7	8,5	-	0,3	8,6	4,9	2,1	8,8	3,7	1,1	7,6	0,6	0,0	2,6	0,6	-	0,3	3,7	-	0,4	3,6	-	0,3	3,7	0,7	0,3	4,4
	Jul.	-	1,7	8,3	-	0,3	8,5	4,9	2,1	8,7	3,6	1,0	7,3	0,5	0,0	2,6	0,6	-	0,2	3,6	-	0,2	3,4	-	0,2	3,5	0,7	0,3	4,3
	Aug.	-	1,8	8,2	-	0,4	8,4	5,0	2,0	8,7	3,6	1,0	7,4	0,5	0,0	2,5	0,5	-	0,2	3,4	-	0,3	3,3	-	0,2	3,3	0,5	0,3	4,1
	Sep.	-	1,8	8,1	-	0,4	8,1	4,7	1,8	8,6	3,5	1,0	7,3	0,5	0,0	2,4	0,5	-	0,2	3,2	-	0,2	3,1	-	0,2	3,2	0,4	0,3	4,1

BANKA SLOVENIJE
BANK OF SLOVENIA
STEKRAM FINANCIAL

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														
								Demand deposits		Time		Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year		
		r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	r(D)	Spread	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
	Code																									
1993		19,4	3,7	50,5	19,7	3,3	50,8	2,9	1,0	6,5	0,9	...	...	...	7,7	1,4	35,7	8,6	0,8	36,8	9,9	0,8	38,4	9,9	0,9	38,4
1994		16,8	3,8	25,0	17,1	3,7	25,3	2,6	0,5	5,2	0,7	...	...	...	7,5	2,0	15,1	8,3	1,6	15,9	9,0	1,8	16,6	10,7	1,1	18,4
1995		14,3	2,7	23,6	15,3	2,8	24,7	2,3	0,5	4,8	0,9	2,8	0,0	11,2	5,8	1,5	14,5	6,5	1,3	15,1	7,4	0,9	16,1	8,8	0,8	17,7
1996		12,2	3,1	16,6	13,1	2,7	17,6	1,5	0,3	3,1	0,4	0,5	0,0	4,4	3,9	1,2	8,0	4,4	1,1	8,5	5,1	0,7	9,2	6,4	0,9	10,5
1997		11,2	3,0	15,6	12,4	2,7	16,8	1,4	0,3	3,1	0,5	0,2	0,0	4,1	3,2	0,9	7,3	3,7	0,9	7,8	4,2	0,9	8,3	5,7	1,3	9,8
1998		9,4	2,8	11,7	10,5	2,2	12,9	1,4	0,3	3,1	0,5	0,1	0,0	2,3	1,7	0,2	3,9	2,5	0,2	4,7	3,0	0,2	5,2	4,3	0,7	6,6
1999		7,3	1,8	12,4	8,6	1,4	13,8	1,1	0,3	2,4	0,6	0,1	0,0	4,9	0,9	0,1	5,7	1,9	0,1	6,7	2,4	0,2	7,3	4,0	0,9	9,0
2000		7,2	1,9	15,0	8,8	1,6	16,6	0,9	0,2	3,2	1,3	0,1	0,0	7,3	0,9	0,0	8,2	2,0	0,1	9,4	2,8	0,1	10,2	4,5	1,1	12,1
2001		6,9	1,3	12,0	8,1	0,9	13,2	0,8	0,2	3,0	1,1	0,1	0,0	4,8	1,2	0,1	5,9	2,5	0,1	7,3	3,4	0,2	8,2	4,7	1,0	9,7
2002		6,9	1,5	11,1	7,7	0,9	12,0	0,7	0,1	2,3	0,9	0,1	0,0	4,1	1,5	0,1	5,6	2,5	0,1	6,6	3,2	0,2	7,3	3,8	0,8	8,0
2003		6,0	0,7	9,0	6,9	1,3	9,9	0,6	0,1	1,6	0,6	0,5	0,2	3,3	1,8	0,2	4,6	2,2	0,1	5,1	2,7	0,2	5,6	2,5	0,5	5,3
2002	Oct.	6,7	1,8	10,5	7,5	1,2	11,4	0,8	0,2	2,1	0,8	0,2	0,1	3,8	1,9	0,2	5,6	2,7	0,1	6,4	3,5	0,2	7,2	3,6	0,7	7,4
	Nov.	6,9	1,9	10,6	7,5	1,2	11,2	0,8	0,2	2,1	0,8	0,2	0,1	3,6	1,9	0,2	5,4	2,7	0,2	6,3	3,5	0,2	7,0	3,4	0,7	7,0
	Dec.	6,4	0,7	9,9	7,5	1,3	11,0	0,8	0,2	2,0	0,7	0,2	0,1	3,4	2,0	0,2	5,3	2,8	0,1	6,1	3,4	0,2	6,8	3,4	0,7	6,7
2003	Jan.	6,3	0,7	10,3	7,4	1,3	11,4	0,7	0,2	1,9	0,7	0,2	0,1	4,0	2,0	0,2	5,8	2,7	0,1	6,5	3,3	0,2	7,2	3,2	0,7	7,0
	Feb.	6,3	0,7	9,8	7,3	1,3	10,8	0,7	0,2	1,9	0,7	0,2	0,1	3,6	1,8	0,2	5,2	2,6	0,1	6,0	3,2	0,2	6,6	3,0	0,6	6,4
	Mar.	6,2	0,7	9,3	7,2	1,3	10,4	0,7	0,2	1,8	0,6	0,3	0,2	3,2	1,7	0,2	4,7	2,2	0,3	5,3	3,0	0,2	6,0	3,0	0,6	6,0
	Apr.	6,1	0,7	8,9	7,2	1,3	10,0	0,6	0,1	1,7	0,6	0,3	0,2	2,9	1,7	0,2	4,4	2,4	0,1	5,1	3,0	0,2	5,7	2,9	0,6	5,6
	May	6,0	0,6	9,2	7,1	1,2	10,3	0,6	0,1	1,7	0,6	0,3	0,2	3,3	1,7	0,3	4,8	2,4	0,1	5,5	3,0	0,2	6,1	2,9	0,6	6,0
	Jun.	5,9	0,7	8,9	7,1	1,3	10,2	0,6	0,1	1,6	0,6	0,6	0,2	3,5	1,7	0,3	4,6	2,2	0,2	5,1	2,8	0,2	5,7	2,4	0,5	5,3
	Jul.	5,9	0,7	9,3	6,9	1,7	10,4	0,5	0,1	1,4	0,5	0,5	0,1	3,8	1,7	0,2	5,1	2,1	0,1	5,5	2,6	0,2	6,0	2,3	0,5	5,7
	Aug.	5,8	0,6	8,7	6,4	1,3	9,4	0,5	0,1	1,4	0,5	0,6	0,2	3,4	1,8	0,2	4,6	2,1	0,2	4,9	2,5	0,2	5,3	2,0	0,5	4,8
	Sep.	5,9	0,6	7,2	6,5	1,3	7,9	0,5	0,1	1,4	0,6	0,7	0,2	2,0	1,8	0,1	3,1	2,1	0,2	3,4	2,4	0,2	3,8	1,9	0,4	3,3
	Oct.	5,8	0,6	8,7	6,4	1,3	9,3	0,5	0,1	1,4	0,6	0,7	0,2	3,5	1,9	0,1	4,6	2,0	0,1	4,8	2,3	0,2	5,1	1,9	0,4	4,7
	Nov.	5,8	0,7	8,6	6,8	1,3	9,5	0,5	0,1	1,4	0,6	0,8	0,2	3,4	1,9	0,1	4,6	2,1	0,1	4,7	2,3	0,1	4,9	2,0	0,4	4,7
	Dec.	6,0	0,6	8,5	6,8	1,3	9,3	0,4	0,1	1,4	0,6	0,8	0,2	3,2	1,8	0,2	4,2	1,9	0,1	4,4	2,1	0,2	4,5	1,9	0,4	4,3
2004	Jan.	5,9	0,6	8,8	6,5	1,0	9,4	0,4	0,1	1,4	0,6	0,8	0,2	3,5	1,7	0,1	4,5	1,8	0,1	4,6	1,9	0,1	4,7	2,3	0,3	5,1
	Feb.	5,8	0,7	7,6	6,3	1,0	8,1	0,4	0,1	1,3	0,5	0,6	0,2	2,3	1,6	0,1	3,4	1,7	0,1	3,5	1,8	0,1	3,6	2,5	0,3	4,2
	Mar.	5,8	0,6	8,0	6,3	0,9	8,4	0,4	0,1	1,3	0,5	0,7	0,2	2,8	1,6	0,1	3,7	1,7	0,1	3,8	1,8	0,1	3,9	2,5	0,3	4,5
	Apr.	5,6	0,6	7,4	6,1	1,0	7,9	0,4	0,1	1,3	0,6	0,7	0,2	2,5	1,6	0,1	3,4	1,7	0,1	3,4	1,7	0,1	3,5	2,3	0,3	4,1
	May	5,6	0,6	7,3	6,1	1,0	7,8	0,4	0,1	1,4	0,6	0,7	0,2	2,3	1,7	0,1	3,3	1,7	0,1	3,3	1,8	0,1	3,4	2,4	0,3	4,0
	Jun.	5,6	0,7	8,4	5,9	1,1	8,7	0,4	0,1	1,4	0,6	0,8	0,2	3,4	1,7	0,1	4,4	1,7	0,1	4,4	1,8	0,1	4,5	2,4	0,3	5,1
	Jul.	5,6	0,7	9,2	6,0	1,1	9,6	0,4	0,1	1,4	0,6	0,8	0,2	4,2	1,7	0,1	5,1	1,6	0,1	5,1	1,8	0,1	5,2	2,4	0,3	5,8
	Aug.	5,5	0,7	5,5	5,9	1,2	5,9	0,4	0,1	1,4	0,7	0,7	0,2	0,7	1,7	0,1	1,7	1,6	0,1	1,6	1,8	0,1	1,8	2,4	0,3	2,4
	Sep.	5,5	0,7	5,5	5,7	1,2	5,7	0,4	0,1	1,4	0,6	0,8	0,2	0,8	1,6	0,1	1,7	1,6	0,1	1,6	1,7	0,1	1,7	2,4	0,4	2,4

2.4. Interest Rates on New Loans

	Tolar loans									Loans in EUR	
	Short term loans		Long term loans							Short term loans	Long term loans
	Consumer loans to household	Loans to non-financial corporations for current liabilities	Consumer loans to households			House purchases loans to households		Loans to non-financial corporations for current liabilities	Loans to non-financial corporations for capital assets	Loans to non-financial corporations for current liabilities	Loans to non-financial corporations for capital assets
	NOM	NOM	NOM	TOM	D	TOM	D	NOM	NOM	NOM	NOM
	n	n	n	n	n	n	n	n	n	r	r
Column	1	2	3	4	5	6	7	8	9	10	11
Code											
2003	9.2	8.9	10.4	11.8	8.9	10.2	8.3	8.6	9.2	3.5	3.7
2003 Feb	10.5	10.2	12.7	13.6	10.3	12.3	9.6	10.3	11.6	4.0	4.1
Mar	10.5	10.4	12.6	12.4	9.8	12.3	9.3	9.7	10.5	3.9	4.4
Apr	10.0	9.7	11.1	12.4	9.2	10.5	8.4	10.4	10.6	3.8	4.1
May	9.7	9.3	10.8	12.2	8.9	10.5	8.3	6.7	10.0	3.6	4.1
June	9.5	9.2	10.5	10.8	9.2	9.0	8.5	8.5	10.0	3.5	3.4
July	9.2	9.1	9.9	12.1	8.6	10.5	8.2	9.5	9.6	3.3	3.3
Aug	9.3	8.7	9.8	12.1	9.3	10.4	8.7	9.4	9.9	3.2	3.2
Sept	8.8	8.6	9.9	12.1	8.8	10.4	8.0	8.7	8.6	3.2	3.7
Oct	8.8	8.2	9.7	12.2	7.4	10.4	6.9	8.8	7.4	3.3	3.2
Nov	8.4	7.9	9.5	10.7	8.8	8.9	7.9	6.5	7.1	3.3	3.7
Dec	8.3	7.6	9.1	10.7	8.5	8.8	7.8	7.7	7.4	3.3	3.5
	7.8	7.8	9.1	10.5	8.3	8.7	7.6	6.3	8.1	3.3	3.3
2004 Jan											
Feb	7.6	7.2	9.1	10.4	8.7	8.7	7.7	6.8	7.9	3.2	3.2
Mar	8.1	7.4	8.7	10.6	7.4	9.0	6.7	6.9	8.0	3.2	3.0
Apr	7.5	7.1	8.5	9.1	7.7	7.4	7.1	8.0	5.7	3.3	3.3
May	7.2	6.8	8.4	9.4	7.0	7.5	6.6	6.7	7.1	3.2	3.1
June	7.5	6.7	8.9	9.3	6.8	7.2	6.1	7.3	7.0	3.1	3.4
July	7.1	6.3	7.8	9.1	8.6	7.3	7.5	6.9	6.3	3.2	3.2
Aug	6.8	6.1	7.5	8.9	8.0	6.5	7.1	5.9	5.6	3.3	3.4
Sep	6.7	6.1	7.5	8.8	4.8	6.7	4.5	5.6	5.8	3.2	3.5

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

		Lending				Deposits					
		Short term loans		Long term loans		Demand deposits	Time deposits				
							Till 30 days	31 days - 1 year		Over 1 year	
	Column	r	h	r	n	n	n	r	n	r	n
	Code	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
2000	I	5.0	13.7	6.1	15.1	1.0	4.1	2.0	10.8	4.4	13.6
	II	4.9	14.0	6.0	15.3	1.0	4.0	2.0	11.2	4.5	14.5
	III	4.9	13.9	6.1	15.5	1.0	4.0	2.0	11.2	4.5	14.4
	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

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

		Lending				Deposits			
		Short term loans		Long term loans		Time deposits			
						31 days - 1 year		Over 1 year	
		r(D)	n	r(D)	n	r(D)	n	r(D)	n
	Column	1	2	3	4	5	6	7	8
	Code								
1997		8,7	13,5	8,7	14,4	4,8	9,6	6,6	10,9
1998		7,1	9,4	7,6	9,2	3,0	2,9	5,9	8,3
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
2000	I	5,9	16,3	6,6	16,8	1,9	11,4	4,8	15,1
	II	5,5	13,2	6,9	15,1	2,0	9,6	4,9	13,2
	III	5,9	12,7	7,1	14,1	2,2	8,9	5,2	12,2
	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

2.6.1. Government Short - term Securities Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency of the issue	Indexation of the principal	Currency of the payments	Number of issued securities							
								100	500	1,000	10,000	100,000	10 mln	50 mln	100 mln
Treasury Bills - 1 month															
170 issue	08.05.2004	09.02.2004	3.80%	7,040,000,000	SIT	-	SIT	-	-	-	-	-	704	-	-
171 issue	08.12.2004	09.09.2004	3.80%	7,030,000,000	SIT	-	SIT	-	-	-	-	-	703	-	-
172 issue	08.19.2004	09.16.2004	3.74%	7,020,000,000	SIT	-	SIT	-	-	-	-	-	702	-	-
173 issue	08.26.2004	09.23.2004	3.66%	7,010,000,000	SIT	-	SIT	-	-	-	-	-	701	-	-
174 issue	09.02.2004	09.30.2004	3.73%	7,010,000,000	SIT	-	SIT	-	-	-	-	-	701	-	-
175 issue	09.09.2004	10.07.2004	3.67%	7,040,000,000	SIT	-	SIT	-	-	-	-	-	704	-	-
176 issue	09.16.2004	10.14.2004	3.62%	7,020,000,000	SIT	-	SIT	-	-	-	-	-	702	-	-
177 issue	09.23.2004	10.21.2004	3.69%	7,020,000,000	SIT	-	SIT	-	-	-	-	-	702	-	-
178 issue	09.30.2004	10.28.2004	3.73%	7,020,000,000	SIT	-	SIT	-	-	-	-	-	702	-	-
Treasury Bills - 3 months															
74 issue	24.06.2004	30.09.2004	3.87%	7,000,010,000	SIT	-	SIT	-	-	-	700,001	-	-	-	-
75 issue	29.07.2004	28.10.2004	3.82%	7,000,000,000	SIT	-	SIT	-	-	-	700,000	-	-	-	-
76 issue	26.08.2004	25.11.2004	3.73%	7,000,010,000	SIT	-	SIT	-	-	-	700,001	-	-	-	-
77 issue	30.09.2004	30.12.2004	3.68%	7,000,000,000	SIT	-	SIT	-	-	-	700,000	-	-	-	-
Treasury Bills - 6 months															
28 issue	29.04.2004	28.10.2004	4.30%	7,000,000,000	SIT	-	SIT	-	-	-	700,000	-	-	-	-
29 issue	24.06.2004	30.12.2004	3.83%	7,000,000,000	SIT	-	SIT	-	-	-	700,000	-	-	-	-
30 issue	26.08.2004	24.02.2005	3.67%	7,000,010,000	SIT	-	SIT	-	-	-	700,001	-	-	-	-
Treasury Bills - 12 months															
21 issue	25.09.2003	30.09.2004	5.85%	5,000,010,000	SIT	-	SIT	-	-	-	500,001	-	-	-	-
22 issue	27.11.2003	25.11.2004	5.10%	5,000,020,000	SIT	-	SIT	-	-	-	500,002	-	-	-	-
23 issue	29.01.2004	27.01.2005	5.20%	6,000,010,000	SIT	-	SIT	-	-	-	600,001	-	-	-	-
24 issue	25.03.2004	24.03.2005	4.87%	6,000,000,000	SIT	-	SIT	-	-	-	600,000	-	-	-	-
25 issue	27.05.2004	26.05.2005	3.99%	6,500,000,000	SIT	-	SIT	-	-	-	650,000	-	-	-	-
26 issue	29.07.2004	28.07.2005	3.70%	6,500,010,000	SIT	-	SIT	-	-	-	650,001	-	-	-	-
27 issue	30.09.2004	29.09.2005	3.70%	6,500,000,000	SIT	-	SIT	-	-	-	650,000	-	-	-	-

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

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2.6.2. Government Long - term Securities Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency of the issue	Indexation of the principal	Currency of the payments
Government securities							
RS06	29.05.1997	15.02.2015	3,00%	43.711.900.000	SIT	90%DPC	SIT
RS10	15.10.1997	31.05.2007	4,50%	52.189.610.000	SIT	TOM	SIT
RS13	29.06.1998	29.06.2008	5,55%	54.555.154	EUR	-	SIT
RS17	24.02.2000	24.02.2005	TOM + 4,70%	9.000.000.000	SIT	-	SIT
RS18	26.04.2000	26.04.2010	6,00%	50.000.000	EUR	-	SIT
RS21	01.02.2001	01.03.2015	TOM + 1,00%	20.000.000.000	SIT	-	SIT
RS22	13.02.2001	13.02.2006	TOM + 4,70%	8.000.000.000	SIT	-	SIT
RS23	13.02.2001	13.02.2011	6,00%	40.000.000	EUR	-	SIT
RS25	18.04.2001	18.04.2006	TOM + 4,70%	8.000.000.000	SIT	-	SIT
RS26	01.06.2001	01.06.2011	5,375%	50.000.000	EUR	-	SIT
RS27	04.12.2001	04.12.2006	TOM + 4,70%	17.000.000.000	SIT	-	SIT
RS28	15.01.2002	15.01.2005	TOM + 4,20%	10.500.000.000	SIT	-	SIT
RS29	15.01.2002	15.01.2012	5,375%	55.000.000	EUR	-	SIT
RS31	15.01.2002	15.01.2007	TOM + 4,70%	2.947.680.000	SIT	-	SIT
RS32	15.01.2002	15.01.2012	5,375%	23.865.500	EUR	-	SIT
RS33	31.12.2001	31.12.2022	8,00%	127.166.004	EUR	-	SIT
RS34	18.02.2002	18.02.2007	TOM + 4,20%	16.910.000.000	SIT	-	SIT
RS35	18.03.2002	18.03.2007	TOM + 4,20%	14.000.000.000	SIT	-	SIT
RS36	18.03.2002	18.03.2005	9,00%	12.000.000.000	SIT	-	SIT
RS37	19.04.2002	19.04.2007	TOM + 4,00%	17.000.000.000	SIT	-	SIT
RS38	19.04.2002	19.04.2017	5,625%	100.000.000	EUR	-	SIT
RS39	01.01.2002	01.01.2008	TOM + 1,00%	30.000.000.000	SIT	-	SIT
RS40	31.05.2002	31.05.2007	TOM + 3,90%	15.000.000.000	SIT	-	SIT
RS41	17.06.2002	17.06.2007	TOM + 3,90%	12.000.000.000	SIT	-	SIT
RS42	15.07.2002	15.07.2005	0,09	12.000.000.000	SIT	-	SIT
RS43	15.10.2002	15.10.2007	TOM + 3,00%	15.600.000.000	SIT	-	SIT
RS44	08.11.2002	08.11.2012	6,65%	2.964.930.000	SIT	-	SIT
RS45	08.11.2002	08.11.2005	0,08	12.112.490.000	SIT	-	SIT
RS46	08.11.2002	08.11.2007	3,00%	48.488.500.000	SIT	TOM	SIT
RS47	08.11.2002	08.11.2012	3,25%	60.524.470.000	SIT	TOM	SIT
RS48	02.12.2002	02.12.2012	4,75%	60.000.000	EUR	-	SIT
RS49	10.01.2003	10.01.2022	4,75%	29.788.960	EUR	-	SIT
RS50	24.02.2003	24.02.2013	4,50%	61.281.800	EUR	-	SIT
RS51	24.02.2003	24.02.2006	7,75%	44.470.500.000	SIT	-	SIT
RS52	08.04.2003	08.04.2008	6,25%	40.000.000.000	SIT	-	SIT
RS53	08.04.2003	08.04.2018	4,875%	100.000.000	EUR	-	SIT
RS54	15.10.2003	15.10.2013	5,75%	30.000.000.000	SIT	-	SIT
RS55	11.02.2004	11.02.2007	5,00%	30.350.000.000	SIT	-	SIT
RS56	11.02.2004	11.02.2009	4,875%	40.030.000.000	SIT	-	SIT
RS57	15.03.2004	15.10.2014	4,875%	73.994.120.000	SIT	-	SIT
RS15U	15.07.2003	15.07.2010	4,50%	1.814.800.000	SIT	TOM	SIT
Eurobonds							
EUROBOND - EUR	27.05.1998	27.05.2005	5,375%	500.000.000	EUR	-	EUR
EUROBOND - EUR	18.03.1999	18.03.2009	4,875%	400.000.000	EUR	-	EUR
EUROBOND - EUR	24.03.2000	24.03.2010	6,00%	500.000.000	EUR	-	EUR
EUROBOND - EUR	11.04.2001	11.04.2011	5,375%	450.000.000	EUR	-	EUR
NFA USD - 2	11.06.1996	27.12.2006	USD-LIBOR + 13/16%	219.895.000	USD	-	USD
NFA EUR - 2	11.06.1996	27.12.2006	EUR-LIBOR + 13/16%	47.966.160	EUR	-	EUR

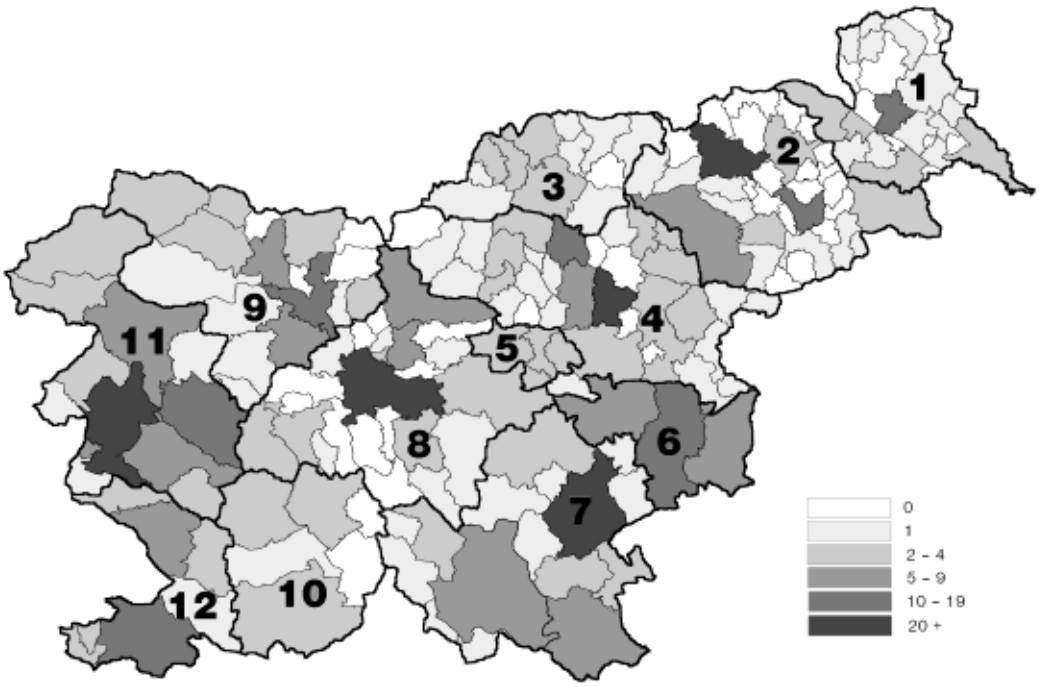
In case of dematerialised securities, the interest rate is applied from the day of issue.

2.7. 1.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

No.	Region[2]	Memo item: population4 (31.12.2003)	ATMs (30.06.2004)	EFT POS (30.06.2004)
1	Pomurska	123,073	71	1,871
2	Podravska	319,426	191	4,820
3	Koroška	73,860	41	853
4	Savinjska	256,810	186	4,676
5	Zasavska	45,762	9	309
6	Spodnjeposavska	70,055	38	1,217
7	Jugovzhodna Slovenija	138,848	95	2,531
8	Osrednjeslovenska	495,101	383	7,839
9	Gorenjska	197,834	95	3,041
10	Notranjsko-kraška	50,913	33	1,056
11	Goriška	119,742	101	2,037
12	Obalno-kraška	105,009	78	3,071
	Total	1,996,433	1,321	33,321



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

2.7.2. 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		1	2	3	4	5	6
Code							
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
1999	May	37,782	2,006.27	947,978	127.85	117.21	91.68
	Jun.	44,022	2,223.04	1,031,911	140.33	128.30	91.43
	Jul.	43,831	2,112.79	1,019,921	131.13	119.96	91.48
	Aug.	38,943	2,020.82	886,142	114.02	104.09	91.29
	Sep.	41,872	2,099.86	957,314	126.20	115.73	91.70
	Oct.	64,302	1,974.28	1,048,584	135.22	113.93	84.25
	Nov.	68,248	2,017.89	1,095,658	140.33	115.67	82.43
	Dec.	73,144	2,258.99	1,539,138	178.82	126.63	70.81
2000	Jan.	68,595	1,937.40	1,370,576	156.15	99.38	63.64
	Feb.	67,819	1,698.55	1,737,278	174.49	96.64	55.39
	Mar.	79,342	1,857.98	2,508,443	226.66	107.92	47.61
	Apr.	71,708	1,680.92	2,289,008	208.73	93.09	44.60
	May	81,434	1,814.37	2,804,753	246.39	113.10	45.90
	Jun.	82,641	1,947.18	3,279,130	259.47	110.31	42.51
	Jul.	79,963	1,851.73	3,318,325	255.33	105.78	41.43
	Aug.	75,098	1,692.33	3,261,219	246.22	100.70	40.90
	Sep.	80,979	1,742.59	3,193,046	251.74	111.76	44.39
	Oct.	108,312	1,856.93	3,571,176	243.39	116.35	47.80
	Nov.	118,208	1,930.11	3,708,585	257.68	117.66	45.66
	Dec.	125,697	2,208.20	3,795,538	275.28	123.73	44.95
2001	Jan.	133,038	2,002.19	3,583,057	257.56	117.49	45.62
	Feb.	102,726	1,790.97	3,356,207	238.81	101.37	42.45
	Mar.	118,273	1,961.07	3,872,164	283.21	121.68	42.97
	Apr.	128,319	2,058.70	3,823,266	290.14	124.44	42.89
	May	129,109	2,498.94	3,990,589	312.38	121.37	38.85
	Jun.	120,409	2,220.71	4,026,246	315.70	118.86	37.65
	Jul.	121,736	2,718.34	4,304,742	345.76	127.30	36.82
	Aug.	109,486	2,311.94	3,939,403	320.63	112.64	35.13
	Sep.	105,394	2,424.43	3,780,896	310.12	112.09	36.14
	Oct.	119,117	2,789.31	4,464,007	364.85	129.02	35.36
	Nov.	120,915	2,893.40	4,412,399	364.46	119.10	32.68
	Dec.	136,072	3,483.14	4,627,856	390.44	126.08	32.29
2002	Jan.	120,200	3,141.02	4,289,175	365.00	111.95	30.67
	Feb.	107,093	2,943.41	4,022,575	330.55	98.88	29.91
	Mar.	118,623	2,914.00	4,493,462	378.52	105.57	27.89
	Apr.	129,986	3,277.58	4,631,298	406.41	107.88	26.54
	May	126,813	3,150.73	4,454,975	399.25	100.92	25.28
	Jun.	119,567	2,919.20	4,198,013	360.81	86.97	24.10
	Jul.	113,645	3,814.82	4,293,168	386.44	92.86	24.03
	Aug.	93,196	3,025.96	3,695,102	333.61	74.82	22.43
	Sep.	97,352	2,855.05	3,833,971	346.59	76.32	22.02
	Oct.	105,884	3,219.43	4,173,838	378.26	79.30	20.96
	Nov.	101,489	4,162.85	4,010,337	365.45	75.67	20.71
	Dec.	117,581	4,713.59	4,390,542	410.75	86.41	21.04
2003	Jan.	100,028	3,740.72	3,692,875	353.44	72.93	20.63
	Feb.	91,032	3,289.88	3,515,627	324.14	66.72	20.58
	Mar.	99,131	3,478.68	3,925,854	355.99	68.68	19.29
	Apr.	108,147	3,306.23	4,033,310	385.74	75.06	19.46
	May	100,805	3,146.44	3,825,605	365.99	69.54	19.00
	Jun.	104,355	3,523.01	3,852,490	373.21	74.73	20.02
	Jul.	111,305	4,148.33	4,053,887	401.03	80.99	20.20
	Aug.	94,616	3,136.31	3,485,818	340.65	70.05	20.56
	Sep.	106,744	3,364.78	3,849,057	377.77	75.76	20.06
	Oct.	111,528	3,722.86	4,056,510	396.82	78.06	19.67
	Nov.	106,227	3,862.01	3,871,862	377.53	77.08	20.42
	Dec.	130,156	4,671.94	4,450,568	453.42	92.88	20.48
2004	Jan.	103,874	3,543.12	3,641,446	366.80	72.23	19.69
	Feb.	100,641	3,457.43	3,633,405	349.31	68.82	19.70
	Mar.	117,561	4,245.60	4,255,363	408.45	77.15	18.89
	Apr.	118,890	4,219.37	4,005,348	406.94	77.69	19.09
	May	111,125	3,947.42	4,058,333	399.38	76.37	19.12
	Jun.	111,652	4,273.53	4,149,877	408.34	76.44	18.72
	Jul.	116,243	4,266.57	4,086,121	416.34	79.12	19.00
	Aug.	107,083	3,904.04	3,818,001	380.24	75.92	19.97
	Sep.	112,742	3,665.45	3,940,229	395.76	77.44	19.57

2.8. Modern Payment Instruments

2.8.1. Payment Cards

		Number of cards in circulation - cards issued in Slovenia							
		Credit cards[1]							Debit cards[2]
		Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total	
Column		1	2	3	4	5	6	7=1+2,3+4,5+6	8
Code									
1996	31.dec.	309,259	159,653	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.	549,382	419,320	581,765	386,937	835,504	133,198	968,702	2,440,560

In thousands		Volume of transactions in Slovenia									
		Cards issued in Slovenia								Cards issued abroad[3]	Number of transaction abroad[4]
		Credit cards[1]							Debit cards[2]		
		Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total			
Column		1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10
Code											
1996		18.543	5.717	18.419	5.841	21.315	2.945	24.260	-	1.212	725
1997		21.981	9.017	23.114	7.884	27.106	3.892	30.998	45	1.755	948
1998		25.993	12.245	28.147	10.091	33.231	5.006	38.238	1.216	2.278	1.278
1999		28.396	15.798	33.050	11.144	38.704	5.490	44.194	5.264	2.925	1.433
2000		31.794	20.139	38.426	13.506	44.209	7.724	51.933	13.933	3.745	1.558
2001		33.366	21.697	40.218	14.846	47.777	7.286	55.063	26.388	4.585	1.623
2002		31.877	23.117	40.599	14.394	49.138	5.856	54.994	31.988	4.752	1.788
2003		34.930	24.598	41.556	17.972	52.010	7.519	59.528	37.784	5.253	2.097
2003	I	9.171	5.587	9.657	5.101	12.383	2.375	14.758	8.215	956	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	11.315	1.228	653

Millions of Tolars		Value of transactions in Slovenia									
		Cards issued in Slovenia								Cards issued abroad[3]	Value of transaction abroad[4]
		Credit cards[1]							Debit cards[2]		
		Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards	Total			
Column		1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10
Code											
1996		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	20,077	12,326

2.8.2. Other Modern Payment Instruments

		ATMs			EFTPOS terminals			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 by EFT/POS in thousands[2]	Value of transactions by EFT/POS in millions of Tolars[2]	Number of issued cheque cards in thousands[1]	Number of encashed cheques in thousands	Value of transactions in millions of Tolars
Column		1	2	3	4	5	6	7	8	9
Code										
1996		401	16,785	129,495	4,559	...	...	944	34,196	294,600
1997		501	20,886	168,684	8,073	...	...	1,071	31,174	290,259
1998		612	27,934	224,010	11,361	...	...	1,233	26,692	266,650
1999		757	34,515	307,768	15,269	38,149	223,694	1,392	23,012	249,995
2000		865	41,048	425,016	21,723	58,842	381,748	1,476	13,205	158,841
2001		1,027	46,734	566,099	26,186	87,202	563,675	1,566	5,663	90,049
2002		1,095	52,160	642,742	29,452	107,307	708,564	1,695	4,532	82,477
2003		1,240	58,736	770,682	32,035	131,044	879,062	2,300	2,967	51,935
2000	I	768	9,248	85,099	16,286	9,958	62,259	1,430	5,193	56,007
	II	786	10,544	106,118	18,677	11,504	74,904	1,461	3,873	46,032
	III	838	10,307	112,640	20,306	15,440	99,748	1,521	2,211	29,797
	IV	865	10,949	121,159	21,723	19,117	122,441	1,476	1,928	27,005
2001	I	892	10,824	118,095	22,662	19,155	117,156	1,504	1,527	22,702
	II	932	11,918	137,803	23,540	19,293	126,496	1,490	1,478	23,787
	III	954	11,684	139,698	25,079	19,991	131,085	1,532	1,338	21,566
	IV	1,027	12,308	149,581	26,186	25,550	162,811	1,566	1,321	21,994
2002	I	1,018	12,020	142,102	27,030	23,539	147,719	1,552	1,181	20,494
	II	1,057	13,379	163,997	27,983	22,382	145,844	1,574	1,217	21,107
	III	1,045	13,008	164,751	28,713	28,554	190,992	1,654	1,065	20,539
	IV	1,095	13,753	171,892	29,452	29,783	197,893	1,695	1,069	20,337
2003	I	1,173	13,164	162,743	30,053	27,901	177,326	1,710	942	16,105
	II	1,158	14,928	191,306	30,617	31,767	222,383	2,293	860	14,458
	III	1,171	15,007	200,994	31,145	33,919	217,430	3,138	573	10,451
	IV	1,240	15,636	215,639	32,035	34,087	232,148	2,300	591	10,921
2004	I	1,272	15,105	204,576	32,496	35,661	211,007	2,217	437	7,813
	II	1,321	15,340	214,958	33,321	35,856	227,468	...	455	8,314

		Electronic banking[3]									
		Users		Volume of transactions in thousands				Value of transactions in millions of Tolars			
		Natural persons, Sole proprietors	Legal entities	Natural persons, Sole proprietors		Legal entities		Natural persons, Sole proprietors		Legal entities	
				Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions	Domestic transactions	Cross border transactions
Column		1	2	3	4	5	6	7	8	9	10
Code											
2000	I	8,459	133	178	0	4	1	9,660	0	1,195	2,313
	II	15,485	207	217	0	5	5	11,735	5	2,539	11,925
	III	13,773	299	271	0	14	8	14,131	7	6,007	20,730
	IV	15,082	1,206	318	0	136	10	19,024	12	69,654	32,956
2001	I	17,974	2,878	363	0	555	15	21,282	18	222,756	59,777
	II	25,003	4,702	497	0	962	21	31,381	54	426,093	80,653
	III	57,401	10,158	1,178	0	2,271	24	73,542	67	1,013,522	96,823
	IV	63,440	14,091	1,366	0	3,112	33	88,689	248	1,464,512	113,635
2002	I	71,626	18,688	1,450	1	3,726	41	86,618	752	1,728,695	125,756
	II	84,733	29,048	1,667	1	5,308	60	203,307	1,395	2,565,478	194,402
	III	91,879	31,908	1,814	3	7,026	95	127,447	3,794	3,633,938	349,052
	IV	98,669	34,094	2,173	2	7,819	90	156,404	3,952	4,724,601	349,930
2003	I	105,110	38,128	2,159	2	7,119	86	135,557	4,168	3,893,164	302,184
	II	114,048	39,082	2,355	3	7,651 *	102 *	161,324	4,285	4,279,677 *	374,404
	III	122,873	40,374	2,319	3	7,829 *	105 *	163,406	5,123	4,401,954 *	402,847 *
	IV	142,334	41,592	2,687	4	8,403 *	117 *	198,678	6,412	5,140,753 *	405,750 *
2004	I	157,712	42,480	2,769	2	7,574	112	188,793	2,583	4,665,396	417,396
	II	172,313	43,636	3,075	2	8,234	133	222,270	2,822	5,109,447	514,044

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

		Turnover by Market Segment and by Type of Securities												
		Total	Official Market		Free Market		Shares		PIF		Bonds		Short-Term Securities	
		Mio SIT	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13
	Code													
1992		13,583	-	-	-	-	274	2.0	-	-	8,154	60.0	5,155	38.0
1993		87,227	-	-	-	-	34,795	39.9	-	-	36,360	41.7	16,073	18.4
1994		112,830	-	-	-	-	53,352	47.3	-	-	33,014	29.3	26,464	23.5
1995		88,092	61,726	70.1	26,366	29.9	45,216	51.3	-	-	22,738	25.8	20,138	22.9
1996		87,004	64,716	74.4	22,288	25.6	67,081	77.1	-	-	13,221	15.2	6,702	7.7
1997		108,296	62,931	58.1	45,366	41.9	87,555	80.8	-	-	11,526	10.6	9,216	8.5
1998		173,375	135,373	78.1	38,002	21.9	133,757	77.1	10,036	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
2000	Mar.	28,021	15,379	54.9	12,643	45.1	15,665	55.9	6,547	23.4	5,809	20.7	0	0.0
	Apr.	16,776	9,681	57.7	7,095	42.3	7,910	47.2	2,850	17.0	5,758	34.3	257	1.5
	May	15,167	7,441	49.1	7,726	50.9	6,580	43.4	4,907	32.4	3,680	24.3	0	0.0
	Jun.	23,393	13,757	58.8	9,636	41.2	13,772	58.9	4,952	21.2	4,669	20.0	0	0.0
	Jul.	17,555	11,221	63.9	6,334	36.1	11,596	66.1	1,895	10.8	4,063	23.2	0	0.0
	Aug.	10,889	5,425	49.8	5,464	50.2	6,337	58.2	2,985	27.4	1,567	14.4	0	0.0
	Sep.	18,966	7,240	38.2	11,726	61.8	10,132	53.4	5,935	31.3	2,899	15.3	0	0.0
	Oct.	19,640	10,433	53.1	9,207	46.9	11,968	60.9	4,994	25.4	2,678	13.6	0	0.0
	Nov.	23,572	12,273	52.1	11,299	47.9	12,147	51.5	7,659	32.5	3,766	16.0	0	0.0
	Dec.	53,123	30,832	58.0	22,291	42.0	28,095	52.9	14,290	26.9	8,960	16.9	1,779	3.4
2001	Jan.	33,268	19,860	59.7	13,408	40.3	19,145	57.5	10,407	31.3	3,716	11.2	0	0.0
	Feb.	18,737	12,525	66.8	6,212	33.2	10,102	53.9	2,764	14.8	5,630	30.0	241	1.3
	Mar.	18,043	10,802	59.9	7,241	40.1	10,518	58.3	4,229	23.4	3,297	18.3	0	0.0
	Apr.	17,513	11,623	66.4	5,890	33.6	10,035	57.3	3,344	19.1	4,085	23.3	50	0.3
	May	26,114	17,542	67.2	8,572	32.8	17,835	68.3	4,335	16.6	3,594	13.8	350	1.3
	Jun.	31,816	17,166	54.0	14,650	46.0	20,352	64.0	8,559	26.9	2,905	9.1	0	0.0
	Jul.	30,807	24,675	80.1	6,131	19.9	24,653	80.0	1,951	6.3	4,203	13.6	0	0.0
	Aug.	18,767	12,901	68.7	5,866	31.3	13,199	70.3	2,447	13.0	3,121	16.6	0	0.0
	Sep.	35,868	23,082	64.4	12,785	35.6	30,066	83.8	3,705	10.3	2,091	5.8	5	0.0
	Oct.	30,897	22,564	73.0	8,333	27.0	22,465	72.7	4,162	13.5	4,270	13.8	0	0.0
	Nov.	40,230	28,126	69.9	12,104	30.1	30,143	74.9	4,563	11.3	4,338	10.8	1,186	2.9
	Dec.	46,585	32,433	69.6	14,152	30.4	28,629	61.5	6,586	14.1	10,371	22.3	998	2.1
2002	Jan.	30,038	23,391	77.9	6,646	22.1	20,088	66.9	3,016	10.0	6,934	23.1	0	0.0
	Feb.	30,660	17,551	57.2	13,109	42.8	14,684	47.9	7,442	24.3	8,533	27.8	0	0.0
	Mar.	37,324	22,519	60.3	14,805	39.7	20,242	54.2	8,565	22.9	8,517	22.8	0	0.0
	Apr.	40,918	27,541	67.3	13,377	32.7	28,027	68.5	7,585	18.5	5,307	13.0	0	0.0
	May	35,982	25,382	70.5	10,600	29.5	19,609	54.5	6,710	18.6	9,662	26.9	0	0.0
	Jun.	31,289	19,792	63.3	11,497	36.7	13,200	42.2	7,453	23.8	10,636	34.0	0	0.0
	Jul.	40,151	31,590	78.7	8,561	21.3	24,586	61.2	5,365	13.4	10,200	25.4	0	0.0
	Aug.	38,160	29,086	76.2	9,074	23.8	26,748	70.1	4,922	12.9	6,490	17.0	0	0.0
	Sep.	41,533	26,795	64.5	14,738	35.5	27,727	66.8	8,232	19.8	5,574	13.4	0	0.0
	Oct.	52,608	31,822	60.5	20,787	39.5	31,950	60.7	13,791	26.2	6,634	12.6	234	0.4
	Nov.	40,334	25,403	63.0	14,931	37.0	22,267	55.2	7,824	19.4	10,243	25.4	0	0.0
	Dec.	62,044	41,788	67.4	20,256	32.6	29,708	47.9	10,067	16.2	21,842	35.2	427	0.7
2003	Jan.	41,500	31,219	75.2	10,281	24.8	18,253	44.0	4,931	11.9	17,968	43.3	348	0.8
	Feb.	26,383	14,686	55.7	11,697	44.3	9,875	37.4	6,847	26.0	9,661	36.6	0	0.0
	Mar.	24,883	15,725	63.2	9,158	36.8	8,759	35.2	3,891	15.6	12,233	49.2	0	0.0
	Apr.	21,130	12,260	58.0	8,869	42.0	9,898	46.8	2,438	11.5	8,793	41.6	0	0.0
	May	18,641	12,674	68.0	5,967	32.0	6,624	35.5	2,369	12.7	9,648	51.8	0	0.0
	Jun.	23,750	12,664	53.3	11,086	46.7	7,416	31.2	7,153	30.1	9,181	38.7	0	0.0
	Jul.	22,607	12,738	56.3	9,869	43.7	9,591	42.4	3,781	16.7	9,236	40.9	0	0.0
	Aug.	26,852	16,827	62.7	10,025	37.3	12,389	46.1	3,851	14.3	10,612	39.5	0	0.0
	Sep.	28,892	17,706	61.3	11,185	38.7	13,141	45.5	6,114	21.2	9,637	33.4	0	0.0
	Oct.	32,369	22,155	68.4	10,214	31.6	15,817	48.9	5,813	18.0	10,739	33.2	0	0.0
	Nov.	30,996	21,381	69.0	9,615	31.0	17,357	56.0	4,753	15.3	8,886	28.7	0	0.0
	Dec.	42,234	24,811	58.7	17,423	41.3	20,207	47.8	8,903	21.1	13,124	31.1	0	0.0
2004	Jan.	32,911	20,970	63.7	11,941	36.3	16,140	49.0	5,975	18.2	10,796	32.8	0	0.0
	Feb.	28,182	19,814	70.3	8,368	29.7	18,957	67.3	3,844	13.6	5,381	19.1	0	0.0
	Mar.	36,194	22,107	61.1	14,087	38.9	19,829	54.8	6,236	17.2	10,128	28.0	0	0.0
	Apr.	40,727	31,337	76.9	9,390	23.1	18,217	44.7	4,026	9.9	18,484	45.4	0	0.0
	May	38,772	28,584	73.7	10,188	26.3	21,376	55.1	5,094	13.1	12,303	31.7	0	0.0
	Jun.	26,560	17,621	66.3	8,939	33.7	14,164	53.3	4,621	17.4	7,775	29.3	0	0.0
	Jul.	23,166	13,773	59.5	9,394	40.5	12,062	52.1	4,696	20.3	6,408	27.7	0	0.0
	Aug.	25,918	16,339	63.0	9,579	37.0	16,420	63.4	4,479	17.3	5,019	19.4	0	0.0
	Sep.	33,398	23,041	69.0	10,357	31.0	22,756	68.1	4,277	12.8	6,365	19.1	0	0.0

Source: The Ljubljana Stock Exchange and computations in BS.

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

		Market Capitalization and Turnover Ratio											
		Total		Official Market		Free Market		Shares		PIF		Bonds	
		Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio
	Column	1	2	3	4	5	6	7	8	9	10	11	12
	Code												
1992		33.356	0,253	-	-	-	0,000	2.538	0,108	-	-	30.818	0,265
1993		62.869	1,132	-	-	-	0,000	18.593	1,871	-	-	44.276	0,821
1994		75.579	1,143	-	-	-	0,000	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
2000	May	1.019.044	0,015	718.622	0,010	300.421	0,026	614.924	0,011	143.749	0,034	260.371	0,014
	Jun.	1.030.455	0,023	719.678	0,019	310.777	0,031	617.909	0,022	147.458	0,034	265.088	0,018
	Jul.	1.020.058	0,017	713.209	0,016	306.849	0,021	629.171	0,018	145.077	0,013	245.810	0,017
	Aug.	1.046.803	0,010	730.453	0,007	316.350	0,017	644.338	0,010	150.599	0,020	251.866	0,006
	Sep.	1.014.816	0,019	709.251	0,010	305.565	0,038	616.679	0,016	144.900	0,041	253.237	0,011
	Oct.	1.056.450	0,019	736.342	0,014	320.108	0,029	640.138	0,019	157.086	0,032	259.226	0,010
	Nov.	1.071.994	0,022	758.279	0,016	313.715	0,036	666.417	0,018	166.338	0,046	239.240	0,016
	Dec.	1.138.431	0,045	808.009	0,038	330.422	0,062	705.093	0,040	178.324	0,080	255.015	0,035
2001	Jan.	1.136.930	0,029	831.749	0,024	305.181	0,044	727.110	0,026	157.149	0,066	252.671	0,015
	Feb.	1.130.714	0,016	822.039	0,015	308.676	0,019	714.794	0,014	161.352	0,017	254.568	0,022
	Mar.	1.124.272	0,016	800.104	0,014	324.167	0,022	686.579	0,015	158.122	0,027	279.570	0,012
	Apr.	1.123.874	0,016	803.091	0,014	320.783	0,018	677.996	0,015	152.906	0,022	292.972	0,014
	May	1.160.611	0,022	836.392	0,021	324.219	0,025	712.106	0,025	148.245	0,029	300.261	0,012
	Jun.	1.191.804	0,027	862.636	0,020	329.169	0,045	736.978	0,028	147.483	0,058	307.343	0,009
	Jul.	1.221.661	0,025	887.589	0,028	334.072	0,018	759.319	0,032	153.164	0,013	309.177	0,014
	Aug.	1.257.673	0,015	910.590	0,014	347.083	0,017	789.513	0,017	157.960	0,015	310.199	0,010
	Sep.	1.263.876	0,028	909.602	0,025	354.274	0,036	785.343	0,038	163.408	0,023	315.126	0,007
	Oct.	1.302.727	0,024	925.415	0,024	377.312	0,022	798.571	0,028	162.591	0,026	341.565	0,013
	Nov.	1.353.788	0,029	958.360	0,029	395.428	0,028	835.697	0,036	167.120	0,027	350.971	0,012
	Dec.	1.379.969	0,033	985.291	0,033	394.677	0,033	849.989	0,034	169.061	0,039	360.919	0,029
2002	Jan.	1.444.902	0,021	1.033.481	0,023	411.422	0,016	873.532	0,023	174.713	0,017	396.658	0,017
	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

Source: The Ljubljana Stock Exchange and computations in BS.

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

		Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)				
		SBI	dT	d%	min	max	BIO	dT	d%	min	max
	Column	1	2	3	4	5	6	7	8	9	10
	Code										
1994		1,396.8	-171.0	-10.9	1,131.2	1,598.0	-	-	-	-	-
1995		1,448.8	51.9	3.7	1,017.0	1,590.2	111.7	11.1	11.1	100.5	113.5
1996		1,183.3	-265.5	-18.3	891.9	1,589.2	107.9	-3.8	-3.4	106.6	112.0
1997		1,404.7	221.4	18.7	1,156.1	1,655.4	107.3	-0.6	-0.5	104.9	111.0
1998		1,705.8	301.1	21.4	1,378.5	2,026.5	108.2	0.9	0.8	101.7	108.2
1999		1,806.3	100.5	5.9	1,679.5	1,981.9	108.5	0.3	0.3	104.5	110.5
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
2000	Feb.	1,771.8	-129.7	-6.8	1,771.8	1,897.6	106.5	-0.2	-0.2	106.4	107.0
	Mar.	1,729.3	-42.5	-2.4	1,726.0	1,775.4	106.2	-0.2	-0.2	106.0	106.8
	Apr.	1,716.3	-13.0	-0.8	1,700.4	1,756.6	106.8	0.6	0.6	106.1	106.8
	May	1,635.2	-81.1	-4.7	1,584.2	1,709.7	106.2	-0.6	-0.6	106.0	106.9
	Jun.	1,624.2	-11.0	-0.7	1,613.3	1,691.8	105.6	-0.7	-0.6	104.0	106.6
	Jul.	1,671.7	47.6	2.9	1,623.5	1,677.4	106.4	0.8	0.8	105.3	106.9
	Aug.	1,703.1	31.4	1.9	1,668.3	1,737.7	106.4	0.0	0.0	106.3	107.2
	Sep.	1,632.3	-70.8	-4.2	1,632.3	1,697.1	107.2	0.9	0.8	106.1	107.8
	Oct.	1,676.4	44.1	2.7	1,632.3	1,686.1	107.4	0.1	0.1	107.0	108.3
	Nov.	1,737.2	60.8	3.6	1,675.3	1,737.2	107.8	0.5	0.4	107.4	108.0
	Dec.	1,807.9	70.7	4.1	1,729.6	1,816.4	109.0	1.2	1.1	108.0	109.6
2001	Jan.	1,875.4	67.4	3.7	1,804.7	1,903.0	109.5	0.5	0.4	108.0	109.5
	Feb.	1,808.5	-66.9	-3.6	1,778.0	1,867.8	108.9	-0.6	-0.6	108.3	109.5
	Mar.	1,728.7	-79.8	-4.4	1,728.0	1,799.4	108.7	-0.2	-0.2	107.8	109.0
	Apr.	1,702.0	-26.7	-1.5	1,700.2	1,763.7	109.2	0.5	0.4	108.3	109.2
	May	1,768.8	66.8	3.9	1,710.5	1,768.8	109.1	-0.1	-0.1	108.7	109.5
	Jun.	1,812.5	43.7	2.5	1,780.1	1,828.2	109.2	0.1	0.1	108.9	109.3
	Jul.	1,900.5	88.0	4.9	1,810.9	1,900.5	109.1	-0.1	-0.1	108.4	109.5
	Aug.	1,975.6	75.1	4.0	1,904.4	1,975.6	109.8	0.8	0.7	108.4	109.8
	Sep.	1,989.2	13.6	0.7	1,934.4	2,035.8	109.4	-0.4	-0.4	109.1	110.1
	Oct.	2,032.4	43.2	2.2	1,968.4	2,032.4	109.4	0.0	0.0	109.1	109.5
	Nov.	2,129.8	97.5	4.8	2,018.8	2,129.8	109.8	0.3	0.3	109.4	110.1
	Dec.	2,151.6	21.8	1.0	2,130.2	2,159.4	109.3	-0.5	-0.5	109.2	109.9
2002	Jan.	2,203.0	51.4	2.4	2,140.8	2,251.9	108.4	-0.8	-0.8	108.3	109.0
	Feb.	2,214.8	11.8	0.5	2,197.7	2,250.0	107.7	-0.8	-0.7	107.3	108.4
	Mar.	2,550.6	335.8	15.2	2,220.8	2,550.6	107.9	0.3	0.2	107.2	108.3
	Apr.	2,715.7	165.1	6.5	2,492.3	2,715.7	108.3	0.4	0.4	107.5	108.3
	May	2,927.1	211.5	7.8	2,732.1	2,927.1	107.9	-0.4	-0.4	107.9	108.4
	Jun.	2,871.8	-55.3	-1.9	2,792.3	2,949.5	108.2	0.3	0.3	108.0	108.5
	Jul.	2,783.3	-88.5	-3.1	2,699.8	2,845.6	108.3	0.1	0.1	107.6	108.3
	Aug.	3,154.0	370.7	13.3	2,800.0	3,256.7	108.6	0.3	0.2	107.5	108.6
	Sep.	3,311.7	157.7	5.0	3,161.3	3,351.2	108.6	0.0	0.0	107.8	108.6
	Oct.	3,429.9	118.2	3.6	3,119.2	3,472.1	109.1	0.5	0.5	108.4	109.7
	Nov.	3,460.4	30.4	0.9	3,402.3	3,547.6	109.8	0.6	0.6	109.2	110.7
	Dec.	3,340.2	-120.2	-3.5	3,260.3	3,382.2	111.0	1.2	1.1	109.8	111.1
2003	Jan.	3,305.8	-34.4	-1.0	3,228.3	3,371.9	111.9	0.9	0.8	110.2	111.9
	Feb.	3,215.2	-90.5	-2.7	3,210.0	3,349.1	113.6	1.8	1.6	111.7	113.7
	Mar.	3,183.0	-32.3	-1.0	3,117.3	3,271.9	114.5	0.8	0.7	113.4	114.6
	Apr.	3,178.2	-4.7	-0.1	3,171.8	3,234.1	114.4	-0.1	-0.1	113.4	114.5
	May	3,164.4	-13.8	-0.4	3,155.4	3,218.7	114.2	-0.2	-0.2	114.2	114.6
	Jun.	3,079.9	-84.5	-2.7	3,079.9	3,162.1	114.4	0.2	0.2	114.1	115.1
	Jul.	3,129.3	49.4	1.6	3,067.7	3,129.3	115.2	0.8	0.7	114.2	115.3
	Aug.	3,361.3	232.0	7.4	3,141.1	3,361.3	115.0	-0.2	-0.2	114.2	115.3
	Sep.	3,614.0	252.7	7.5	3,356.4	3,614.0	116.1	1.1	0.9	114.7	116.1
	Oct.	3,656.7	42.8	1.2	3,529.1	3,656.7	116.4	0.3	0.2	116.1	116.7
	Nov.	3,942.8	286.0	7.8	3,697.0	3,960.5	117.1	0.7	0.6	116.4	118.1
	Dec.	3,931.6	-11.1	-0.3	3,846.9	4,034.5	117.3	0.2	0.1	116.9	117.5
2004	Jan.	4,199.2	267.6	6.8	3,922.7	4,252.4	117.7	0.4	0.3	116.3	117.9
	Feb.	4,120.7	-78.5	-1.9	4,101.9	4,219.9	117.1	-0.6	-0.5	117.1	117.7
	Mar.	4,375.7	255.0	6.2	4,113.3	4,491.9	117.4	0.3	0.2	116.6	117.6
	Apr.	4,667.6	292.0	6.7	4,394.7	4,674.6	118.1	0.7	0.6	117.3	118.5
	May	4,415.0	-252.6	-5.4	4,415.0	4,709.2	118.0	-0.1	-0.1	117.7	118.4
	Jun.	4,446.9	31.8	0.7	4,419.2	4,505.9	118.1	0.0	0.0	117.8	118.1
	Jul.	4,666.7	219.9	4.9	4,455.6	4,666.7	117.8	-0.2	-0.2	117.7	118.3
	Aug.	4,796.6	129.8	2.8	4,619.5	4,796.6	118.0	0.2	0.2	117.8	118.1
	Sep.	4,838.8	42.3	0.9	4,772.0	4,924.0	118.9	0.9	0.7	118.1	118.9

Source: The Ljubljana Stock Exchange and computations in BS.

2.12.1.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
2003	Apr.	232.3835	337.4386	155.4735	214.4403	1.7886	7.3519	0.9469	54.0856	5.6645	30.8252
	May	232.9593	327.0806	153.7702	201.6995	1.7193	7.4277	0.9490	53.8280	5.6676	30.9370
	Jun.	233.4795	331.8124	151.5223	199.7860	1.6887	7.4423	0.8973	52.7045	5.6313	30.9960
	Jul.	234.1190	334.7979	151.2922	205.8367	1.7349	7.3579	0.8879	52.7344	5.6056	31.2313
	Aug.	234.7014	335.9126	152.3702	210.6733	1.7722	7.2827	0.9051	53.7793	5.6000	31.2462
	Sep.	234.9866	337.5808	151.8714	210.0532	1.8226	7.2660	0.9207	52.7683	5.6636	31.3275
	Oct.	235.4817	336.9396	152.1438	201.2364	1.8349	7.3716	0.9223	51.3504	5.7062	31.0127
	Nov.	235.9789	340.6778	151.4138	201.7175	1.8476	7.3852	0.9118	51.1108	5.7425	31.0078
	Dec.	236.4629	337.0861	152.1045	193.0047	1.7881	7.3243	0.8938	50.8294	5.7529	30.8407
2004	Jan.	236.9978	342.1188	151.3959	187.8383	1.7666	7.2460	0.8971	50.3356	5.8204	30.8231
	Feb.	237.3637	350.3766	150.8715	187.8791	1.7631	7.2274	0.9025	48.9108	5.8549	31.0600
	Mar.	237.7990	353.9883	151.6930	193.8063	1.7823	7.2177	0.9386	49.8892	5.8858	31.7800
	Apr.	238.1659	357.9329	153.0908	198.1190	1.8501	7.3281	0.9531	50.1079	5.9372	31.7221
	May	238.4936	354.7822	154.8089	198.6840	1.7739	7.4553	0.9442	50.4955	5.9378	32.1929
	Jun.	238.8444	360.0152	157.2460	196.9428	1.7977	7.5641	0.9446	51.9923	5.9845	32.3720
	Jul.	239.6650	359.6706	157.0026	195.4882	1.7879	7.5984	0.9592	53.6801	6.0108	32.4929
	Aug.	239.8155	358.4939	155.8808	196.9951	1.7816	7.5871	0.9641	54.1640	5.9816	32.5514
	Sep.	239.8220	352.1893	155.4725	196.4777	1.7859	7.5919	0.9685	54.7822	5.9896	32.3288

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

		EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK
	Column	1	2	3	4	5	6	7	8	9	10
	Code										
1993	31. Dec.	147.8001	195.2084	89.8447	131.8420	1.1819	4.2931	1.2808	0.0061	3.8730	0.0200
1994	31. Dec.	155.1327	197.6472	96.5088	126.4576	1.2687	4.5533	1.1607	0.0053	4.0795	22.0000
1995	31. Dec.	161.4538	194.5444	109.4581	125.9902	1.2224	4.7260	0.9314	50.0004	4.2194	23.6770
1996	31. Dec.	175.4113	239.0169	104.6444	141.4792	1.2201	5.2536	0.8988	49.7196	4.4357	25.5786
1997	31. Dec.	186.7334	281.5091	116.3514	169.1792	1.3063	4.9700	0.8426	47.3093	4.8667	26.8496
1998	31. Dec.	188.9271	269.5999	117.7452	161.2011	1.3976	5.4048	0.7441	47.1241	4.3637	25.7502
1999	31. Dec.	197.3215	318.1579	122.9647	196.7705	1.9249	5.4681	0.7758	47.4582	4.6526	25.7617
2000	31. Dec.	211.5062	339.3329	138.9295	227.3771	1.9798	6.0387	0.7980	54.9224	4.8113	27.9818
2001	31. Dec.	221.4095	363.5027	149.5606	250.9458	1.9138	6.9234	0.9033	63.3051	5.1816	30.1816
2002	31. Dec.	230.2673	354.0940	158.5099	221.0708	1.8542	7.3194	0.9768	57.6331	5.5300	30.8380
2003	31. Dec.	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2003	31. Mar.	232.1401	338.4460	157.1381	216.3266	1.8014	7.2931	0.9400	53.1140	5.6052	30.2936
	30. Apr.	232.6343	337.4446	154.3487	212.0834	1.7648	7.4000	0.9482	54.7517	5.6782	30.8043
	31. May	233.2213	324.7755	152.7117	197.1273	1.6598	7.4516	0.9381	53.0712	5.6635	30.9111
	30. Jun.	233.7549	338.8243	151.1802	204.7070	1.7105	7.3924	0.8816	52.3269	5.6083	31.2085
	31. Jul.	234.3969	332.8083	151.3996	204.9820	1.7118	7.3421	0.8911	53.5703	5.6036	31.0459
	31. Aug.	234.9364	340.2903	152.9136	215.4194	1.8479	7.2449	0.9145	53.8697	5.5964	31.4932
	30. Sep.	235.1867	339.5707	152.5107	206.1414	1.8465	7.4156	0.9281	51.7076	5.7195	31.0950
	31. Oct.	235.7260	342.9740	151.9734	201.3032	1.8624	7.3506	0.9210	50.4702	5.7124	31.0869
	30. Nov.	236.2200	338.9582	152.6955	196.9977	1.7981	7.3678	0.8941	50.3056	5.7474	30.8704
	31. Dec.	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2004	31. Jan.	237.2375	346.9399	151.8029	191.6142	1.8126	7.1225	0.8975	49.5773	5.8011	30.9508
	29. Feb.	237.5586	354.1422	150.4107	191.5332	1.7574	7.3228	0.9233	48.8834	5.8584	31.3567
	31. Mar.	237.9602	355.6954	152.5973	194.8098	1.8387	7.2190	0.9520	50.2344	5.9194	31.9882
	30. Apr.	238.2937	354.8149	154.1955	201.7216	1.8225	7.2955	0.9400	49.8522	5.9086	31.9424
	31. May	238.6142	357.3674	156.0080	194.8189	1.7574	7.5024	0.9505	51.3945	5.9587	32.4822
	30. Jun.	239.1265	358.1346	156.5066	196.7634	1.8139	7.4919	0.9453	52.6258	5.9871	32.4900
	31. Jul.	239.8019	361.2018	155.5943	198.9067	1.7850	7.5640	0.9666	54.6844	5.9980	32.4179
	31. Aug.	239.8076	356.6973	155.6182	199.1261	1.8086	7.5364	0.9623	53.8397	5.9661	32.5119
	30. Sep.	239.8084	351.9348	154.5655	194.8236	1.7563	7.5889	0.9717	54.9628	5.9930	31.7417

2.12.2. 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										
Jul.	28	239.7523	362.7115	155.9872	196.9542	1.7942	7.5924	0.9642	54.1519	6.0028	32.4419
	29	239.7666	362.5138	156.0676	199.4565	1.7896	7.5816	0.9678	54.3590	5.9859	32.3506
	30	239.7879	361.2896	155.8076	199.3084	1.7766	7.5517	0.9694	54.4935	5.9800	32.3854
	31	239.8019	361.2018	155.5943	198.9067	1.7850	7.5640	0.9666	54.6844	5.9980	32.4179
Aug.	1	239.8019	361.2018	155.5943	198.9067	1.7850	7.5640	0.9666	54.6844	5.9980	32.4179
	2	239.8019	361.2018	155.5943	198.9067	1.7850	7.5640	0.9666	54.6844	5.9980	32.4179
	3	239.8113	363.2954	156.1780	198.5522	1.7892	7.5866	0.9648	54.7990	5.9878	32.5393
	4	239.8236	362.8743	155.8511	199.5537	1.7970	7.5614	0.9570	54.3202	5.9836	32.5723
	5	239.8315	363.1610	155.8056	199.6932	1.7919	7.5628	0.9593	54.1955	5.9838	32.5814
	6	239.8446	362.4125	155.9661	198.9091	1.7882	7.5637	0.9634	54.3779	5.9782	32.5663
	7	239.8336	362.5602	155.9082	199.0320	1.7831	7.5880	0.9680	54.5895	5.9979	32.5772
	8	239.8336	362.5602	155.9082	199.0320	1.7831	7.5880	0.9680	54.5895	5.9979	32.5772
	9	239.8336	362.5602	155.9082	199.0320	1.7831	7.5880	0.9680	54.5895	5.9979	32.5772
	10	239.8374	360.3868	155.7790	195.6898	1.7686	7.6204	0.9732	54.8488	6.0111	32.5866
	11	239.8403	358.6129	155.7809	195.2938	1.7633	7.6492	0.9742	54.7356	6.0131	32.6318
	12	239.8375	358.2873	155.4963	196.1059	1.7645	7.6241	0.9697	54.1700	5.9947	32.6687
	13	239.8346	358.2294	155.7975	195.6237	1.7667	7.6213	0.9690	54.3929	5.9854	32.6750
	14	239.8286	357.6329	156.2096	196.5647	1.7588	7.6209	0.9645	53.8493	5.9659	32.6831
	15	239.8286	357.6329	156.2096	196.5647	1.7588	7.6209	0.9645	53.8493	5.9659	32.6831
	16	239.8286	357.6329	156.2096	196.5647	1.7588	7.6209	0.9645	53.8493	5.9659	32.6831
	17	239.8252	358.2154	156.4111	194.3951	1.7526	7.6268	0.9691	53.9940	5.9584	32.6297
	18	239.8155	357.1340	156.0791	194.4187	1.7597	7.6277	0.9681	54.1625	5.9670	32.6635
	19	239.8004	355.4178	156.2014	194.5642	1.7687	7.6214	0.9705	53.9714	5.9771	32.6090
	20	239.8024	354.6848	156.2129	194.0306	1.7721	7.5829	0.9606	53.6447	5.9779	32.6093
	21	239.8008	355.2078	155.9781	194.5961	1.7781	7.5802	0.9520	53.7032	5.9823	32.4757
	22	239.8008	355.2078	155.9781	194.5961	1.7781	7.5802	0.9520	53.7032	5.9823	32.4757
	23	239.8008	355.2078	155.9781	194.5961	1.7781	7.5802	0.9520	53.7032	5.9823	32.4757
	24	239.7946	355.5146	155.6805	195.6070	1.7841	7.5671	0.9532	54.0090	5.9760	32.4389
	25	239.7930	356.8348	155.5380	197.6533	1.7993	7.5764	0.9631	54.0439	5.9896	32.4066
	26	239.7881	356.4562	155.7571	198.3359	1.7983	7.5679	0.9624	54.4676	5.9768	32.4556
	27	239.7910	356.5135	155.7388	198.6340	1.8036	7.5489	0.9614	53.7527	5.9709	32.4151
	28	239.7981	357.0549	155.6120	198.1966	1.8106	7.5382	0.9642	53.7857	5.9669	32.4424
	29	239.7981	357.0549	155.6120	198.1966	1.8106	7.5382	0.9642	53.7857	5.9669	32.4424
	30	239.7981	357.0549	155.6120	198.1966	1.8106	7.5382	0.9642	53.7857	5.9669	32.4424
	31	239.8076	356.6973	155.6182	199.1261	1.8086	7.5364	0.9623	53.8397	5.9661	32.5119
Sep.	1	239.8225	354.9245	155.5067	197.9387	1.8018	7.5269	0.9639	53.9339	5.9660	32.5293
	2	239.8150	353.9705	155.7645	196.8117	1.8018	7.5402	0.9656	53.9796	5.9627	32.5924
	3	239.8146	353.1879	156.2717	197.0377	1.8020	7.5565	0.9668	54.0293	5.9730	32.4952
	4	239.8145	352.6165	156.3532	197.0376	1.8053	7.5800	0.9682	54.1856	5.9804	32.4947
	5	239.8145	352.6165	156.3532	197.0376	1.8053	7.5800	0.9682	54.1856	5.9804	32.4947
	6	239.8145	352.6165	156.3532	197.0376	1.8053	7.5800	0.9682	54.1856	5.9804	32.4947
	7	239.8193	353.6115	156.4175	198.6904	1.8048	7.5667	0.9682	54.3352	5.9761	32.4650
	8	239.8271	352.1690	156.4736	198.2862	1.8078	7.5777	0.9673	54.6627	5.9785	32.4266
	9	239.8315	353.1608	156.0184	199.0138	1.8151	7.5511	0.9636	54.6949	5.9719	32.4755
	10	239.8289	351.1404	155.8241	196.7908	1.7916	7.5751	0.9622	54.7180	5.9793	32.4620
	11	239.8359	350.9965	155.7275	196.3775	1.7813	7.5551	0.9558	54.5317	5.9731	32.4673
	12	239.8359	350.9965	155.7275	196.3775	1.7813	7.5551	0.9558	54.5317	5.9731	32.4673
	13	239.8359	350.9965	155.7275	196.3775	1.7813	7.5551	0.9558	54.5317	5.9731	32.4673
	14	239.8306	352.2259	155.5927	195.7162	1.7786	7.5901	0.9627	54.5975	5.9853	32.4754
	15	239.8398	351.9809	155.2864	196.0917	1.7857	7.6125	0.9665	54.7479	6.0058	32.5648
	16	239.8408	350.2348	155.5590	196.0124	1.7880	7.6278	0.9681	55.0536	6.0050	32.5428
	17	239.8402	352.6025	155.4577	197.3344	1.7997	7.6351	0.9706	55.2042	6.0110	32.5428
	18	239.8348	352.8020	154.9521	196.4571	1.7878	7.6332	0.9707	55.1826	6.0049	32.4847
	19	239.8348	352.8020	154.9521	196.4571	1.7878	7.6332	0.9707	55.1826	6.0049	32.4847
	20	239.8348	352.8020	154.9521	196.4571	1.7878	7.6332	0.9707	55.1826	6.0049	32.4847
	21	239.8305	352.4328	155.0795	197.6679	1.8001	7.6574	0.9715	55.6684	6.0093	32.4087
	22	239.8171	350.9690	155.0709	195.6094	1.7826	7.6302	0.9733	55.5801	6.0180	32.3662
	23	239.8126	350.0403	154.9377	195.6376	1.7713	7.6172	0.9748	55.4788	6.0040	32.1680
	24	239.8119	350.5509	154.9974	194.6209	1.7571	7.6087	0.9758	55.0697	5.9983	32.0476
	25	239.8031	351.3599	155.0317	195.0412	1.7652	7.5935	0.9745	54.9982	5.9906	31.9023
	26	239.8031	351.3599	155.0317	195.0412	1.7652	7.5935	0.9745	54.9982	5.9906	31.9023
	27	239.8031	351.3599	155.0317	195.0412	1.7652	7.5935	0.9745	54.9982	5.9906	31.9023
	28	239.8043	352.9648	154.7824	195.6468	1.7638	7.6013	0.9755	54.9619	5.9966	31.8043
	29	239.7993	353.2694	154.5497	194.8637	1.7456	7.6021	0.9736	54.8627	5.9965	31.7413
	30	239.8084	351.9348	154.5655	194.8236	1.7563	7.5889	0.9717	54.9628	5.9930	31.7417

2.13.1. 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
2000	Jun.	206.2179	206.8117	205.9336	206.5744	206.2567	474.5	493.2	-18.7	32.6	23.0	9.5
	Jul.	207.5472	207.8679	207.6083	207.9198	207.6016	473.9	449.5	24.5	70.2	29.9	40.4
	Aug.	208.1924	208.6019	208.3277	208.5535	208.2421	460.4	432.9	27.5	64.9	32.2	32.7
	Sep.	208.9665	209.2450	208.8802	209.3669	209.0325	463.2	490.1	-26.9	96.0	43.7	52.3
	Oct.	209.8739	209.7164	209.7664	210.1181	209.8404	485.0	491.6	-6.6	230.8	156.5	74.3
	Nov.	210.9981	211.1183	210.8303	211.3669	211.0348	501.4	530.8	-29.4	101.0	48.4	52.6
	Dec.	212.2271	212.2226	212.0032	212.8115	212.2854	537.5	494.2	43.3	83.2	69.0	14.1
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

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
22.5	12.2	10.3	75.3	1,133.4	1.0	206.0168	170.0	182.5	-12.5	Jun.	2000
20.5	12.8	7.7	145.5	1,202.3	72.5	207.6654	179.7	220.0	-40.4	Jul.	
21.5	10.6	10.9	92.6	1,115.2	71.1	208.1192	176.8	172.7	4.1	Aug.	
23.9	13.2	10.7	139.9	1,269.9	36.1	208.8284	166.8	159.5	7.3	Sep.	
25.6	13.1	12.5	94.4	1,497.1	80.1	209.5118	162.2	158.0	4.2	Oct.	
22.9	14.1	8.9	91.6	1,310.3	32.0	210.7630	146.2	154.0	-7.8	Nov.	
21.2	15.5	5.7	187.4	1,408.0	63.2	212.1605	152.5	168.2	-15.7	Dec.	
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.	

2.13.2. 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 Jun.	22	238.9844	239.3379	239.2268	239.4355	239.2057	26.9	42.7	-15.9	28.5	26.7	1.7
	23	238.9422	239.4242	239.2061	239.4170	239.2055	25.0	31.7	-6.7	32.9	11.2	21.7
	24	239.1904	239.4363	239.3427	239.5611	239.3350	37.6	46.6	-9.0	26.6	21.2	5.4
	28	239.4892	239.6488	239.4364	239.7882	239.6198	59.9	65.5	-5.6	91.2	25.1	66.0
	29	239.7147	239.9184	239.6823	239.9012	239.7711	42.5	33.0	9.4	15.1	18.7	-3.6
	30	239.8710	239.9512	239.8623	239.9457	239.9079	50.4	53.9	-3.5	31.3	25.0	6.3
2004 Jul.	1	239.8034	240.0182	239.8020	239.8547	239.8568	35.7	29.7	5.9	15.0	16.6	-1.7
	2	239.7620	239.9482	239.8771	239.9167	239.8887	25.0	34.2	-9.2	41.0	35.1	6.0
	5	239.4005	240.0157	239.7966	239.8455	239.7119	22.5	40.4	-17.9	34.4	18.7	15.7
	6	239.7016	239.8114	239.8587	239.8911	239.7714	23.3	23.6	-0.3	36.2	25.1	11.2
	7	239.6118	239.6794	239.8396	239.8770	239.6957	22.2	33.3	-11.2	36.1	22.3	13.8
	8	239.7426	239.9427	239.7520	239.8333	239.8384	23.1	23.6	-0.5	17.2	21.0	-3.8
	9	239.6429	239.8943	239.8565	239.8281	239.7434	28.2	21.5	6.6	14.3	14.3	-0.1
	12	239.6913	239.8557	239.8716	239.8595	239.7653	37.7	36.1	1.6	32.6	16.6	16.0
	13	239.8152	240.0855	240.0725	239.8732	239.9279	30.6	35.1	-4.5	22.5	21.5	1.0
	14	239.7337	239.9020	240.0841	239.8500	239.7345	50.8	22.8	27.9	13.2	13.0	0.1
	15	239.7674	239.9148	239.8752	239.8629	239.7770	45.9	28.4	17.5	18.2	12.7	5.5
	16	239.7215	239.9392	239.9547	240.0180	239.8092	41.5	30.6	10.9	25.3	25.4	-0.1
	19	239.5071	239.8932	239.9626	239.8933	239.6849	27.5	41.9	-14.4	25.8	24.6	1.2
	20	239.7008	239.9074	239.8908	239.9044	239.7812	34.1	29.8	4.3	19.4	19.7	-0.3
	21	239.8599	240.1482	240.0555	239.9100	239.9626	39.1	27.1	12.0	24.2	24.9	-0.7
	22	239.8058	240.0405	239.9404	240.0211	239.9491	27.9	21.8	6.0	16.9	21.9	-5.0
	23	239.9571	240.0459	240.1750	240.0020	239.9966	28.7	29.3	-0.7	20.5	28.3	-7.8
	26	239.8507	240.0584	240.1219	240.0300	239.9203	32.2	26.9	5.2	15.6	17.2	-1.6
	27	239.8126	240.0211	240.1144	240.0406	239.9524	18.6	28.4	-9.8	26.1	13.9	12.2
	28	240.1708	239.9702	240.1108	239.9030	240.2143	22.1	43.1	-21.0	2.0	0.8	1.2
	29	239.7211	239.8648	239.9654	239.9700	239.7495	49.0	23.7	25.3	24.3	11.3	12.9
	30	239.7969	240.0169	239.9672	240.0534	239.8809	43.8	39.9	3.9	19.3	21.1	-1.8
2004 Aug.	2	239.7191	239.9539	240.0107	240.0047	239.8788	16.5	43.7	-27.2	27.3	23.6	3.7
	3	239.8174	239.9847	240.0354	239.9867	239.9061	25.6	32.8	-7.1	19.4	19.5	-0.1
	4	239.7689	240.0573	239.9256	239.9957	239.8966	27.2	29.6	-2.4	20.2	17.4	2.8
	5	239.7177	239.8722	239.8738	239.9650	239.8135	23.2	34.2	-11.0	17.0	21.2	-4.1
	6	239.7668	239.9860	239.9007	239.9967	239.9148	19.7	23.5	-3.8	52.4	22.8	29.7
	9	239.0379	239.5068	239.8042	239.9958	239.2033	21.0	37.5	-16.5	15.4	19.0	-3.6
	10	239.7524	240.0020	240.1142	239.9904	239.9066	16.4	31.8	-15.3	14.1	14.1	0.0
	11	239.8994	240.4496	240.0080	240.0040	240.0073	21.6	32.8	-11.2	3.3	3.6	-0.3
	12	239.7894	239.9749	239.7995	239.9864	239.8352	38.2	19.0	19.2	30.9	5.1	25.8
	13	239.8691	240.0923	240.1193	239.8600	239.9318	37.2	19.9	17.3	22.9	17.6	5.3
	16	239.3653	239.9395	239.6567	239.7366	239.5756	109.6	30.7	78.9	27.2	22.9	4.3
	17	239.7610	239.9546	239.9486	239.9492	239.8348	27.9	26.1	1.8	19.3	15.1	4.2
	18	239.7579	240.0058	239.9507	240.0127	239.8425	38.0	38.0	0.0	8.3	13.2	-4.9
	19	239.7111	239.9944	239.9706	240.0122	239.8215	35.2	21.0	14.2	21.5	16.0	5.4
	20	239.7857	240.0017	239.9137	239.5792	239.8453	24.6	21.5	3.1	24.3	2.2	22.1
	23	239.8943	240.0750	240.0667	240.1362	239.9862	23.2	33.4	-10.3	13.6	13.3	0.3
	24	240.1521	240.0048	240.1220	240.0000	240.1281	23.5	31.2	-7.7	13.5	9.9	3.6
	25	239.9441	239.9861	240.0215	240.1058	239.9867	24.1	43.9	-19.8	18.0	19.0	-1.0
	26	239.8190	240.0235	239.9067	239.9800	239.9204	24.0	23.9	0.2	28.3	17.8	10.5
	27	239.6886	239.9835	239.6980	239.9525	239.8457	20.6	31.7	-11.0	26.0	18.0	8.0
	30	239.8859	240.4041	240.1488	239.9600	239.9507	37.4	25.8	11.6	8.0	6.1	1.9
	31	239.7612	239.9820	239.8323	239.9773	239.7487	79.9	35.8	44.1	13.0	12.5	0.5
2004 Sep.	1	239.7295	239.9261	239.9032	-	239.7976	25.1	35.9	-10.8	6.4	10.8	-4.4
	2	239.7931	240.0511	239.8481	240.0000	239.8665	24.0	37.0	-13.0	7.0	5.3	1.8
	3	239.7810	240.1175	239.9427	240.0551	239.8799	22.6	24.4	-1.9	9.0	6.2	2.8
	6	240.0606	240.0058	240.0570	240.0050	240.0978	18.9	34.7	-15.9	13.9	6.0	7.9
	7	239.7725	239.9945	239.8244	239.9929	239.9012	19.2	30.3	-11.1	27.0	16.1	10.8
	8	239.8067	240.0530	239.8075	240.2196	239.8862	23.2	26.9	-3.7	9.1	10.8	-1.7
	9	239.6241	239.5740	239.8330	240.0168	239.7705	17.5	36.6	-19.2	10.0	12.5	-2.5
	10	239.7349	239.8534	239.7700	240.0083	239.7682	28.5	19.9	8.6	15.9	10.0	5.9
	13	239.7730	239.5343	239.9195	239.9503	239.7654	19.9	47.1	-27.2	15.6	13.0	2.6
	14	239.7608	240.0449	239.9038	239.9937	239.7906	52.0	29.4	22.6	7.1	12.2	-5.1
	15	239.7944	239.9457	239.8711	239.9918	239.8348	35.6	34.5	1.1	14.7	11.7	3.0
	16	240.1175	240.3625	239.8992	240.0100	240.1696	35.7	34.4	1.3	14.9	14.1	0.8
	17	239.7133	239.8964	239.9664	-	239.7263	33.5	23.5	9.9	5.2	8.2	-2.9
	20	239.8680	240.3831	239.8530	-	239.9269	37.6	32.4	5.2	6.1	6.9	-0.8
	21	239.6904	239.8959	239.5666	240.0083	239.7557	33.1	32.2	0.8	6.6	14.4	-7.7
	22	239.7141	239.9526	239.6508	239.9955	239.8623	23.1	28.3	-5.2	35.0	33.1	1.8
	23	239.7607	239.8504	239.8935	239.9585	239.8142	29.5	34.3	-4.8	28.5	26.1	2.4
	24	239.9002	239.9647	239.8971	239.9911	239.9266	26.9	26.1	0.8	25.2	14.7	10.4
	27	239.8125	240.1972	239.9415	239.9700	239.9356	30.0	44.1	-14.1	15.9	11.3	4.6
	28	239.7292	239.9307	239.9509	239.9930	239.8187	27.2	48.5	-21.3	6.0	9.0	-3.1
	29	239.7479	239.9956	239.9448	240.0300	239.8451	28.5	45.5	-17.0	11.0	13.3	-2.3
	30	239.8128	239.8866	239.7507	239.8191	239.8335	46.8	50.3	-3.5	12.3	22.0	-9.7

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
1.4	0.9	0.5	19.0	146.1	-13.6	238.9976	5.6	8.4	-2.8	22	2004 Jun.
1.3	1.1	0.2	28.5	131.7	15.2	239.0614	5.9	9.8	-3.9	23	
1.4	1.7	-0.3	20.8	155.8	-3.9	239.1188	6.7	13.9	-7.2	24	
2.3	1.6	0.7	34.6	280.2	61.2	239.3828	7.2	8.7	-1.5	28	
1.5	1.9	-0.4	17.5	130.2	5.5	239.5874	5.5	8.6	-3.1	29	
1.6	1.4	0.2	40.0	203.6	3.0	239.6951	5.8	9.9	-4.2	30	
1.6	1.5	0.1	31.1	131.1	4.4	239.7410	5.4	9.7	-4.3	1	2004 Jul.
1.3	2.1	-0.8	6.0	144.8	-4.1	239.7608	6.1	12.4	-6.2	2	
1.6	2.2	-0.6	20.0	139.9	-2.9	239.7791	6.3	9.5	-3.3	5	
1.4	1.8	-0.3	4.5	115.9	10.6	239.8032	5.0	8.8	-3.7	6	
1.3	1.4	-0.1	10.0	126.6	2.5	239.7928	5.0	9.0	-4.0	7	
1.3	2.7	-1.4	21.0	109.9	-5.7	239.7974	5.2	8.6	-3.5	8	
1.3	2.0	-0.6	17.0	98.6	5.9	239.7864	6.3	11.7	-5.4	9	
1.9	1.6	0.3	11.0	137.4	17.9	239.7858	6.4	9.2	-2.8	12	
1.8	1.2	0.5	14.0	126.7	-3.0	239.7909	5.0	7.8	-2.8	13	
1.5	1.6	-0.1	3.0	105.9	28.0	239.7846	5.3	8.1	-2.8	14	
1.6	1.8	-0.2	3.5	112.0	22.9	239.7938	5.9	9.7	-3.7	15	
1.5	1.6	-0.1	6.0	132.0	10.7	239.7765	7.1	14.1	-7.0	16	
2.2	1.1	1.1	3.0	126.3	-12.0	239.7797	8.1	10.2	-2.2	19	
1.5	1.6	-0.1	4.5	110.7	3.9	239.7778	5.3	8.8	-3.5	20	
1.4	1.5	-0.1	2.0	120.2	11.2	239.7995	5.5	9.1	-3.5	21	
1.4	1.7	-0.3	66.0	157.7	0.8	239.7739	5.7	9.9	-4.2	22	
2.0	1.2	0.8	2.5	112.6	-7.7	239.7802	6.7	12.0	-5.3	23	
1.9	1.3	0.5	2.5	97.7	4.2	239.7984	6.6	8.9	-2.3	26	
1.5	1.3	0.2	14.3	104.2	2.5	239.7951	5.4	7.8	-2.4	27	
1.5	1.6	0.0	11.0	82.0	-19.9	239.7625	5.6	8.3	-2.7	28	
1.2	1.3	-0.2	8.0	118.8	38.1	239.7703	5.7	9.1	-3.4	29	
1.4	1.7	-0.3	10.0	137.3	1.8	239.7703	7.4	12.9	-5.5	30	
2.0	1.8	0.2	2.2	117.0	-23.2	239.7447	7.4	9.1	-1.7	2	2004 Aug.
1.2	1.2	0.0	1.5	101.2	-7.3	239.7505	5.1	7.7	-2.6	3	
1.4	1.2	0.2	7.0	104.0	0.6	239.7812	5.0	7.3	-2.3	4	
1.4	1.2	0.3	4.0	102.2	-14.8	239.7648	5.0	7.5	-2.6	5	
1.4	1.5	0.0	3.0	124.3	25.8	239.7602	5.9	9.1	-3.2	6	
1.8	1.1	0.7	3.6	99.5	-19.4	239.7825	6.8	7.1	-0.3	9	
1.3	1.1	0.2	11.5	90.3	-15.1	239.7552	4.9	5.9	-1.0	10	
1.4	1.0	0.5	10.0	73.7	-11.0	239.7678	5.4	5.9	-0.6	11	
0.8	1.0	-0.1	7.9	102.8	44.9	239.7677	5.3	6.4	-1.2	12	
1.5	1.2	0.3	0.2	100.6	22.9	239.7394	6.3	8.8	-2.5	13	
2.2	1.5	0.8	3.6	197.7	83.9	239.7484	7.2	7.3	-0.1	16	
1.5	0.8	0.7	5.3	96.0	6.7	239.7599	5.7	6.0	-0.3	17	
1.4	0.9	0.5	17.3	117.1	-4.4	239.7500	5.3	6.7	-1.4	18	
1.2	0.9	0.3	11.5	107.3	19.9	239.7605	5.0	6.4	-1.4	19	
1.5	1.4	0.1	0.4	76.0	25.2	239.7349	5.9	8.9	-3.0	20	
1.6	0.9	0.7	3.3	89.2	-9.3	239.7812	6.8	6.0	0.8	23	
1.3	0.9	0.5	2.0	82.3	-3.6	239.7759	4.8	5.0	-0.1	24	
1.4	0.8	0.6	4.0	111.1	-20.1	239.7502	5.1	6.0	-0.9	25	
1.4	1.0	0.4	10.0	106.3	11.0	239.7787	5.0	5.6	-0.6	26	
1.9	1.5	0.4	12.0	111.7	-2.6	239.7759	5.6	7.1	-1.5	27	
2.1	1.0	1.1	1.0	81.4	14.6	239.8004	6.8	5.5	1.3	30	
1.4	1.0	0.4	11.0	154.7	45.0	239.7823	5.5	6.5	-1.1	31	
1.4	1.1	0.3	0.0	80.9	-14.9	239.7759	5.3	6.5	-1.2	1	2004 Sep.
1.6	1.3	0.3	0.2	76.4	-10.9	239.7693	4.8	6.1	-1.3	2	
1.5	1.1	0.4	3.2	68.0	1.3	239.7827	5.7	7.2	-1.5	3	
1.5	1.3	0.2	23.2	99.5	-7.7	239.7692	6.2	5.9	0.3	6	
1.3	0.9	0.4	6.1	100.9	0.2	239.8010	5.1	4.9	0.1	7	
1.5	0.8	0.7	1.4	73.8	-4.7	239.7848	4.6	5.3	-0.7	8	
1.2	0.8	0.4	34.0	112.6	-21.4	239.7929	4.5	5.1	-0.6	9	
1.9	1.4	0.5	6.0	83.6	14.9	239.7765	5.5	7.2	-1.7	10	
1.9	1.4	0.5	2.9	101.8	-24.1	239.7718	6.1	6.2	-0.1	13	
1.5	1.0	0.5	2.1	105.2	18.0	239.8030	5.0	5.4	-0.4	14	
1.9	1.3	0.6	2.2	102.0	4.7	239.8037	5.6	6.3	-0.7	15	
1.2	0.8	0.4	3.0	104.2	2.4	239.7779	5.6	6.5	-1.0	16	
1.7	1.0	0.6	0.0	73.1	7.6	239.7895	6.5	8.1	-1.5	17	
2.2	1.7	0.5	0.0	87.0	5.0	239.7739	6.8	6.5	0.3	20	
1.6	1.3	0.3	6.0	95.2	-6.6	239.7674	4.9	5.7	-0.8	21	
1.5	3.0	-1.6	5.3	129.2	-4.9	239.7602	4.7	6.0	-1.3	22	
1.7	1.3	0.4	4.2	125.5	-2.0	239.7653	4.6	5.4	-0.8	23	
1.5	1.3	0.1	9.0	104.8	11.4	239.7908	5.1	6.7	-1.6	24	
2.1	0.9	1.2	8.0	112.4	-8.3	239.7840	6.9	5.8	1.2	27	
1.5	0.6	0.8	6.4	99.3	-23.5	239.8045	5.1	4.7	0.4	28	
1.6	0.6	0.9	4.3	104.8	-18.4	239.7974	4.7	4.9	-0.2	29	
1.3	1.1	0.2	12.4	146.1	-13.0	239.7901	5.6	6.8	-1.1	30	

2.13.3. 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	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7	8 = 1+2+4+5+7	9 = 3 + 6
	Code									
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
1999	Oct.	1.5	9.5	-8.0	15.7	18.1	-2.4	23.3	68.0	-10.4
	Nov.	0.0	0.3	-0.3	3.9	6.1	-2.2	9.2	19.6	-2.4
	Dec.	0.0	5.5	-5.5	9.6	8.8	0.7	9.0	32.9	-4.7
2000	Jan.	0.0	10.1	-10.1	8.2	3.8	4.5	20.2	42.3	-5.7
	Feb.	0.0	5.7	-5.7	11.9	25.7	-13.7	25.7	69.0	-19.4
	Mar.	0.4	10.6	-10.2	51.9	11.4	40.5	15.5	89.8	30.3
	Apr.	0.0	14.8	-14.8	11.2	5.3	5.9	17.2	48.5	-8.9
	May	0.4	1.5	-1.0	3.3	23.8	-20.5	6.0	35.0	-21.5
	Jun.	1.6	2.8	-1.2	24.6	18.8	5.9	22.8	70.6	4.7
	Jul.	4.8	0.5	4.4	12.4	47.9	-35.5	78.0	143.5	-31.2
	Aug.	2.6	0.5	2.0	5.8	45.1	-39.3	58.1	112.1	-37.3
	Sep.	0.0	7.7	-7.7	18.8	53.0	-34.2	85.0	164.4	-41.9
	Oct.	0.0	3.7	-3.7	10.7	63.5	-52.8	56.2	134.2	-56.5
	Nov.	1.0	13.1	-12.1	11.0	59.2	-48.1	54.7	139.1	-60.2
	Dec.	0.3	6.8	-6.5	27.1	23.6	3.6	136.3	194.0	-2.9
2001	Jan.	1.2	3.6	-2.4	28.2	62.5	-34.3	118.9	214.4	-36.7
	Feb.	0.3	7.5	-7.3	48.1	92.3	-44.2	155.1	303.3	-51.5
	Mar.	0.7	1.8	-1.1	15.3	130.8	-115.5	84.6	233.2	-116.6
	Apr.	0.3	2.1	-1.7	7.2	123.2	-116.0	131.2	264.1	-117.8
	May	0.6	0.7	-0.2	15.7	137.3	-121.6	125.0	279.3	-121.7
	Jun.	0.4	1.3	-0.9	10.6	170.6	-160.0	108.2	291.1	-160.9
	Jul.	1.0	144.6	-143.6	22.8	142.3	-119.5	149.9	460.6	-263.1
	Aug.	0.4	5.0	-4.7	35.7	123.4	-87.7	62.3	226.7	-92.4
	Sep.	2.0	5.2	-3.2	2.1	105.1	-103.0	73.7	188.1	-106.2
	Oct.	1.7	2.0	-0.3	17.0	36.6	-19.6	40.0	97.3	-19.9
	Nov.	1.1	3.0	-1.9	190.8	142.1	48.7	117.4	454.3	46.8
	Dec.	0.7	3.0	-2.3	126.2	75.1	51.1	133.4	338.6	48.8
2002	Jan.	1.0	3.3	-2.4	510.2	413.0	97.2	260.8	1,188.3	94.9
	Feb.	0.6	5.2	-4.5	485.5	337.0	148.5	298.3	1,126.6	144.0
	Mar.	0.4	10.2	-9.8	208.9	60.6	148.3	78.5	358.7	138.4
	Apr.	6.9	3.6	3.4	64.9	36.4	28.5	101.2	213.0	31.9
	May	1.0	5.0	-4.1	54.9	91.7	-36.8	57.6	210.3	-40.8
	Jun.	1.2	3.5	-2.3	33.3	54.0	-20.7	48.3	140.3	-23.0
	Jul.	2.9	5.9	-2.9	31.8	64.8	-33.0	160.2	265.7	-36.0
	Aug.	1.9	2.6	-0.8	51.5	44.9	6.6	112.4	213.4	5.8
	Sep.	0.8	3.1	-2.4	226.5	39.3	187.2	117.6	387.4	184.8
	Oct.	0.8	2.0	-1.2	246.3	59.0	187.3	55.6	363.8	186.1
	Nov.	1.1	5.9	-4.8	769.4	31.9	737.5	392.8	1,201.1	732.7
	Dec.	0.6	6.0	-5.4	54.0	58.2	-4.2	91.2	209.9	-9.5
2003	Jan.	0.7	7.9	-7.2	22.4	61.3	-38.9	82.7	175.0	-46.1
	Feb.	0.9	27.6	-26.7	42.3	42.5	-0.3	32.9	146.2	-27.0
	Mar.	5.0	13.8	-8.9	68.1	299.9	-231.8	27.7	414.5	-240.7
	Apr.	5.6	17.7	-12.1	82.3	410.9	-328.6	46.1	562.5	-340.6
	May	5.7	4.2	1.5	12.4	244.1	-231.7	28.2	294.8	-230.2
	Jun.	2.1	5.6	-3.5	7.5	263.5	-256.1	21.8	300.6	-259.6
	Jul.	3.2	16.5	-13.3	35.3	289.4	-254.1	105.7	450.0	-267.4
	Aug.	4.9	1.3	3.6	11.3	410.8	-399.4	5.8	434.1	-395.8
	Sep.	5.7	15.0	-9.4	14.7	413.2	-398.5	13.3	461.9	-407.9
	Oct.	5.7	13.0	-7.4	13.1	80.4	-67.3	37.6	149.8	-74.6
	Nov.	4.9	13.0	-8.0	6.6	152.0	-145.4	13.5	190.1	-153.4
	Dec.	10.8	12.6	-1.8	19.4	61.4	-42.0	51.8	155.9	-43.8
2004	Jan.	10.8	3.6	7.2	38.6	267.4	-228.8	51.4	371.9	-221.6
	Feb.	2.9	10.0	-7.1	17.9	339.5	-321.6	16.3	386.6	-328.7
	Mar.	5.7	4.1	1.6	45.8	328.7	-282.9	56.0	440.4	-281.3
	Apr.	1.1	9.5	-8.5	31.2	203.3	-172.1	24.7	269.7	-180.6
	May	1.8	7.8	-6.0	31.4	282.9	-251.5	48.8	372.6	-257.5
	Jun.	1.7	12.1	-10.4	28.8	259.4	-230.6	25.8	327.9	-241.0
	Jul.	1.5	13.4	-11.9	31.2	126.9	-95.7	19.7	192.7	-107.6
	Aug.	3.6	10.7	-7.1	24.2	138.7	-114.5	16.1	193.3	-121.6
	Sep.	1.4	8.2	-6.7	98.9	104.9	-6.0	28.7	242.1	-12.7

2.13.4. 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	1	2	3	4	5	6	7 = 1+3+5	8 = 2+4+6
	Code								
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
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

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.1. Balance of Payments 1988-1992

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

3.2. Balance of Payments - overview

Billions of Tolars	2001	2002	2003	III-2003	IV-2003	I-2004	II-2004
I. Current account	8.5	76.3	-20.9	17.2	-16.9	8.6	-30.5
1. Goods[1]	-148.5	-60.9	-127.6	-12.2	-49.3	-23.0	-68.2
1.1. Export of goods	2,270.9	2,507.9	2,668.2	661.6	696.4	710.5	759.6
- Export f.o.b.[1]	2,247.6	2,480.7	2,638.0	650.2	689.7	704.9	750.4
- Coverage adjustment	23.4	27.1	30.2	11.4	6.7	5.6	9.3
1.2. Import of goods	-2,419.4	-2,568.7	-2,795.7	-673.8	-745.7	-733.5	-827.9
- Import c.i.f.[1]	-2,464.1	-2,619.2	-2,860.9	-687.0	-763.0	-752.8	-850.0
- Valuation adjustment	93.2	99.0	108.2	26.0	28.9	28.5	32.1
- Coverage adjustment	-48.5	-48.6	-43.0	-12.7	-11.6	-9.2	-10.0
2. Services	116.4	139.5	125.7	25.3	28.7	33.2	46.5
2.1. Export of services	473.5	552.5	577.3	172.4	141.2	131.6	164.4
2.2. Import of services	-357.1	-413.0	-451.5	-147.1	-112.5	-98.4	-117.8
3. Income[8]	9.3	-34.4	-41.2	-3.5	-4.3	-3.4	-14.9
3.1. Receipts	110.9	108.8	121.1	30.0	29.2	30.3	32.4
3.2. Expenditures	-101.6	-143.3	-162.2	-33.6	-33.5	-33.7	-47.4
4. Current transfers	31.2	32.2	22.1	7.7	8.0	1.8	6.1
4.1. In Slovenia	94.8	108.1	104.8	26.2	29.5	22.1	37.5
4.2. Abroad	-63.6	-76.0	-82.8	-18.5	-21.5	-20.2	-31.4
II. Capital and financial account	-32.1	-32.2	6.0	-17.9	47.4	-17.6	33.4
A. Capital account	-0.9	-37.2	-38.8	-9.1	-16.4	-5.6	-9.6
1. Capital transfers	0.1	-37.0	-38.4	-9.0	-16.4	-5.9	-9.6
2. Nonproduced nonfinancial assets	-1.0	-0.2	-0.4	-0.1	0.0	0.2	0.0
B. Financial account	-31.2	5.0	44.8	-8.8	63.8	-12.0	43.1
1. Direct investment[8,9]	54.7	360.3	-26.6	-21.2	7.0	-19.4	-1.6
1.1. Abroad	-35.1	-37.7	-96.5	-24.2	-17.9	-32.6	-16.4
1.2. In Slovenia	89.8	398.1	69.9	3.0	24.9	13.2	14.8
2. Portfolio investment[2,3]	15.9	-15.9	-51.2	-23.3	-28.9	-17.9	-73.1
2.1. Assets	-25.8	-21.6	-45.1	-11.6	-17.6	-22.2	-31.7
a) Equity securities	-5.7	-17.0	-20.8	-6.0	-8.5	-12.7	-9.9
b) Debt securities	-20.1	-4.6	-24.3	-5.6	-9.1	-9.6	-21.8
2.2. Liabilities	41.7	5.7	-6.0	-11.7	-11.2	4.3	-41.5
a) Equity securities	-0.6	2.7	3.2	0.8	0.3	1.3	0.1
b) Debt securities	42.3	3.0	-9.2	-12.5	-11.6	3.0	-41.6
3. Financial derivatives	...	...	...	...	...	-0.1	0.0
4. Other investment	212.2	89.9	185.2	45.4	90.0	5.6	57.3
4.1. Assets	56.3	-159.1	-194.7	-39.1	-11.1	-96.0	-111.2
a) Trade credits[4]	-52.0	-29.4	-27.1	-4.1	30.8	-51.5	-13.4
- Long-term	9.2	4.7	1.9	0.6	0.8	0.0	0.2
- Short-term[4]	-61.2	-34.1	-29.0	-4.7	30.0	-51.5	-13.6
b) Loans	4.3	-56.5	-57.0	-14.7	-35.2	-22.6	-22.4
Banks	-3.7	-24.6	-30.3	-7.0	-13.6	-9.5	-16.5
Other sectors	8.0	-31.9	-26.7	-7.7	-21.6	-13.1	-5.8
c) Currency and deposits	110.9	-57.2	-95.5	-17.9	-2.0	-18.5	-74.2
Banks	-65.7	78.0	48.0	10.5	36.7	22.3	-24.0
Other sectors	176.6	-135.1	-143.5	-28.4	-38.7	-40.8	-50.2
- Households	176.0	-133.9	-137.8	-28.4	-36.9	-37.8	-52.6
- Account's abroad	0.7	-1.3	-5.7	0.0	-1.8	-3.0	2.3
d) Other assets	-6.9	-16.0	-15.1	-2.4	-4.7	-3.4	-1.3
Bank of Slovenia[5]	-1.4	-1.4	0.0	0.0	0.0	0.0	-0.3
Banks	-4.9	-14.2	-14.9	-1.8	-5.0	-4.0	-0.3
Other sectors	-0.5	-0.5	-0.2	-0.6	0.3	0.6	-0.6
4.2. Liabilities	155.9	249.0	379.8	84.5	101.1	101.6	168.5
a) Trade credits[4]	-2.1	21.1	14.4	-13.1	14.1	12.5	29.3
b) Loans	125.0	189.4	272.5	93.1	49.9	56.3	84.9
Bank of Slovenia[6]	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-16.2	-19.3	-15.2	-3.4	-7.9	-3.5	-1.2
Banks[2]	33.2	76.1	154.3	61.9	19.2	40.5	43.5
Other sectors	108.1	132.5	133.4	34.6	38.6	19.4	42.6
c) Deposits	33.2	29.4	100.1	3.2	36.4	29.8	50.6
d) Other liabilities	-0.3	9.1	-7.2	1.3	0.7	2.9	3.6
5. Reserve assets[7]	-314.1	-429.3	-62.6	-9.7	-4.3	19.9	60.5
5.1. Gold, SDR's and Reserve position in IMF	-0.7	-10.2	-5.4	-0.4	-2.4	3.0	-0.9
5.2. Currency and deposits[2,5]	-240.7	-85.2	198.0	12.4	-2.1	2.3	160.2
5.3. Securities	-72.7	-333.9	-255.2	-21.7	0.2	14.6	-98.8
III. Net errors and omissions	23.7	-44.1	14.9	0.7	-30.5	9.0	-2.9

Millions of EUR	2001	2002	2003	III-2003	IV-2003	I-2004	II-2004
I. Current account	38.0	335.4	-91.2	72.6	-72.2	35.5	-129.4
1. Goods[1]	-684.5	-269.3	-545.8	-52.2	-208.7	-96.9	-286.5
1.1. Export of goods	10,454.3	11,081.6	11,414.0	2,819.7	2,951.5	2,992.2	3,184.9
- Export f.o.b.[1]	10,346.8	10,962.0	11,285.0	2,771.2	2,923.2	2,968.7	3,146.1
- Coverage adjustment	107.5	119.6	129.1	48.5	28.4	23.5	38.8
1.2. Import of goods	-11,138.7	-11,351.0	-11,959.9	-2,872.0	-3,160.3	-3,089.1	-3,471.4
- Import c.i.f.[1]	-11,344.5	-11,574.1	-12,238.9	-2,928.4	-3,233.3	-3,170.2	-3,564.3
- Valuation adjustment	429.0	437.7	462.8	110.7	122.3	119.9	134.8
- Coverage adjustment	-223.2	-214.6	-183.7	-54.3	-49.2	-38.7	-41.9
2. Services	535.6	616.5	538.4	107.8	121.8	139.9	195.1
2.1. Export of services	2,177.6	2,440.0	2,468.6	735.0	598.4	554.4	689.1
2.2. Import of services	-1,642.1	-1,823.5	-1,930.3	-627.3	-476.7	-414.5	-494.0
3. Income[8]	43.2	-153.8	-178.0	-15.7	-19.2	-15.2	-63.7
3.1. Receipts	511.1	479.8	516.6	127.7	123.1	127.4	135.7
3.2. Expenditures	-467.8	-633.6	-694.6	-143.4	-142.4	-142.6	-199.4
4. Current transfers	143.6	142.0	94.2	32.7	34.0	7.7	25.6
4.1. In Slovenia	436.2	477.7	448.2	111.5	124.9	92.9	157.1
4.2. Abroad	-292.5	-335.6	-354.0	-78.8	-90.9	-85.2	-131.5
II. Capital and financial account	-148.4	-142.2	26.4	-75.4	201.6	-73.1	141.2
A. Capital account	-4.0	-163.6	-165.5	-38.9	-69.3	-23.8	-40.4
1. Capital transfers	0.7	-162.7	-163.7	-38.4	-69.2	-24.7	-40.2
2. Nonproduced nonfinancial assets	-4.7	-0.8	-1.8	-0.5	-0.1	0.9	-0.2
B. Financial account	-144.3	21.4	191.9	-36.5	270.9	-49.3	181.6
1. Direct investment[8,9]	251.2	1,582.3	-114.8	-90.3	29.9	-81.0	-6.0
1.1. Abroad	-161.2	-168.1	-413.7	-103.0	-75.9	-137.4	-69.0
1.2. In Slovenia	412.4	1,750.4	298.8	12.7	105.8	56.5	63.0
2. Portfolio investment[2,3]	79.8	-69.1	-217.5	-99.4	-122.4	-75.6	-306.2
2.1. Assets	-119.3	-94.1	-192.8	-49.5	-74.7	-93.7	-132.6
a) Equity securities	-26.1	-74.4	-88.8	-25.5	-36.2	-53.3	-41.4
b) Debt securities	-93.2	-19.7	-104.0	-24.1	-38.5	-40.4	-91.3
2.2. Liabilities	199.1	25.0	-24.8	-49.9	-47.6	18.1	-173.6
a) Equity securities	-2.6	12.1	13.5	3.6	1.5	5.5	0.6
b) Debt securities	201.6	12.9	-38.3	-53.4	-49.1	12.6	-174.2
3. Financial derivatives	...	...	...	...	...	-0.5	0.1
4. Other investment	964.0	393.4	788.5	194.0	380.9	23.8	240.3
4.1. Assets	247.9	-703.2	-835.9	-166.1	-47.6	-404.1	-466.0
a) Trade credits[4]	-239.3	-135.6	-119.2	-17.2	130.0	-216.7	-56.2
- Long-term	42.2	20.7	8.1	2.6	3.5	0.1	0.9
- Short-term[4]	-281.5	-156.2	-127.3	-19.8	126.5	-216.8	-57.1
b) Loans	19.4	-249.9	-241.9	-62.3	-149.2	-95.3	-93.7
Banks	-17.0	-108.7	-128.8	-29.7	-57.8	-40.1	-69.2
Other sectors	36.4	-141.2	-113.1	-32.7	-91.4	-55.2	-24.4
c) Currency and deposits	499.7	-246.6	-410.2	-76.2	-8.5	-77.8	-311.0
Banks	-300.7	351.3	203.9	44.9	155.4	94.2	-100.4
Other sectors	800.4	-597.9	-614.1	-121.1	-163.9	-172.0	-210.6
- Households	796.9	-592.5	-589.8	-121.0	-156.5	-159.3	-220.3
- Account's abroad	3.5	-5.5	-24.2	-0.1	-7.4	-12.7	9.7
d) Other assets	-31.9	-71.1	-64.6	-10.4	-19.8	-14.2	-5.2
Bank of Slovenia[5]	-6.7	-6.1	-0.2	0.0	-0.1	0.0	-1.3
Banks	-22.8	-62.8	-63.7	-7.8	-21.0	-16.8	-1.4
Other sectors	-2.4	-2.2	-0.8	-2.5	1.3	2.6	-2.5
4.2. Liabilities	716.1	1,096.6	1,624.3	360.1	428.5	427.8	706.3
a) Trade credits[4]	-9.6	94.8	62.1	-55.8	60.0	52.7	122.9
b) Loans	574.7	831.9	1,165.1	396.7	211.8	237.3	356.1
Bank of Slovenia[6]	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-74.0	-85.3	-64.6	-14.4	-33.4	-14.7	-4.9
Banks[2]	151.6	334.0	659.0	263.5	81.5	170.4	182.4
Other sectors	497.1	583.2	570.7	147.5	163.7	81.6	178.6
c) Deposits	152.4	130.4	428.2	13.7	153.8	125.5	212.1
d) Other liabilities	-1.4	39.5	-31.1	5.5	2.9	12.3	15.3
5. Reserve assets[7]	-1,439.3	-1,885.3	-264.2	-40.8	-17.6	84.0	253.5
5.1. Gold, SDR's and Reserve position in IMF	-3.1	-45.4	-23.4	-1.8	-10.2	12.5	-3.7
5.2. Currency and deposits[2,5]	-1,100.4	-378.8	848.3	53.0	-8.8	9.4	670.8
5.3. Securities	-335.8	-1,461.1	-1,089.1	-92.0	1.4	62.0	-413.7
III. Net errors and omissions	110.4	-193.2	64.8	2.8	-129.4	37.6	-11.8

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
2003	Mar.	-17.3	290.2	-307.4	-16.7	230.6	-247.3	11.5	40.6	-29.1
	Apr.	2.1	296.7	-294.6	-4.7	230.5	-235.2	11.2	46.7	-35.4
	May	-16.9	284.1	-301.0	-22.9	217.8	-240.8	13.5	47.3	-33.9
	Jun.	4.6	293.2	-288.7	-2.7	223.0	-225.6	13.5	51.0	-37.5
	Jul.	0.6	318.9	-318.3	-2.6	239.2	-241.8	2.8	59.7	-56.9
	Aug.	-2.8	248.4	-251.2	-13.5	168.9	-182.4	8.5	62.7	-54.2
	Sep.	19.4	322.9	-303.5	3.9	253.5	-249.6	14.0	50.0	-36.0
	Oct.	15.5	325.2	-309.7	1.8	258.9	-257.1	13.4	49.4	-36.0
	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.	17.6	264.6	-247.0	2.1	206.2	-204.1	12.4	42.3	-29.9
	Feb.	4.9	286.9	-282.0	-7.9	231.2	-239.0	8.2	40.0	-31.7
	Mar.	-13.9	342.9	-356.8	-17.3	273.1	-290.4	12.6	49.4	-36.8
	Apr.	-17.8	330.9	-348.7	-37.2	253.6	-290.9	14.7	52.5	-37.8
	May	-17.5	319.6	-337.1	-25.3	244.2	-269.5	18.5	56.2	-37.7
	Jun.	4.8	343.4	-338.6	-5.7	261.8	-267.5	13.4	55.6	-42.3
	Jul.	10.0	358.7	-348.7	-0.1	265.5	-265.5	5.2	67.7	-62.5
	Aug.	-13.9	287.8	-301.7	-18.3	199.7	-218.0	12.0	68.5	-56.6

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
2003	Mar.	-74.4	1,251.0	-1,325.4	-71.9	994.3	-1,066.2	49.7	175.2	-125.5
	Apr.	9.1	1,276.7	-1,267.6	-20.1	991.8	-1,011.8	48.3	200.8	-152.5
	May	-72.5	1,219.2	-1,291.7	-98.5	934.9	-1,033.5	57.7	203.2	-145.5
	Jun.	19.3	1,255.7	-1,236.4	-11.6	954.9	-966.5	58.0	218.6	-160.6
	Jul.	2.4	1,361.9	-1,359.5	-11.0	1,021.7	-1,032.7	12.0	255.1	-243.1
	Aug.	-12.1	1,058.0	-1,070.1	-57.7	719.5	-777.2	36.3	267.3	-231.0
	Sep.	82.3	1,374.0	-1,291.8	16.5	1,078.5	-1,062.0	59.5	212.6	-153.2
	Oct.	65.5	1,380.5	-1,315.0	7.6	1,099.4	-1,091.8	56.9	209.8	-152.9
	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.	73.8	1,116.1	-1,042.3	8.8	869.9	-861.1	52.1	178.4	-126.2
	Feb.	20.4	1,208.9	-1,188.5	-33.1	973.9	-1,006.9	34.7	168.3	-133.6
	Mar.	-58.7	1,442.0	-1,500.6	-72.6	1,148.5	-1,221.1	53.0	207.7	-154.7
	Apr.	-75.2	1,389.3	-1,464.4	-156.4	1,064.9	-1,221.3	61.7	220.4	-158.7
	May	-73.9	1,340.0	-1,413.9	-106.2	1,024.0	-1,130.2	77.4	235.7	-158.2
	Jun.	19.7	1,437.6	-1,417.9	-23.9	1,096.1	-1,120.0	56.0	233.0	-177.0
	Jul.	42.0	1,496.2	-1,454.2	0.3	1,107.2	-1,106.9	21.7	282.4	-260.7
	Aug.	-58.6	1,197.3	-1,255.9	-76.5	830.0	-906.4	49.8	285.7	-235.9

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
4.8	11.8	-7.0	9.6	17.0	-7.4	1.3	2.4	-1.1	0.7	1.8	-1.2
4.9	12.6	-7.8	12.1	21.2	-9.1	0.1	1.6	-1.5	0.6	1.8	-1.3
5.5	13.3	-7.8	11.9	22.9	-10.9	-1.1	0.9	-2.0	1.6	2.8	-1.1
6.0	13.9	-7.9	10.4	24.9	-14.5	0.9	2.3	-1.3	0.7	1.8	-1.1
6.0	15.2	-9.1	0.9	31.9	-31.0	-1.4	0.2	-1.6	2.6	3.8	-1.2
5.5	15.2	-9.7	7.9	37.9	-29.9	0.2	1.6	-1.4	-0.3	0.6	-0.9
5.2	12.5	-7.3	15.6	28.2	-12.6	-1.4	-0.2	-1.3	-0.2	1.0	-1.1
5.2	13.7	-8.5	12.4	22.5	-10.2	2.5	3.4	-0.9	-0.7	0.5	-1.2
4.6	13.3	-8.8	9.7	18.4	-8.7	-1.2	1.0	-2.2	-0.2	0.9	-1.1
4.8	15.7	-10.9	9.1	18.4	-9.3	0.4	2.1	-1.7	0.3	1.8	-1.5
6.0	12.2	-6.2	12.9	20.0	-7.1	0.7	1.1	-0.4	-2.1	-1.0	-1.1
4.1	12.3	-8.1	9.2	16.9	-7.6	0.4	1.8	-1.4	-0.6	0.6	-1.2
5.4	15.0	-9.6	9.9	18.7	-8.8	1.9	2.7	-0.9	1.0	2.3	-1.3
6.1	16.8	-10.7	11.4	22.8	-11.3	0.4	1.4	-1.0	0.4	1.6	-1.2
5.3	15.6	-10.3	14.1	25.5	-11.4	-0.1	0.3	-0.4	2.4	3.4	-1.0
6.6	16.3	-9.7	12.8	28.5	-15.6	-0.3	0.6	-1.0	-0.7	0.2	-0.9
6.4	17.5	-11.1	1.5	33.8	-32.4	0.5	2.3	-1.8	2.2	3.6	-1.3
7.4	17.0	-9.6	11.7	42.4	-30.7	0.7	1.0	-0.3	-2.3	-1.3	-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
20.7	50.9	-30.1	41.4	73.1	-31.7	5.5	10.3	-4.8	2.9	8.0	-5.1
21.0	54.4	-33.5	52.2	91.2	-39.0	0.4	6.8	-6.4	2.5	7.9	-5.4
23.6	57.0	-33.3	51.2	98.1	-47.0	-4.5	4.0	-8.6	7.1	11.8	-4.8
25.7	59.4	-33.7	44.6	106.7	-62.1	4.0	9.6	-5.7	3.0	7.6	-4.6
25.8	64.7	-38.9	3.8	136.2	-132.3	-6.0	0.8	-6.8	11.3	16.2	-4.9
23.4	64.9	-41.4	33.8	161.3	-127.6	0.8	6.9	-6.1	-1.4	2.4	-3.8
22.2	53.3	-31.1	66.2	120.0	-53.7	-6.1	-0.7	-5.4	-0.7	4.1	-4.8
21.9	58.2	-36.2	52.6	95.7	-43.1	10.4	14.4	-4.0	-2.9	2.0	-4.9
19.3	56.6	-37.2	41.3	78.0	-36.7	-5.0	4.2	-9.2	-0.8	4.0	-4.8
20.5	66.6	-46.1	38.7	77.9	-39.2	1.6	8.7	-7.1	1.3	7.7	-6.4
25.1	51.3	-26.2	54.3	84.3	-30.0	2.8	4.6	-1.8	-8.8	-4.1	-4.7
17.5	51.6	-34.1	38.9	71.1	-32.2	1.6	7.4	-5.8	-2.4	2.7	-5.2
22.9	63.2	-40.3	41.6	78.7	-37.1	7.8	11.4	-3.6	4.2	9.8	-5.6
25.5	70.5	-45.0	48.0	95.5	-47.5	1.8	5.9	-4.1	1.5	6.6	-5.1
22.4	65.6	-43.2	59.2	107.1	-47.9	-0.6	1.2	-1.8	9.9	14.2	-4.3
27.5	68.2	-40.8	53.7	119.2	-65.5	-1.3	2.7	-4.0	-2.9	1.0	-3.9
26.8	73.1	-46.3	6.2	141.2	-135.1	2.0	9.4	-7.4	9.3	14.9	-5.6
30.8	70.7	-40.0	48.8	176.9	-128.1	2.9	4.3	-1.4	-9.6	-5.3	-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	Balance
	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
2003	Mar.	-2.2	3.6	-5.8	-2.6	4.0	-6.7	-12.0	3.3	4.0	-0.7	-15.2
	Apr.	-2.1	3.9	-6.0	-4.3	5.5	-9.8	-5.6	3.0	4.0	-1.0	-8.6
	May	-1.9	3.7	-5.7	-2.6	3.8	-6.4	-9.8	3.3	4.1	-0.7	-13.2
	Jun.	-0.7	4.3	-5.0	-3.8	3.9	-7.7	-7.0	3.2	4.0	-0.9	-10.2
	Jul.	-1.3	4.3	-5.6	-4.0	4.4	-8.5	-1.5	3.1	4.0	-0.9	-4.6
	Aug.	-2.0	3.3	-5.3	-2.8	4.1	-6.9	0.3	3.3	4.0	-0.8	-3.0
	Sep.	-1.9	4.3	-6.2	-3.3	4.2	-7.5	-2.3	3.2	4.1	-0.9	-5.5
	Oct.	-1.5	5.0	-6.6	-4.4	4.3	-8.7	0.7	3.2	4.0	-0.8	-2.5
	Nov.	-1.7	5.1	-6.8	-3.5	4.2	-7.7	-0.5	3.2	4.0	-0.9	-3.7
	Dec.	-3.5	5.8	-9.3	-3.6	5.0	-8.6	-4.6	3.0	4.1	-1.0	-7.6
2004	Jan.	-1.8	5.7	-7.5	-3.2	4.3	-7.5	3.0	3.2	4.0	-0.8	-0.2
	Feb.	-1.9	4.9	-6.8	-3.1	3.5	-6.6	3.6	3.3	4.1	-0.8	0.3
	Mar.	-1.3	6.2	-7.6	-4.2	4.4	-8.6	-10.0	3.1	4.0	-0.9	-13.1
	Apr.	-0.7	5.7	-6.4	-3.0	4.2	-7.2	-2.8	3.0	4.0	-0.9	-5.8
	May	0.1	6.2	-6.1	-3.3	5.1	-8.4	-7.1	3.1	4.0	-0.9	-10.1
	Jun.	-1.0	5.7	-6.7	-4.0	4.3	-8.3	-5.1	3.1	4.0	-0.9	-8.2
	Jul.	-0.7	6.3	-7.0	-4.7	4.2	-8.9	2.7	2.9	4.0	-1.1	-0.2
	Aug.	-1.2	4.8	-6.0	-4.4	4.5	-8.9	-4.2	3.1	4.1	-1.0	-7.3

Millions of EUR		Services						Income[8]				
		Business etc. services			Others services			Balance	Labor income			
		Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures	Balance
	Column	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16
	Code											
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
2003	Mar.	-9.4	15.5	-24.9	-11.4	17.4	-28.8	-51.6	14.1	17.2	-3.1	-65.7
	Apr.	-9.2	16.6	-25.8	-18.5	23.8	-42.4	-24.3	12.9	17.3	-4.4	-37.2
	May	-8.3	16.0	-24.4	-11.2	16.2	-27.4	-42.3	14.3	17.4	-3.1	-56.6
	Jun.	-2.9	18.6	-21.5	-16.4	16.7	-33.1	-30.1	13.6	17.3	-3.7	-43.6
	Jul.	-5.7	18.3	-24.0	-17.2	18.9	-36.1	-6.7	13.3	17.1	-3.9	-20.0
	Aug.	-8.6	14.2	-22.8	-11.7	17.6	-29.3	1.0	13.9	17.2	-3.3	-12.9
	Sep.	-8.3	18.2	-26.4	-13.9	17.8	-31.7	-10.0	13.8	17.4	-3.7	-23.7
	Oct.	-6.5	21.4	-27.9	-18.7	18.1	-36.8	2.9	13.7	17.2	-3.5	-10.8
	Nov.	-7.1	21.6	-28.7	-14.8	17.8	-32.6	-2.5	13.5	17.1	-3.6	-16.0
	Dec.	-14.9	24.7	-39.5	-15.1	21.1	-36.2	-19.7	12.9	17.2	-4.3	-32.5
2004	Jan.	-7.6	24.0	-31.6	-13.6	18.3	-31.8	12.3	13.4	16.7	-3.3	-1.1
	Feb.	-7.8	20.8	-28.7	-13.0	14.6	-27.6	14.9	13.8	17.1	-3.4	1.1
	Mar.	-5.6	26.3	-31.9	-17.8	18.3	-36.1	-42.4	13.1	16.6	-3.6	-55.4
	Apr.	-2.8	24.0	-26.8	-12.4	17.8	-30.2	-12.1	12.8	16.7	-3.9	-24.9
	May	0.4	26.0	-25.6	-13.8	21.6	-35.4	-29.9	12.9	16.7	-3.8	-42.8
	Jun.	-4.3	23.8	-28.0	-16.8	18.0	-34.8	-21.6	13.1	16.7	-3.6	-34.7
	Jul.	-3.1	26.2	-29.3	-19.5	17.5	-37.0	10.7	12.1	16.6	-4.5	-1.4
	Aug.	-4.8	20.1	-24.9	-18.2	19.0	-37.2	-17.7	12.9	16.9	-4.0	-30.6

Income[8]								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Receipts				Expenditures								
Total	Direct investment income[8]	On debt	From securities	Total	Direct investment income[8]	On debt	From securities		General govern.	Other sectors	General govern.	Other sectors
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
6.9	0.2	2.4	4.3	-22.1	-4.6	-5.7	-11.8	-0.1	0.6	7.5	-2.6	-5.6
7.2	0.5	2.2	4.4	-15.8	-5.3	-4.6	-6.0	1.2	0.7	7.6	-3.0	-4.2
6.5	0.4	1.9	4.2	-19.6	-8.0	-5.2	-6.4	2.5	0.1	8.3	-2.5	-3.5
6.2	0.3	1.7	4.2	-16.3	-5.1	-7.6	-3.6	0.7	1.2	7.8	-3.2	-5.1
7.1	1.4	1.7	4.0	-11.7	-6.8	-4.8	-0.1	1.9	1.2	7.7	-2.0	-5.0
5.6	0.3	1.3	4.0	-8.5	-5.9	-2.5	-0.1	2.0	0.4	6.7	-2.1	-3.1
5.3	0.1	1.4	3.7	-10.8	-5.2	-5.5	-0.1	3.8	2.7	7.4	-1.9	-4.4
5.5	0.2	1.5	3.8	-8.0	-4.0	-3.8	-0.2	-0.4	0.3	6.9	-3.0	-4.7
5.4	0.3	1.4	3.7	-9.1	-4.4	-4.0	-0.7	3.5	3.1	6.9	-2.5	-4.0
6.0	0.2	1.8	4.0	-13.7	-4.6	-8.8	-0.2	5.0	3.4	8.8	-2.1	-5.1
6.0	0.0	1.8	4.1	-6.1	-1.4	-4.4	-0.3	0.1	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	-1.9	-4.1
7.4	0.1	1.5	5.8	-20.5	-1.7	-6.9	-11.9	0.8	1.1	7.9	-2.3	-6.0
6.8	0.3	1.8	4.8	-12.7	-1.9	-4.5	-6.2	7.6	6.2	7.8	-1.9	-4.5
5.8	0.3	1.5	4.1	-15.9	-4.2	-10.8	-0.9	-3.6	1.1	8.3	-8.0	-5.0
7.8	1.7	1.6	4.5	-16.0	-3.9	-8.4	-3.8	2.2	7.6	6.6	-6.9	-5.0
6.7	0.3	1.4	5.0	-6.9	-1.9	-4.4	-0.5	2.2	9.2	5.7	-7.7	-5.0
7.2	0.1	1.3	5.7	-14.5	-9.5	-2.8	-2.2	-3.4	4.1	4.3	-7.6	-4.2

Income[8]								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Receipts				Expenditures								
Total	Direct investment income[8]	On debt	From securities	Total	Direct investment income[8]	On debt	From securities		General govern.	Other sectors	General govern.	Other sectors
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
29.4	0.7	10.3	18.5	-95.1	-19.7	-24.5	-50.9	-0.6	2.5	32.4	-11.3	-24.3
30.8	2.3	9.7	18.9	-68.1	-22.5	-19.9	-25.7	5.2	3.1	32.8	-12.8	-17.9
27.6	1.5	8.3	17.8	-84.2	-34.5	-22.4	-27.3	10.6	0.2	35.8	-10.6	-14.8
26.2	1.2	7.2	17.8	-69.8	-21.8	-32.5	-15.5	2.9	5.3	33.4	-13.9	-21.9
29.9	6.1	7.1	16.8	-49.9	-29.0	-20.4	-0.5	8.1	5.3	32.7	-8.6	-21.4
23.6	1.4	5.4	16.7	-36.5	-25.2	-10.7	-0.6	8.3	1.9	28.5	-9.0	-13.1
22.4	0.6	6.1	15.7	-46.1	-22.3	-23.3	-0.4	16.3	11.5	31.5	-7.9	-18.8
23.3	0.8	6.5	16.1	-34.1	-17.3	-16.0	-0.9	-1.9	1.4	29.4	-12.6	-20.1
22.9	1.1	6.0	15.7	-38.8	-19.0	-16.9	-3.0	14.7	13.1	29.2	-10.6	-17.1
25.4	0.9	7.7	16.9	-58.0	-19.8	-37.2	-0.9	21.2	14.3	37.4	-8.9	-21.6
25.0	0.2	7.6	17.2	-26.1	-6.2	-18.5	-1.4	0.5	0.1	26.1	-9.0	-16.6
20.8	0.3	5.7	14.8	-19.7	-5.9	-12.6	-1.1	3.8	0.0	28.7	-7.8	-17.1
31.1	0.5	6.4	24.3	-86.6	-7.5	-29.1	-49.9	3.3	4.7	33.3	-9.5	-25.2
28.6	1.2	7.4	20.0	-53.5	-8.4	-19.0	-26.1	31.7	25.9	32.7	-8.1	-18.8
24.2	1.2	6.2	16.9	-67.0	-18.0	-45.1	-3.9	-15.2	4.7	34.7	-33.5	-21.2
32.7	7.2	6.8	18.7	-67.4	-16.4	-35.0	-16.0	9.1	31.6	27.4	-28.9	-21.0
27.6	1.4	5.7	20.6	-29.1	-8.3	-18.5	-2.2	9.3	38.4	24.0	-32.3	-20.8
30.0	0.5	5.6	23.9	-60.6	-40.0	-11.5	-9.1	-14.3	17.0	17.7	-31.6	-17.4

3.3. Balance of Payments - Capital and Financial Account

Billions of Tolars		Capital and financial account	Capital account	Capital transfers	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
2003	Mar.	26.1	-2.1	-2.1	0.0	28.2	7.0	-5.3	12.3	-4.3	...	-17.4
	Apr.	27.9	-1.5	-1.5	0.0	29.4	13.9	8.4	5.5	-1.8	...	28.3
	May	-24.7	-2.1	-2.1	0.0	-22.5	-17.1	-24.5	7.5	2.3	...	-7.6
	Jun.	-20.0	-4.3	-4.3	0.0	-15.7	7.3	-1.8	9.1	4.9	...	30.3
	Jul.	11.8	-1.2	-1.2	0.0	13.0	-22.5	-12.4	-10.1	-8.5	...	47.8
	Aug.	-0.4	-3.4	-3.3	-0.1	3.0	11.7	5.4	6.3	-7.5	...	27.5
	Sep.	-29.4	-4.5	-4.5	0.0	-24.9	-10.4	-17.2	6.8	-7.3	...	-29.9
	Oct.	-10.0	-2.0	-1.8	-0.3	-8.0	-12.6	-20.9	8.3	-12.1	...	13.1
	Nov.	-1.5	-4.4	-4.7	0.3	2.9	12.5	2.5	10.0	-7.5	...	2.1
	Dec.	58.9	-9.9	-9.9	0.0	68.9	7.2	0.5	6.6	-9.2	...	74.8
2004	Jan.	-22.1	-2.0	-2.2	0.2	-20.1	-1.5	-11.2	9.7	-6.7	0.0	-3.1
	Feb.	-4.7	-0.9	-0.9	0.0	-3.8	-15.3	-13.5	-1.9	-9.5	0.0	28.9
	Mar.	9.2	-2.8	-2.8	0.0	12.0	-2.5	-7.9	5.4	-1.7	-0.1	-20.2
	Apr.	7.5	-1.5	-1.5	0.0	9.0	2.3	-8.6	10.9	-4.5	0.0	39.2
	May	11.9	-2.7	-2.7	0.0	14.6	1.2	-2.8	4.0	-18.2	0.0	-12.9
	Jun.	14.1	-5.4	-5.4	0.0	19.4	-5.1	-5.0	-0.1	-50.5	0.0	31.0
	Jul.	18.2	-1.0	-1.0	0.0	19.2	1.0	-14.7	15.6	-11.7	0.0	3.3
	Aug.	0.0	-4.1	-4.1	0.0	4.1	-21.2	-7.2	-14.0	-2.9	0.0	37.6

Millions of EUR		Capital and financial account	Capital account	Capital transfers	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
2003	Mar.	112.4	-9.1	-9.1	0.0	121.5	30.1	-22.6	52.7	-18.6	...	-74.8
	Apr.	119.8	-6.6	-6.6	0.0	126.4	59.7	36.2	23.6	-7.5	...	121.7
	May	-105.7	-9.1	-9.1	0.0	-96.6	-73.3	-105.3	32.0	10.0	...	-32.5
	Jun.	-85.5	-18.5	-18.4	-0.1	-66.9	31.1	-7.6	38.8	20.9	...	129.7
	Jul.	50.9	-5.2	-5.2	0.0	56.1	-96.1	-52.8	-43.3	-36.2	...	204.3
	Aug.	-1.3	-14.5	-14.2	-0.3	13.2	49.9	22.9	27.0	-32.0	...	117.2
	Sep.	-124.9	-19.1	-19.0	-0.2	-105.8	-44.1	-73.2	29.1	-31.2	...	-127.5
	Oct.	-42.2	-8.6	-7.5	-1.1	-33.5	-53.5	-88.7	35.2	-51.5	...	55.6
	Nov.	-5.9	-18.6	-19.7	1.1	12.7	52.9	10.6	42.4	-31.9	...	8.8
	Dec.	249.6	-42.0	-42.0	0.0	291.6	30.5	2.3	28.3	-39.0	...	316.6
2004	Jan.	-92.7	-8.3	-9.3	0.9	-84.4	-6.2	-47.2	41.0	-28.3	-0.2	-13.1
	Feb.	-19.5	-3.7	-3.7	0.0	-15.8	-64.3	-56.8	-7.5	-40.1	-0.1	121.6
	Mar.	39.1	-11.7	-11.7	0.0	50.9	-10.5	-33.4	23.0	-7.2	-0.2	-84.8
	Apr.	31.7	-6.5	-6.5	0.0	38.2	9.8	-36.2	46.0	-18.7	0.2	164.5
	May	50.2	-11.4	-11.3	-0.1	61.6	5.5	-11.6	17.1	-76.2	0.0	-54.0
	Jun.	59.3	-22.5	-22.5	0.0	81.8	-21.3	-21.2	-0.1	-211.3	-0.1	129.8
	Jul.	76.2	-4.2	-4.1	-0.1	80.4	4.4	-61.2	65.6	-49.0	-0.2	14.0
	Aug.	0.3	-17.0	-16.9	-0.1	17.3	-88.1	-30.1	-58.0	-12.1	-0.1	156.7

Assets											
Total	Trade credits[4]			Loans				Currency and deposits			
	Total	Long-term	Short-term[4]	Total	Banks		Other sectors	Total	Banks	Other sectors	
					Long-term	Short-term				Households	Account's abroad
12	13=14+15	14	15	16=17+..+19	17	18	19	20=21+..+23	21	22	23
-27.9	-1.2	-0.1	-1.2	-1.4	-1.3	-0.1	0.1	-10.8	-42.9	29.9	2.1
-31.2	-1.2	1.5	-2.7	-2.0	-1.1	-0.6	-0.4	-9.0	-24.7	16.1	-0.4
-58.8	-40.6	1.2	-41.8	-0.7	-0.5	0.0	-0.2	-38.1	-45.9	4.5	3.2
39.9	-58.3	1.4	-59.7	-10.4	-6.0	-5.2	0.8	117.9	93.5	24.3	0.1
-75.8	-77.4	-2.9	-74.5	-9.2	-6.4	1.2	-4.0	9.7	-4.9	14.9	-0.3
-105.2	-53.4	-4.5	-48.9	-7.7	0.7	-2.2	-6.1	-38.2	3.7	-43.0	1.2
-118.2	-35.7	0.3	-36.0	-14.9	-1.4	3.7	-17.2	-60.8	-55.6	-2.9	-2.3
56.3	-52.0	9.2	-61.2	4.3	-3.3	-0.5	8.0	110.9	-65.7	176.0	0.7
-159.1	-29.4	4.7	-34.1	-56.5	-19.7	-4.9	-31.9	-57.2	78.0	-133.9	-1.3
-194.7	-27.1	1.9	-29.0	-57.0	-20.8	-9.4	-26.7	-95.5	48.0	-137.8	-5.7
-43.0	-17.5	0.2	-17.7	-3.1	-0.6	-0.2	-2.3	-17.7	-5.2	-10.3	-2.2
-2.2	-10.9	0.1	-11.0	11.0	-0.3	-0.1	11.4	-5.9	8.0	-14.3	0.4
0.6	-1.9	0.2	-2.1	-2.3	-1.0	-0.3	-1.1	4.3	16.4	-11.9	-0.2
-55.2	-7.4	-0.3	-7.1	-11.0	-5.5	-0.8	-4.7	-31.8	-14.1	-15.2	-2.5
11.6	2.2	0.3	1.9	1.8	0.6	-0.1	1.3	9.4	20.9	-10.9	-0.6
11.4	16.8	0.0	16.8	-0.4	0.2	-0.4	-0.2	-5.8	2.0	-6.2	-1.6
-62.0	-23.1	0.3	-23.4	-16.1	-5.0	-2.2	-8.8	-21.6	-12.5	-11.3	2.1
-32.4	-20.9	0.3	-21.3	-10.6	0.0	-1.9	-8.7	-0.8	13.2	-13.4	-0.6
-23.7	-10.1	0.2	-10.3	-8.0	-2.6	-1.2	-4.2	-4.3	10.1	-11.5	-2.9
45.0	61.8	0.2	61.6	-16.6	-5.0	-2.9	-8.7	3.1	13.4	-12.1	1.7
-15.0	-7.7	0.1	-7.8	-7.9	-3.8	-0.2	-3.8	-3.6	12.5	-14.7	-1.4
-21.6	-20.4	-0.1	-20.3	-6.8	-1.9	-0.6	-4.2	7.3	18.6	-11.0	-0.3
-59.4	-23.4	0.0	-23.4	-8.0	-1.3	-1.6	-5.0	-22.2	-8.8	-12.1	-1.3
-20.8	-6.3	0.1	-6.5	-5.4	-3.3	-1.7	-0.4	-14.2	3.7	-19.0	1.0
-52.6	-8.1	0.2	-8.3	-6.3	-6.2	1.3	-1.5	-34.4	-19.9	-14.5	0.0
-37.7	1.1	-0.1	1.1	-10.7	-4.6	-2.1	-4.0	-25.5	-7.8	-19.1	1.3
7.1	0.5	0.2	0.2	-4.7	-1.6	-0.4	-2.7	11.3	26.4	-15.1	0.0
-52.8	14.3	0.1	14.3	-5.6	-0.7	-1.7	-3.3	-59.7	-56.3	-6.1	2.7

Assets											
Total	Trade credits[4]			Loans				Currency and deposits			
	Total	Long-term	Short-term[4]	Total	Banks		Other sectors	Total	Banks	Other sectors	
					Long-term	Short-term				Households	Account's abroad
12	13=14+15	14	15	16=17+..+19	17	18	19	20=21+..+23	21	22	23
-343.9	-235.1	7.2	-242.4	-4.0	-3.0	0.1	-1.1	-226.9	-272.7	27.0	18.8
230.2	-320.1	7.7	-327.9	-57.4	-32.8	-28.8	4.2	658.7	524.2	134.2	0.3
-404.8	-415.8	-15.7	-400.1	-49.3	-34.6	6.4	-21.1	54.5	-24.5	80.5	-1.4
-540.3	-275.6	-23.1	-252.4	-39.5	3.5	-11.6	-31.3	-194.4	21.7	-222.3	6.2
-576.0	-174.3	1.5	-175.9	-72.4	-6.8	18.0	-83.5	-296.1	-271.7	-13.4	-11.0
247.9	-239.3	42.2	-281.5	19.4	-14.9	-2.1	36.4	499.7	-300.7	796.9	3.5
-703.2	-135.6	20.7	-156.2	-249.9	-86.7	-22.1	-141.2	-246.6	351.3	-592.5	-5.5
-835.9	-119.2	8.1	-127.3	-241.9	-88.7	-40.0	-113.1	-410.2	203.9	-589.8	-24.2
-185.6	-75.6	0.8	-76.4	-13.6	-2.8	-0.8	-10.0	-76.4	-22.6	-44.2	-9.6
-9.5	-46.7	0.5	-47.2	47.3	-1.5	-0.4	49.2	-25.4	34.2	-61.5	1.9
2.5	-8.4	0.7	-9.1	-10.0	-4.1	-1.2	-4.7	18.4	70.5	-51.1	-0.9
-236.5	-31.6	-1.4	-30.2	-46.9	-23.4	-3.5	-20.1	-136.4	-60.4	-65.0	-10.9
49.5	9.4	1.3	8.1	7.7	2.5	-0.4	5.5	40.3	89.4	-46.5	-2.5
48.4	71.7	-0.1	71.8	-1.7	0.8	-1.7	-0.8	-24.6	8.6	-26.5	-6.7
-264.0	-98.2	1.4	-99.6	-68.4	-21.4	-9.5	-37.4	-91.9	-53.0	-48.0	9.0
-137.6	-88.9	1.4	-90.4	-45.1	0.0	-8.2	-37.0	-3.3	55.9	-56.8	-2.4
-100.3	-42.7	1.0	-43.7	-33.8	-11.1	-4.9	-17.8	-18.1	42.9	-48.7	-12.3
190.4	261.5	1.0	260.5	-70.3	-21.3	-12.4	-36.6	12.9	56.6	-51.0	7.3
-63.3	-32.5	0.4	-32.9	-33.3	-16.2	-0.9	-16.1	-15.1	52.7	-62.0	-5.8
-90.8	-85.9	-0.2	-85.6	-28.5	-7.9	-2.7	-17.9	30.6	78.4	-46.4	-1.4
-249.9	-98.3	0.0	-98.3	-33.5	-5.5	-6.9	-21.1	-93.2	-36.9	-50.8	-5.6
-87.5	-26.6	0.5	-27.1	-22.6	-13.7	-7.3	-1.5	-59.8	15.7	-79.9	4.3
-220.5	-34.2	0.7	-34.8	-26.3	-25.8	5.7	-6.1	-144.2	-83.5	-60.7	0.0
-158.0	4.6	-0.2	4.8	-44.8	-19.2	-8.9	-16.8	-106.9	-32.6	-79.8	5.4
29.7	1.9	0.9	1.0	-19.6	-6.5	-1.7	-11.4	47.1	110.2	-63.2	0.1
-220.1	59.8	0.4	59.5	-23.5	-2.7	-7.2	-13.6	-249.0	-234.6	-25.4	11.1

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

Billions of Tolars		Assets			Liabilities						
		Other assets			Total			Loans			
		Bank of Slovenia[5]	Banks	Other sectors		Trade credits[4]	Total	Bank of Slovenia[6]	General government	Total	Banks[2] Long-term
	Column	1	2	3	4	5	6	7	8	9=10+11	10
	Code										
1994		-12.8	-1.7	0.0	31.2	-1.3	41.9	-0.7	12.4	13.7	13.7
1995		-8.0	-10.8	-0.2	72.9	-0.4	68.0	-0.4	16.6	26.3	26.0
1996		18.1	2.6	-0.1	23.3	3.0	-1.0	-0.4	-9.3	-24.3	-23.9
1997		-1.1	-8.3	0.1	57.6	1.4	53.0	-0.2	-4.2	-1.9	-1.9
1998		-0.9	1.5	0.5	60.4	7.3	44.8	0.0	-3.9	6.9	6.9
1999		-0.9	-5.2	0.2	136.0	-3.6	137.8	0.0	-0.7	46.9	45.7
2000		-1.2	-5.5	-0.2	214.0	-4.2	213.8	0.0	17.4	63.4	64.5
2001		-1.4	-4.9	-0.5	155.9	-2.1	125.0	0.0	-16.2	33.2	33.3
2002		-1.4	-14.2	-0.5	249.0	21.1	189.4	0.0	-19.3	76.1	74.0
2003		0.0	-14.9	-0.2	379.8	14.4	272.5	0.0	-15.2	154.3	153.0
2003	Mar.	0.0	-4.6	0.0	25.7	18.0	10.7	0.0	-1.9	10.9	10.9
	Apr.	0.0	3.6	0.0	30.5	7.3	6.5	0.0	0.0	-2.4	-2.4
	May	0.0	0.6	0.0	-8.2	-10.3	0.9	0.0	-0.8	-5.1	-6.1
	Jun.	0.0	-5.1	0.0	85.5	-0.5	73.5	0.0	-0.7	61.4	63.3
	Jul.	0.0	-1.5	-0.3	36.2	-3.4	36.8	0.0	-0.9	15.2	14.9
	Aug.	0.0	1.0	-0.3	16.2	-20.3	16.0	0.0	-0.5	7.9	8.7
	Sep.	0.0	-1.4	0.1	32.1	10.7	40.3	0.0	-2.0	38.9	38.1
	Oct.	0.0	0.1	-0.2	45.5	22.9	31.3	0.0	0.0	16.2	15.8
	Nov.	0.0	-1.4	0.0	25.8	6.5	15.5	0.0	-0.8	-3.1	-3.1
	Dec.	0.0	-3.7	0.5	29.8	-15.3	3.1	0.0	-7.1	6.1	5.5
2004	Jan.	0.0	3.5	0.7	11.9	-10.4	21.6	0.0	-0.8	9.6	2.3
	Feb.	0.0	-1.7	0.0	50.4	13.1	10.9	0.0	-0.7	4.7	3.1
	Mar.	0.0	-5.8	-0.1	39.3	9.9	23.8	0.0	-2.0	26.2	25.0
	Apr.	0.0	5.4	-0.2	60.0	29.8	34.5	0.0	-0.1	24.7	17.5
	May	-0.3	-3.2	-0.3	39.7	0.1	9.1	0.0	-0.6	0.4	0.8
	Jun.	0.0	-2.5	-0.1	68.7	-0.6	41.4	0.0	-0.5	18.4	25.6
	Jul.	0.0	0.0	0.1	-3.8	-4.3	9.9	0.0	9.1	-1.2	1.3
	Aug.	0.0	-1.8	0.0	90.4	-17.2	134.0	0.0	-0.8	112.5	111.3

Millions of EUR		Assets			Liabilities						
		Other assets			Total			Loans			
		Bank of Slovenia[5]	Banks	Other sectors		Trade credits[4]	Total	Bank of Slovenia[6]	General government	Total	Banks[2] Long-term
	Column	1	2	3	4	5	6	7	8	9=10+11	10
	Code										
1996		106.3	16.6	-0.8	134.4	17.1	-7.7	-2.1	-54.9	-141.6	-139.0
1997		-6.4	-45.0	0.4	318.7	7.9	292.8	-1.1	-22.7	-12.3	-12.3
1998		-4.9	8.3	2.4	323.9	39.0	240.7	0.0	-21.0	37.5	37.1
1999		-4.9	-26.8	0.9	698.9	-18.7	709.6	0.0	-3.6	242.5	235.9
2000		-5.9	-26.4	-0.9	1,037.9	-20.6	1,038.1	0.0	85.5	305.9	311.2
2001		-6.7	-22.8	-2.4	716.1	-9.6	574.7	0.0	-74.0	151.6	152.3
2002		-6.1	-62.8	-2.2	1,096.6	94.8	831.9	0.0	-85.3	334.0	324.4
2003		-0.2	-63.7	-0.8	1,624.3	62.1	1,165.1	0.0	-64.6	659.0	653.4
2003	Mar.	0.0	-20.0	0.0	110.8	77.6	46.1	0.0	-8.0	47.0	47.0
	Apr.	0.0	15.4	-0.1	131.2	31.5	28.1	0.0	0.0	-10.3	-10.2
	May	0.0	2.4	0.1	-35.1	-44.4	4.0	0.0	-3.3	-21.9	-26.2
	Jun.	-0.1	-21.8	0.2	366.2	-2.0	314.7	0.0	-2.9	262.8	270.9
	Jul.	0.0	-6.4	-1.5	154.7	-14.7	157.2	0.0	-3.9	64.8	63.4
	Aug.	0.0	4.4	-1.3	68.9	-86.5	68.0	0.0	-2.1	33.5	37.0
	Sep.	0.0	-5.8	0.3	136.5	45.4	171.4	0.0	-8.4	165.3	161.8
	Oct.	0.0	0.5	-0.8	193.2	97.4	133.0	0.0	0.2	68.9	67.3
	Nov.	0.0	-5.7	0.0	109.1	27.4	65.7	0.0	-3.6	-13.2	-13.2
	Dec.	-0.1	-15.7	2.0	126.1	-64.8	13.2	0.0	-30.0	25.8	23.1
2004	Jan.	0.0	14.7	2.9	50.3	-44.0	91.2	0.0	-3.4	40.4	9.8
	Feb.	0.0	-7.0	0.0	212.4	55.2	46.0	0.0	-3.0	19.9	12.9
	Mar.	0.0	-24.5	-0.4	165.1	41.5	100.1	0.0	-8.4	110.1	105.1
	Apr.	0.0	22.5	-1.0	252.0	125.0	144.8	0.0	-0.3	103.6	73.6
	May	-1.3	-13.3	-1.2	166.5	0.4	37.9	0.0	-2.4	1.8	3.2
	Jun.	0.0	-10.6	-0.2	287.8	-2.5	173.3	0.0	-2.3	77.0	107.0
	Jul.	-0.1	-0.1	0.5	-15.8	-17.8	41.1	0.0	37.9	-4.9	5.4
	Aug.	0.0	-7.4	0.0	376.8	-71.6	558.6	0.0	-3.4	468.9	463.9

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
	1.6	1.4	0.3	-0.7	-2.3	42.9	0.6	249.0	-206.6	-8.9
0.0	8.9	8.9	0.0	20.3	-3.7	-11.0	-2.7	156.1	-164.4	-30.0
1.0	6.8	7.1	-0.3	-1.2	2.4	-0.2	-1.7	27.7	-26.3	41.5
-1.9	12.8	11.2	1.6	14.4	-1.9	-58.1	2.1	-57.0	-3.2	15.4
0.3	22.5	21.5	1.1	0.5	2.3	-3.8	-4.3	1.0	-0.5	-12.4
-0.8	8.6	6.8	1.8	18.2	2.3	-28.7	1.5	-31.3	1.2	3.1
0.8	3.4	3.1	0.3	-15.5	-3.3	22.8	2.4	42.8	-22.4	10.0
0.4	15.1	15.1	0.0	-8.2	-0.5	3.7	-0.9	-1.0	5.5	-5.5
	19.5	18.7	0.8	3.8	0.0	-4.0	-0.5	6.3	-9.9	4.5
0.6	4.1	0.5	3.6	40.8	1.2	-3.9	-1.1	-7.5	4.6	-29.6
7.3	12.8	10.6	2.3	1.5	-0.8	-8.7	0.6	-2.2	-7.1	4.5
1.6	6.9	7.3	-0.4	21.5	4.9	-7.8	1.4	-0.1	-9.1	-0.2
1.2	-0.4	0.0	-0.4	6.8	-1.2	36.5	1.1	4.7	30.8	4.7
7.1	9.9	10.6	-0.7	-5.0	0.7	-28.0	0.2	-33.5	5.3	10.4
-0.3	9.2	7.1	2.1	29.9	0.6	44.4	-0.5	96.1	-51.2	5.7
-7.2	23.5	26.4	-2.9	25.6	2.3	44.1	-0.6	97.6	-52.9	-18.9
-2.5	2.0	9.6	-7.6	-11.8	2.4	26.6	1.4	43.8	-18.6	-28.2
1.2	22.3	22.6	-0.2	-27.2	0.7	-9.4	1.8	-6.9	-4.3	13.9

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
0.0	7.1	5.9	1.2	-3.2	-9.7	184.8	2.4	1,073.0	-890.6	-38.0
0.0	38.4	38.4	0.0	87.5	-16.0	-47.5	-11.8	671.8	-707.5	-128.9
4.4	29.2	30.4	-1.2	-5.1	10.4	-0.7	-7.1	119.1	-112.7	178.3
-8.1	54.8	48.1	6.7	61.6	-8.2	-248.7	9.1	-244.0	-13.8	66.2
1.3	96.3	91.7	4.6	2.3	9.9	-15.9	-18.2	4.3	-2.0	-53.3
-3.6	36.6	28.8	7.9	77.4	9.8	-122.0	6.3	-133.4	5.2	13.5
3.5	14.6	13.2	1.4	-66.1	-14.2	97.0	10.1	182.1	-95.2	42.7
1.6	63.9	64.0	-0.1	-34.8	-2.3	15.9	-3.8	-4.0	23.7	-23.4
0.0	82.4	79.2	3.2	15.9	0.2	-17.1	-1.9	26.7	-41.9	19.1
2.7	17.4	2.3	15.1	172.7	5.0	-16.4	-4.5	-31.5	19.6	-125.1
30.7	54.2	44.6	9.6	6.3	-3.3	-36.6	2.3	-9.5	-29.5	18.9
6.9	29.1	30.7	-1.6	90.6	20.7	-33.0	5.8	-0.6	-38.1	-0.9
5.0	-1.7	0.0	-1.7	28.6	-5.0	153.6	4.4	19.6	129.6	19.6
30.0	41.5	44.6	-3.1	-20.8	3.0	-117.5	0.8	-140.6	22.2	43.4
-1.4	38.6	29.9	8.6	125.6	2.5	186.3	-2.1	402.8	-214.4	23.8
-30.0	98.5	110.5	-12.0	107.4	9.7	184.7	-2.4	408.6	-221.5	-79.0
-10.3	8.2	40.0	-31.8	-49.1	9.9	111.3	5.8	182.7	-77.3	-118.2
5.0	93.1	94.1	-1.0	-113.2	3.0	-39.2	7.4	-28.8	-17.8	58.3

3.4. Current account by countries

Millions of Tolars	Current account	Goods		Services		Income		Current transfers	
2002	Net	Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
Stolpec	1	2	3	4	5	6	7	8	9
Koda									
Total	**76,349**	**2,507,851**	**-2,568,746**	**552,494**	**-413,002**	**108,839**	**-143,265**	**108,134**	**-75,954**
Europe	**197,126**	**2,329,162**	**-2,252,325**	**515,759**	**-369,913**	**100,896**	**-146,269**	**90,444**	**-70,628**
European Union	-108,583	1,492,222	-1,747,902	345,780	-213,510	97,586	-123,739	73,769	-32,788
Austria	-26,728	180,333	-216,136	74,222	-61,724	31,098	-35,682	6,075	-4,913
Belgiu	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
Franc	-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
Belaru	3,694	4,466	-840	492	-303	2	-7	7	-123
Russian Federation	13,449	71,969	-59,018	7,070	-5,492	316	-558	233	-1,071
Ukraine	14,325	19,622	-4,507	552	-1,123	13	-89	8	-152
Turkey	-8,744	11,871	-21,512	3,195	-2,275	0	-65	81	-38
Africa	**-7,099**	**17,778**	**-22,037**	**803**	**-4,123**	**716**	**3**	**152**	**-39**
America, of which	**-15,374**	**84,097**	**-112,935**	**21,106**	**-27,694**	**5,714**	**3,280**	**14,764**	**-3,706**
Argentina	-10,250	243	-10,246	26	-122	0	-105	5	-53
Canada	-591	6,452	-8,029	1,121	-1,830	179	-500	2,647	-631
Mexico	-584	2,550	-2,685	101	-236	0	-1	41	-354
USA	8,609	69,400	-75,264	19,446	-23,838	5,653	3,740	11,987	-2,516
Asia, of which	**-104,357**	**69,798**	**-177,513**	**8,259**	**-5,985**	**325**	**-25**	**1,704**	**-68**
Iran	12,713	13,593	-440	29	-393	1	-25	10	-62
Israel	-154	3,805	-6,513	3,705	-1,134	0	-44	62	-36
Hong Kong	-1,267	1,881	-2,971	84	-368	8	0	131	-33
Japan	-28,288	3,702	-33,061	946	-343	91	-225	685	-83
South Korea	-11,779	3,747	-15,703	499	-356	149	-136	56	-35
China	-47,272	5,127	-51,822	113	-711	2	-70	221	-132
Thailand	-3,055	1,269	-4,024	9	-311	0	-5	20	-13
Taiwan	-15,169	3,372	-18,620	70	-120	0	-1	145	-15
Oceania, of which	**2,199**	**6,242**	**-2,759**	**1,299**	**-3,249**	**22**	**186**	**892**	**-43**
Australia	2,784	5,681	-2,098	1,124	-2,653	19	248	855	-392
New Zealand	-115	506	-577	135	-148	0	0	6	-37
Other institutions	**855**	**0**	**0**	**0**	**0**	**925**	**-70**	**0**	**0**
Not allocated	2,999	773	-1,177	5,268	-2,038	240	-138	178	-107

Millions of Tolars	Current account	Goods		Services		Income		Current transfers	
2003	Net	Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
Stolpec	1	2	3	4	5	6	7	8	9
Koda									
Total	**-20,912**	**2,668,166**	**-2,795,736**	**577,261**	**-451,526**	**121,095**	**-162,247**	**104,829**	**-82,756**
Europe	**119,409**	**2,458,392**	**-2,439,314**	**545,097**	**-406,937**	**111,112**	**-164,670**	**91,571**	**-75,843**
European Union	-170,297	1,564,028	-1,879,310	379,607	-232,907	106,910	-142,212	74,703	-41,118
Austria	-39,262	199,250	-245,671	84,254	-71,386	33,116	-41,111	9,137	-6,852
Belgiu	-5,986	22,430	-37,731	12,007	-6,542	3,366	-4,542	10,819	-5,793
Denmark	10,952	23,888	-14,210	3,327	-1,505	963	-2,280	1,361	-593
Finland	-9,928	6,179	-16,926	912	-546	282	91	112	-31
Franc	-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
Belaru	3,678	5,485	-1,425	75	-422	4	-3	11	-48
Russian Federation	9,334	81,010	-70,800	7,117	-6,918	361	-655	271	-1,051
Ukraine	15,062	21,664	-6,194	1,371	-1,431	26	-85	39	-327
Turkey	-12,284	16,729	-29,154	2,483	-2,366	5	-42	107	-47
Africa	**-9,491**	**16,641**	**-24,572**	**497**	**-3,920**	**2,04**	**-55**	**102**	**-231**
America, of which	**-9,158**	**111,418**	**-124,523**	**17,798**	**-29,603**	**6,77**	**3,46**	**10,266**	**-4,754**
Argentina	-21,810	445	-21,905	55	-202	4	-76	23	-152
Canada	-5,733	5,117	-10,447	1,590	-3,072	428	-268	1,554	-635
Mexico	1,209	4,276	-2,799	9	-255	0	0	36	-57
USA	34,560	97,250	-68,890	15,776	-23,622	6,122	3,106	8,591	-3,772
Asia, of which	**-124,673**	**73,933**	**-202,058**	**9,12**	**-6,260**	**282**	**-636**	**1,95**	**-1,007**
Iran	13,579	14,312	-358	20	-203	8	-10	7	-197
Israel	29	4,237	-7,454	4,439	-1,219	0	-38	99	-34
Hong Kong	-1,432	1,689	-3,105	245	-344	2	0	132	-51
Japan	-36,996	3,844	-40,523	939	-1,214	-18	-458	539	-105
South Korea	-13,387	4,689	-18,442	545	-117	147	-229	43	-23
China	-59,925	6,087	-65,533	70	-593	-8	-53	296	-191
Thailand	-3,794	1,075	-4,618	23	-246	0	-28	25	-25
Taiwan	-12,397	3,644	-16,180	102	-129	0	-10	190	-14
Oceania, of which	**1,27**	**7,04**	**-4,058**	**1,11**	**-3,024**	**57**	**-95**	**766**	**-526**
Australia	1,502	6,399	-3,303	953	-2,764	57	-94	727	-472
New Zealand	-147	620	-711	152	-191	0	0	28	-46
Other institutions	**701**	**0**	**0**	**0**	**0**	**784**	**-83**	**0**	**0**
Not allocated	1,022	739	-1,211	3,633	-1,781	37	-169	170	-395

3.5. Merchandise trade by countries

Millions of EUR	Exports				Imports			
	2002	2003	January - July		2002	2003	January - July	
			2003	2004			2003	2004
Total	10,962	11,285	6,596	7,210	11,574	12,239	7,130	7,883
European Union	7,407	7,556	4,499	4,821	8,838	9,256	5,419	6,131
Austria	774	827	485	553	956	1,052	596	828
Belgium	97	93	50	73	170	170	94	120
Cyprus	3	2	1	2	1	1	1	4
Czech Republic	201	205	117	134	288	308	183	181
Denmark	97	102	58	72	67	67	38	37
Estonia	5	6	3	4	1	2	1	1
Finland	27	26	15	16	72	75	39	32
France	734	638	382	399	1,190	1,230	763	760
Greece	36	39	20	42	51	38	28	26
Ireland	14	17	10	12	39	49	27	32
Italy	1,328	1,483	938	939	2,070	2,240	1,343	1,449
Latvia	13	15	7	10	3	3	2	2
Lithuania	36	31	17	16	2	2	1	2
Luxembourg	8	26	16	22	29	32	19	20
Hungary	196	223	123	141	341	352	198	239
Malta	2	1	1	1	2	2	1	3
Germany	2,714	2,611	1,543	1,610	2,216	2,359	1,345	1,526
Netherlands	183	197	123	111	240	257	143	207
Poland	305	311	179	192	168	189	106	113
Portugal	22	20	12	13	19	22	11	18
Slovakia	132	162	91	104	162	163	96	102
Spain	116	164	88	121	356	249	149	195
Sweden	97	105	63	71	116	137	83	87
United Kingdom	268	252	157	163	278	256	150	149
EFTA	207	176	104	102	202	221	127	140
Iceland	1	1	0	1	0	0	0	0
Liechenstein	4	3	2	2	1	1	1	1
Norway	22	22	12	12	15	20	12	7
Switzerland	180	150	90	87	186	200	114	132
Countries of former Yugoslavia	1,952	1,967	1,132	1,257	575	613	342	400
Bosnia and Herzegovina	492	471	273	281	69	78	44	70
Croatia	954	1,007	592	671	419	444	247	266
Macedonia	159	143	78	82	26	22	12	14
Serbia and Montenegro	347	346	188	223	61	68	39	49
Other Europe	132	155	85	105	135	109	72	60
Albania	11	12	8	8	0	0	0	1
Bulgaria	42	52	27	37	36	38	26	16
Romania	79	91	51	61	98	70	45	43
Coun. of former Sov. Union, of which	455	498	259	308	336	374	220	242
Belarus	20	23	12	13	4	6	3	3
Russian federation	320	348	186	224	269	311	180	200
Ukraine	87	93	44	52	20	27	17	25
Non-European members of OECD	447	586	327	382	715	761	444	416
Australia	25	27	16	13	9	14	6	7
South Korea	16	19	11	9	72	82	49	50
Mexico	11	18	7	11	12	12	7	5
New Zealand	2	3	2	1	3	3	2	1
Canada	28	21	13	12	36	46	32	19
Japan	16	16	10	8	151	180	107	91
Turkey	52	71	36	85	98	129	64	75
United States of America	297	410	232	243	334	294	177	168
Other countries								
Other developed countries	80	75	41	58	160	154	91	80
Other Middle East	54	43	21	27	3	4	2	2
Other Asia	133	145	78	84	397	462	247	269
Other North Africa	53	47	27	42	70	76	46	38
Other East Africa	13	11	6	5	6	7	5	5
Other Africa	4	5	4	2	15	14	7	5
Other Middle and South America	25	20	12	15	123	188	107	96
Other Oceania	0	0	0	0	0	0	0	0
Other N.E.C.	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.

3.5.1. Merchandise Trade; The Effective Exchange Rate

		Export	Import	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
						Consumer Prices	Industrial producers prices	Unit labour costs
		Millions of EUR			1995=100			
Column		1	2	3=1-2	4	5	6	7
Code								
1996		6,637	7,536	-899	89.9	96.7	95.6	99.0
1997		7,405	8,287	-881	84.7	97.0	95.1	99.7
1998		8,053	8,999	-947	82.5	100.7	98.6	102.9
1999		8,031	9,478	-1,447	77.9	100.0	95.2	103.8
2000		9,492	10,984	-1,493	71.5	97.7	90.8	96.0
2001		10,347	11,344	-998	67.2	97.5	91.9	94.5
2002		10,962	11,574	-612	65.3	100.2	93.9	95.1
2003		11,285	12,239	-954	65.4	104.2	95.4	99.0
2002	Jul.	984	987	-3	65.8	101.2	94.7	94.7
	Aug.	725	767	-42	65.4	100.6	94.2	93.7
	Sep.	1,003	1,010	-7	65.3	101.1	93.8	94.3
	Oct.	1,043	1,046	-3	65.1	101.2	93.7	94.7
	Nov.	936	1,031	-95	65.2	101.4	94.4	97.7
	Dec.	815	973	-158	65.2	101.5	94.9	101.2
2003	Jan.	847	869	-22	65.5	102.8	94.9	102.2
	Feb.	905	1,028	-123	65.5	102.9	94.2	99.2
	Mar.	989	1,095	-106	65.4	103.1	93.8	96.6
	Apr.	981	1,036	-55	65.3	103.7	94.7	95.8
	May	925	1,058	-134	65.9	105.3	96.3	98.5
	Jun.	944	991	-46	65.9	105.4	96.5	99.8
	Jul.	1,005	1,053	-47	65.4	105.0	95.8	98.9
	Aug.	703	790	-88	65.0	103.8	95.1	98.2
	Sep.	1,063	1,085	-22	65.0	104.0	95.3	98.6
	Oct.	1,087	1,118	-31	65.4	104.9	95.7	99.2
	Nov.	977	1,068	-92	65.3	105.0	95.7	99.8
	Dec.	859	1,047	-188	65.7	105.4	96.8	101.3
2004	Jan.	861	883	-22	65.9	105.9	97.2	100.6
	Feb.	966	1,034	-68	65.8	105.6	97.8	98.5
	Mar.	1,141	1,252	-111	65.3	105.0	96.7	96.6
	Apr.	1,057	1,253	-195	64.9	104.7	96.1	97.3
	May	1,015	1,162	-147	64.8	105.1	96.1	96.4
	Jun.	1,078	1,149	-72	64.8	105.2	96.1	95.5
	Jul.	1,091	1,150	-58	64.7	105.4	96.1	95.7
	Aug.	810	928	-117	64.7	104.6	95.8	96.1

Source: Statistical Office of RS and computations in BS

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

Millions of EUR	Exports				Imports			
	2002	2003	January - July		2002	2003	January - July	
			2003	2004			2003	2004
Total	10,962	11,285	6,596	7,210	11,574	12,239	7,130	7,883
Food and live animals	246	242	137	143	604	621	345	381
Beverages and tobacco	143	143	83	59	63	61	33	44
Crude materials except fuels	190	193	117	134	575	601	354	398
Mineral fuels and lubricants	118	153	83	113	815	946	539	560
Animal and vegetable oils and fats	10	7	3	4	41	39	23	21
Chemical products	1,354	1,551	896	968	1,548	1,631	956	1,057
Manufactured goods classified by mat.	2,860	2,890	1,718	1,878	2,661	2,799	1,655	1,857
Machinery and transport equipment	4,064	4,126	2,425	2,712	3,937	4,212	2,472	2,775
Miscellaneoous articles	1,968	1,975	1,130	1,197	1,318	1,320	747	784
Other commodities and transactions	9	5	3	2	11	8	5	5
Intermediate goods	5,245	5,462	3,230	3,629	6,816	7,079	4,180	4,582
Capital goods	1,542	1,634	929	1,060	2,072	2,322	1,326	1,413
Consumption goods	4,175	4,188	2,436	2,521	2,686	2,838	1,624	1,888

Source: Statistical Office of RS.

3.6. Short - term commercial credits - claims

Mio EUR	Jan 04	Feb 04	Mar 04	Apr 04	May 04	Jun 04	Jul 04	Aug 04
Total	2,849	2,989	3,115	3,173	3,215	3,189	3,090	3,050
European Union	1,484	1,565	1,622	1,645	1,672	1,646	1,558	1,548
Austria	173	198	219	229	230	244	196	195
Belgiu	13	15	16	17	20	21	21	19
Cyprus	8	8	9	8	6	7	7	6
Czech Republic	33	37	40	44	45	43	43	41
Denmark	21	22	28	25	28	28	27	23
Estonia	1	1	1	1	1	1	1	1
Finland	5	4	3	3	4	4	5	6
France	176	181	167	165	197	165	137	150
Greec	10	10	12	11	11	11	10	9
Ireland	5	6	6	6	5	7	5	6
Italy	302	309	323	336	345	332	339	312
Latvia	2	2	2	2	2	1	1	1
Lithuania	3	4	4	4	4	4	3	3
Luxembourg	4	4	5	6	7	7	7	3
Hungary	38	41	45	47	49	48	50	49
Malta	1	1	1	2	2	2	2	2
Germany	413	431	433	430	403	408	397	392
Netherlands	27	29	30	30	32	33	29	31
Poland	104	106	115	119	117	115	116	117
Portugal	5	5	5	5	5	6	5	5
Slovakia	20	20	21	23	23	24	21	21
Spain	30	33	33	31	32	33	33	30
Sweden	21	23	24	23	25	26	26	44
United Kingdom	67	73	77	77	78	76	78	79
EFTA	64	88	102	99	109	98	102	92
Iceland	1	1	1	1	1	1	1	1
Liechtenstein	1	2	2	2	2	1	1	1
Norway	16	29	33	30	39	34	37	30
Switzerland	46	56	66	66	67	63	63	60
Other European countries, of that	1,035	1,065	1,112	1,159	1,169	1,182	1,163	1,151
Bulgaria	15	17	18	19	20	21	22	22
Romania	28	28	27	29	30	30	28	28
Bosnia and Herzegovina	152	158	168	190	183	175	166	158
Croatia	423	432	449	467	471	484	474	470
Macedonia	56	59	61	69	69	67	64	63
Serbia and Montenegro	194	203	214	219	229	232	226	229
Belaru	6	6	6	5	6	6	6	7
Russian federation	117	118	124	121	118	123	130	128
Ukraine	23	25	26	25	25	26	25	26
Turkey	14	15	16	13	14	15	16	13
Africa	14	13	13	14	14	15	14	14
America, of that	148	154	159	152	151	149	152	146
Argentina	1	1	1	1	1	1	1	1
Canada	5	5	11	4	4	5	6	6
Mexic	4	5	4	4	5	4	4	3
USA	129	134	134	132	130	128	129	125
Asia, of that	96	96	99	96	93	94	94	92
Iran	11	12	12	12	13	14	13	14
Izrael	6	7	8	7	6	5	7	7
Hong Kong	4	4	5	5	4	4	4	3
Japan	4	3	4	2	2	2	4	3
South Korea	5	5	6	4	4	6	4	3
China	6	5	6	7	6	6	6	6
Thailand	2	2	3	3	3	3	3	2
Taiwan	4	3	4	3	4	4	3	3
Oceania, of that	8	7	8	8	7	6	7	7
Australia	7	7	7	8	6	6	7	6
New Zealand	0	0	1	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

Short - term commercial credits - liabilities

Mio EUR	Jan 04	Feb 04	Mar 04	Apr 04	May 04	Jun 04	Jul 04	Aug 04
Total	2,107	2,167	2,232	2,386	2,410	2,394	2,300	2,162
European Union	1,686	1,744	1,802	1,925	1,988	1,973	1,867	1,750
Austria	402	421	433	474	471	491	440	399
Belgium	50	46	45	45	42	44	44	43
Cypru	45	42	32	39	44	39	37	49
Czech Republic	41	46	49	53	59	52	46	41
Denmark	12	12	12	11	12	12	11	12
Estonia	0	0	0	0	0	0	0	0
Finland	5	5	5	6	6	6	5	6
Franc	168	171	161	164	189	162	140	134
Greece	3	3	3	3	3	4	4	4
Ireland	6	6	8	9	8	10	8	8
Italy	355	374	407	437	453	444	441	386
Latvia	1	1	1	1	1	1	1	1
Lithuania	0	0	0	0	1	0	0	0
Luxembourg	14	16	16	18	18	19	19	14
Hungary	33	33	35	38	38	37	37	37
Malta	1	1	1	1	1	1	2	1
Germany	375	389	399	415	422	426	410	408
Netherlands	41	45	54	52	61	62	56	55
Poland	14	14	16	17	17	16	17	19
Portugal	2	2	2	3	3	2	2	2
Slovakia	13	14	15	15	15	16	15	15
Spain	27	31	31	36	38	39	36	32
Sweden	19	17	17	24	21	20	27	27
United Kingdom	56	53	58	63	64	70	70	59
EFTA	88	98	101	101	104	98	101	92
Iceland	0	0	0	0	0	0	0	0
Liechtenstein	6	6	6	5	6	6	5	6
Norway	4	8	5	6	10	7	7	7
Switzerland	78	84	91	90	88	85	89	79
Other European countries, of that	213	213	216	220	208	207	217	209
Bulgaria	5	5	7	3	3	3	3	3
Romania	4	4	4	5	4	4	4	4
Bosnia and Herzegovina	31	37	39	38	38	36	41	36
Croatia	95	92	92	96	96	100	105	103
Macedonia	7	7	7	7	5	5	6	6
Serbia and Montenegro	32	33	34	35	35	36	38	36
Belarus	1	1	1	1	1	1	1	1
Russian federation	28	27	23	25	15	11	11	11
Ukraine	2	1	1	1	1	1	1	1
Turkey	6	7	7	8	8	7	7	8
Africa	11	11	12	11	11	11	13	13
America, of that	66	59	63	87	57	59	59	57
Argentina	0	0	0	0	0	0	1	0
Canada	4	4	4	4	4	4	4	5
Mexico	3	3	2	2	0	0	0	0
USA	51	44	49	72	46	48	50	47
Asia, of that	40	40	36	41	39	43	42	40
Iran	1	0	0	0	0	0	0	0
Izrael	10	9	9	10	10	10	10	9
Hong Kong	2	2	2	2	3	2	2	2
Japan	4	4	1	2	2	1	2	5
South Korea	4	4	4	5	4	8	8	5
China	2	2	2	3	2	3	2	2
Thailand	0	0	0	0	0	0	0	0
Taiwan	2	2	2	3	2	2	2	2
Oceania, of that	3	2	2	1	2	2	2	1
Australia	3	2	1	1	2	2	1	1
New Zealand	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

3.7. International Investment Position of Slovenia - Assets

Millions of EUR	1995	1996	1997	1998	199	2000	2001	2002	2003
Summary									
Net	360,4	-418,9	-361,4	-842,2	-1.970,5	-2.545,5	-1.451,9	-1.388,8	-3.704,7
Assets	5.338,8	5.771,2	6.947,2	7.210,2	7.834,2	8.923,0	11.264,8	13.136,5	13.661,4
Direct Investment Abroad	382,3	370,6	416,2	542,8	624,7	825,3	1.139,2	1.461,5	1.848,9
Portfolio Investment	83,0	75,7	50,6	33,8	130,1	188,5	284,9	316,4	397,0
Other Investment	3.452,5	3.471,9	3.477,3	3.528,9	3.920,1	4.473,3	4.857,0	4.577,2	4.536,6
Reserve Assets	1.420,9	1.853,0	3.003,1	3.104,6	3.159,3	3.435,9	4.983,7	6.781,4	6.878,9
Liabilities	4.978,3	6.190,1	7.308,7	8.052,4	9.804,6	11.468,5	12.716,8	14.525,3	17.366,1
Direct Investment in Slovenia	1.376,0	1.611,6	1.999,8	2.369,5	2.675,0	3.109,8	2.952,4	3.967,9	5.069,8
Portfolio Investment	81,2	918,0	1.156,6	1.212,9	1.656,3	1.927,9	2.142,3	2.096,4	2.287,7
Other Investment	3.521,1	3.660,5	4.152,2	4.470,1	5.473,4	6.430,7	7.622,0	8.461,0	10.008,6
Breakdown Items									
Assets	5.338,8	5.771,2	6.947,2	7.210,2	7.834,2	8.923,0	11.264,8	13.136,5	13.661,4
Direct Investment Abroad	382,3	370,6	416,2	542,8	624,7	825,3	1.139,2	1.461,5	1.848,9
Equity Capital and Reinvested Earnings	285,7	276,6	294,2	325,5	378,0	498,9	692,4	901,2	1.150,1
Banks	57,9	59,2	67,1	64,1	68,0	81,2	98,7	77,0	79,5
Other Sectors	227,8	217,4	227,1	261,4	310,0	417,5	593,6	824,2	1.070,6
Other Capital	96,6	94,0	122,0	217,3	246,7	326,4	446,9	560,3	698,8
Claims on Affiliated Enterprises	274,3	279,6	364,8	368,4	410,9	502,6	576,6	722,7	882,6
Banks	9,2	10,6	12,1	12,6	12,6	7,3	2,7	7,3	6,7
Other Sectors	265,1	269,0	352,7	355,8	398,3	495,3	573,9	715,4	875,9
Liabilities to Affiliated Enterprises	-177,8	-185,6	-242,7	-151,1	-164,2	-176,2	-129,8	-162,4	-183,8
Banks	-25,0	-11,2	-10,0	-11,3	-13,0	-12,1	-1,4	-1,3	-1,2
Other Sectors	-152,8	-174,4	-232,7	-139,8	-151,2	-164,2	-128,4	-161,1	-182,6
Portfolio Investment	83,0	75,7	50,6	33,8	130,1	188,5	284,9	316,4	397,0
Equity Securities	13,4	12,7	14,0	14,3	32,3	39,5	24,7	40,3	33,6
Banks	4,8	5,1	5,4	6,2	6,2	5,7	4,9	4,2	5,8
Other Sectors	8,5	7,6	8,6	8,1	26,1	33,8	19,8	36,1	27,8
Debt Securities	69,7	63,0	36,6	19,6	97,7	149,0	260,2	276,1	363,4
Bonds and Notes	69,7	63,0	36,6	19,6	97,7	149,0	260,2	276,1	363,4
Banks	69,7	63,0	36,6	19,6	97,7	140,6	225,5	171,0	194,9
Other sectors	0,0	0,0	0,0	0,0	0,0	8,4	34,8	105,2	167,2
Other Investment	3.452,5	3.471,9	3.477,3	3.528,9	3.920,1	4.473,3	4.857,0	4.577,2	4.536,6
Trade Credits	1.412,2	1.401,7	1.703,3	1.796,0	1.996,4	2.189,9	1.927,5	1.907,6	1.893,5
Other Sectors	1.412,2	1.401,7	1.703,3	1.796,0	1.996,4	2.189,9	1.927,5	1.907,6	1.893,5
Long-term	140,1	136,1	140,8	153,7	198,8	207,6	48,3	25,8	18,3
Short-term	1.272,1	1.265,6	1.562,5	1.642,3	1.797,6	1.982,3	1.879,2	1.881,7	1.875,2
Loans	33,9	36,9	94,9	118,0	144,9	192,6	183,1	423,8	630,5
Banks	29,2	31,5	90,6	106,5	118,7	107,2	119,2	224,3	323,4
Long-term	18,5	21,4	51,7	74,2	73,8	79,6	106,2	190,7	251,3
Short-term	10,7	10,1	38,9	32,3	44,8	27,6	13,0	33,6	72,2
Other Sectors	4,7	5,4	4,3	11,4	26,2	85,3	63,8	199,5	307,1
Long-term	3,6	2,8	3,1	4,7	21,3	77,3	58,2	135,1	238,8
Short-term	1,1	2,6	1,3	6,7	4,9	8,0	5,6	64,4	68,3
Currency and Deposits	1.631,3	1.812,4	1.392,9	1.334,2	1.461,8	1.747,5	2.165,3	1.693,7	1.455,5
Banks	1.218,4	1.441,0	926,4	941,2	954,5	1.242,2	1.562,5	1.167,4	918,5
Other Sectors	412,9	371,4	466,5	393,0	507,3	505,3	602,8	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

3.8. Net external debt position

Mio EUR		General government										
		Short-term					Long-term					Total
		Money market instruments	Loans	Trade credits	Other debt ass./liab.	Total	Bonds and notes	Loans	Trade credits	Other debt ass./liab.	Total	
Column		1	2	3	4	5=1+...4	6	7	8	9	10=6+...+9	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.Jan.	0	0	0	3	3	1	0	0	0	1	4
	29.Feb.	0	0	0	3	3	1	0	0	0	1	5
	31.Mar.	0	0	0	4	4	1	0	0	0	1	5
	30.Apr.	0	0	0	4	4	3	0	0	0	3	6
	31.May	0	0	0	4	4	4	0	0	0	4	8
	30.Jun.	0	0	0	3	3	4	0	0	0	4	7
	31.Jul.	0	0	0	3	3	4	0	0	0	4	7
	31.Aug.	0	0	0	3	3	1	0	0	0	1	4
							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.Jan.	29	0	0	8	37	2,089	385	0	0	2,475	2,512
	29.Feb.	30	0	0	8	38	2,107	382	0	0	2,489	2,527
	31.Mar.	24	0	0	9	33	2,138	376	0	0	2,513	2,546
	30.Apr.	19	0	0	9	28	2,123	379	0	0	2,502	2,531
	31.May	10	0	0	9	19	2,113	372	0	0	2,485	2,504
	30.Jun.	9	0	0	9	18	1,902	371	0	0	2,273	2,291
	31.Jul.	5	0	0	9	14	1,920	409	0	0	2,329	2,343
	31.Avg.	2	0	0	9	10	1,935	406	0	0	2,341	2,352
							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.Jan.	29	0	0	6	34	2,088	385	0	0	2,473	2,508
	29.Feb.	30	0	0	5	35	2,106	382	0	0	2,487	2,522
	31.Mar.	24	0	0	5	29	2,136	376	0	0	2,512	2,541
	30.Apr.	19	0	0	5	25	2,121	379	0	0	2,500	2,524
	31.May	10	0	0	4	15	2,109	372	0	0	2,481	2,496
	30.Jun.	9	0	0	6	15	1,898	371	0	0	2,269	2,284
	31.Jul.	5	0	0	5	11	1,916	409	0	0	2,325	2,336
	31.Avg.	2	0	0	6	7	1,934	406	0	0	2,340	2,347

Bank of Slovenia											Mio EUR	
Short-term					Long-term					Total		
Money market instruments	Loans	Currency and deposits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Other debt ass./liab.	Total			
12	13	14	15	16=12+..+15	17	18	19	20	21=17+..20	22=16+21	Column	
											Code	
					Claims							
-	-	1,132	84	1,216	75	-	-	15	90	1,306	31.Dec.	1994
-	-	1,243	133	1,376	163	-	-	15	178	1,554	31.Dec.	1995
-	-	1,526	27	1,553	312	-	-	15	327	1,880	31.Dec.	1996
-	-	1,985	37	2,022	1,002	-	-	16	1,018	3,040	31.Dec.	1997
-	-	1,345	39	1,384	1,704	-	-	56	1,759	3,144	31.Dec.	1998
-	-	867	52	919	2,183	-	-	107	2,291	3,209	31.Dec.	1999
-	-	1,060	62	1,123	2,283	-	-	89	2,372	3,494	31.Dec.	2000
0	0	2,153	72	2,225	2,657	0	0	106	2,763	4,988	31.Dec.	2001
1,101	0	2,510	67	3,677	2,968	0	0	130	3,099	6,776	31.Dec.	2002
12	0	1,635	56	1,703	5,029	0	0	129	5,158	6,861	31.Dec.	2003
12	0	1,651	57	1,719	5,073	0	0	129	5,202	6,921	31.Jan.	2004
12	0	1,656	57	1,724	5,138	0	0	123	5,260	6,984	29.Feb.	
12	0	1,637	58	1,706	5,026	0	0	122	5,149	6,855	31.Mar.	
12	0	1,785	60	1,856	4,984	0	0	123	5,107	6,963	30.Apr.	
12	0	1,370	58	1,439	5,164	0	0	229	5,393	6,832	31.May	
12	0	967	58	1,037	5,377	0	0	233	5,611	6,647	30.Jun.	
12	0	788	58	858	5,472	0	0	229	5,702	6,560	31.Jul.	
12	0	816	59	886	5,507	0	0	223	5,730	6,616	31.Aug.	
					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	0	0	0	0	0	0	0	0	0	31.Jan.	2004
0	0	0	0	0	0	0	0	0	0	0	29.Feb.	
0	0	0	0	0	0	0	0	0	0	0	31.Mar.	
0	0	0	0	0	0	0	0	0	0	0	30.Apr.	
0	0	42	0	42	0	0	0	0	0	42	31.May	
0	0	34	0	34	0	0	0	0	0	34	30.Jun.	
0	0	21	0	21	0	0	0	0	0	21	31.Jul.	
0	0	29	0	29	0	0	0	0	0	29	31.Avg.	
					Net position							
-	-	-1,132	-84	-1,216	-75	6	-	-15	-84	-1,300	31.Dec.	1994
-	-	-1,243	-133	-1,376	-163	3	-	-15	-175	-1,550	31.Dec.	1995
-	-	-1,526	-27	-1,552	-312	1	-	-15	-326	-1,878	31.Dec.	1996
-	-	-1,985	-37	-2,022	-1,002	-	-	-16	-1,018	-3,040	31.Dec.	1997
-	-	-1,345	-39	-1,384	-1,704	-	-	-56	-1,759	-3,144	31.Dec.	1998
-	-	-867	-52	-918	-2,183	-	-	-107	-2,291	-3,209	31.Dec.	1999
-	-	-1,060	-62	-1,123	-2,283	-	-	-89	-2,372	-3,494	31.Dec.	2000
0	0	-2,153	-72	-2,225	-2,657	0	0	-106	-2,763	-4,988	31.Dec.	2001
-1,101	0	-2,510	-67	-3,677	-2,968	0	0	-130	-3,099	-6,776	31.Dec.	2002
-12	0	-1,635	-56	-1,702	-5,029	0	0	-129	-5,158	-6,860	31.Dec.	2003
-12	0	-1,651	-57	-1,719	-5,073	0	0	-129	-5,202	-6,921	31.Jan.	2004
-12	0	-1,656	-57	-1,724	-5,138	0	0	-123	-5,260	-6,984	29.Feb.	
-12	0	-1,637	-58	-1,706	-5,026	0	0	-122	-5,149	-6,855	31.Mar.	
-12	0	-1,785	-60	-1,856	-4,984	0	0	-123	-5,107	-6,963	30.Apr.	
-12	0	-1,328	-58	-1,397	-5,164	0	0	-229	-5,393	-6,790	31.May	
-12	0	-933	-58	-1,002	-5,377	0	0	-233	-5,611	-6,613	31.May	
-12	0	-767	-58	-837	-5,472	0	0	-229	-5,702	-6,539	31.May	
-12	0	-787	-59	-857	-5,507	0	0	-223	-5,730	-6,587	31.Avg.	

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.Jan.	0	70	867	351	1,288	222	260	0	18	500	1,789
	29.Feb.	0	74	788	331	1,193	228	270	0	16	514	1,707
	31.Mar.	0	80	829	353	1,263	231	276	0	17	525	1,787
	30.Apr.	0	89	819	330	1,237	217	291	0	18	526	1,763
	31.May	0	80	897	346	1,323	230	314	0	18	561	1,884
	30.Jun.	0	85	931	347	1,363	285	334	0	19	638	2,001
	31.Jul.	0	85	821	349	1,254	308	340	0	20	668	1,922
	31.Aug.	0	87	1,056	365	1,507	301	350	0	17	668	2,175
							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.Jan.	0	47	539	6	592	33	2,246	531	56	2,866	3,458
	29.Feb.	0	54	581	26	661	33	2,258	579	56	2,927	3,587
	31.Mar.	0	59	604	17	679	33	2,364	586	58	3,041	3,720
	30.Apr.	0	89	562	20	670	32	2,440	610	60	3,142	3,812
	31.May	0	87	641	22	750	32	2,438	610	59	3,139	3,890
	30.Jun..	0	29	733	28	790	82	2,581	633	62	3,358	4,147
	31.Jul..	0	19	679	38	736	80	2,585	650	63	3,379	4,115
	31.Aug.	0	24	538	42	604	80	3,048	670	63	3,861	4,465
							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.Jan.	0	-24	-328	-344	-696	-189	1,986	531	37	2,365	1,669
	29.Feb.	0	-20	-207	-305	-532	-195	1,989	579	40	2,413	1,880
	31.Mar.	0	-21	-225	-337	-583	-199	2,088	586	41	2,517	1,933
	30.Apr.	0	0	-257	-310	-567	-184	2,149	610	42	2,616	2,049
	31.May	0	8	-256	-324	-573	-198	2,125	610	41	2,578	2,006
	30.Jun.	0	-55	-198	-320	-573	-203	2,247	633	43	2,720	2,146
	31.Jul.	0	-66	-142	-311	-519	-227	2,245	650	43	2,711	2,192
	31.Aug.	0	-62	-518	-323	-903	-221	2,698	670	46	3,193	2,290

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			
12	13	14	15	16	17=12+..16	18	19	20	21	22	23=18+..22	24=17+23	Column	
													Code	
						Claims								
-	1	427	1,211	-	1,639	-	3	-	149	-	153	1,792	31.Dec.	1994
-	1	413	1,272	-	1,686	-	4	-	140	-	144	1,830	31.Dec.	1995
-	3	371	1,266	-	1,640	-	3	-	136	-	139	1,778	31.Dec.	1996
-	1	467	1,562	-	2,030	-	3	-	141	-	144	2,174	31.Dec.	1997
-	7	393	1,642	-	2,042	-	5	-	154	-	158	2,200	31.Dec.	1998
-	5	507	1,798	-	2,310	0	21	-	199	-	220	2,530	31.Dec.	1999
-	8	505	1,982	-	2,496	8	77	-	208	-	293	2,789	31.Dec.	2000
0	6	603	1,879	170	2,658	35	58	0	48	0	141	2,799	31.Dec.	2001
0	64	524	1,882	149	2,619	105	135	0	26	0	266	2,885	31.Dec.	2002
0	68	534	1,875	132	2,610	167	239	0	18	0	424	3,034	31.Dec.	2003
0	72	543	1,933	133	2,681	183	251	0	18	0	452	3,133	31.Jan.	2004
0	79	542	2,022	134	2,777	207	262	0	18	0	488	3,264	29.Feb.	
0	84	551	2,125	136	2,896	220	276	0	19	0	515	3,412	31.Mar.	
0	81	568	2,156	143	2,947	237	279	0	18	0	534	3,481	30.Apr.	
0	82	548	2,177	142	2,949	264	280	0	17	0	561	3,510	31.May	
0	73	551	2,169	146	2,938	298	300	0	18	3	618	3,557	30.Jun.	
0	78	556	2,143	152	2,929	322	301	0	17	3	644	3,573	31.Jul.	
0	84	558	2,074	157	2,873	337	309	0	16	3	666	3,539	31.Aug.	
						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	51	0	1,620	127	1,798	29	4,428	0	27	2	4,487	6,284	31.Jan.	2004
0	58	0	1,672	115	1,845	10	4,460	0	27	2	4,499	6,344	29.Feb.	
0	57	0	1,718	121	1,896	10	4,463	0	28	4	4,505	6,401	31.Mar.	
0	53	0	1,844	123	2,021	10	4,508	0	29	4	4,552	6,573	30.Apr.	
0	62	0	1,835	134	2,031	10	4,525	0	28	4	4,567	6,598	31.May	
0	81	0	1,828	148	2,056	10	4,600	0	26	4	4,640	6,696	30.Jun..	
0	47	0	1,790	150	1,986	10	4,639	0	26	4	4,679	6,665	31.Jul..	
0	45	0	1,693	140	1,879	10	4,733	0	25	4	4,773	6,651	31.Aug.	
						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	-22	-543	-313	-6	-883	-153	4,177	0	9	2	4,034	3,151	31.Jan.	2004
0	-20	-542	-350	-19	-932	-197	4,198	0	9	2	4,012	3,080	29.Feb.	
0	-28	-551	-407	-15	-1,001	-210	4,186	0	9	4	3,989	2,989	31.Mar.	
0	-27	-568	-312	-19	-926	-227	4,230	0	11	4	4,018	3,092	30.Apr.	
0	-21	-548	-342	-8	-919	-254	4,245	0	11	4	4,006	3,088	31.May	
0	8	-551	-341	2	-882	-288	4,300	0	9	1	4,022	3,140	30.Jun.	
0	-32	-556	-353	-2	-943	-312	4,338	0	9	1	4,035	3,092	31.Jul.	
0	-39	-558	-381	-17	-994	-327	4,424	0	9	1	4,107	3,113	31.Aug.	

3.8. Net external debt position - (continued)

Mio EUR		Total all sectors												
		Short-term					Long-term					Direct investment: Intercomapny lending		Total
		Money market instruments	Loans	Trade credits	Currency and deposits	Other debt ass./liab.	Bonds and notes	Loans	Trade credits	Currency and deposits	Other debt ass./liab.	Affiliated enterprises	Direct investors	
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13=1+...+12
	Code													
								Claims						
1994	31.Dec.	-	8	1,211	2,600	418	113	15	149	-	15	216	95	4,840
1995	31.Dec.	-	12	1,272	2,874	375	232	22	140	-	15	274	107	5,325
1996	31.Dec.	-	13	1,266	3,338	220	375	24	136	-	16	280	141	5,808
1997	31.Dec.	-	40	1,562	3,378	284	1,039	55	141	-	18	365	169	7,051
1998	31.Dec.	-	39	1,642	2,679	280	1,723	79	154	-	57	368	95	7,116
1999	31.Dec.	-	50	1,798	2,329	317	2,281	95	199	-	107	411	111	7,697
2000	31.Dec.	-	36	1,982	2,808	343	2,432	157	208	-	89	503	143	8,700
2001	31.Dec.	0	19	1,879	4,319	566	2,917	164	48	0	107	577	229	10,825
2002	31.Dec.	1,101	98	1,882	4,201	525	3,244	326	26	0	145	723	309	12,580
2003	31.Dec.	12	140	1,875	3,088	529	5,392	490	18	0	146	883	275	12,848
2004	31.Jan.	12	143	1,933	3,061	544	5,478	512	18	0	147	904	312	13,063
	29.Feb.	12	153	2,022	2,986	525	5,574	532	18	0	139	944	325	13,229
	31.Mar.	12	165	2,125	3,017	551	5,479	552	19	0	140	964	332	13,355
	30.Apr.	12	169	2,156	3,172	536	5,441	570	18	0	141	999	328	13,540
	31.May	12	162	2,177	2,814	550	5,662	593	17	0	247	998	359	13,590
	30.Jun..	12	158	2,169	2,449	554	5,964	633	18	0	256	1,004	354	13,569
	31.Jul.	12	163	2,143	2,165	562	6,106	642	17	0	252	1,031	275	13,368
	31.Aug.	12	171	2,074	2,429	583	6,147	659	16	0	243	1,041	311	13,687
								Liabilities						
1994	31.Dec.	-	42	1,189	140	0	35	1,497	70	-	140	207	388	3,706
1995	31.Dec.	-	9	1,290	171	0	32	1,850	66	-	134	178	544	4,275
1996	31.Dec.	-	12	1,197	293	0	810	1,957	82	-	118	186	724	5,380
1997	31.Dec.	-	71	1,435	313	0	1,015	2,151	88	-	94	243	756	6,166
1998	31.Dec.	-	58	1,432	348	0	1,094	2,432	116	-	83	151	744	6,459
1999	31.Dec.	-	79	1,659	364	54	1,494	3,134	102	-	82	164	881	8,012
2000	31.Dec.	-	47	1,834	401	0	1,748	3,983	87	-	78	176	1,136	9,491
2001	31.Dec.	15	27	1,690	396	94	1,934	5,117	56	162	79	130	702	10,403
2002	31.Dec.	56	26	1,692	383	148	1,935	5,832	33	279	68	162	840	11,455
2003	31.Dec.	32	66	1,656	558	137	2,145	7,003	26	506	57	184	936	13,305
2004	31.Jan.	29	97	1,620	539	142	2,151	7,060	27	531	58	164	977	13,395
	29.Feb.	30	112	1,672	581	149	2,150	7,100	27	579	59	158	964	13,581
	31.Mar.	24	116	1,718	604	147	2,180	7,203	28	586	62	165	984	13,816
	30.Apr.	19	142	1,844	562	152	2,166	7,327	29	610	64	175	1,016	14,105
	31.May	10	149	1,835	683	164	2,155	7,335	28	610	63	179	1,041	14,254
	30.Jun.	9	110	1,828	767	184	1,994	7,552	26	633	67	178	993	14,341
	31.Jul.	5	66	1,790	700	196	2,010	7,634	26	650	67	171	984	14,299
	31.Aug.	2	70	1,693	567	190	2,025	8,188	25	670	67	166	948	14,610
								Net position						
1994	31.Dec.	-	34	-23	-2,460	-418	-78	1,481	-80	-	124	-10	293	-1,134
1995	31.Dec.	-	-3	18	-2,704	-375	-200	1,828	-74	-	119	-97	437	-1,049
1996	31.Dec.	-	-1	-68	-3,045	-220	435	1,933	-54	-	102	-94	583	-428
1997	31.Dec.	-	30	-127	-3,066	-284	-24	2,096	-52	-	76	-122	587	-885
1998	31.Dec.	-	19	-210	-2,331	-279	-629	2,353	-38	-	26	-217	649	-657
1999	31.Dec.	-	29	-139	-1,965	-263	-787	3,039	-97	-	-25	-247	770	315
2000	31.Dec.	-	11	-148	-2,407	-343	-684	3,826	-121	-	-11	-326	993	791
2001	31.Dec.	15	9	-189	-3,923	-472	-983	4,953	8	162	-27	-447	473	-422
2002	31.Dec.	-1,044	-72	-190	-3,818	-377	-1,309	5,506	7	279	-78	-560	531	-1,125
2003	31.Dec.	20	-75	-220	-2,530	-393	-3,248	6,513	8	506	-89	-699	661	456
2004	31.Jan.	17	-45	-313	-2,522	-401	-3,327	6,548	9	531	-89	-739	665	332
	29.Feb.	18	-41	-350	-2,405	-376	-3,423	6,568	9	579	-81	-786	639	351
	31.Mar.	13	-49	-407	-2,413	-404	-3,298	6,651	9	586	-78	-799	652	461
	30.Apr.	8	-27	-312	-2,610	-384	-3,275	6,757	11	610	-77	-824	688	565
	31.May	-1	-13	-342	-2,132	-386	-3,507	6,742	11	610	-184	-819	682	663
	30.Jun.	-3	-48	-341	-1,681	-370	-3,970	6,918	9	633	-189	-825	639	772
	31.Jul.	-7	-97	-353	-1,465	-370	-4,096	6,992	9	650	-185	-860	709	931
	31.Aug.	-10	-101	-381	-1,863	-366	-4,122	7,529	9	670	-176	-876	637	923

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.9. Gross external debt position

Millions of EUR	Short-term						Long-term			
	Money market instruments	Loans	Currency and deposuits	Trade credits	Other debt liabilities	Total	Bonds and notes	Loans	Currency and deposits	Trade credits
	1	2	3	4	5	6=1+...+5	7	8	9	10
					Gross External Debt Position					
1994 31.Dec.	0	42	140	1,189	0	1,371	35	1,496	0	70
1995 31.Dec.	0	9	171	1,290	0	1,470	32	1,851	0	66
1996 31.Dec.	0	12	293	1,197	0	1,503	810	1,957	0	82
1997 31.Dec.	0	71	313	1,435	0	1,819	1,015	2,151	0	87
1998 31.Dec.	0	58	348	1,432	0	1,838	1,094	2,433	0	115
1999 31.Dec.	0	79	364	1,659	54	2,155	1,494	3,134	0	101
2000 31.Dec.	0	47	401	1,834	0	2,283	1,748	3,983	0	87
2001 31.Dec.	15	27	396	1,690	95	2,223	1,934	5,117	162	56
2002 31.Dec.	56	26	383	1,692	148	2,305	1,935	5,832	279	33
2003 31.Dec.	32	66	558	1,656	137	2,447	2,145	7,003	506	26
2004 31.Jan.	29	97	539	1,620	142	2,427	2,151	7,060	531	27
29.Feb.	30	112	581	1,672	149	2,544	2,150	7,100	579	27
31.Mar.	24	116	604	1,718	147	2,608	2,180	7,203	586	28
30.Apr.	19	142	562	1,844	152	2,719	2,166	7,327	610	29
31.May	10	149	683	1,835	164	2,842	2,155	7,335	610	28
30.Jun.	9	110	767	1,828	184	2,898	1,994	7,552	633	26
31.Jul.	5	66	700	1,790	196	2,757	2,010	7,634	650	26
31.Aug.	2	70	567	1,693	190	2,521	2,025	8,188	670	25
					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.Jan.	29	0	0	0	8	37	2,089	1,476	0	0
29.Feb.	30	0	0	0	8	38	2,107	1,480	0	0
31.Mar.	24	0	0	0	9	33	2,138	1,494	0	0
30.Apr.	19	0	0	0	9	28	2,123	1,525	0	0
31.May	10	0	42	0	9	61	2,113	1,529	0	0
30.Jun.	9	0	34	0	9	52	1,902	1,599	0	0
31.Jul.	5	0	21	0	9	35	1,920	1,638	0	0
31.Aug.	2	0	29	0	9	39	1,935	1,710	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.Jan.	0	97	539	1,620	134	2,390	62	5,584	531	27
29.Feb.	0	112	581	1,672	141	2,506	43	5,620	579	27
31.Mar.	0	116	604	1,718	138	2,575	43	5,709	586	28
30.Apr.	0	142	562	1,844	143	2,691	42	5,802	610	29
31.May	0	149	641	1,835	156	2,781	42	5,806	610	28
30.Jun.	0	110	733	1,828	175	2,846	92	5,953	633	26
31.Jul.	0	66	679	1,790	188	2,722	90	5,996	650	26
31.Aug.	0	70	538	1,693	182	2,482	90	6,477	670	25

Other debt liabilities	Total	Direct investment: Intercompany lending						Total	Total	Millions of EUR	
		Debt liabilities to affiliated enterprises	Arrears	Other	Debt liabilities to direct investors	Arrears	Other				
11	12=7+...+11	13	14	15	16	17	18	19	20=6+12+19		
					Gross External Debt Posisition						
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
58	9,827	164	0	164	977	11	965	1,141	13,395	31.Jan.	2004
59	9,914	158	0	158	964	12	952	1,123	13,581	29.Feb.	
62	10,059	165	0	165	984	12	972	1,149	13,816	31.Mar.	
64	10,196	175	0	175	1,016	19	997	1,190	14,105	30.Apr.	
63	10,192	179	0	179	1,041	19	1,022	1,220	14,254	31.May	
67	10,272	178	0	178	993	21	972	1,171	14,341	30.Jun.	
67	10,387	171	1	170	984	22	962	1,155	14,299	31.Jul.	
67	10,975	166	0	166	948	21	927	1,114	14,610	31.Aug.	
					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	3,565	0	0	0	0	0	0	0	3,602	31.Jan.	2004
0	3,587	0	0	0	0	0	0	0	3,625	29.Feb.	
0	3,632	0	0	0	0	0	0	0	3,665	31.Mar.	
0	3,649	0	0	0	0	0	0	0	3,677	30.Apr.	
0	3,642	0	0	0	0	0	0	0	3,703	31.May	
0	3,501	0	0	0	0	0	0	0	3,553	30.Jun.	
0	3,558	0	0	0	0	0	0	0	3,593	31.Jul.	
0	3,645	0	0	0	0	0	0	0	3,684	31.Aug.	
					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
58	6,262	164	0	164	977	11	965	1,141	9,793	31.Jan.	2004
59	6,327	158	0	158	964	12	952	1,123	9,956	29.Feb.	
62	6,427	165	0	165	984	12	972	1,149	10,152	31.Mar.	
64	6,547	175	0	175	1,016	19	997	1,190	10,428	30.Apr.	
63	6,550	179	0	179	1,041	19	1,022	1,220	10,550	31.May	
67	6,771	178	0	178	993	21	972	1,171	10,787	30.Jun.	
67	6,829	171	1	170	984	22	962	1,155	10,706	31.Jul.	
67	7,330	166	0	166	948	21	927	1,114	10,926	31.Aug.	

3.10. Debt - service payment schedule

Millions of EUR For outstanding external debt on 31.08.2004	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		
1. Public and publicly guaranteed debt	0	72	47	646	46	119	252	2,977	4,160
1.1. Debt securuties	0	0	6	601	6	6	79	1,446	2,144
1.1.1. Principal	0	0	6	500	6	6	6	1,146	1,669
1.1.2. Interest	0	0	0	101	0	0	74	300	475
1.2. Loans	0	35	41	45	41	113	173	1,531	1,979
1.2.1. Principal	0	23	25	28	24	86	144	1,300	1,630
1.2.2. Interest	0	12	16	17	17	27	28	231	349
1.3. Currency and deposits	0	29	0	0	0	0	0	0	29
1.3.1. Principal	0	29	0	0	0	0	0	0	29
1.3.2. Interst	-	-	-	-	-	-	-	-	-
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	9	0	0	0	0	0	0	9
1.5.1. Principal	0	9	0	0	0	0	0	0	9
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	162	3,276	364	417	517	639	1,382	5,188	11,944
2.1. Debt securities	0	0	1	0	1	2	2	87	93
2.1.1. Principal	0	0	0	0	0	0	0	68	68
2.1.2. Interest	0	0	1	0	1	2	2	19	25
2.2. Loans	0	379	332	406	495	610	771	4,473	7,467
2.2.1. Principal	0	326	279	354	446	523	695	4,045	6,668
2.2.2. Interest	0	54	53	52	49	87	76	428	799
2.3. Currency and deposits	0	629	0	0	0	0	580	0	1,208
2.3.1. Principal	0	629	0	0	0	0	580	0	1,208
2.3.2. Interest	-	-	-	-	-	-	-	-	-
2.4. Trade Credit	0	1,695	2	1	2	3	2	19	1,724
2.4.1. Principal	0	1,695	2	1	2	2	2	16	1,719
2.4.2. Interest	0	0	0	0	0	0	0	2	4
2.5. Other debt liabilities	140	90	0	0	0	1	14	2	249
2.5.1. Principal	104	90	0	0	0	1	14	2	211
2.5.2. Interest	37	0	0	0	0	0	0	0	37
2.6. Direct investment: Intercompany lending	21	482	29	9	19	23	14	607	1,204
126.1. Debt liabilities to affiliated enterprises	0	146	4	1	7	2	2	4	166
2.6.1.1. Principal	0	146	3	1	6	2	2	4	165
2.6.1.2. Interest	0	0	0	0	1	0	0	0	1
2.6.2. Debt liabilities to direct investors	21	336	25	8	12	21	12	603	1,038
2.6.2.1. Principal	19	335	15	7	8	10	6	545	943
2.6.2.2. Interest	3	1	10	1	5	11	6	58	95
3. GROSS EXTERNAL DEBT PAYMENTS	162	3,348	411	1,063	563	758	1,634	8,165	16,104
3.1. Principal	123	3,280	330	891	491	630	1,448	7,127	14,319
3.2. Interest	39	68	81	172	72	128	187	1,038	1,785

3.11. Debt indicators

	Stocks in millions of EUR				
	2000	2001	2002	2003	August 2004
A. Short - term debt (1):	4,382	4,569	4,448	4,555	5,115
B. International monetary reserves	3,436	4,984	6,781	6,879	6,525
C.Foreign exchange	4,705	6,513	7,842	7,703	7,556
D. Gross external assets in debt instruments	8,700	10,825	12,580	12,848	13,687
E. Gross external debt	9,490	10,403	11,455	13,305	14,610
Debt indicators:					
- international reserves to short-term debt (B/A)	0.78	1.09	1.52	1.51	1.28
- foreign exchange to short-tem debt (C/A)	1.07	1.43	1.76	1.69	1.48
- gross external assets in debt instruments / gross external debt (D/E)	0.92	1.04	1.10	0.99	0.94

3.12. International Liquidity

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
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
2000 31. Jan.	0.1	1.6	107.6	3,010.0	3,119.3	57.9	-	1,052.4	-48.5	4,062.4
29. Feb.	0.1	2.2	108.6	3,005.6	3,116.4	59.0	-	1,127.6	-41.8	4,133.2
31. Mar.	0.1	2.2	108.4	3,331.5	3,442.2	59.7	-	1,122.8	-47.5	4,454.3
30. Apr.	0.1	2.3	112.0	3,406.1	3,520.5	62.9	-	1,137.7	-52.7	4,543.9
31. May	0.1	2.8	101.3	3,215.7	3,320.0	61.1	-	1,216.1	-58.8	4,431.8
30. Jun.	0.1	2.8	101.0	3,201.5	3,305.5	60.4	-	1,212.3	-69.3	4,413.8
31. Jul.	0.1	2.9	99.6	3,235.4	3,337.9	61.8	-	1,197.1	-58.9	4,432.5
31. Aug.	0.1	3.6	94.9	3,259.6	3,358.2	64.9	-	1,244.3	-52.8	4,503.9
30. Sep.	0.1	3.6	95.3	3,281.4	3,380.4	65.5	-	1,278.7	-65.9	4,560.1
31. Oct.	0.1	3.7	95.1	3,365.1	3,464.0	67.8	-	1,268.1	-47.7	4,633.2
30. Nov.	0.1	4.2	93.9	3,320.7	3,418.8	66.8	-	1,505.6	-51.8	4,826.3
31. Dec.	0.1	4.0	88.5	3,343.3	3,435.9	62.4	-	1,361.2	-124.0	4,704.5
2001 31. Jan.	0.1	3.9	88.2	3,299.4	3,391.6	68.8	-	1,443.8	-45.3	4,743.2
28. Feb.	0.1	4.5	84.1	3,395.4	3,484.0	69.1	-	1,595.7	-53.1	4,991.1
31. Mar.	0.1	4.6	90.4	3,426.8	3,521.9	71.7	-	1,519.0	-63.7	4,945.8
30. Apr.	0.1	4.5	89.2	3,955.9	4,049.6	70.6	-	1,524.4	-57.5	5,480.3
31. May	0.1	5.1	95.4	4,050.5	4,151.1	74.0	-	1,590.0	-47.1	5,640.5
30. Jun.	77.5	5.1	95.6	4,095.1	4,273.3	88.3	-	1,501.8	-52.8	5,596.9
31. Jul.	73.9	5.0	92.4	4,177.0	4,348.3	86.3	-	1,461.9	-56.4	5,638.9
31. Aug.	73.0	5.3	91.0	3,903.6	4,072.9	83.7	-	1,423.4	-47.6	5,327.0
30. Sep.	77.7	5.3	90.2	4,059.9	4,233.2	83.5	-	1,328.6	-43.0	5,388.5
31. Oct.	74.8	5.3	90.5	4,252.7	4,423.2	84.4	-	1,358.6	-44.8	5,611.3
30. Nov.	75.3	5.7	91.5	4,414.6	4,587.1	85.7	-	1,643.8	-43.5	6,058.4
31. Dec.	76.2	5.7	91.3	4,810.5	4,983.7	86.2	-	1,703.0	-123.5	6,513.5
2002 31. Jan.	79.2	5.7	92.0	4,836.1	5,013.1	93.5	-	1,655.6	-59.3	6,491.7
28. Feb.	83.4	6.0	115.0	5,092.4	5,296.8	93.6	-	1,481.3	-51.9	6,573.7
31. Mar.	84.1	6.0	114.7	5,067.0	5,271.8	93.2	-	1,396.8	-52.8	6,463.8
30. Apr.	82.8	5.9	116.6	5,167.3	5,372.6	90.6	-	1,306.0	-95.6	6,473.3
31. May	84.7	6.1	114.6	5,156.3	5,361.7	87.9	-	1,268.4	-82.4	6,424.7
30. Jun.	77.6	5.9	110.9	5,281.5	5,475.9	83.6	-	1,144.1	-116.7	6,425.6
31. Jul.	75.3	6.0	135.2	5,266.9	5,483.4	84.8	-	1,104.9	-88.9	6,371.8
31. Aug.	77.1	6.4	127.3	5,323.4	5,534.2	84.7	-	1,168.9	-91.0	6,492.3
30. Sep.	80.4	6.5	126.4	5,864.9	6,078.2	85.2	-	1,112.0	-89.3	6,976.8
31. Oct.	78.3	6.4	125.7	5,940.1	6,150.5	84.9	-	1,177.2	-107.2	7,117.3
30. Nov.	78.0	6.8	120.1	6,653.7	6,858.7	84.1	-	1,241.2	-99.5	7,894.9
31. Dec.	79.9	6.7	115.9	6,578.9	6,781.4	81.3		1,263.2	-212.8	7,842.1
2003 31. Jan.	83.0	6.6	112.8	6,570.2	6,772.6	79.2	-	1,239.2	-114.3	7,809.4
28. Feb.	78.0	6.9	111.6	6,646.2	6,842.6	78.9	-	1,240.3	-161.3	7,886.5
31. Mar.	75.8	6.9	112.8	6,488.1	6,683.6	79.3	-	1,285.7	-144.6	7,773.9
30. Apr.	74.6	6.8	120.6	6,519.9	6,721.9	77.7	-	1,247.5	-122.3	7,767.3
31. May	74.2	6.8	113.6	6,494.3	6,688.8	73.1	-	1,155.1	-149.9	7,649.3
30. Jun.	73.6	6.9	111.0	6,772.3	6,963.8	75.0	-	1,209.7	-283.7	7,981.9
31. Jul.	75.3	6.9	127.5	6,707.6	6,917.3	74.5	-	1,140.0	-278.0	7,847.6
31. Aug.	83.6	7.5	131.8	6,860.1	7,083.0	77.4	-	1,147.5	-325.8	8,007.6
30. Sep.	81.3	7.4	119.7	6,776.0	6,984.4	74.7	-	1,167.6	-289.4	7,943.6
31. Oct.	80.2	7.2	116.8	6,696.2	6,900.3	73.1	-	1,126.2	-281.1	7,822.4
30. Nov.	80.7	7.5	115.4	6,676.0	6,879.5	72.0	-	1,087.0	-278.4	7,763.0
31. Dec.	80.9	7.3	115.7	6,675.0	6,878.9	69.8	-	1,028.4	-426.6	7,703.4
2004 31. Jan.	78.4	7.4	115.5	6,735.2	6,936.5	70.3	-	983.8	-322.9	7,719.0
29. Feb.	77.5	7.3	109.3	6,804.2	6,998.3	70.1	-	920.4	-353.4	7,724.6
31. Mar.	83.5	7.8	108.9	6,674.7	6,874.9	71.1	-	965.4	-362.0	7,640.1
30. Apr.	79.4	7.8	108.9	6,781.2	6,977.2	73.2	-	944.3	-366.3	7,725.5
31. May	78.0	8.0	107.6	6,545.7	6,739.3	72.6	-	1,015.8	-228.3	7,561.5
30. Jun.	78.8	8.0	112.0	6,355.9	6,554.8	73.1	-	1,080.2	-224.6	7,436.1
31. Jul.	78.8	8.1	107.3	6,271.8	6,466.1	73.5	-	992.0	-229.5	7,263.9
31. Aug.	81.3	8.4	100.5	6,334.6	6,524.8	73.6	-	1,221.6	-195.4	7,556.2
30. Sep.	81.5	8.2	96.5	6,360.9	6,547.1	72.3	-	1,021.0	-179.4	7,381.9

BALANCE OF PAYMENTS AND EXTERNAL POSITION

4.1. Derivation and Expenditure on Gross domestic product

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

Source: Statistical Office of RS.

4.2. Quarterly Real Gross Domestic Product

		Value added in selected activities										Gross Domestic Product	
		Agriculture		Manufacturing		Construction		Trade		Transport			
		Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %
	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		113.591	-6,3	1.146.442	2,8	240.114	2,8	460.886	3,1	288.468	0,9	4.618.299	2,3
2000	III	31.143	1,4	247.462	6,4	61.656	0,3	103.985	5,8	68.357	10,4	1.069.173	4,7
	IV	30.291	2,0	259.335	7,7	59.255	-10,9	111.086	2,5	63.747	-7,4	1.082.318	2,4
2001	I	25.897	-12,0	259.337	7,7	55.319	-0,9	102.160	1,8	70.006	4,2	1.054.386	3,0
	II	25.121	-12,2	277.126	4,3	57.723	-4,7	108.842	2,1	69.275	6,7	1.105.702	2,7
	III	27.378	-12,1	261.994	5,9	60.489	-1,9	106.391	2,3	71.622	4,8	1.098.908	2,8
	IV	26.620	-12,1	265.972	2,6	58.595	-1,1	114.516	3,1	66.395	4,2	1.107.226	2,3
2002	I	29.973	15,7	266.726	2,8	54.833	-0,9	105.691	3,5	72.594	3,7	1.084.324	2,8
	II	28.949	15,2	289.939	4,6	58.029	0,5	112.731	3,6	71.888	3,8	1.145.095	3,6
	III	31.523	15,1	279.871	6,8	61.159	1,1	110.359	3,7	73.570	2,7	1.140.259	3,8
	IV	30.713	15,4	279.312	5,0	59.573	1,7	118.434	3,4	67.734	2,0	1.146.310	3,5
2003	I	28.149	-6,1	274.511	2,9	55.736	1,6	108.542	2,7	72.687	0,1	1.108.438	2,2
	II	27.184	-6,1	295.253	1,8	60.635	4,5	116.290	3,2	71.477	-0,6	1.168.620	2,1
	III	29.535	-6,3	284.301	1,6	62.856	2,8	114.004	3,3	75.453	2,6	1.166.814	2,3
	IV	28.723	-6,5	292.377	4,7	60.887	2,2	122.050	3,1	68.851	1,6	1.174.427	2,5
2004	I	29.177	3,7	286.546	4,4	57.305	2,8	112.265	3,4	75.567	4,0	1.150.526	3,8
	II	28.208	3,8	318.221	7,8	59.530	-1,8	120.715	3,8	75.161	5,2	1.222.633	4,6

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 %
	Column	1	2	3	4	5	6	7	8
	Code								
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
2003	Jun.	105.6	2.5	109.4	11.5	105.7	3.2	102.9	-9.6
	Jul.	109.4	-0.8	127.4	27.4	109.2	-2.0	102.3	-0.2
	Aug.	87.2	-2.6	85.4	19.5	87.6	-3.3	80.6	-4.5
	Sep.	115.8	3.4	119.6	-3.2	115.7	3.4	112.2	5.1
	Oct.	120.2	3.8	120.9	9.4	120.1	4.0	119.1	-2.1
	Nov.	115.8	4.9	102.5	1.2	116.8	6.1	106.5	-9.6
	Dec.	99.8	6.1	81.9	15.1	99.2	8.3	116.2	-13.7
2004	Jan.	103.0	3.3	101.0	21.6	100.8	3.0	135.0	1.6
	Feb.	104.0	0.9	103.5	23.8	102.4	0.5	125.4	-1.8
	Mar.	120.6	7.8	119.2	-2.6	119.8	8.6	131.9	3.1
	Apr.	107.0	-0.9	96.3	-18.6	106.4	-0.7	118.3	4.9
	May	119.1	12.0	119.5	14.3	119.0	11.1	117.8	25.1
	Jun.	117.4	11.0	95.1	-13.1	118.7	12.3	107.9	4.8
	Jul.	112.8	3.0	103.9	-18.4	113.3	3.6	108.8	6.4
	Aug.	97.3	11.6	94.0	10.1	97.1	10.7	101.5	25.9

Source: Statistical Office of RS, estimation in BS.

4.4. Travel

Thousands		Overnight stays			Road border crossing						Slovenian overnight stays in Croatia
		Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	Excluding border with Croatia			
								Total	From Slovenia	From abroad	
	Column	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10
	Code										
1992		5,098	3,085	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
2003	Aug.	1,285	531	754	11,418	3,313	8,105	6,058	1,749	4,309	1,863
	Sep.	689	252	437	7,708	2,492	5,215	4,537	1,547	2,990	309
	Oct.	507	211	297	6,801	2,302	4,499	4,376	1,582	2,794	36
	Nov.	356	176	179	5,937	2,117	3,820	3,736	1,450	2,285	7
	Dec.	368	188	181	6,129	2,095	4,034	4,059	1,527	2,531	15
2004	Jan.	449	195	254	5,539	1,856	3,683	3,434	1,306	2,128	8
	Feb.	468	273	195	5,205	1,781	3,424	3,384	1,297	2,088	19
	Mar.	427	217	211	5,808	2,002	3,807	3,850	1,484	2,366	20
	Apr.	490	201	289	7,073	2,475	4,598	4,533	1,685	2,848	156
	May	611	217	394	...	...	...	...	...	...	119
	Jun.	737	305	432	...	...	...	...	...	...	525
	Jul.	1,114	481	633	...	...	...	...	...	...	2,040
	Aug.	1,236	492	744	...	...	...	...	...	...	1,744

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

4.5. Employment and Unemployment

Persons		Total labour force									Unemployment rate in %	
		Total employed persons						Total	Registered unemployed persons	Total		
		Persons in paid employment			Self-employed persons		Total					
		In enterprises and institutions	By self-employed persons	Total	Outside agriculture	In agriculture					Registered	Surveys
	Column	1	2	3=1+2	4	5	6=4+5	7=3+6	8	9=7+8	10	11
	Code											
1992		669,466	32,615	702,080	42,569	39,408	81,977	784,057	102,596	886,654	11.6	8.3
1993		634,522	36,328	670,850	45,613	39,408	85,021	755,871	129,087	884,958	14.6	9.1
1994		615,767	42,721	658,488	48,340	39,408	87,748	746,236	127,056	873,292	14.5	9.0
1995		607,289	48,039	655,328	50,502	39,408	89,910	745,237	121,483	866,721	14.0	7.4
1996		597,328	53,100	650,428	52,375	39,408	91,783	742,211	119,799	862,009	13.9	7.3
1997		593,086	58,140	651,226	52,505	39,700	92,205	743,431	125,189	868,619	14.4	7.4
1998		591,653	60,828	652,481	51,675	41,013	92,688	745,169	126,080	871,249	14.5	7.9
1999		606,928	64,043	670,971	50,817	36,686	87,503	758,474	118,951	877,425	13.6	7.6
2000		615,493	67,549	683,042	50,704	34,426	85,130	768,172	106,601	874,773	12.2	7.0
2001		626,444	68,373	694,817	50,628	33,596	84,224	779,041	101,857	880,898	11.6	6.4
2002		631,053	66,797	697,850	50,413	35,236	85,649	783,499	102,635	886,134	11.6	6.3
2003		632,982	66,164	699,146	49,732	28,369	78,101	777,247	97,674	874,921	11.2	6.7
2003	Sep.	633,504	66,786	700,290	49,603	26,623	76,226	776,516	98,165	874,681	11.2	6.6
	Oct.	635,428	66,959	702,387	49,605	26,532	76,137	778,524	98,925	877,449	11.3	
	Nov.	636,154	66,858	703,012	49,585	26,532	76,117	779,129	96,174	875,303	11.0	
	Dec.	633,260	65,589	698,849	49,346	26,532	75,878	774,727	95,993	870,720	11.0	6.7
2004	Jan.	631,086	64,194	695,280	49,230	29,336	78,566	773,846	99,035	872,881	11.3	
	Feb.	632,845	64,211	697,056	49,240	29,336	78,576	775,632	98,146	873,778	11.2	
	Mar.	634,254	64,791	699,045	49,302	29,336	78,638	777,683	96,691	874,374	11.1	6.8
	Apr.	635,545	65,470	701,015	49,405	29,416	78,821	779,836	93,886	873,722	10.7	
	May	636,406	66,034	702,440	49,498	29,416	78,914	781,354	91,518	872,872	10.5	
	Jun.	638,494	66,306	704,800	49,480	29,416	78,896	783,696	89,156	872,852	10.2	6.1
	Jul.	637,152	66,215	703,367	49,448	29,855	79,303	782,670	90,294	872,964	10.3	
	Aug.	636,842	66,115	702,957	49,558	29,855	79,413	782,370	90,314	872,684	10.3	

Source: Statistical Office of RS, estimation in BS.

4.6. Average Wages and Salaries

		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	Annual growth in %
								2000=100	An.growth in %				
	Column	1	2	3	4	5	6	7	8	9	10	11	12
	Code												
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
2003	Jul.	250,918	8.1	105.7	2.0	209,445	7.4	104.8	1.3	157,665	8.0	105.4	1.9
	Aug.	251,482	6.5	106.3	1.0	209,493	7.0	105.3	1.4	157,856	6.6	106.0	1.1
	Sep.	253,770	7.4	107.0	2.4	212,218	8.0	106.4	2.9	159,456	7.5	106.8	2.4
	Oct.	257,171	7.2	108.1	2.3	217,074	7.6	108.5	2.7	161,240	7.1	107.7	2.1
	Nov.	270,294	6.9	113.3	1.7	229,720	7.3	114.4	2.1	168,980	6.7	112.5	1.5
	Dec.	277,591	5.9	116.3	1.2	234,675	6.9	116.8	2.2	173,166	5.7	115.2	1.0
2004	Jan.	258,224	4.5	107.6	0.5	216,909	5.6	107.4	1.5	163,301	4.7	108.1	0.7
	Feb.	254,752	5.5	106.1	1.9	212,490	7.6	105.2	3.9	161,956	5.5	107.1	1.9
	Mar.	261,377	7.3	108.2	3.7	223,717	11.0	110.0	7.3	163,838	6.6	107.7	3.1
	Apr.	260,231	5.4	107.2	1.8	218,540	6.5	107.0	2.9	162,961	5.3	106.6	1.7
	May	259,539	4.1	106.0	0.3	218,140	5.2	105.8	1.3	163,205	4.4	105.8	0.6
	Jun.	262,715	5.8	106.9	1.9	221,606	9.0	107.2	4.9	164,996	5.7	106.7	1.7
	Jul.	264,317	5.3	107.3	1.6	222,966	6.5	107.5	2.6	165,666	5.1	106.8	1.3
	Aug.	267,878	6.5	109.2	2.8	227,423	8.6	110.2	4.7	167,904	6.4	108.7	2.6

Source: Statistical Office of RS and computations in BS.

4.7. Registered Household Income

		Net Wages and Salaries			Other receipts from employment			Transfer receipts			Total		
		Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real	
			2000=100	Annual growth in %		2000=100	Annual growth in %		2000=100	Annual growth in %		2000=100	Annual growth in %
	Column	1	2	3	4	5	6	7	8	9	10=1+4+7	11	12
	Code												
1992		238,780	71.4	0.0	89,856	61.1	0.0	132,532	48.8	0.0	461,168	61.3	0.0
1993		359,259	82.8	16.1	150,590	79.6	30.3	220,481	63.9	31.0	730,330	75.4	31.1
1994		445,487	84.8	2.5	165,048	72.1	-9.5	284,858	68.1	6.7	895,394	76.4	1.2
1995		529,684	89.0	5.1	206,838	79.8	11.2	329,933	69.7	3.1	1,066,455	80.3	5.4
1996		594,907	91.0	2.2	261,298	91.7	15.4	420,773	80.8	16.5	1,276,978	87.5	9.0
1997		654,872	92.4	1.7	289,031	93.6	2.3	494,015	87.6	8.6	1,437,917	90.9	4.0
1998		720,371	94.3	1.9	308,850	92.8	-0.1	551,855	90.7	3.7	1,581,075	92.7	2.0
1999		790,867	97.4	3.4	340,106	96.3	3.7	627,297	97.1	7.2	1,758,269	97.1	4.8
2000		883,905	100.0	2.6	384,700	100.0	4.4	703,403	100.0	3.1	1,972,007	100.0	3.1
2001		1,000,885	104.4	4.5	412,283	98.8	-1.0	765,549	100.3	0.3	2,178,717	101.9	1.8
2002		1,106,170	107.4	2.8	438,256	97.7	-1.1	868,337	105.9	5.6	2,412,763	105.0	3.0
2003		1,196,041	110.0	2.4	458,481	96.8	-0.9	954,730	110.3	4.1	2,609,253	107.5	2.4
2003	Jul.	98,790	108.3	2.1	36,824	92.7	-4.5	78,057	107.4	2.8	213,670	104.9	1.2
	Aug.	98,139	108.0	0.1	32,230	81.5	-7.5	76,529	105.7	2.5	206,898	102.0	-0.3
	Sep.	98,761	108.4	2.2	33,532	84.6	12.3	79,586	109.7	5.7	211,880	104.2	5.0
	Oct.	100,661	110.1	2.6	36,046	90.6	5.7	79,900	109.8	4.6	216,606	106.2	3.8
	Nov.	101,532	110.7	3.2	35,314	88.5	0.4	78,641	107.7	2.2	215,487	105.3	2.4
	Dec.	116,176	126.6	2.8	49,868	124.8	0.2	81,469	111.5	1.4	247,513	120.9	1.8
2004	Jan.	103,488	112.3	5.0	33,382	83.2	7.2	80,324	109.5	6.2	217,194	105.6	5.8
	Feb.	102,841	111.5	2.4	32,120	80.0	5.6	84,233	114.7	9.9	219,194	106.5	5.7
	Mar.	102,885	110.9	4.7	40,871	101.2	15.1	86,570	117.1	8.9	230,326	111.2	8.0
	Apr.	105,962	113.6	4.3	64,941	160.0	46.0	83,613	112.6	2.5	254,516	122.3	11.8
	May	105,465	112.1	4.2	45,034	110.0	8.3	109,153	145.7	35.5	259,653	123.7	16.3
	Jun.	107,574	114.0	3.9	53,758	130.9	-10.8	85,601	113.9	-18.0	246,932	117.3	-7.9
	Jul.	108,464	114.6	5.9	42,328	102.7	10.8	84,026	111.5	3.8	234,818	111.2	6.0
	Aug.	105,812	112.3	4.0	35,590	86.8	6.5	84,752	113.0	6.9	226,154	107.6	5.5

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

4.8. Prices

		Consumer price index							Retail prices			Industrial producers prices		
		Total			Goods		Services							
		2000=100	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	2000=100	Annual growth in %	Monthly growth in %	2000=100	Annual growth in %	Monthly growth in %
	Column	1	2	3	4	5	6	7	8	9	10	11	12	13
	Code													
1992		37.3	207.3	5.8	213.9	5.6	174.0	6.4	36.6	201.3	5.7	47.0	215.7	5.0
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
2000	Nov.	103.7	9.7	1.1	10.0	1.1	9.1	1.1	104.8	12.4	1.3	103.8	9.3	0.6
	Dec.	103.8	8.9	0.1	8.8	-0.2	9.2	0.8	104.4	10.6	-0.5	104.4	9.2	0.6
2001	Jan.	104.2	8.5	0.4	7.9	0.1	10.1	1.1	104.4	10.0	0.0	106.5	10.6	1.9
	Feb.	105.4	8.7	1.1	8.2	1.2	10.3	1.1	105.7	10.5	1.3	107.6	10.4	1.0
	Mar.	106.5	8.9	1.1	8.2	1.1	10.8	1.1	107.0	10.4	1.2	107.0	9.6	-0.5
	Apr.	107.2	9.0	0.7	8.4	0.6	10.5	0.8	107.9	10.5	0.9	108.0	10.0	0.9
	May	108.5	9.7	1.1	9.6	1.5	10.2	0.2	109.7	11.8	1.6	108.1	9.9	0.1
	Jun.	108.9	9.5	0.4	9.1	0.2	10.6	1.1	110.3	10.8	0.6	108.5	9.8	0.3
	Jul.	109.1	8.8	0.2	8.3	0.1	10.2	0.4	110.2	9.4	-0.1	108.9	9.2	0.4
	Aug.	109.1	8.5	0.0	8.1	-0.2	9.7	0.4	110.6	9.7	0.4	109.3	8.2	0.3
	Sep.	110.0	7.9	0.9	7.0	0.6	10.6	1.5	111.4	8.4	0.7	109.7	8.0	0.4
	Oct.	110.5	7.8	0.5	6.8	0.5	10.5	0.4	111.8	8.0	0.4	110.7	7.2	1.0
	Nov.	111.0	7.0	0.4	6.0	0.3	10.0	0.7	112.2	7.0	0.4	111.2	7.1	0.5
	Dec.	111.1	7.0	0.1	6.2	0.0	9.6	0.5	111.7	7.0	-0.4	112.3	7.5	1.0
2002	Jan.	112.9	8.4	1.6	7.5	1.4	10.7	2.1	113.1	8.4	1.3	112.6	5.8	0.3
	Feb.	113.9	8.1	0.9	7.1	0.7	11.0	1.4	114.2	8.1	1.0	113.3	5.3	0.6
	Mar.	114.7	7.6	0.7	6.7	0.7	10.4	0.6	115.1	7.6	0.8	113.7	6.3	0.4
	Apr.	116.2	8.4	1.4	7.6	1.5	10.6	1.0	117.2	8.7	1.8	114.2	5.7	0.4
	May	116.6	7.5	0.3	6.2	0.1	11.3	0.8	117.4	7.0	0.1	114.3	5.7	0.1
	Jun.	116.3	6.8	-0.2	5.5	-0.5	10.7	0.5	117.1	6.2	-0.2	114.5	5.6	0.2
	Jul.	117.0	7.2	0.5	5.6	0.2	11.8	1.4	117.7	6.8	0.5	114.7	5.3	0.2
	Aug.	117.1	7.3	0.1	5.5	-0.2	12.3	1.0	118.3	6.9	0.5	114.9	5.2	0.2
	Sep.	118.0	7.2	0.8	5.9	1.0	10.7	0.0	119.5	7.3	1.0	115.0	4.9	0.1
	Oct.	118.5	7.2	0.5	6.2	0.8	9.9	-0.3	120.4	7.7	0.7	115.4	4.2	0.3
	Nov.	118.5	6.7	0.0	5.8	-0.1	9.4	0.2	120.3	7.7	-0.1	115.8	4.1	0.3
	Dec.	119.2	7.2	0.6	6.4	0.6	9.4	0.5	120.4	7.8	0.1	116.5	3.7	0.6
2003	Jan.	120.4	6.6	1.0	6.1	1.1	8.1	0.9	118.8	7.5	1.0	116.7	3.6	0.2
	Feb.	121.0	6.2	0.5	5.8	0.4	7.3	0.7	122.2	7.0	0.5	116.5	2.8	-0.2
	Mar.	121.9	6.3	0.7	6.0	0.9	7.1	0.4	122.9	6.8	0.6	116.5	2.5	0.1
	Apr.	122.4	5.3	0.5	4.8	0.4	6.8	0.6	123.4	5.2	0.4	116.9	2.4	0.3
	May	123.1	5.5	0.5	5.0	0.3	7.0	1.0	124.0	5.6	0.5	117.4	2.8	0.5
	Jun.	123.4	6.0	0.3	5.4	-0.1	7.7	1.1	124.4	6.2	0.3	117.6	2.7	0.1
	Jul.	124.0	6.0	0.5	5.5	0.3	7.2	1.0	125.1	6.3	0.6	117.6	2.5	0.0
	Aug.	123.5	5.5	-0.4	5.0	-0.7	6.7	0.4	121.9	5.5	-0.3	117.6	2.3	0.0
	Sep.	123.8	5.0	0.3	4.4	0.5	6.4	-0.2	125.1	4.7	0.3	117.9	2.5	0.2
	Oct.	124.2	4.8	0.3	4.3	0.7	6.2	-0.5	125.3	4.1	0.2	118.0	2.3	0.2
	Nov.	124.6	5.1	0.3	4.7	0.3	6.1	0.0	125.7	4.5	0.3	118.3	2.1	0.2
	Dec.	124.7	4.6	0.1	3.9	-0.2	6.5	0.8	125.9	4.6	0.2	118.9	2.1	0.5
2004	Jan.	125.2	4.0	0.4	3.0	0.2	6.4	0.8	126.3	3.9	0.3	119.4	2.3	0.4
	Feb.	125.3	3.6	0.1	2.5	-0.1	6.3	0.6	126.7	3.7	0.3	120.6	3.5	1.0
	Mar.	126.1	3.5	0.6	2.5	0.9	6.0	0.1	127.6	3.8	0.7	120.9	3.8	0.3
	Apr.	126.7	3.5	0.5	2.3	0.2	6.3	1.0	128.6	4.2	0.8	121.6	4.0	0.6
	May	127.8	3.8	0.9	3.0	0.9	5.9	0.7	129.9	4.8	1.1	122.4	4.2	0.7
	Jun.	128.2	3.9	0.3	3.0	-0.1	6.0	1.2	130.5	4.9	0.4	122.6	4.2	0.1
	Jul.	128.6	3.8	0.4	2.7	0.0	6.3	1.2	131.5	5.1	0.8	123.0	4.6	0.3
	Aug.	128.0	3.7	-0.5	2.4	-1.0	6.7	0.8	131.5	5.4	0.0	123.2	4.7	0.2
	Sep.	127.9	3.3	-0.1	2.3	0.4	5.6	-1.2	131.3	5.0	-0.1	123.8	5.0	0.5
	Oct.	128.3	3.3	0.3	2.2	0.6	5.8	-0.3	131.8	5.2	0.4	...	...	...

Source: Statistical Office of RS and computaions in BS.

5.1. General Government Revenues and Expenditure

Millions of Tolars		Total revenue (I)									
		Tax revenues									
		Taxes on income, profits and capital gains				Social security contributions					
		Personal income tax	Corporate income tax	Total	Taxes on payroll and work force	Employees	Employers	Other unallocable social security contributions	Total	Taxes on property	Domestics taxes on goods and services
	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
2003	Jun.	32,297	7,201	39,498	8,919	36,601	18,748	4,959	60,308	3,576	67,454
	Jul.	24,529	7,591	32,121	8,780	37,293	19,200	5,259	61,752	2,577	78,287
	Aug.	22,052	6,853	28,905	8,649	36,252	18,272	5,129	59,654	4,749	56,863
	Sep.	28,865	7,733	36,599	9,035	37,084	18,919	5,275	61,277	2,897	71,862
	Oct.	28,517	6,790	35,307	8,666	37,642	19,513	5,346	62,502	2,802	77,578
	Nov.	29,921	7,663	37,584	8,965	37,318	19,031	5,172	61,521	4,325	58,192
	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	19,832	4,599	62,445	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	21,057	5,109	65,117	1,439	76,205
	May	33,420	14,905	48,325	9,647	38,789	20,759	5,432	64,979	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	21,255	5,233	66,114	3,841	59,277

Millions of Tolars		Total revenue (I)			Total expenditure (II)						
					Current expenditure						
					Expenditure on goods and services			Interest payments			Current transfers
		Grants	Transfers	Total revenue (I)	Wages and salaries	Other purchases aof goods and services	Total	Domestics interest payments	Interest payments abroad	Total	Curr. transfers
	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
2003	Jun.	974	80	202,843	56,712	36,563	93,275	7,625	3,017	10,642	5,120
	Jul.	1,113	228	202,191	45,866	37,039	82,905	4,981	359	5,340	7,004
	Aug.	233	140	173,246	45,337	33,496	78,833	1,950	279	2,230	3,893
	Sep.	2,319	157	201,751	44,636	32,801	77,437	2,411	476	2,887	3,393
	Oct.	-188	123	202,333	45,433	38,112	83,545	3,630	314	3,943	5,138
	Nov.	2,558	125	187,851	47,569	36,235	83,804	5,785	213	5,998	12,217
	Dec.	3,392	6,541	260,441	47,940	52,071	100,011	4,823	190	5,013	9,420
2004	Jan.	106	60	200,377	46,171	32,115	78,286	5,338	309	5,647	9,034
	Feb.	58	29	181,353	46,981	31,679	78,660	9,962	251	10,213	5,383
	Mar.	31	91	221,150	46,044	32,323	78,367	5,680	12,202	17,883	7,439
	Apr.	169	122	237,615	64,272	36,484	100,756	10,279	6,081	16,360	4,905
	May	83	26	215,658	48,372	36,208	84,579	4,059	7,812	11,871	3,982
	Jun.	414	34	171,940	48,593	34,858	83,450	3,078	2,919	5,997	3,537
	Jul.	99	66	192,881	48,711	33,763	82,473	2,875	281	3,155	5,262

Total revenue (I)										
Tax revenues					Nontax revenue					
Of which:										
General sales tax, VAT	Excises	Taxes on international trade and transactions	Other taxes	Total	Enterpreneurial 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
43,273	17,380	2,802	23	182,579	9,588	3,148	5,743	18,478	201,057	731
51,848	18,985	2,844	20	186,380	4,170	3,187	5,387	12,744	199,124	1,726
43,667	7,377	2,719	15	161,554	4,735	2,539	3,237	10,511	172,064	809
34,505	30,021	2,463	17	184,150	5,897	2,771	5,121	13,790	197,940	1,335
52,018	17,748	2,938	23	189,816	4,398	2,964	3,418	10,780	200,596	1,801
47,786	3,331	4,009	28	174,623	2,315	3,112	3,724	9,152	183,775	1,393
48,767	30,400	3,136	33	231,954	5,428	3,474	5,538	14,440	246,395	4,113
54,157	19,207	2,600	73	192,201	2,559	2,441	2,330	7,330	199,531	681
47,030	3,504	2,468	1,481	171,114	2,519	2,751	3,732	9,001	180,114	1,152
41,392	27,108	3,028	142	196,182	3,078	3,079	17,543	23,700	219,882	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	202,710	3,999	3,487	4,449	11,935	214,645	905
14,855	17,870	990	134	158,116	4,642	2,919	4,827	12,388	170,504	988
32,053	19,039	618	5,047	179,818	3,719	2,743	5,000	11,462	191,280	1,437

Total expenditure (II)										
Current expenditure										
Current transfers										
Transfers to households	Of which: Pension	Transfers to nonprofit institutions	Other domestics 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
102,541	73,935	2,254	964	711	111,590	656	216,163	15,378	231,541	-28,698
81,133	51,680	2,456	1,401	402	92,395	514	181,154	16,418	197,572	4,619
79,973	51,662	1,796	1,131	220	87,013	443	168,518	17,563	186,081	-12,835
80,350	52,513	1,959	996	567	87,264	238	167,826	18,765	186,591	15,160
81,768	52,743	2,160	880	464	90,410	672	178,571	20,881	199,452	2,881
82,151	52,388	2,611	1,301	623	98,903	492	189,197	24,964	214,161	-26,310
83,607	52,707	3,508	1,201	371	98,108	12,965	216,097	50,067	266,163	-5,722
82,068	52,827	951	4,742	140	96,935	326	181,194	15,753	196,947	3,430
85,190	54,933	1,327	5,655	38	97,594	205	186,671	10,636	197,307	-15,954
85,964	54,354	2,049	8,361	509	104,322	266	200,838	15,347	216,185	4,965
86,907	54,188	2,049	7,471	280	101,613	418	219,148	13,669	232,816	4,799
109,893	78,253	2,067	7,360	96	123,398	274	220,122	14,567	234,689	-19,030
85,820	54,320	2,064	7,210	1,018	99,649	274	189,370	19,082	208,453	-36,512
86,405	54,587	2,391	5,502	320	99,880	1,146	186,655	17,319	203,974	-11,092

5.2. General Government Lending, Repayments and Financing

Millions of Tolars	Lending minus repayments (B)								
	Repayment of given loans and equity sold				Lending and aquisition of equity				Balance
	Repayment of given loans	Equity sold	Privatization receipts	Total	Loans given	Acquision of equity	Privatization receipts spending	Total	
Column	1	2	3	4	5	6	7	8	9
Code									
1992	0	53	0	53	9,052	300	0	9,352	-9,298
1993	235	241	0	477	4,151	370	0	4,521	-4,044
1994	146	201	0	347	3,744	770	0	4,514	-4,167
1995	277	485	8,556	9,318	934	1,242	4,874	7,050	2,268
1996	508	428	10,361	11,297	2,189	995	10,964	14,148	-2,851
1997	339	189	15,781	16,310	1,404	2,042	13,167	16,614	-304
1998	1,695	11,340	13,600	26,635	3,494	5,585	13,646	22,726	3,909
1999	6,603	616	9,388	16,607	5,902	4,283	7,629	17,814	-1,207
2000	15,738	698	3,279	19,714	7,236	2,427	5,009	14,672	5,042
2001	21,098	2,622	3,306	27,026	6,256	4,020	1,734	12,025	15,000
2002	4,385	113,332	2,386	120,103	6,125	676	8,006	16,308	103,795
2003	3,481	1,599	4,942	10,021	4,675	1,747	4,254	11,406	-1,385
2003 Jun.	792	273	2,533	3,597	533	104	168	805	2,793
Jul.	267	-35	383	615	482	47	245	815	-200
Aug.	186	2	14	202	97	-52	961	1,006	-804
Sep.	175	4	12	192	287	50	708	1,065	-873
Oct.	217	6	858	1,082	140	14	72	225	856
Nov.	99	68	9	176	427	73	160	921	-745
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	64	62	28	153	80	5,050	0	6,631	-6,477
Jun.	939	97	37	1,073	100	104	0	220	852
Jul.	358	189	100	648	154	136	15	306	342

Million of Tolars	Overall balance (A+B)	Total financing (C)							Change in cash, deposits and statistical error
		Domestics financing			Financing abroad			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
2003 Jun.	-25,906	43,326	21,329	21,997	25	1,789	-1,764	20,233	-5,673
Jul.	4,419	38,374	22,590	15,785	56	971	-916	14,869	19,288
Aug.	-13,639	-9,411	414	-9,824	403	753	-350	-10,174	-23,813
Sep.	14,287	3,778	5,590	-1,813	0	1,973	-1,973	-3,785	10,502
Oct.	3,737	35,852	2,709	33,144	52	469	-417	32,727	36,464
Nov.	-27,055	11,306	6,745	4,561	0	369	-369	4,193	-22,862
Dec.	-8,219	-11,507	8,611	-20,118	7,332	8,918	-1,587	-21,705	-29,923
2004 Jan.	3,404	15,189	32,948	-17,759	0	808	-808	-18,567	-15,163
Feb.	-15,727	36,771	12,020	24,751	81	767	-686	24,065	8,337
Mar.	4,897	37,853	22,042	15,811	0	1,979	-1,979	13,832	18,729
Apr.	4,370	42,399	8,426	33,973	162	504	-342	33,631	38,002
May	-25,508	24,966	16,939	8,026	94	371	-277	7,749	-17,758
Jun.	-35,660	48,748	6,409	42,340	41	50,555	-50,514	-8,175	-43,835
Jul.	-10,750	-2,726	5,476	-8,202	9,671	592	9,079	877	-9,873

5.3. Debt of Republic of Slovenia

Millions of Tolars		Debt incurred in domestic market						Debt incurred abroad			Total debt
		Public sector	Bank of Slovenia	Banks	Other domestic creditors	Negotiable securities	Total	Loans	Bonds	Total	
	Column	1	2	3	4	5	6 = 1 ... 5	7	8	9 = 7 + 8	10 = 6 + 9
	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

Source: Ministry of Finance.

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

as at November 30, 2004

1. Banks

ABANKA VIPA d.d.
1517 LJUBLJANA
Phone: +386 (1) 471 81 00
The bank has obtained an authorisation for the following other financial services:
- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- safe custody services
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services
- custody.

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
- performance of payment services
- custody.

BANKA CELJE d.d.
bančna skupina Nove Ljubljanske banke
Vodnikova 2
3000 CELJE
Phone: +386 (3) 543 10 00
The bank has obtained an authorisation for the following other financial services:
- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- performance of payment services.

BANKA DOMŽALE d.d., DOMŽALE,
bančna skupina Nove Ljubljanske banke
Ljubljanska cesta 62
1230 DOMŽALE
Phone: +386 (1) 724 53 00
The bank has obtained an authorisation for the following other financial services:
- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- performance of payment services.

BANKA ZASAVJE d.d., TRBOVLJE,
bančna skupina Nove Ljubljanske banke
Trg revolucije 25c
1420 TRBOVLJE
Phone: +386 (3) 562 12 33
The bank has obtained an authorisation for the following other financial services:
- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- 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 authoriation 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
- administering pension funds in accordance with the law governing pension funds
- performance of payment services
- custody.

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
- 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
- administering pension funds in accordance with the law governing pension funds
- performance of payment services
- custody.

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

NOVA LJUBLJANSKA BANKA d.d., LJUBLJANA
1520 LJUBLJANA
Phone: +386 (1) 425 01 55
The bank has obtained an authorisation for the following other financial services:
- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- collection, analysis and provision of information on the credit-worthiness of legal persons
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- safe custody services
- mediation in the conclusion of loan and credit transactions
- performance of payment services
- services in connection with securities, in accordance with the law governing the securities market
- custody.

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.
Gosposka ulica 23
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
- 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
- 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
- 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 authoriation for the following other financial services:
- factoring
- issuing of guarantees and other commitments

- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- performance of payment services
- mediation in sales of insurance policies, in accordance with the law governing the insurance sector.

2. Savings banks

DELAVSKA HRANILNICA d.d. LJUBLJANA
Dalmatinova 4
1000 LJUBLJANA
Phone: +386 (1) 300 02 00
The savings bank has obtained an authorisation for the following other financial services:
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- performance of payment services.

HRANILNICA LON d.d., KRANJ
Bleiweisova ul. 2
4000 KRANJ
Phone: +386 (4) 280 07 77
The savings bank has obtained an authorisation for the following other financial services:
- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- collection, analysis and provision of information on the credit-worthiness of legal persons
- safe custody services
- mediation in the conclusion of loan and credit transactions
- performance of payment services.

3. Representative offices of foreign banks:

Bank	Bank Representative office address
Die Kaentner Sparkasse AG, Celovec Neuer Platz 14 A-9020 Klagenfurt Austria	Kaerntner Sparkasse AG, Celovec 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

Raiffeisen Zentralbank Oesterreich AG
Am Stadpark 9
A-1030 Wien
Austria

Raiffeisen Zentralbank Oesterreich AG
Predstavništvo Slovenija
Trg republike 3
1000 Ljubljana
Phone: +386 (1) 200 18 00

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

UniCredito Italiano S.p.A.
Via Dante 1
IT-16121 Genova
Italy

UniCredito Italiano S.p.A
Predstavništvo Koper
Zore Perello Godina 3
6000 Koper

4. LIST 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.

Kaerntner Sparkasse AG, Celovec Podružnica v Sloveniji, Dunajska 63, 1000 Ljubljana, The Republic of Slovenia

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

Raiffeisen Zentralbank Oesterreich AG, Am Stadtpark 9, 1030 Wien, Austria

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments

7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Posojilnica-Bank S. Jakob v Rožu r.z.z.o.j., 9184 St. Jakob 14, Austria

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

Posojilnica-Bank Pliberk r.z.z.o.j., Voelkermarkter Strasse 1A , 9150 Bleiburg, Austria

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

Posojilnica-Bank Borovlje r.z.z.o.j., Hauptplatz 16, 9170 Ferlach, Austria

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

Posojilnica-Bank Železna Kapla r.z.z.o.j., 9135 Bad Eisenkappel 67, Austria

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

Zveza Bank r.z.z.o.j., Paulitschgasse 5-7, 9010 Klagenfurt, Austria

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

Posojilnica-Bank Bilčovs-Hodiše-Skofice r.z.z.o.j, 9072 Ludmannsdorf 33a, Austria

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

BANKPRIVAT AG, Hohenstaufengasse 6, 1010 Wien, Austria

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

Posojilnica- Bank Zila r.z.z.o.j., Kaiser-Josef-Platz 6, 6500 Villach, Austria

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

Volksbank Kaernten Sued reg. Gen. m.b. H., 9170 Ferlach, Hauptpaltz 6, Austria

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
7. Trading for own account or for account of customers in:
   e. transferable securities
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Rathbone Investment Management Limited, 159 New Bond Street, London, United Kingdom

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
11. Portfolio management and advice
12. Safekeeping and administration of securities
14. Safe custody services

HSBC Bank Plc, Level 42 8-16 Canada Square, London, United Kingdom

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

J.P. Morgan Europe Limited, 125 London Wall, London, United Kingdom

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

12. Safekeeping and administration of securities
14. Safe custody services

J.P. Morgan Europe International Bank Limited, 125 London Wall, London, United Kingdom

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

Saxo Bank A/S, Smakkedalen 2, 2820 Gentofte, Denmark

7. Trading for own account or for account of customers in:
   b. foreign exchange
   e. transferable securities
10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities

Dresdner Kleinwort Wasserstein Limited, 20 Fenchurch Street, London, United Kingdom

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

Morgan Stanley Dean Witter Bank Limited, 25 Cabot Square, Canary Wharf, London, United Kingdom

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments

Eurohypo Aktiengesellschaft, Taunusanlage 9, Frankfurt/Main, D-60065 Frankfurt/Main, Germany

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
4. Money transmission services
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services

Credit Suisse First Boston International, One Cabot Square, London, United Kingdom

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking
11. Portfolio management and advice

Steieraerkische Bank und Sparkassen AG, Sparkassenplatz 4, 8011 Graz, Austria

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

Raiffeisenlandesbank Kaernten-Rechenzentrum und Revisionsverband reg. Gen. m.b.H., St. Veiter Ring 53, 9020 Klagenfurt/Celovec, Austria

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

Merrill Lynch International Bank Limited, 2 King Edward Street, London, United Kingdom

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
4. Money transmission services
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
11. Portfolio management and advice
12. Safekeeping and administration of securities

NRW.BANK Postanschrift: 40199 Duesseldorf, Heerdter Lohweg 35, 40549 Duesseldorf, Germany

1. Acceptance of deposits and other repayable funds
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues

Goldman Sachs International Bank, Peterborough Court, 133 Fleet Street, London, United Kingdom

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).

Merrill Lynch Capital Markets Bank Limited, Treasury Building, Lower Grand Canal Street, Dublin 2, Ireland

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of

commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Nomura Bank Intrenational Plc, Nomura House, St Martin's-le- Grand, London, United Kingdom

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

Bank fuer Kaenten und Steiermark AG., St. Veiter Ring 43, 9020 Klagenfurt/Celovec, Austria

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

13. Credit reference services
14. Safe custody services

UBS Limited, 100 Liverpool Street, London, United Kingdom

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Norddeutsche Landesbank Girozentrale, Friderichswall 10, 30159 Hannover, Postanschrift: 30151 Hannover, Germany

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
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   c. financial futures and options
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8. Participation in securities issues and the provision of services related to such issues
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Deutsche Bank AG, Taunusanlage 12, D-60262 Frankfurt am Main, Germany

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)

   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking
10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Dresdner Bank AG, Juergen-Ponto-Platz 1, D-60329 Frankfurt am Main, Germany

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

CIBC World Markets Plc, Cottons Centre, Cotton Lane, London, United Kingdom

2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking

Bank Fuer Arbeit und Wirtschaft Aktiengesellschaft, Seitzergasse 2-4, 1010 Wien, Austria

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)

6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services

Societe Generale, 29 Boulevard Haussmann, 75009 Paris, France

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services

Banc of America Securities Limited, 5 Canada Square, London, United Kingdom

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

Wuerttembergische Hypothekenbank AG, Buechsenstrasse 26, 70174 Stuttgart, Germany

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).

7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities

Raiffeisenbank Eberndorf reg. Gen.m.b.H. Bahnstrasse 22, 9141 Eberndorf, Austria

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

Credit Suisse (UK) Limited, 5 Cabot Square, London, United Kingdom

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

Oesterreichische Volksbanken AG, Peregringasse 3, 1090 Wien, Austria

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   c. financial futures and options

d. exchange and interest-rate instruments
e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking
10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities

DekaBank Deutsche Girozentrale, Mainzer Landstrasse 16, 60325 Frankfurt, Germany
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities

Bank Winter&Co. AG, Singerstrasse 10,1010 Wien, Austria
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
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   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities

Banca Popolare Friuladria S.p.A., Italy
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
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   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking

10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Euler Hermes SFAC Credit, 1rue Euler, 75008 Paris, France

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

DEPFA ACS BANK, 3, Harbourmaster Place Dublin 1, Ireland

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues

DEPFA BANK Plc, 3, Harbourmaster Place Dublin 1, Ireland

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

ABN AMRO Bank N.V.,Gustav Mahlerlaan 10, Amsterdam

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Banca Caboto S.p.A,Via Arrigo Boito 7, 20121 Milano, Italija
1. Acceptance of deposits and other repayable funds
7. Trading for own account or for account of customers in:
a. money market instruments (cheques, bills, certificate of deposit, etc.)
b. foreign exchange
c. financial futures and options
d. exchange and interest-rate instruments
e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
10. Money broking
12. Safekeeping and administration of securities

Oberbank AG, Hauptplatz 10-11, 4020 Linz, Avstrija
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Hypo Real Estate Bank International, International House, 3 Harbourmaster Place, IFSC Dublin
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting)
4. Money transmission services
6. Guarantees and commitments
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking

Barclays Bank Plc, 545 Lombard Street London EC3P 3AH
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of

commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
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10. Money broking
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

TD Bank Europe Limitid, Triton Court, 14-18 Finsbury Sqare, London EC2A 1DB
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
12. Safekeeping and administration of securities

Kumunalkredit Austria AG, Turkkenstrasse 9, 1092 Wien, Avstrija
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
8. Participation in securities issues and the provision of services related to such issues
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking

Rabobank Nedeland /Rabobank International, Coeselaan 18, 3503 SE Utrecht
1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
5. Issuing and administering means of payment (credit cards, travellers cheques)
6. Guarantees and commitments

7. Trading for own account or for account of customers in:
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10. Money broking
11. Portfolio management and advice
12. Safekeeping and administration of securities
13. Credit reference services
14. Safe custody services

Volksbank Linz Muhlviertel reg.Gen.m.b.H., Schilerstrasse 10, 4013 Linz, Avstrija

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

Sumitomo Mitsui Banking Corporation Europe Limitid, Temple Court, 11 Queen Victoria Street, London EC4N 4TA

1. Acceptance of deposits and other repayable funds
2. Lending (consumer credit, mortgage credit, factoring, with or without recourse, financing of commercial transactions (including forfeiting).
3. Financial leasing
4. Money transmission services
6. Guarantees and commitments
7. Trading for own account or for account of customers in:
   a. money market instruments (cheques, bills, certificate of deposit, etc.)
   b. foreign exchange
   c. financial futures and options
   d. exchange and interest-rate instruments
   e. transferable securities
9. Advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services relating to mergers and the purchase of undertaking

Bank für Kärnten und Steiermark AG., St. Veiter Ring 43, 9020 Klagennfurt/Celovec

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

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 new sectorization has been implemented according to ***Regulation on Introduction and Implementation of Standard Classification of Institutional Sectors,*** (hereinafter "SKIS") - Official Gazette 56/98. SKIS which implemented a national standard for economic sectorization is based on European System of Accounts 95 and is in accordance with System of National Accounts 93. According to SKIS the sectors of the economy are: 1.) Non-financial corporations, 2.) Financial corporations (central bank, commercial banks, other financial institutions), 3.) General government, 4.) Households, 5.) Non-profit institutions serving households and 6.) External Sector (non-residents)
There has been no change regarding definition of *Non-resident.*

Domestic sector is broken down to monetary sector and non-monetary sectors.
Monetary sector consists of the Bank of Slovenia and commercial banks. Commercial banks (hereinafter "banks") are deposit money banks that accept sight deposits and have banking licenses granted by the Bank of Slovenia. Domestic banks, owned by residents or non-residents, are included.
Non-monetary Sectors are: Non-financial corporations, Non-monetary financial institutions, General government, Households, Non-profit institutions serving households.
Non-financial corporations are legal persons - market producers of goods and non-financial services.
Non-monetary financial institutions consist: of Savings banks, Co-operatives and O*ther financial institutions*. O*ther financial institutions* are: 1. Other financial intermediaries, except insurance corporations and pension funds (mutual funds, investment funds and financial leasing comp.), 2. Financial auxiliaries (securities brokers, stock exchanges) and 3. Insurance corporations and pension funds.
General government consists of: 1. Central government (administrative departments of state and central government agencies), 2. Local government (local administration, local agencies) and 3. Social security funds.
Households: resident individuals as consumers and resident individuals as sole proprietorships and partnerships being market producers and having no independent legal status. The data of the latter have been prior to April 30, 1999 included in the sector Enterprises.
Non-profit institutions serving households are clubs, political parties, trade unions, churches or religious societies, humanitarian and charity organizations, professional societies.

Table 1.1.: 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 monetarary reserves* are not presented as subitem of Foreign assets. International monetary reseves 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 (curency swap). From April 2000 on the amount of the foreign currency swap is shown as a part of the foreign assets of the Central Bank, because of the gradual permanent purchase of foreign currency from the part of Central Bank. In accordance to this are claims based on currency swap with domestic banks shown for the period up to March 2000 in the item *Repurchase* and thereupon in the item *Deposits*.
Other claims include some Bank of Slovenia's small deposits with banks and advance payments to the banks for repayments of Bank of Slovenia bills sold to other buyers through banks as agents.
General Government Deposits comprise deposits of Central Government budget.
Restricted deposits mainly result from deposits earmarked for import payments and deposits covering letters of credit, guarantees and credits taken abroad.

Money transfers in transit comprise money in transit.

Table 1.4.: Balance Sheet of Deposit Money Banks

The Table summarizes data on assets and liabilities of banks at the end of the month.

Demand deposits comprise giro accounts of enterprises and non-profit institutions, General Government, non-monetary financial institutions and giro and current accounts of households (see Table 1.6.).
Savings deposits include short and long-term tolar savings deposits of households (see Table 1.6.).
Time deposits consist of short and long-term time deposits of households, General Government, non-monetary financial institutions, enterprises and non-profit institutions (see Table 1.6.).
Restricted deposits represent deposits of enterprises and non-profit institutions, General Government and individuals to be used for money transfers to foreign countries or in cover of letters of credit, loans taken abroad or euro-checks, and can also be used for foreign currency exchange office transactions.

Note 1: In June 1996 foreign liabilities of banks for the undue foreign debt of former SFR Yugoslavia in the amount of SIT 49,027 million were taken over by the Government. Liabilities of banks to the Government were increased for the same amount. The banks decreased their foreign liabilities and claims on the Government for the part of matured allocated debt which they had been repaying to the government fiduciary account since January 1994 totalling SIT 18,078 million.

Bank of Slovenia's claims on and liabilities to banks are equal to the corresponding items in the banks' aggregated balance sheet with few exceptions: Item 'Reserves' (Giro and reserves accounts) on the assets side of banks' balance sheet is almost the same as item 'Deposits of banks' (Giro and reserves accounts, foreign currency deposits) on the liabilities' side of the Bank of Slovenia's balance sheet (Table 1.3.). Similar applies to items 'Liabilities to the banking system' arising from the Bank of Slovenia loans and 'Claims on domestic banks' based on loans in the Bank of Slovenia balance sheet (Table 1.3.). Discrepancies result from differences in accounting accuracy.

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

Claims on and liabilities to domestic non-monetary sectors are shown in detail in Tables 1.5. and 1.6.
Foreign assets and foreign liabilities are shown in detail in Tables 1.7. and 1.8.

Table 1.5.: Deposit Money Banks' Claims on Domestic Non-monetary Sector

The Table shows banks' claims resulting from loans and securities classified by domestic non-monetary sectors, which are also represented in Table 1.4. in item 'Claims on non-monetary sectors - Total'.
As from April 30, 1999 SKIS has been implemented in the sectorial distribution of the economy and therefore:

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

Marketable securities are long or short-term securities acquired and held by a bank with the intention of reselling them in the short term.
Investment securities are long or short-term securities acquired and held for yield or capital growth purposes and are usually held to maturity.

Table 1.6.: Deposit Money Banks' Liabilities to Domestic Non-monetary Sector

The Table shows banks' liabilities from deposits of domestic non-monetary sectors which correspond to the 'Liabilities to non-monetary sectors - Total' in Table 1.4.
As from April 30, 1999 SKIS has been implemented in the sectorial distribution of the economy and therefore:

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

Table 1.7.: Deposit Money Banks' Claims to Non-residents

The Table shows banks' claims to non-residents by currency- Tolars and foreign currencies. Deposit Money Banks' Claims to non-residents are shown in Table 1.4. in item 'Total – Foreign assets'.

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

Table 1.8.: Deposit Money Banks' Liabilities to Non-residents

The Table shows banks' liabilities to non-residents broken by currency- Tolars and foreign currencies. Deposit Money Banks' Liabilities to non-residents are shown in Table 1.4. in item 'Total – Foreign liabilities'.

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

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

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

Bank of Slovenia 10-day balance sheet together with off balance items is in terms agreed for publication shown on web page:
http://www.bsi.si/html/eng/financial_data/hit/balance_bs_dekadna.html

2. FINANCIAL MARKETS

Interest rates (Table 2.1. - 2.6.)

Annual interest rates.

r = real rate over Tolar indexation clause
r(D) = real rate over foreign exchange indexation clause
n = overall nominal rate
TOM = Tolar indexation clause
EUR = foreign exchange clause

Table 2.1.: Bank of Slovenia Interest Rates

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

Repo interest rate for the temporary purchase of Bank of Slovenia's Bills in foreign currency 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.

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.

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.

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 4st 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: rmin=r - spread, rmax=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 all new contracts in the reference month, except for consumer loans to households where data is collected on the representative sample of new loans (limited number of reports, min 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 foreign 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 foreign 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
1999	*Jan.-Mar.*	92,2	7,9	0,0	58,6	3,6	37,8	73,8	5,5	20,7
	Apr.-Jun.	92,9	7,1	0,0	57,2	4,2	38,6	73,6	5,5	20,9
	Jul.-Sep.	93,5	6,6	0,0	56,0	4,2	39,8	73,5	5,3	21,3
	Oct.-Dec.	93,9	6,1	0,0	58,2	3,4	38,4	75,1	4,7	20,2
2000	*Jan.-Mar.*	93,7	6,0	0,3	59,4	2,9	37,8	76,0	4,4	19,6
	Apr.-Jun.	93,4	6,1	0,4	58,3	2,8	38,9	75,5	4,5	20,0
	Jul.-Sep.	93,0	6,5	0,6	59,2	2,7	38,1	75,8	4,6	19,7
	Oct.-Dec.	92,5	6,7	0,8	60,9	2,6	36,5	76,6	4,6	18,8
2001	*Jan.-Mar.*	92,5	6,8	0,7	62,7	2,6	34,8	77,5	4,7	17,9
	Apr.-Jun.	91,9	7,3	0,8	63,3	2,7	33,9	77,4	5,0	17,7
	Jul.-Sep.	91,3	7,7	1,0	64,3	2,7	33,0	77,4	5,1	17,4
	Oct.-Dec.	90,9	8,0	1,1	64,6	2,8	32,7	77,2	5,3	17,5
2002	*Jan.-Mar.*	90,0	8,6	1,4	65,7	2,6	31,7	77,1	5,4	17,5
	Apr.-Jun.	73,8	9,1	17,2	45,2	2,6	52,2	58,4	5,6	36,1
	Jul.-Sep.	68,2	9,5	22,4	36,7	2,6	60,7	51,2	5,8	43,0
	Oct.-Dec.	63,1	10,0	26,9	33,0	2,9	64,1	46,7	6,2	47,2
2003	*Jan.-Mar.*	59,3	11,3	29,4	31,8	3,2	65,0	44,2	6,8	49,0
	Apr.-Jun.	57,3	12,2	30,5	29,4	3,2	67,5	41,9	7,2	50,8
	Jul.-Sep.	52,0	13,3	34,7	25,7	3,2	71,1	37,5	7,7	54,7
	Oct.-Dec.	49,2	14,3	36,5	25,0	3,0	71,9	36,1	8,2	55,7
2004	*Jan.-Mar.*	47,3	14,6	38,2	25,0	2,4	72,7	35,2	8,0	56,7
	Apr.-Jun.	46,7	15,4	37,9	23,9	2,5	73,6	34,5	8,5	57,0

Network of Commercial Banks (Table 2.7.)

Table 2.7.: Network of Commercial Banks

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

Note 2: Statistical Regions, Source: Statistical Office of the Republic of Slovenia, March 31, 2000. Data up to year 2000 are presented according to Standard Classification of Teritorial 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.

Note 4: Source: Statistical Office of the Republic of Slovenia: Rapid Reports, Population, No. 159 / 2002.

ATM: *Automated teller machine* that permits the withdrawal of cash from accounts using plastic (cheque) cards and the use of other services (balance inquiries, transfer of funds, etc.).
EFTPOS: Electronic funds transfer at the point of sale: the term refers to the use of payment cards at the retail location where the information is captured and transmitted by electronic terminals.

Modern Payment Instruments (Tables 2.8.)

2.8.1. 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 wich 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 outles.

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

Business cards: payment cards issued to legal entities.

2.8.2. Other Modern Payment Instruments

Note 1: Data refer to the end of each quarter.

Note 2: Data refer to transactions with credit and debit cards in Slovenia. Relevant data for previous periods are not available.

Note 3: Data refer to personal computer banking via Internet. Only debt transactions are included.

Ljubljana Stock Exchange (Tables 2.9. to 2.11.)

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

Shares – Privatization Investment Funds shares are not included.
PIF - Privatization Investment Funds shares.

Turnover is measured by a single counting.

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

Market capitalization by market segment and by type of securities is calculated as the sum of market capitalization of individual securities. Market capitalization of an individual security is calculated as the product of the number of listed securities and the market price at the end of period.

Turnover ratio is calculated as turnover in a period divided by market capitalization at the end of period.

Short-term securities are not included in calculations of market capitalization and turnover ratio.

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

SBI - Slovenian Stock Exchange Index (index value: January 1994=1000)

BIO - Bond Index.
SBI, BIO - value of SBI and BIO at the end of period.
dT - change of index value by points.
d% - change of index value in percentage.
Min, Max - minimum and maximum value of index in a period.

Exchange rates (Tables 2.12.1. to 2.13.4.)

Tables 2.12.: 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 2.13.: Turnover and Foreign Exchange Market

Annual rates are computed as arithmetical averages of monthly rates. Monthly rates are averages computed from daily rates on working days, weighed with turnover. Foreign currency exchange offices also report transactions on Saturdays, not shown in the table, but included in the monthly and annual totals.

Totals also include transactions between banks and enterprises and between banks solely. In addition to that the transactions between enterprises are included until 30th September 1999 and the transactions of banks with 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 woking 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 USD using the daily Bank of Slovenia exchange rates, or average exchange rates of the period if the exact date of transaction is not known.
Revision policy

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

- 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 revisied international investment position data for the corresponding year;

- revision for **quartely data** are made with the release of:
  - the data for the following quarter;
  - the international investment position data for the corresponding year; and
  - the revisied 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;
- **Customs declarations;**
- **Reports to the Bank of Slovenia on registered credits granted to and disbursed abroad**; For the period from 1997 also data on nature of direct payments from foreign creditors, which settle liabilities of domestic debtors to other nonresidents, are available from these reports.
- **Yearly surveys on balance and transactions with affiliated enterprises (SN)** is a source for reinvested earnings of direct investments.
- **Accounting data of the Bank of Slovenia**;
- **Commercial banks balance sheet data;**
- **Estimates**.
- **Monthly survey of duty free shops.**

There are several estimation models used in the BOP for the valuation of data on imports, incoming travel, labor income, Italian pensions (till the end of 1998), short-term commercial credits, foreign currency and deposits of resident households.

Current account

Goods
Data for the General merchandise are based on customs declarations. Data on imports c.i.f. and exports f.o.b. are compiled by the Statistical Office. ***Adjustments for valuation*** of data on imports and ***coverage*** of data on imports and exports are made by the Bank of Slovenia. The imports data are adjusted from c.i.f. basis to f.o.b. basis by the coefficient which is equal to the weighted average of coefficients between the c.i.f. and f.o.b. values of imported goods (for the available sample), separately calculated for each type of merchandise, transport means and country of the exporter. The ***coverage adjustments*** are made for goods imported without customs declaration and for which data are available from ITRS or reports of duty free shops and consignment warehouses.

Services

Transport
The source for recording of transportation services is the ITRS.
Travel
The ITRS sources used in the compilation of the ***incoming travel*** item include: a.) health and education related services, b.) payments made by nonresidents to Slovenian tourist agencies, c.) net withdrawals in 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.

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. Estimation is based on comparison of data on imports and exports from customs declarations with corresponding settlements. Item currency and deposits of households is estimated by using data on net purchases of foreign currency in foreign exchange offices, net deposits to households' foreign exchange accounts at domestic banks, estimated expenditure of resident households abroad (see Travel).

Tables 3.1.: 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 and following, short-term claims include net changes in commercial credits (received and granted).

Note 5: Includes mostly BS fiduciary accounts. In June 1996 the amount of 21.2 mio SIT (EUR 124.9 million) was transferred to regular BS reserve accounts.

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

Note 7: Reserve assets of the Bank of Slovenia.

Note 8: The data for reinvested earnings for the year 2004 is not available yet, therefore a five-year average (from 1999 to 2003) of reinvested earnings is included as an estimation. In the year 2005 this estimation will be replaced with the actual data for reinvested earnings for the year 2004.

Note 9: From 2001 there is a time series break on the items direct investment and loans. From 2001 intercompany 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.

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 Manua*l, IMF, 1993. Tha 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 equlity 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 standars. 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 intermediares recorded under direct investment capital are limited to those associated with permanent debt (loan capital respresenting 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 permanet 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/Portofolio 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). (In the balance of payments the item short-term commercial credits is estimated.)
Sources for long-term trade credits and loans are credit registration forms and are the same for the international investment position and the balance of payments. 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 included 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.

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

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

Table 3.10 Debt – Service Payment Schedule

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

Table 3.11 Debt indicators

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

International Liquidity (Table 3.12.)

Table 3.12.: International Liquidity

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

Foreign exchange reserves of banks are only part of item 'Foreign Assets' in Table 1.4. Foreign assets also include other foreign currencies, deposits abroad, foreign securities and other foreign assets, which do not have the nature of high liquid international funds.

4. GENERAL ECONOMIC INDICATORS

Table 4.1.: Derivation and Expenditure on Gross domestic product

Data for 1999 are partially estimated.

Table 4.2.: Quarterly real gross domestic product

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

Table 4.3.: Industry

Data for production with breakdown by industries for years 1992 to 1993 and employment for years 1992 to 1995 are estimations based on methodologies used in those years.

Table 4.5.: Employment and unemployment

The majority of data for the period before 1997 are estimations based on methodologies used in those years.

Table 4.6.: Average wages

Real wages are deflated with consumer price index.

Table 4.7.: Registered households' income

Real aggregates are deflated with consumer prices index.

5. PUBLIC FINANCE

Table 5.1.: General Government Revenues and Expenditures

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

Tables 5.2.: General Government Lending, Repayments and Financing

General Government Operations (Consolidated state budget, local governments, pension fund and health insurance fund).
Note 1: The data of the current and previous year are revised monthly until the data on previous year became final.

Tables 5.3.: Debt of Republic of Slovenia

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

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	November 2004	December 2004	January 2005	
REAL SECTOR				
National accounts		NLT 30** (Q3 2004)		"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Production index	5 Sep/04	8 Oct/04	10 Nov.04	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Forward-looking indicators	NLT 26 (for Nov. 2004)	NLT 24 (for Dec. 2004)	NLT 26 (for Jan. 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Employment	30 (Q3 2004)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Unemployment	30 (Q3 2004)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Wages	15 (for Sep/04)	15 Oct/04	17 Nov/05	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Consumer Price Index	30 (for Nov. 2004)	30 (for Dec. 2004)	***	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Producer Price Index	8 (for Oct/04)	7 (for Nov/04)	7 (for Dec/04)	"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	NLT 30 (for Oct 2004)	NLT 31 (for Nov 2004)	NLT 31 (for Dec 2004)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government debt		31 (Q3 2004)		http://www.sigov.si/mf/angl/tekgib/atek_gib.html
FINANCIAL SECTOR				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	23 (for Oct 2004)	21 (for Nov 2004)	21 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/mon_survey.html
Analytical accounts of the central bank (Balance Sheet of the Bank of Slovenia)	15 (for Oct 2004)	14 (for Nov 2004)	14 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html
Interest rates[1,2]	NLT 30 (for Nov 2004)	NLT 31 (for Dec 2004)	NLT 31 (for Jan 2005)	http://www.bsi.si/html/eng/financial_data/hit/repo.html http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Stock market: Share price index	NLT 15 (for Oct 2004)	NLT 15 (for Nov 2004)	NLT 14 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/sbi.html
EXTERNAL SECTOR				
Balance of payments	NLT 15 (for Sep 2004)	NLT 13 (for Oct 2004)	NLT 14 (for Nov 2004)	http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.html
Official reserve assets	8 (for Oct 2004)	7 (for Nov 2004)	7 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html
International reserves and foreign currency liquidity	NLT 30 (for Oct 2004)	NLT 31 (for Nov 2004)	NLT 31 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/int_liquid_curr.html
Merchandise trade	NLT 11 (for Sep 2004)	NLT 10 (for Oct 2004)	NLT 11 (for Nov 2004)	"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 15 (for Sep 2004)	NLT 13 (for Oct 2004)	NLT 14 (for Nov 2004)	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 31 Q3/04	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)

* The period for which data is available is presented in parentheses. NLT stands for *no-later-than*.
** Delays in coverage are possible for Q3 2004.
*** Changes in weighting system will affect data for January 2005. Delay in publishing is expected- NLT February 11, 2005 (for Jan 2005).

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