

BANKA
—
SLOVENIJE

BANK OF SLOVENIA

MONTHLY
BULLETIN

November, 2004
Vol. 13 No. 11

Published by:**BANK OF SLOVENIA**

Slovenska 35,
1000 Ljubljana
Slovenia

tel.: +386 (1) 4719000
fax.: +386 (1) 2515516
Telex: 31214 BS LJB SI
E-mail: bsl@bsi.si
<http://www.bsi.si/>
SWIFT: BSLJ SI 2X

Editorial Board:

Mr. Janez KOŠAK, Vice Governor
Mr. Janez FABIJAN, Financial Statistics
Mrs. Danica PRELOVŠEK, Central Banking Operations
Mr. Janko TRATNIK, Banking Department

Printed by:

Geodetski inštitut Slovenije, Ljubljana

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

ISSN 1318-0770 (print)
ISSN 1518-209X (online)

Ta publikacija je na voljo tudi v slovenščini.

TABLE OF CONTENTS

REPUBLIC OF SLOVENIA:	
General Information	4
I. MONETARY REVIEWS AND POLICY	1-26
A. MONETARY REVIEWS	
1. External environment	
2. The real sector	
3. Prices	
4. The fiscal sector	
5. Balance of Payments	
6. Money and credit	
7. Banking system	
B. MONETARY POLICY	
1. Exchange rate	
2. Interest rates	
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	število	06.30.2004
Population growth	0.10	%	06.30.2004
Population density	99	število / km2	06.30.2004
Population of Ljubljana	267,563	število	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	3.9	%	September, 2004
Total employment annual change	0.8	%	September, 2004
Unemployment rate (ILO definition)	6.0	%	July-Sep. 2004
Annual inflation rate	3.6	%	November, 2004
General government:			
revenue	41.5	% BDP	2003
surplus/deficit	-1.4	% BDP	2003
Trade balance	-5.0	mio EUR	September, 2004
BOP current account	68.0	mio EUR	September, 2004
International reserves	6,486.2	mio EUR	10.31.2004
Foreign exchange reserves	7,354.5	mio EUR	10.31.2004
Net foreign debt	1,089.0	mio EUR	09.30.2004
Gross foreign debt	14,825.0	mio EUR	09.30.2004
Currency unit: Slovenian tolar (SIT)	EUR 1 =		
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:	239.759	SIT	11.30.2004

*in force as of 28 June 2004.

I. MONETARY REVIEWS AND POLICY

A. MONETARY REVIEWS

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

B. MONETARY POLICY

1. Exchange rate
2. Interest rates

Initial estimates show that economic growth in the third quarter slowed somewhat both in the EU and in the USA. Compared with the third quarter last year, GDP was up 1.9% in the eurozone, 2.1% in the EU 25, and 3.9% in the USA. Economic activity remains relatively high in comparison with recent years, despite economic growth being slightly lower than in the previous quarter. The consumer price index has oscillated a good deal in the last few months in the EU and the USA. Initial estimates present that the year-on-year inflation rate in the eurozone fell from 2.4% in October to 2.2% in November, while inflation in the USA was 3.2% in October. These price developments are to a considerable degree the result of the rise in the oil price, which eased in November and is currently fluctuating around USD 45 per barrel on the London exchange. The euro appreciation is continuing, and by the end of November it had reached USD 1.33 per 1 EUR.

Short-term data on the current economic trends show that economic growth in Slovenia remained relatively high in the third quarter. Strong consumer spending has most likely contributed the most to this, while the growth in investments has been slowing. In September the current growth rate of industrial production also fell slightly to 3.9% on an annual basis, with the average in the first nine months of the year being 5.8%. Wage growth remains behind productivity growth by more than two percentage points. Year-on-year growth in average gross wages in real terms in September amounted to 2.4%, but averaged 1.8% in the first nine months of the year. Conditions on the labour market remain relatively favourable, with employment rising and the ILO unemployment rate standing at 6.0% in the third quarter.

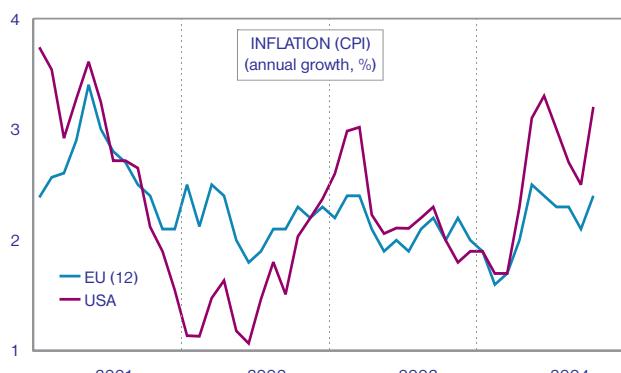
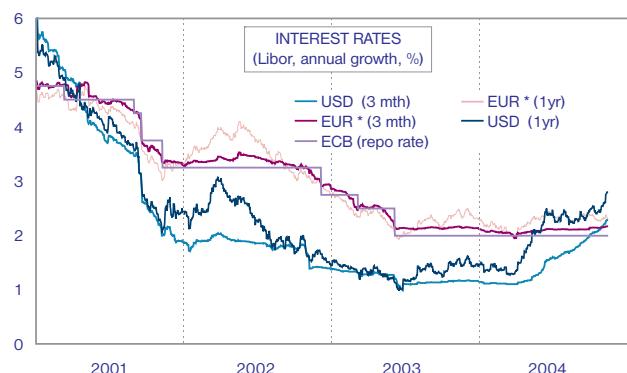
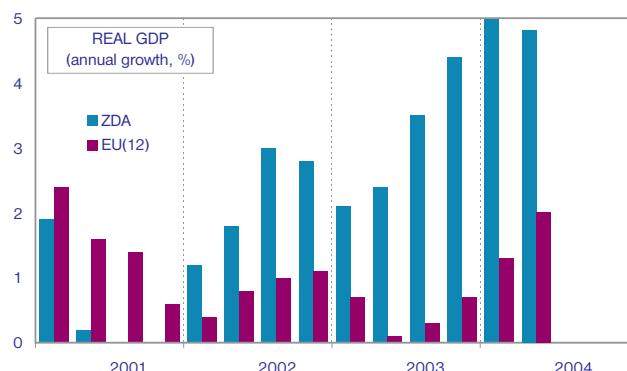
After two months of stagnation, consumer prices rose by 0.6% in November, and were up 3.6% year-on-year. In addition to the seasonal factors such as seasonal food and rises in the prices of clothes and shoes, the principal factors in price growth in November were the high prices of oil, refined petroleum products and gas. High oil prices at the end of October, which were yet to make themselves felt when the October inflation rate was calculated, had a major impact on the rise in prices of refined petroleum products.

The budget deficit in the period to August amounted to 1.9% of the estimated GDP, slightly more than in the same period last year. In the first three quarters, VAT revenues fell in real terms, and were down more than 5% from the level achieved in the same period last year. As a result of the rise in the number of pensioners, expenditure on pensions rose by 2.6% in real terms in the first nine months of this year.

The deficit in the current account in the first nine months of this year amounted to 0.3% of the estimated GDP. The regional structure of trade in goods is continuing to change with exports to countries outside the EU. In particular, exports to the former Yugoslavia and the former Soviet Union is strengthening by more than average. On the other hand, imports from the EU show above-average growth. With the exception of August, financial transactions with the rest of the world have recorded high net outflows in the last four months. In the period to September the net financial outflow amounted to 2.5% of the estimated GDP. The total gross external debt rose to EUR 14.8 billion in September, with the net external debt standing at EUR 1.1 billion and foreign exchange reserves at EUR 7.4 billion.

A. MONETARY REVIEW

1. THE INTERNATIONAL ENVIRONMENT



Initial forecasts are that economic growth in the rest of the world fell in the third quarter. Growth in the eurozone was 1.9% in comparison with the third quarter last year, down 0.2 percentage points from the previous quarter. Growth in the USA was down 0.9 percentage points at 3.9%.

Year-on-year growth in industrial output was higher both in the European Union and in the USA. In the eurozone year-on-year growth in industrial output rose from 1.5% in August to 2.9% in September. In the same period growth in industrial output in the USA fell, but it reached a year-on-year rate of 5.2% in October, up 0.6 percentage points from September. The fastest growth in the eurozone in September was in production of capital goods (5.3%) and in the energy sector (3.4%), while production of consumer goods fell (3.5%). In the USA production of final products rose by 5.4% year-on-year in October, the figure encompassing those for consumer goods (+3.7%) and equipment for companies (+11.2%). Non-industrial stocks rose by 6.1% in the USA, and production of materials by 4.7%.

The consumer price index strengthened in the eurozone and the USA. Year-on-year inflation in the eurozone rose to 2.4%, compared with 2.1% in September. In the USA inflation was 0.7 percentage points higher than in the previous month at 3.2%. In both the eurozone and the USA the highest price rises were those for energy (9.8% and 15.2% respectively) and health services (8.2% and 4.5%). Consumer prices in

October were up 0.3% on a monthly basis in the eurozone, and 0.5% in the USA.

The current account position in the second quarter of this year showed a surplus in the eurozone, but a deficit in the EU 25. In the eurozone the surplus was EUR 8.7 billion, equivalent to 0.5% of GDP. In comparison with the surplus in the first quarter of this year, the position is EUR 4.9 billion worse, but is still significantly better than the deficit of EUR 6.9 billion in the fourth quarter of last year. There continues to be a surplus in services (EUR 8.8 billion) and goods (EUR 32.7 billion), while there is a deficit in compensation and current transfers (EUR 16.4 billion). In the EU 25 the initial forecast for the current account in the second quarter of this year is still in deficit (EUR 3.0 billion), down EUR 0.8 billion from the previous quarter, and also down from the same period last year, when it was EUR 5.2 billion. There is a deficit in three items of the current account: goods (EUR 0.9 billion), compensation (EUR 8.3 billion) and current transfers (EUR 8.1 billion). There remains a surplus in services, the figure being EUR 14.3 billion, up 22% from the same period last year. The EU 25 current account deficit amounts to 0.1% of GDP, down 0.1 percentage points from both the second quarter of last year and the first quarter of this year.

The price of oil reached record heights in October, but eased at the beginning of November. In mid-October the

price of Brent crude ranged from USD 50 to USD 52 per barrel. The average price in October was USD 49.8 per barrel, up 15.5% from September. In the first half of November the price eased from USD 49 to below USD 40 per barrel, making the average price 11.8% lower than in October. The record oil prices in October were the result of increased demand. The low oil reserves mean that any chance of a fall in production (in Iraq, Venezuela, Nigeria, Russia or Norway) causes great uncertainty on world oil markets. In November the end of the strike in Norway, the call-off of the strike in Nigeria and reports of higher stocks of oil in the USA eased fears on oil markets. The easing of conditions on the market was also attributable to China's central bank, which unexpectedly raised interest rates. This measure was aimed at slowing economic growth, which this year has been a key factor in the increased demand for crude oil. Opec is pumping 30 million barrels a day, which is at the limit of its members' capacities. However, oil production is merely one percentage point higher than consumption, which amounts to

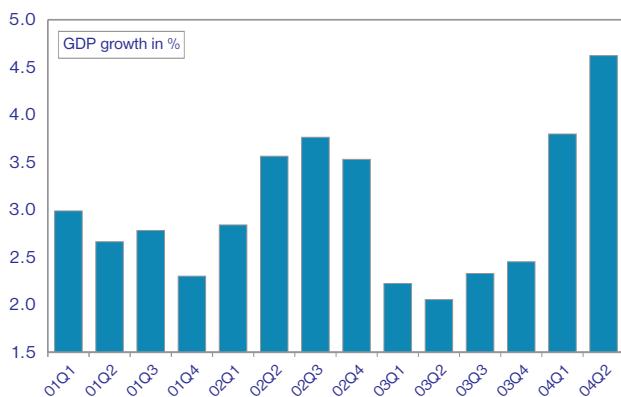
Annual growth (%)	2001	2002	2003	2004 Oct.
Inflation (CPI)				
EU (12)	2.3	2.3	2.1	2.4
USA	2.8	1.6	2.3	3.2
Real GDP				
EU (12)	1.6	0.9	0.5	(1.9)
USA	0.5	2.2	3.1	(4.4)
Central bank interest rates				
EU (12)	4.30	3.20	2.30	2.00
USA	3.90	1.70	1.10	2.00
Dollar commodity prices:				
Total	-6.5	5.0	11.4	3.6
- industrial	-10.1	1.2	14.9	14.8
Oil (Brent, USD/barrel)	24.4	24.98	28.8	49.8

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

82.4 million barrels per day. According to International Energy Agency figures, this is also the forecast consumption for this year, with consumption expected to amount to 83.8 million barrels per day next year. World expenditure on oil this year is expected to be 27% higher than last year.

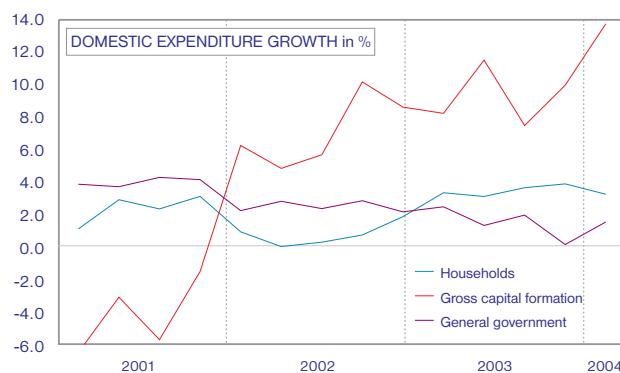
2. REAL SECTOR

Economic Activity



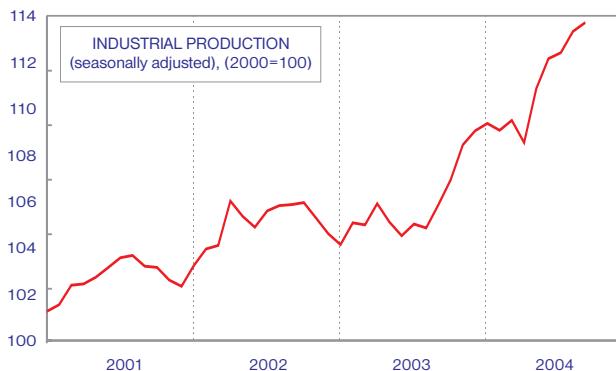
Incomplete figures and indicators show GDP growth to have remained fairly high in the third quarter. According to our estimates, the contribution to GDP growth by domestic demand did not reach the level it was in the second quarter, primarily owing to slower growth in investments. Various short-term indicators show consumer spending to have been strong, while government spending remained relatively slow. Furthermore, it is estimated that despite the ending of the rapid expansion of trade in goods from the second quarter, which was the result of one-off events prior to EU entry, the contribution to economic growth made by foreign trade has improved somewhat, primarily because of favourable developments in trade in services. The GDP data for the third quarter will be published on 15 December.

The growth rate of industrial production slowed again in September. After rapid growth in August, the growth rate of industrial production again slowed, reaching just over 4% on a



year-on-year basis. Prominent among this slowdown was production of intermediate goods, which is closely tied to exports. Should the forecasts of a slowdown in the economies of the most important trading partners be realised, it could be the first sign of a gradual cooling of the rapid growth in industrial output this year. At 5.8%, the average year-on-year growth in industrial output in the first nine months of the year remained significantly higher than last year's average of 1.4%. The fastest year-on-year growth from January to September was in the production of capital goods (10.0%), while the slowest growth was in the production of consumer goods (1.0%). For the latter, the rate of growth was positive again in September, following two months of a negative rate. Current figures show that the rapid growth in stocks is continuing to ease off, and that stocks of intermediate goods have fallen for the fourth consecutive month. Total stocks grew year-on-year over the first nine months of the year by an average of 18.1%.

Indicators of activity in other areas present a somewhat mixed picture. Year-on-year growth in the construction sector slowed slightly in September, primarily owing to slower growth in the amount of building work, while after a few months of



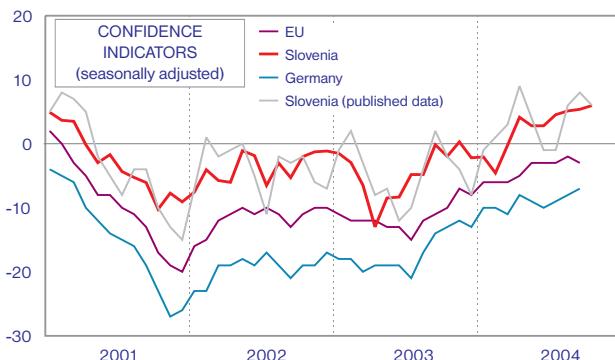
stagnation civil engineering work began to again show positive growth. Nevertheless, with inflation in construction prices allowed for, the change in the level of civil engineering work remained negative in real terms, while the level of building work rose by 13.0% in September on a year-on-year basis. After stalling in July, in August the high growth in retail sales continued, the year-on-year rate reaching 5.0% in real terms, primarily on account of growth in non-food sales of more than 8%. Sales of textile products and furniture, household equipment and construction material grew fastest, with a rate of more than 14% in real terms. Car sales continued to strengthen on a year-on-year basis, the growth being confirmed by a 21% rise in the September figure for new car registrations. Transport activity again showed a slowdown in September. This resulted from persistent limited activity in passenger transport, and a decline in the strong growth in goods transport. After rather 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%.

Annual growth (%)	2001	2002	2003	2004 Aug.
Industrial production	2.9	2.4	1.4	3.9 (9)
Inventories	5.4	-3.0	4.8	18.1 (9)
Productivity	3.1	4.6	3.2	5.9 (9)
Electricity consumption	2.6	7.1	4.7	-1.6 (6)
Construction: - total	-2.0	10.7	14.5	14.5 (9)
- Buildings	15.3	2.4	6.8	26.1 (9)
- Civil engineering	-17.3	21.0	22.0	5.1 (9)
Trade				
- Retail sales	8.2	17.3	10.1	6.1
of which: - Foods	15.3	25.7	4.4	3.0
- Non-foods	2.8	17.9	13.9	10.0
- Motor Vehicles	3.4	17.1	12.1	21.9
Hotels and restaurants: total	11.7	5.5	9.9	4.1
- Accommodation	20.7	9.9	6.8	1.9
- Restaurants	10.1	10.3	10.7	6.9
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.

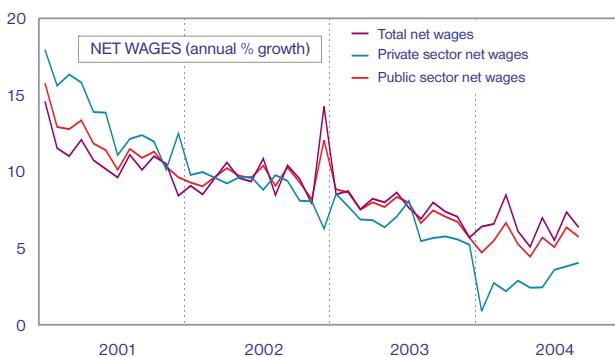
The optimism shown in the second quarter by the sentiment indicator has not yet returned to the level reached a few months ago, while consumer confidence is rising.

With estimates of the current state of output and the volume



of total orders, both domestic orders and orders from abroad, worsening, forecasts for output and, to a slightly lesser extent, 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. Despite a significant worsening in expectations of developments on the labour market in the next few months as in the middle of the year, in recent months consumer confidence has been rising relatively rapidly.

The Labour Market



The growth in population income eased in September, but not equally in all its components. Year-on-year growth in total population income in September was 7.5%, or 4.1% in real terms. Although growth was lower than the year-on-year growth in August, and also less than the average over the first nine months of the year, longer-term indicators show that growth in total population income, and particularly in other labour compensation, remains relatively high. Since the start of the year the twelve-month average of year-on-year growth rates has remained relatively unchanged for labour compensation and social transfers, while for other labour compensation it rose from 5.5% in January to 12.7% in September.

After rapid growth in August, which was primarily the result of an increase in gross wages in the private sector, the year-on-year rate of growth in average wages fell in September to 5.8%, with an average for the first nine months of 5.6%, the figures in real terms being 2.4% and 1.8% respectively. After rapid growth in the summer and an additional rise because of increases in July and August, the current growth rate has eased somewhat.

In real terms wages in public administration remain behind the level they were last year, but the rate of growth is rising. In September wages in public administration grew year-on-year in nominal terms by 2.8%, and rose by 0.5% on average over the first nine months of the year. After a rise in August owing to the increase in basic wages, year-on-year wage growth in manufacturing eased in September to 6.7%, behind the average for the first nine months of the year of 7.1%. The average real wage growth in manufacturing in the first nine months of the year was 3.7%, and remains significantly less than estimated productivity growth. In September the gap between wage growth in the private sector and the public sector (6.4% and 4.1% respectively) fell again, primarily as a result of the fall in year-on-year growth in wages in the private sector.

Annual growth (%)	2001	2002	2003	<u>2004</u> Sep.
SIT thousands				
Average gross wage	214.5	235.4	253.2	268.4
Average net wage	134.8	147.9	159.1	168.6
Average net wage	11.8	9.7	7.5	5.7
Real wage	3.1	2.1	1.8	2.3
Total receipts (SIT bn)	182	201	217	228
Total receipts	10.5	10.7	8.1	7.5
- Net wages	13.4	10.5	8.2	8.6
- Other labour compensation	7.4	6.3	4.6	9.8
- Social transfers	8.8	13.5	10.0	5.0
Labour costs per employee	11.3	9.1	7.4	7.5 (8)
- Average gross wage	12.0	9.8	7.6	6.5 (8)
- Average other expenditures	5.6	5.8	4.4	9.6 (8)
- Other taxes	15.3	9.8	10.5	8.4 (8)

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 still in line with figures indicating a fairly healthy economic situation. In September 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. Employment is rising, and after almost two years of constant decline the number of people employed in the small business sector remained at the same level year-on-year. The decline in employment in manufacturing has slowed in recent months, with September being the third consecutive month that the figure for the year-on-year change in the number of people employed was -0.6%. While there was a continuing decline in employment in certain labour-intensive sectors, the expectation is that employment in the automotive industry rose most in September (by 9% year-on-year), with other favourable developments in machinery production and the rubber industry, where there was a rise in employment of approximately 4% from the same month last year. Meanwhile the year-on-year growth in employment in public services was approximately 2.6%. The number of people unemployed has remained almost unchanged in the last three months at around 90,000, with the seasonally adjusted figures showing a continuation in the fall in unemployment. The registered unemployment rate in September remained unchanged from the previous month at 10.3%, and was 0.9 percentage points lower than in the same month last year. The ILO unemployment rate in the second quarter was 6.1%.

Annual growth in %	2001	2002	2003	<u>2004</u> Sep.
Employees (thousands)	697.0	697.6	698.8	705.8
Change in Empl.(y.o.y.)	11.7	0.6	1.3	5.6
Employees of which:	1.7	0.1	0.2	0.8
- Enterprises	1.9	0.4	0.3	0.9
- Small business	-0.2	-2.0	-1.0	0.0
Sectors:				
- Private (excl. L..O)	1.9	2.0	-0.4	0.4
- Public (L..O)	1.9	-4.0	2.1	2.5
Public admin.(L)	3.1	2.1	3.3	2.3
Unemployment rate (ILO)	6.4	6.3	6.7	6.1 (Q2)
Registered unempl. rate	7.1	6.5	6.7	10.3

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

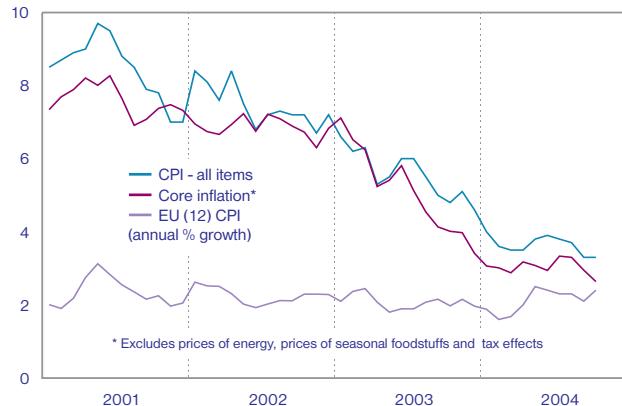
3. PRICES



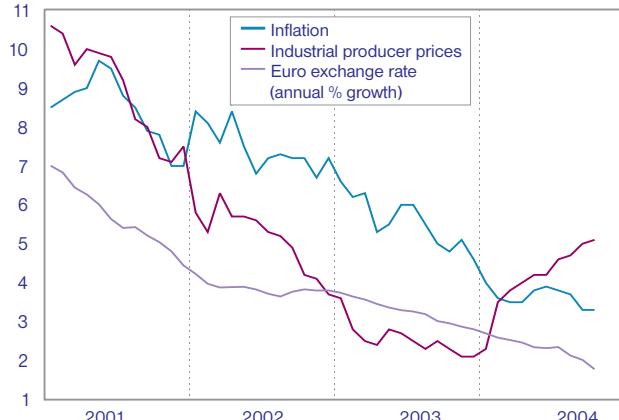
Inflation in November was 0.6%, while after falling for several months the year-on-year rate rose again, to

3.6%. Prices of goods rose on average by 0.9%, while prices of services remained unchanged. The principal factors in the rise in prices of goods were higher prices for non-durable and durables. The former rose by 0.9% on average, and the latter by 0.8%.

This November's inflation rate was again affected by seasonal movements in food prices and fuel costs. After a slight fall in seasonal food prices in October, they rose significantly in November. The largest increases were in prices of fresh vegetables (8.8%), and fresh fruit (6.5%). In addition to seasonal food, rises in the prices of refined petroleum products also had an impact on the overall rise in prices, contributing around 0.2 percentage points to the inflation rate. Among fuels, prices of liquid fuels rose by 5.6%, and gas prices by 4.3%.



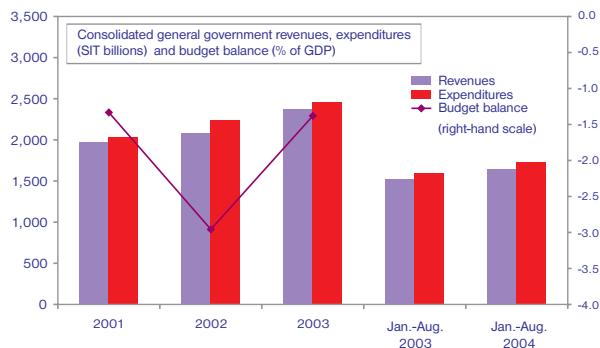
The rises in oil prices and the prices of refined petroleum products are preventing more rapid disinflation. In October the year-on-year growth rate again rose from the previous month to reach 9.7%. The faster rate of growth is to a considerable degree under the influence of the high rate of growth in oil prices and prices of refined petroleum products, and is to a lesser degree the result of growth in other administered prices, which are rising in line with the government plan for the adjustment of administered prices. Free prices are continuing to settle down, and after core inflation temporarily stabilised around 3%, it began to fall again, reaching 2.6% in October.



The growth rate in producer prices for industrial products remains under the significant influence of the high growth rate in prices of intermediate goods, which is probably temporary in nature. The growth rate in the latter was 7.4% in October, with prices of raw materials continuing to show the highest growth rate, namely 7.6%, while rises in fuel prices were somewhat lower at 7.0%. October's rise of 5.1% in producer prices for industrial products was also affected by a 3.5% rise in prices of capital goods and a 3.0% rise in prices of consumer goods.

4. PUBLIC SECTOR

The budget deficit in the period from January to August was slightly higher than in the same period last year. The deficit in the first eight months of this year of SIT 78 billion was SIT 14 billion more than in the same period last year.



It is primarily the central government budget that is responsible for the deficit. The central government budget and the ZZZS had a deficit between January and August, while the local government and ZPIZ budgets were in surplus. The deficit in the central government budget in the first eight months of

this year in the amount of SIT 83 billion was also the result of transfers to local government and the ZPIZ. During this period the central government budget transferred SIT 188 billion to the ZPIZ, one-third of all the ZPIZ's revenues, and SIT 29 billion to local government.

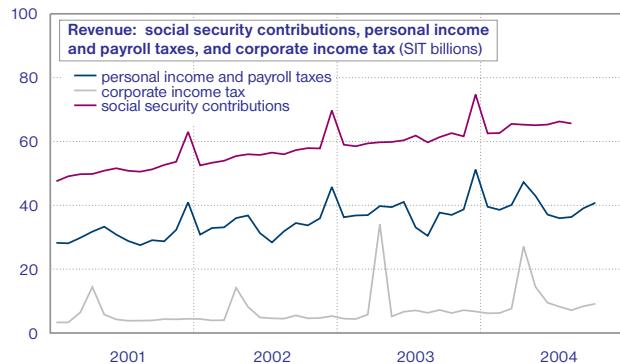
SIT billions	2003 (% GDP)	str. (%)	Jan.-Aug. 2003	2004	annual gr. rate
Consolidated general government (GG) accounts					
Revenues	2,376	41.5	100.0	1,523	1,643
Tax revenues	2,189	38.2	92.2	1,409	1,510
- goods and ser.	815	14.2	34.3	514	536
- soc.sec.contr.	738	12.9	31.0	478	517
- income, profit	461	8.0	19.4	305	334
Other	186	3.3	7.8	115	134
Expenditures	2,454	42.9	100.0	1,588	1,721
Current exp.	1,124	19.6	45.8	747	745
Current transf.	1,097	19.2	44.7	723	827
Capital exp.,tran.	233	4.1	9.5	118	128
GG surplus/def.	-78	-1.4		-64	-78
Jun. 04 (% GDP)					
RS debt	1,491	26.0		1,569	26.4
Guarantees	429	7.5		475	8.0

Source: Ministry of finance.

Government bonds are likely to be issued again in December. In November there was no government bond issue, while there were SIT 163 billion of bonds issued in the previous months. The borrowing timetable for this year envisages a further government bond issue in December.

Revenues

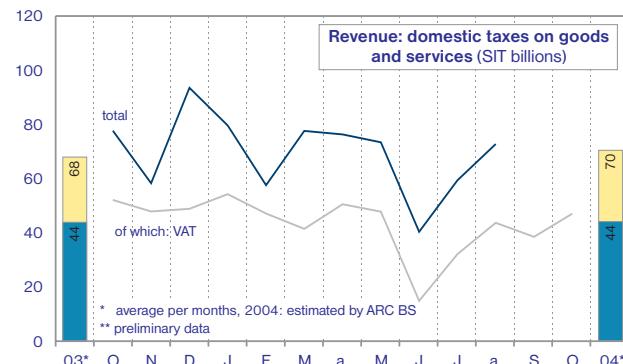
Revenues were up 4% year-on-year in real terms in the first eight months of this year, but the growth rate eased in the third quarter. Public revenues between January and August amounted to SIT 1,643 billion, up 4.0% in real terms from the same period last year. The year-on-year growth rate was highest in the first quarter, with the slowdown in the summer being caused primarily by low VAT revenues. In the third quarter revenues were higher in real terms than in the corresponding period last year, but the year-on-year growth rate was lower than that in the first half of the year.



In the period to August labour tax revenues grew slightly more quickly in real terms than revenues in general. In real terms labour tax revenues were up 4.3% from the same period last year, while the forecast is that by the end of the year the growth rate will have fallen as a result of changes made to payroll taxes in September. The progressive nature of these taxes meant that revenues grew fastest in the first eight months of the year, but after the changes the year-on-year rate fell in September. This factor will also have an affect in the months ahead. As a result it is forecast that the rate of growth in labour tax revenues will slow slightly in the last quarter.

Personal income tax revenues in the first nine months of this year were up 3.5% in real terms from the same period last year. Personal income tax revenue from January to October totalled SIT 305 billion, compared with SIT 284 billion in the same period last year. There were rebates of SIT 24 billion during this period, compared with SIT 22.6 billion last year. Full-year personal income tax revenues are expected to be in line with planned revenues.

Social security contributions rose by 4.4% year-on-year in real terms in the period to August. It is forecast that a similar rate of growth will be maintained to the end of the year, which would entail revenues being realised in the planned amount.



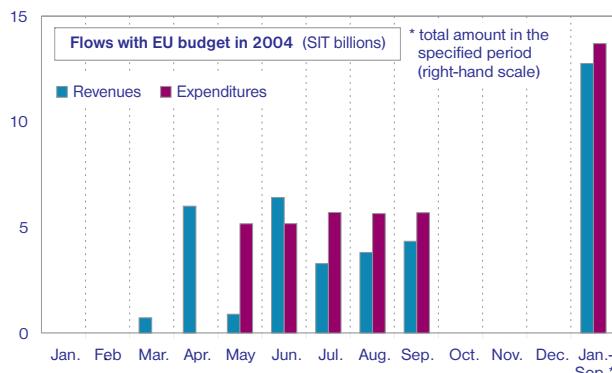
In the first three quarters of the year consumption-based tax revenues fell somewhat in real terms compared with the same period last year. This is the result of lower VAT, which was down 5% in real terms from the level realised in the same period last year, and higher revenues from excise duties, which exceeded those in the same period last year by 7% in real terms. VAT revenues are slowly strengthening. The amount of VAT paid in October was somewhat lower than the monthly average at the beginning of the year, and almost one-tenth behind last year's inflows in the same month. Stronger inflows are from VAT are anticipated in the last two months of the year. By contrast, the trend in excise duties is more beneficial. The real growth in the first nine months of the year was primarily brought about by the rise in excise duties on tobacco by almost one-fifth. This was the result of excise duties being brought into line with EU legislation. During this period there was also a rise in real terms in the amount of excise duties paid on fossil fuels, while duties on alcoholic products are estimated to have fallen by 5%. The level of excise duties on mineral oils and gas has changed frequently this year, but on average it differs little from last year's level.

This year's revenues from corporate income tax are estimated at 2% of GDP. Between January and October inflows amounted to SIT 109 billion, up almost 14% in real terms from the same period last year. Based on the realisation to date, inflows from corporate income tax this year are expected to be higher than the forecast in the budget. Corporate income tax has been rising rapidly for several years now: having been equivalent to 1.2% of GDP in 2000, the figure this year will reach 2%. The entry into force of the new Corporate Income Tax Act next January is expected to see still higher inflows from this tax.

Customs duties are becoming a less important source of budget revenue. In 1996 revenues from customs duties accounted for 7% of all revenues, but last year the figure was 1.5%. After EU entry, this figure fell further and is now somewhere below 0.5%.

Flows to and from the European budget in the period to the end of September were almost in balance. Revenues from the EU budget amounted to SIT 26 billion, while expenditures were SIT 27 billion.

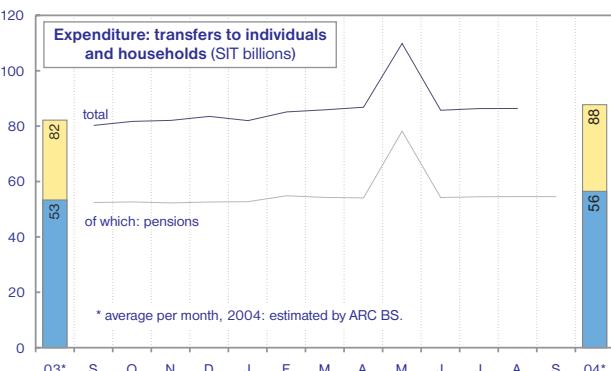
Expenditures



In the first eight months of the year budget expenditures grew faster year-on-year than revenues. They rose by 4.5% year-on-year in real terms between January and August, slightly more than the real rise in revenues. Expenditure growth picked up in the second quarter after slow growth in the first quarter. Growth was also high in July and August.

Wage expenditures in the general government sector continue to amount to around 10% of GDP. The rise in employment and the nominal rise in average gross wages contributed equally to the nominal growth in wage expenditures this year. The rise in each was slightly above 2% year-on-year in the first eight months of the year. The low nominal growth in average wages means that average wages in the public sector have fallen in real terms this year. This does not apply to all areas within the public sector. Wages in the education sector have risen by 1% in real terms. By contrast, average nominal wages in public administration, defence and social security have even fallen this year.

Transfers to households grew by 3.8% in real terms in the first eight months of the year. These transfers account for more than 40% of all expenditures. The fastest rises were in social security payments (a rise of around one-fifth in those paid from local government budgets, and by 12% year-on-year in financial benefits paid from the central government budget),



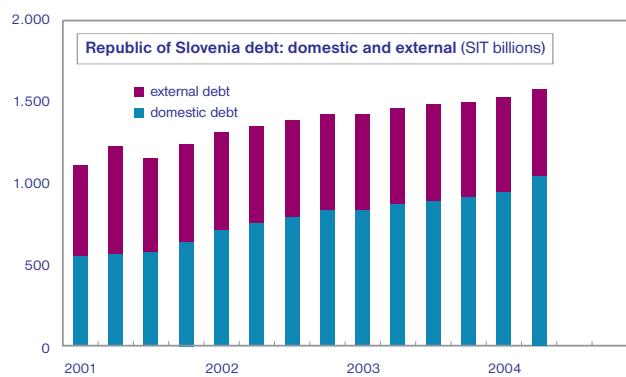
wage compensation and sickness benefits, which rose by approximately one-tenth year-on-year in real terms. Unemployment benefits this year are lower than those paid last year, while growth in pension spending is also below average.

Expenditure on pensions grew by 2.6% in the first nine months of the year in real terms. This is more the result of a rise in the number of pensioners than any change in pensions. In September the number of people on retirement pensions was up 2.2% from the same month last year, while the number of people on disability and family pensions had fallen. The total number of pensioners (including recipients of state pensions, military pensions and other pensions) rose by 1.4% in this period. Pensions have been increased once this year, in February. There is little chance of a new increase before the end of the 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.

Investment expenditure remains below the level planned. After the first eight months of the year it had not reach half of the level planned in the budget. Usually investment expenditure is higher in the last quarter, but nevertheless this year it cannot be expected to reach the anticipated level.

Public Debt

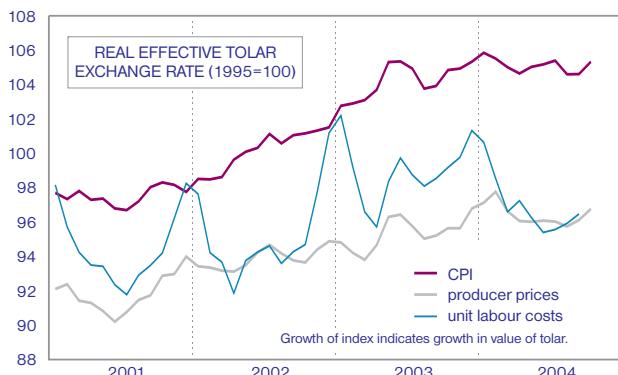
Slovenia's public debt grew in the second quarter of the year. At the end of June the public debt stood at SIT 1,569 billion, some 5.2% more than at the end of last year. In the second half of the year the balance of external debt fell by around SIT 48 billion as a result of the repayment of eurobonds 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.

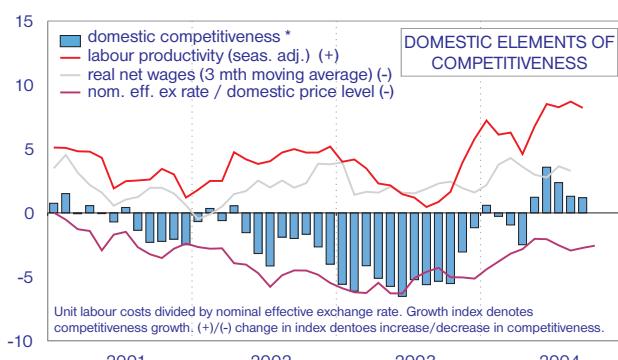
5. BALANCE OF PAYMENTS

Competitiveness



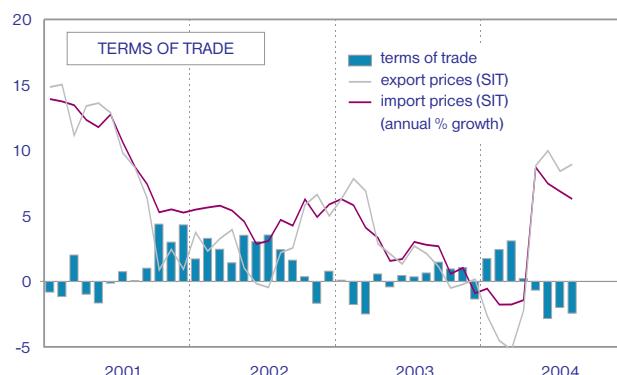
The nominal effective exchange rate of the tolar against a basket of foreign currencies appreciated for the second successive month. It rose by 0.1% in September and by 0.4% in October, or by a total of 0.5% over the two months. With no change in the tolar's average monthly exchange rate against the euro, it was the fall of the dollar on world financial markets that primarily brought about the rise in the domestic currency in the last two months. The tolar rose by 0.3% against the dollar in September and by 2.1% in October. The nominal effective tolar exchange rate is also expected to rise in November, as the exchange rate against the dollar had fallen by a further 3.3% by the middle of the month.

The price competitiveness of the Slovenian economy, measured in terms of the real effective exchange rate of the tolar, worsened in September. Price competitiveness measured in terms of producer prices and labour costs per unit of output in particular declined, while competitiveness measured in terms of consumer prices remained at the level it was in August. In the context of the modest 0.1% rise in the nominal effective tolar exchange rate in September, it was the faster growth of domestic producer prices in comparison with those abroad that primarily brought about the decline in price competitiveness.



In the year to September price competitiveness measured in terms of producer prices fell most, by more than one percentage point, while competitiveness in terms of consumer prices fell by 0.7%.

Only price competitiveness measured in terms of labour costs per unit of output improved year-on-year. Despite the current real appreciation in the third quarter of this year, competitiveness measured in terms of labour costs per unit of output rose by 2.1% in the year to September. Year-on-year productivity growth was the main factor behind the longer-term improvement in competitiveness, which since June this year has remained at a level around 8%, while the real growth in wages over the same period was slightly under 4%.

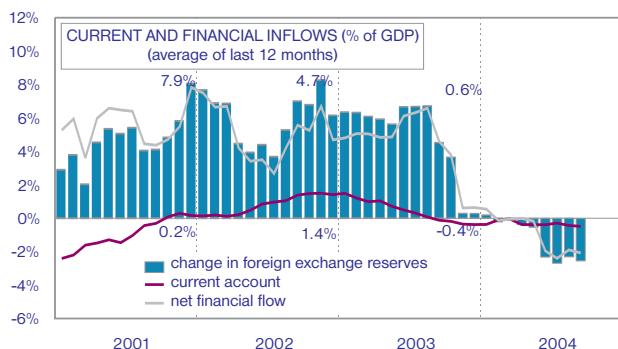


The terms of trade of Slovenian exporters have been deteriorating since April. In August the terms of trade deteriorated by a further 2.4%, making a total decline of 6.2% over the last four months. The deterioration in the terms of trade this year is still under the influence of the rise in energy prices and commodities prices.

	Annual % growth		Monthly % growth		
	Dec. 01	Dec. 02	Dec. 03	Sep. 04	Oct. 04
Nom. eff. SIT ex. rate (1)	-4.3	-1.4	0.8	0.1	0.4
Real effective SIT exchange rate (2):					
- CPI	0.8	3.8	3.8	0.0	0.7
- Producer prices	3.7	0.9	2.0	0.4	0.7
- Unit labour costs	0.7	2.9	0.1	0.6	...
Real SIT exchange rate:					
EUR (CPI)	-0.3	0.6	-0.2	-0.2	-0.1
USD (CPI)	-0.1	14.6	20.3	0.1	1.9
Slovene import-export prices (3):					
Average annual % growth year-on-year					
2001	2002	2003	Jul. 04	Aug. 04	
Export prices	10.1	4.9	2.7	6.9	6.3
- Exchange rates effect	5.7	2.6	1.6	8.4	8.2
Import prices	9.2	3.0	2.7	8.4	8.9
- Exchange rates effect	5.0	1.3	1.1	10.3	9.7
Terms of trade	0.9	1.9	0.0	-1.4	-2.4

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

Current Account



The surplus in September improved the current account with the rest of the world. The September surplus in the current account of EUR 68 million was EUR 14 million lower than that achieved in the same period last year. With a modest deficit in foreign trade in goods and outflows in the item of net income and transfers, it was primarily seasonally favourable results in trade in services that brought about a surplus in the current account. The cumulative deficit in the current account in the period to September this year was EUR 30 million higher than in the same period last year at EUR 49 million. Taking seasonal factors into consideration, it is anticipated that the current account deficit will increase by the end of the year to reach around EUR 150 million.

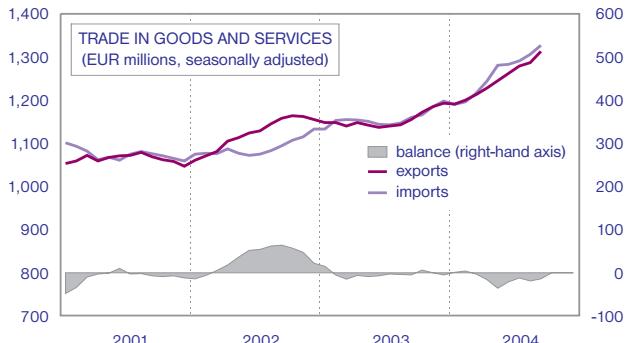
The economic recovery in the EU and the continuing high demand from countries of the former Yugoslavia and Soviet Union contributed to the high growth of imports and exports of goods and services this year. Exports of goods and services reached a record level in September of EUR 1,441 million, up 26% from August, while imports were up 17% at EUR 1,365 million. The good results in September were sufficient to cover the deficit from the previous eight months in the amount of EUR 57 million and to generate a cumulative surplus in the first nine months of the year of EUR 19 million.

The proportions of total trade accounted for by goods and services have remained unchanged since 2002. Goods account for 82% of exports, and services 18%. The position is similar with imports, except that the proportion of total imports

	last			Jan.-Sep.	
	2002	2003	12 mths	2003	2004
Goods trade (EUR millions):					
Exports (FOB)	10,962	11,285	12,133	8,362	9,210
Imports (CIF)	11,574	12,239	13,285	9,006	10,051
of which: oil (SITC 33)	585	629	...	470	...
Balance	-612	-954	-1,152	-644	-842
Import coverage (%)	94.7	92.2	91.3	92.9	91.6
Estimated volumes (annual % growth):					
Exports	5.4	3.5	9.0	2.5	9.8
- intermediate goods	4.7	5.2	9.9	4.5	11.2
- capital goods	5.2	1.9	16.0	-2.4	17.3
- consumption goods	7.5	1.2	5.6	0.7	5.5
Imports	3.3	6.4	10.8	5.3	11.3
- intermediate goods	5.9	3.4	9.4	3.1	10.7
- capital goods	1.4	13.5	12.2	12.1	10.8
- consumption goods	2.1	8.1	14.8	5.7	15.4

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

accounted for by goods is just over 4 percentage points more than the figure for exports.



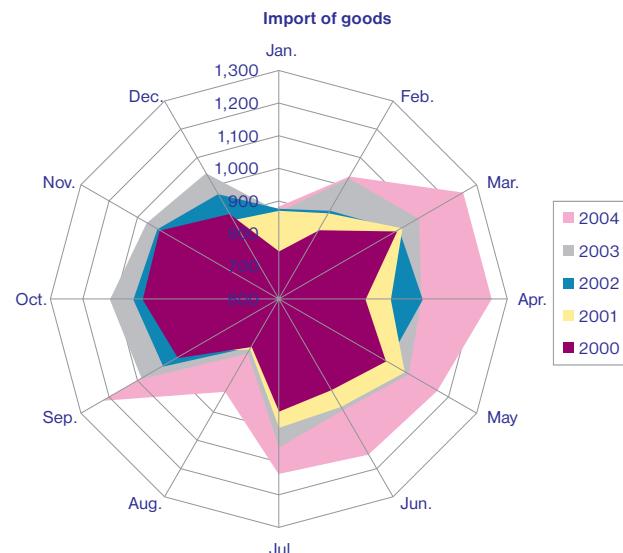
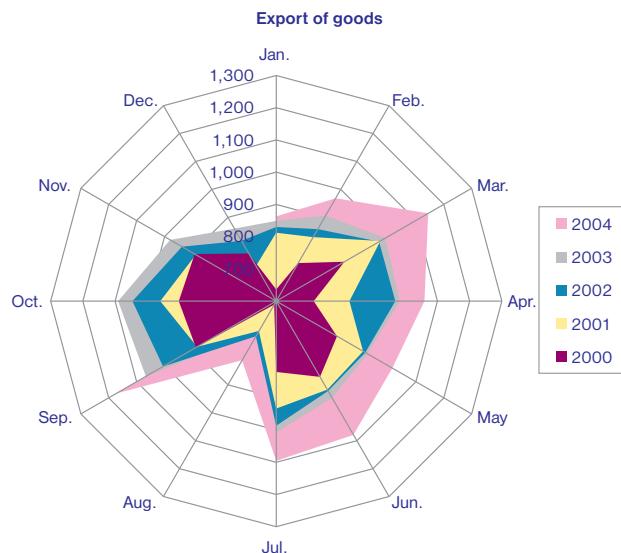
The long-term preservation in the ratio of goods to services shows that services aimed at international trade are developing too slowly in Slovenia. In the most advanced market economies, the trend is for trade in services to grow faster than trade in goods. The preservation in the ratio of goods to services shows that it is primarily a structure of services closely associated with trade in goods that is being developed and maintained in Slovenia. Services that are not closely associated with trade in goods still have a relatively modest volume, and are growing at too slow a rate to allow them to significantly bring about a change in the structure of trade in goods and services in the year ahead.

The current trend growth rate in imports and exports of goods picked up slightly in September. Both imports and exports of goods grew by more than 11% on a year-on-year basis. In September exports of goods amounted to EUR 1,169 million and imports to EUR 1,222 million, while this year's deficit rose by EUR 53 million to EUR 842 million. In the first nine months of this year exports rose by 10% year-on-year and imports by 11%, while the coverage of imports by exports fell from 92.9% in the first nine months of last year to 91.6% this year.

As far as the regional structure of Slovenia's goods trade is concerned, the trends from previous months are continuing. Exports to countries outside the EU 25 and

flows in EUR millions	last		Jan.-Sep.		
	2002	2003	12 mths	2003	2004
Current account	335	-91	-121	-19	-49
% of GDP	1.4	-0.4	-0.5	-0.1	-0.3
Goods and services	347	-7	-68	79	19
% of GDP	1.5	0.0	-0.3	0.4	0.1
Openness coefficient	113.7	113.4	118.2	112.7	119.1
Exports	13,522	13,883	14,952	10,333	11,402
% of GDP	57.6	56.7	58.9	56.6	59.6
Goods	11,082	11,414	12,271	8,462	9,320
Services	2,440	2,469	2,681	1,870	2,082
- Tourism	1,143	1,186	1,255	935	1,004
- Transportation	635	680	768	498	587
Imports	-13,174	-13,890	-15,020	-10,253	-11,383
% of GDP	-56.1	-56.7	-59.2	-56.1	-59.5
Goods	-11,351	-11,960	-12,952	-8,800	-9,792
Services	-1,823	-1,930	-2,068	-1,454	-1,591
- Tourism	-635	-667	-713	-548	-593
- Transportation	-385	-418	-478	-299	-358
Labour income	169	164	158	124	118
Investment income	-323	-342	-269	-283	-210
Current transfers	142	94	59	60	25

Source: Bank of Slovenia

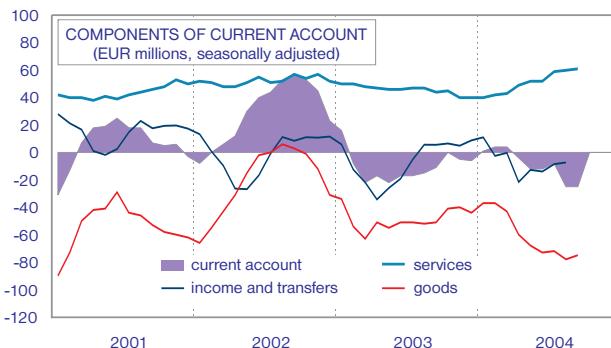


imports from the EU 25 are rising faster than average. In the first eight months of this year exports to the EU 25 rose by 8% year-on-year and imports by 15%. The result of these trends is a year-on-year increase in the deficit in trade in goods of EUR 500 million to EUR 1,545 million. Exports to the former Soviet Union are rising twice as fast as average, having grown by 23% in the first eight months of this year. In the trade in goods with the other countries of the former Yugoslavia, exports rose by 11.5% year-on-year and imports by 19%. Nevertheless the surplus in trade in goods with the former Yugoslavia rose by EUR 75 million in the first eight months of this year from the same period last year to EUR 971 million. With exports to Bosnia-Herzegovina and Macedonia stagnating, trade with Serbia-Montenegro has risen most this year, with imports up 31% and exports up 19%, while trade in goods with Croatia is a little behind, imports having risen by 9% and exports by 15%.

The trends in the trade in goods are also reflected in changes in the regional breakdown of imports and exports of goods. The proportion of total exports of goods accounted for by the EU 25 in the first eight months of this year fell by 1.1 percentage points from the same period last year to 66.3%, while for imports the figure rose by 2.2 percentage points to 77.9%. More important than the aggregate import and export of goods are the changes in the structure of the trade in goods in terms of the economic purpose of imports and exports. In terms of exports, only exports of intermediate goods to the EU 25 rose, by 0.5 percentage points. The proportions of exports of higher levels of processing fell: exports of capital goods by 4.2% and consumer goods by 2.6%. On the imports side the situation is the reverse. The proportion of imports of intermediate goods rose the least (1.7 percentage points), while imports of capital goods rose by 3.6 percentage points and imports of consumer goods by 2.6 percentage points. Changes in the regional and economic structure of the trade in goods, particular on the exports side, are also expected in the future. With greater competition on the markets of the EU 25, Slovenian companies' exports in the future will focus

on markets outside the EU 25, where demand for imports of Slovenian goods is still growing.

Services made the largest contribution to the improvement in the current account in September. In the first nine months of this year exports of services grew by 11% year-on-year, and imports by 9.5%. The surplus in trade in services rose by EUR 74 million to EUR 491 million.



On the exports side, the biggest rise was in the volume of exports of various business and technical services, which grew by 45% year-on-year. At EUR 219 million, they have already exceeded the income from this source in 2003. With a rise of 28% in the first nine months of the year, revenues from exports of personal, cultural and recreational services grew by more than the average. Above-average growth was also shown by revenues from services associated with construction work carried out abroad (24%) and transport revenues (18%). On the imports side, the fastest growth is in services associated with trade in goods. Transport expenditure grew by 20%, somewhat more than expenditure on patents, licences and copyrights.

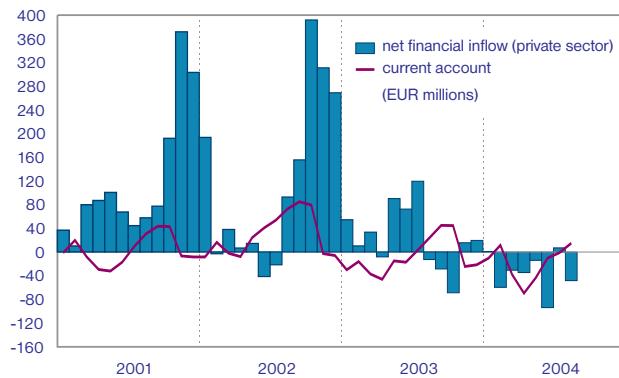
Tourism imports grew faster than tourism exports in September. In the first nine months of this year tourism exports grew by 7%, and imports by 8%. With payments in tolar cash unchanged, the fastest rise in the area of tourism exports came in revenues from the sale of goods and services for foreign cash at 30%, while payments by companies for services provided

to foreign persons in foreign cash rose by 17%. Despite tourism imports growing slightly faster than exports, the tourism surplus rose by EUR 89 million in the period to September to EUR 587 million.

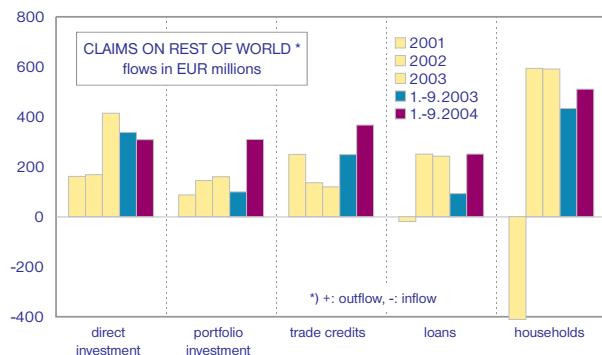
Net compensation and transfers have improved by EUR 33 million this year. With net labour income and transfers down EUR 42 million, a decrease of EUR 83 million in the outflows for net investment income contributed most to this improvement.

Financial Account

With the exception of August, high net outflows have been the major feature of financial transactions with the rest of the world in the last four months. In those months net outflows averaged 7% of GDP, which raised this year's financial deficit to 2.1% of GDP.



Private sector financial outflows abroad totalled EUR 2,155 in the first nine months of the year, almost 50% more than in the same period last year. The figure for September was EUR 355 million. Portfolio investments abroad are continuing to strengthen, while trade credits issued also rose strongly in September. Other outflows, including households' foreign currency, were more settled than in previous months.



Direct investment abroad totalled EUR 309 million from January to September this year, down EUR 19 million from the same period last year. Some equity investments abroad were subsequently reclassified from direct to portfolio investments, owing to which the latter are showing higher growth than they have to date. The proportion of direct investments accounted for by equity investments is falling, even in absolute

terms, in favour of debt investments. Given the regional structure of equity investments in previous years, in which other countries of the former Yugoslavia were prevalent (93% the year before last and 64% last year), the need for additional financing for subsidiaries is understandable. For new equity investments this year Slovenian companies are slowly redirecting their attention to other markets: in the first nine months almost one-quarter of investments went to the Netherlands and Austria, while the proportion accounted for by the other Yugoslav states fell below 50%.

After stalling temporarily in August, portfolio investments abroad have continued their upwards path in the autumn.

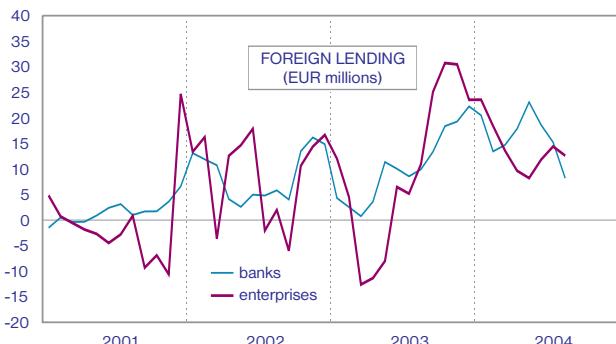
There were EUR 68 million of such investments in September, while preliminary figures show the level in October to have been similarly high. The first nine months of the year recorded double the amount realised in the whole of 2003. Changes in the structure of the domestic financial market, in particular the boom in mutual funds, which in the last year and a half have seen both their number of members and their assets value triple, are the main reason for the growth of portfolio investments abroad. In the first half of the year mutual funds more than doubled their investments abroad. Given the relatively low proportion of foreign securities in mutual funds' investment structure, which despite rapid growth at the end of the second quarter was still only 12%, the chances of further growth in this financial flow are very high.

Another significant source of financial outflows in September was trade credits to the rest of the world, which amounted to EUR 156 million. In the first nine months of the year EUR 367 million of exports were financed with trade credits, up almost 50% from the same period last year. In September there were also EUR 27 million of capital transfers, the total of discounts subsequently agreed for exported goods. Capital transfers amounted to EUR 165 million to September, up 11% from last year.

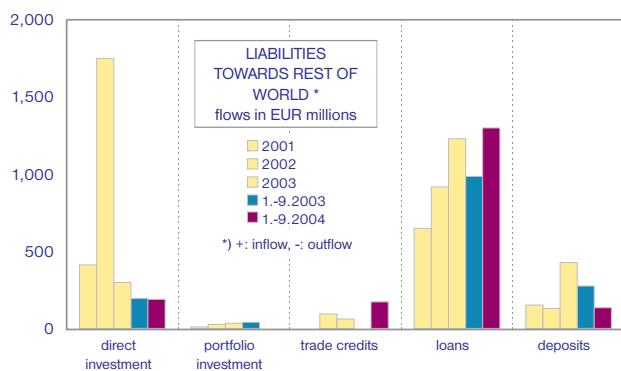
Flows in EUR millions	last			Jan-Sep.	
	2002	2003	12 mths	2003	2004
1. Current account	335	-91	-121	-19	-49
2. Net financial flows	1,107	159	-525	203	-481
- % of GDP	4.7	0.6	-2.1	1.1	-2.5
of which: external debt (est.)	1,394	1,934	2,027	1,504	1,596
3. Foreign exc.reserves	-1,443	-68	646	-184	530
- Bank of Slovenia	-1,840	-241	327	-233	334
- Banks	397	173	319	50	196
4. Private sector	1,438	244	-96	68	-271
Claims	-1,594	-1,861	-2,572	-1,443	-2,155
Outward FDI	-237	-245	-261	-149	-165
Portfolio investments	-168	-414	-385	-338	-309
Net trade credits	-144	-160	-370	-100	-309
Loans	-136	-119	-238	-249	-367
Households	-250	-242	-400	-93	-251
Liabilities	-592	-590	-667	-433	-511
Inward FDI	3,032	2,105	2,477	1,512	1,884
Portfolio investments	74	81	84	54	57
Loans	1,750	299	294	193	188
- enterprises	27	34	2	39	6
- banks	94	64	235	0	171
Deposits at banks	917	1,230	1,543	985	1,298
5. Government	583	571	604	407	440

Signs: inflows or increases in liabilities (+), outflows or increases in claims(-). Increases in foreign exchange reserves(-), increases in debt(+).

Sources: Bank of Slovenia. 1) "Private sector" = non-government sector, thus including public sector organisations.

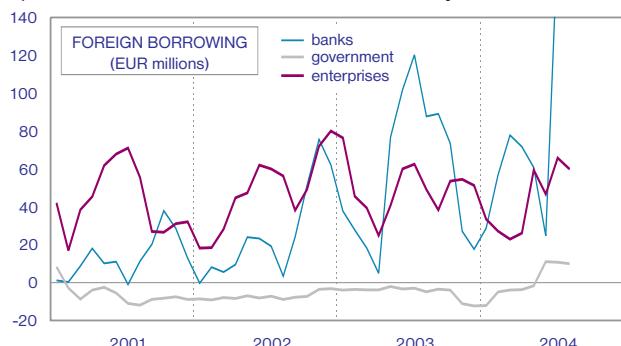


In the last three months the private sector was less active in financing abroad through loans than it was in the first half of the year. The decrease was more significant at banks than at companies, but despite this the cumulative outflows from this source this year are higher than in the same period last year: net borrowing had reached EUR 251 million by September, compared with EUR 93 million last year.



Private sector liabilities to the rest of the world increased by EUR 257 million in September. Total foreign borrowing reached EUR 1,884 million in the first nine months of this year, 25% more than last year. Loans and trade credits, and the inflow of foreign direct investment contributed most to this inflow in September.

Banks also borrowed abroad in September. In comparison with the huge inflows in August of EUR 469 million, banks borrowed significantly less in September, just EUR 40 million. By September of this year banks had raised a net total of EUR 850 million in foreign loans, almost 50% more than the same period last year. Although interest rates in the rest of the world rose slightly while domestic banks have been cutting their lending rates, this intermediation of resources is still profitable. The spread between the interest rate obtained by Slovenian banks

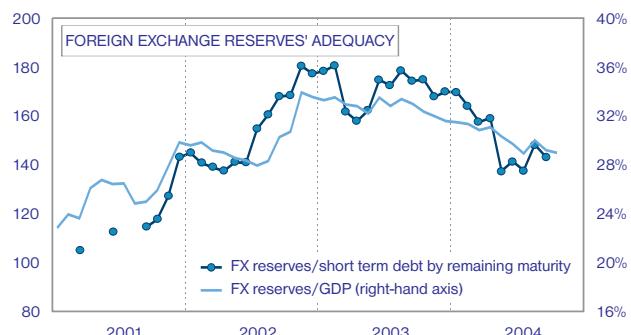


for loans raised abroad and the foreign currency lending rate for long-term loans to companies averages about 0.9 percentage points, with a falling trend in recent months.

In the last two months companies have increased their demand for foreign loans, while almost exclusively taking out foreign currency loans at domestic banks. After the central exchange rate was set and the subsequent insignificant fluctuations in the exchange rate, both forms of financing have become more favourable than tolar loans. In August and September companies raised a total of EUR 177 million in foreign loans, which represents 40% of this year's inflow over nine months. On average companies obtained interest rates abroad that were 0.3 percentage points lower than those at domestic banks on loans tied to the Euribor (figures for the eight largest banks).

Companies took a net total of EUR 91 million of trade credits in order to finance the import of goods in September.

With credits for financial exports approved for the rest of the world significantly higher, Slovenia is still a net creditor in terms of trade credits. Discounts subsequently agreed on imports of goods were inconveniently lower than those on exports: the figure for September was just EUR 6 million. Capital transfers received on the basis of subsequent discounts were estimated at EUR 57 million in the first nine months of the year, EUR 108 million less than discounts approved on exported goods.



With a current account surplus of EUR 68 million and a deficit in the financial account of EUR 188 million, total foreign exchange reserves fell by EUR 120 million in September to EUR 7,382 million. The indicator measuring sufficiency of foreign exchange reserves, which shows by how

At end of period, EUR millions	2001	2002	2003	2004 Oct.
Foreign exchange reserves	6,513	7,842	7,703	7,355
- BS	4,811	6,579	6,675	6,303
- banke	1,703	1,263	1,028	1,052
FX reserves/GDP (%)	29.7	33.4	31.4	28.9
FX reserves/imports (months)	6.1	7.1	6.7	5.9
Gross external debt	10,403	11,455	13,305	14,825
Gross debt/GDP (%)	47.5	48.8	54.3	58.4
Short term debt by remaining maturity 1)	4,569	4,448	4,555	4,874
FX reserves/short-term debt (%)	4,568.8	4,444.7	4,555.0	5,172.2
Net external debt 2)	142.6	176.4	169.1	142.7
	-422	-1,125	456	1,089

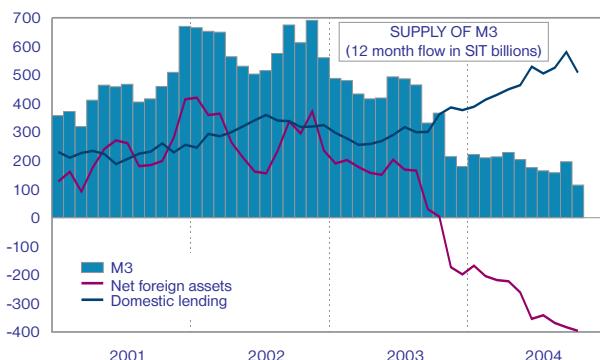
1) Non-equity debt to the rest of the world with remaining maturity of 12 months or less. 2) Gross external debt net of non-equity claims towards the rest of the world. Source: Bank of Slovenia

much foreign exchange reserves exceed the external debt due for repayment within one year, deteriorated by 5 percentage points to 142.7%. The indicator measuring the coverage of imports of goods and services by foreign exchange reserves also deteriorated slightly, falling below six months. Foreign exchange reserves fell again in October to EUR 7,355 million.

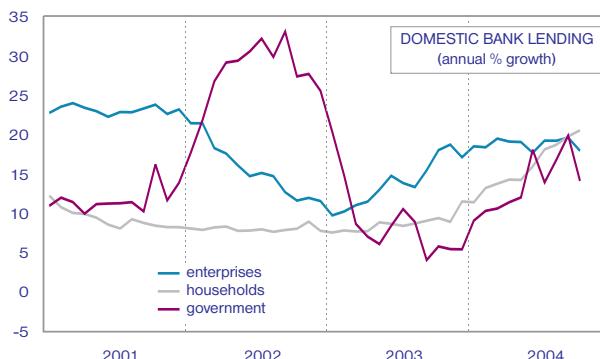
The total gross external debt increased in September by EUR 198 million to EUR 14,825 million. At the same time gross claims on the rest of the world rose by EUR 41 million to EUR 13,736 million. The net external debt thus passed EUR 1 billion.

6. MONEY AND CREDIT

Owing to large balance of payments outflows, M3 almost completely ceased growing in recent months. Between August and October, 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). Thus at the end of October broad money was SIT 6.3 billion lower than at the end of July. Net foreign assets fell by SIT 45.5 billion in October, while credit activity totalled just SIT 13.9 billion.



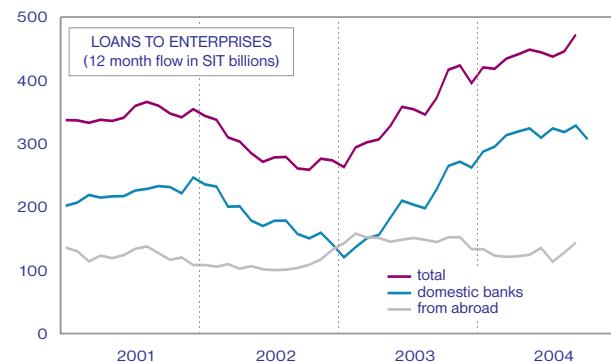
Despite net purchases on foreign exchange markets, M2 fell in October. Net selling on foreign exchange markets in the third quarter totalled SIT 104.5 billion, while tolar credits rose by SIT 104.3 billion. The net purchase on foreign exchange markets totalled SIT 22.2 billion in October, while tolar credits fell by SIT 3.2 billion.



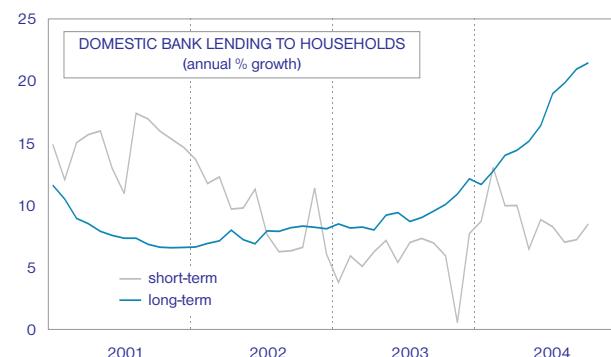
Growth in lending has slowed in recent months, but still remains fairly high. Domestic bank lending amounted to SIT 190.6 billion in the second quarter and SIT 160.9 billion in the third quarter, but just SIT 13.9 billion in October, owing to the repayment of government debt. Year-on-year growth in lending thus remained at the level it was in the second quarter, with total lending up

17.7% year-on-year in October and lending to companies and households up 18.7%.

Foreign currency credit remains the most important form of bank lending to companies. 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 companies from 88.6% to 74.1%. The year-on-year growth rate of foreign currency lending remains just under 50%. The rise in foreign currency lending in October amounted to SIT 17.5 billion, while the rise in long-term tolar lending was just SIT 0.2 billion, and the stock of short-term tolar loans fell by SIT 10.4 billion. Year-on-year growth in tolar lending continues to fall, amounting to 11.9% for long-term loans and 3.6% for short-term loans in October.



Stronger economic activity has given rise to an increase in total domestic and foreign borrowing by companies. In the period from January to September total lending to companies grew by SIT 342.1 billion, compared with SIT 265.5 billion in the same period last year. Total lending in the third quarter was somewhat less than in the second quarter of this year, but significantly more than in the same period last year.



In recent months borrowing from abroad has become an increasingly important element in the financing of companies. The proportion of total lending accounted for by loans from abroad was gradually falling until the middle of the year – in the first five months it totalled 21.7%. However, in recent months this proportion has been rising; from June to September it was 40.4%. From January to May this year companies' foreign borrowing totalled just SIT 38.4 billion, down around SIT 10 billion on the same period last year. From June to September they borrowed SIT 66.6 billion abroad, which is SIT 20 billion more than in the same period last year.

Lending to households remains high. Lending to households grew by SIT 63.2 billion between July and October, twice as much as in the same period last year. The year-on-year rate of growth in lending to households is still rising, and amounted to 20.5% in October. In this period 75.5% of lending was long-term tolar loans. Foreign currency lending to households remains modest, while lending in tolars linked to a foreign currency clause is growing in strength. October's lending to households amounted to SIT 12.5 billion tolars, of which SIT 8.2 billion was long-term tolar loans.

The government reduced its debts with domestic banks in October. In the third quarter the government borrowed SIT 33.0 billion, and repaid SIT 22.2 billion of debt in October. The year-on-year rate of growth in government borrowing thus fell from 19.9% in September to 14.1% in October.

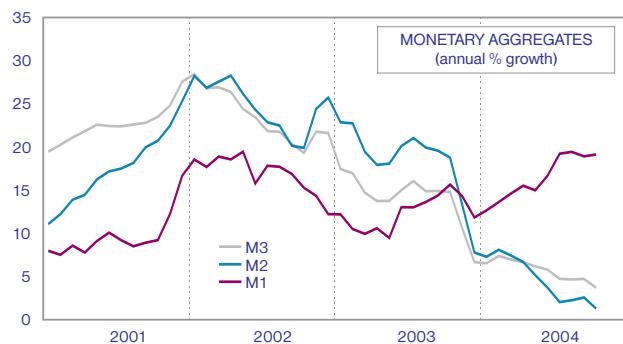
In recent months growth in M1 has remained high, while growth in the broad monetary aggregates is still slowing. Year-on-year growth in M1 averaged 19.2% between July and October, and amounted to 19.1% in October. Year-on-year growth in M2 fell from 2.6% in September to 1.3% in October, while that for M3 fell from 4.7% to 3.7%.

DOMESTIC LENDING SIT billions	<i>Annual growth (%)</i>		<i>Increase</i>	<i>Stock</i>
	<i>Oct. 03</i>	<i>Oct. 04</i>	<i>Oct. 04</i>	<i>Oct. 04</i>
to enterprises	18.4	18.3	20.8	1,849.4
short-term	5.8	6.4	-4.2	558.4
long-term	14.1	1.2	-1.5	483.6
foreign-currency	38.2	44.0	26.5	807.4
to other fin. orgs.	39.0	27.0	2.3	99.3
short-term	40.0	-16.9	0.0	25.8
long-term	100.3	7.5	0.2	18.9
foreign-currency	17.0	84.6	2.1	54.7
to households	9.4	20.5	12.5	759.2
short-term	5.9	8.5	2.7	134.8
long-term	10.1	21.5	8.2	607.7
foreign-currency	30.9	200.1	1.6	16.7
to government	3.5	3.5	-28.2	158.2
short-term	-4.0	-31.7	-8.8	27.3
long-term	13.9	15.0	-6.7	114.7
foreign-currency	-28.8	23.8	-12.7	16.2
	Sep. 03	Sep. 04	Sep. 04	Sep. 04
LOANS FROM ABROAD*	19.2	15.1	26.5	1,425.0
to enterprises + OFOs	23.1	17.3	28.2	1,315.1
to government	-10.3	-5.4	-1.7	90.6
TOTAL LOANS	15.5	18.7	83.8	4,283.8

*Total nonbanks. Source: Bank of Slovenia

Growth in foreign currency deposits has been slowing since Slovenia joined the ERM II. Foreign currency deposits increased by SIT 74.9 billion in the second quarter and by SIT 36.8 billion in the third quarter, while in October they fell by SIT 20.7 billion. The year-on-year rate of growth in foreign currency deposits is slowing: having stood at 11.8% in July, it was just 10.0% in October.

Since the middle of the year, only those tolar time deposits with a maturity period of 31 to 90 days have risen. Tolar time deposits with a maturity period of 31 to 90 days rose by SIT 77.9 billion between July and October, while all other short-term tolar time deposits fell by SIT 42.2 billion. The relatively fast decline in long-term tolar time deposits is also continuing; in the third quarter they fell by SIT 56.5 billion.

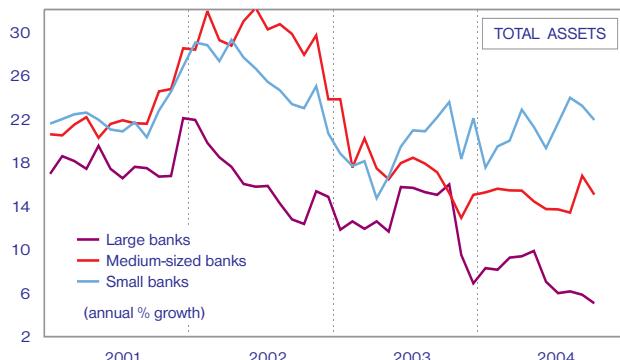


The depth of bank intermediation is still gradually declining. Between the end of last year and October, M1 rose as a proportion of M3 from 21.1% to 23.2%, while the proportion of M3 accounted for by long-term tolar time deposits fell from 11.7% to 8.4%. The reasons for the decline in bank intermediation are the fall in interest rates and the higher demand for transaction money because of stronger economic growth.

SIT billions	<i>Annual growth (%)</i>	<i>Flow</i>	<i>Level</i>	
	<i>Oct. 03</i>	<i>Oct. 04</i>	<i>Oct. 04</i>	<i>Oct. 04</i>
1. Currency	9.3	8.1	6.5	167.2
2. Demand deposits	15.4	21.2	-15.3	733.1
3. M1 (1+2)	14.1	18.6	-8.8	900.3
4. Time deposits	10.0	-8.5	-16.8	1,473.8
up to 30 days	59.2	-3.2	-20.6	125.5
31 to 90 days	17.1	42.6	-0.4	566.4
91 to 365 days	8.5	-26.2	11.4	455.0
over one year	-1.6	-30.1	-7.1	326.9
5. Securities issued by banks	86.8	-13.6	2.5	192.2
6. Time deposits at BoS	-22.9	8.2	0.2	111.4
7. Restricted deposits	44.3	-41.6	0.9	6.4
8. M2 (3+4+5+6+7)	13.2	-0.8	-22.0	2,684.1
9. Foreign currency deposits	4.9	12.9	-20.7	1,191.7
10. M3 (8+9)	10.8	3.0	-42.6	3,875.7
<i>Sectoral composition of tolar deposits</i>				
Enterprises	9.6	6.4	8.0	551.8
Other financial organisations	-4.2	-3.1	-5.7	221.9
Households	16.6	4.0	-9.8	1311.1
Government	7.9	-41.8	-22.5	116.6

Source: Bank of Slovenia

7. BANKING



In October the banking system's total assets stagnated, rising by just 0.1% from September. The year-on-year rise in total bank assets, which amounted to 10.1% in October, fell by one percentage point from the previous month. A rise in total assets of between 10% and 11% has been seen since this June.

The year-on-year rise in total assets is falling for all groups of banks, while only small banks saw their turnover rise in October. For large banks the year-on-year rise in total assets was approximately 5%, but it was over 15% for medium-size banks. The fastest growth in turnover is that of small banks at 21.9%.

The market shares of large banks continue to fall. By October, the market share in terms of total assets of the three largest banks had fallen by 1.4 percentage points from last December to 52%. The market share of the five largest banks had fallen by just over 2 percentage points to 65.3%. There is a similar situation on the lending market. In lending to companies, the top three banks in terms of size have 52% of the market, but their share has fallen by 1.5 percentage points this year. The fall in the market share of the largest banks is seen even more clearly in the household lending market, where small banks are enjoying a year-on-year growth rate in excess of 40%. The market share of the three largest banks has thus fallen by 2 percentage points to 49%, that of the five largest is down 2.8 percentage points to 65.5%, and that of the seven largest is down 3 percentage points at 71.9%.

BALANCE SHEET Level in SIT; growth in %	Level		Growth since	
	2002	2003	Oct. 04	Dec. 03
Assets				
Loans to banks	381.2	345.2	486.0	40.8
Loans to non-banks of which enterprises	2,182.1	2,538.1	2,925.4	15.3
...households	1,282.8	1,596.9	1,842.4	15.4
...other financial orgs.	562.8	629.1	746.0	18.6
Securities 1)	74.7	102.4	119.9	17.1
Capital investments	1,547.1	1,719.7	1,599.9	-7.0
Other 2)	68.7	80.5	84.5	4.9
	377.4	374.0	387.8	3.7
Liabilities				
Banks 3)	584.7	835.6	1,082.6	29.6
Deposits by non-banks	3,149.7	3,294.5	3,405.5	3.4
Securities	176.5	216.4	203.3	-6.0
Provisions 4)	91.6	101.3	118.6	17.1
Subordinated debt	68.4	95.9	105.2	9.8
Equity	380.3	420.6	417.7	-0.7
Other	105.7	93.2	150.6	61.6
TOTAL ASSETS	4,556.9	5,057.5	5,483.6	8.4

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.

Year-on-year growth in lending to non-bank customers remains relatively high. Lending to companies and households is growing year-on-year around the 20% mark. By the end of October loans to non-bank customers had risen by 15.3% (19.2% year-on-year), while investments in securities had fallen by 7% as a result of a drop in bank investments in Bank of Slovenia bills. Lending to companies has risen by 15.4% this year (18.6% year-on-year), while lending to households is up 16.8% (20.8% year-on-year).

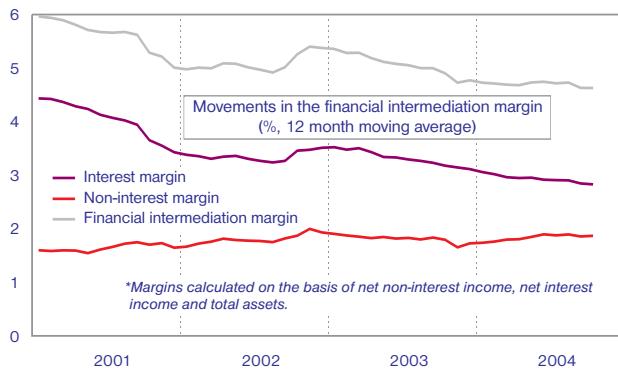
This year banks have directed the majority of the rise in total assets towards lending to non-bank customers. In particular there has been a rise in lending to companies (SIT 245.5 billion) and households (SIT 116.8 billion). The rise in lending to non-bank customers was just SIT 8.1 billion in October, primarily as a result of a fall of SIT 30 billion in lending to the government. The rise in household lending is continuing. In October the monthly rise was SIT 11.2 billion (the average monthly rise in 2004 was SIT 11.8 billion). By the end of October lending to households had amounted to SIT 116.8 billion (it was just SIT 54.3 billion in the same period last year, and SIT 66.3 billion in the whole of 2003). Despite lively lending to companies, this year has seen some change in the structure of newly approved lending. This year the rise in lending to households has been equivalent to just under 45% of the rise in lending to companies, whereas last year the figure was only just over 18% during the same period. Lending to households by foreign-owned banks is continuing to grow the fastest.

Foreign currency loans are prevalent among lending to non-bank customers. Year-on-year growth in foreign currency lending is just under 47%. Foreign currency loans accounted for two-thirds of all newly approved lending to non-bank customers in the period to the end of October, and for more than 90% of lending to companies.

INCOME STATEMENT SIT billions; growth in %	2004			y.o.y. growth
	2002	2003	Jan.-Oct.	
Interest income	344.1	331.1	239.9	-13.3
Interest expense	200.7	185.4	121.3	-22.7
Net interest income	143.4	145.7	118.6	-1.1
Non-interest income	81.0	83.3	81.3	22.9
Gross income	224.4	228.9	199.9	7.4
Operating costs	133.9	143.2	116.0	1.8
Net provisions	44.5	38.0	30.9	20.5
Profit before tax	46.0	47.8	53.0	14.0
Taxes	16.5	16.4	...	...
Profit after tax	29.5	31.3	...	...

Given the weak growth in non-bank deposits (just 3.7% year-on-year in October), banks are financing themselves at foreign banks. Foreign currency deposits are strongly prevalent among the increase in deposits. Non-bank deposits fell by over SIT 46 billion in October. The largest fall was recorded by the government (SIT 22.4 billion), followed by

other financial organisations (SIT 7.9 billion), while there was also a relatively large fall in household deposits (SIT 7.9 billion). Banks borrowed SIT 35 billion from banks abroad in October. This year banks have financed just under two-thirds of their growth in total assets by borrowing abroad, while the rise in non-bank deposits has contributed only just over one-quarter to the growth in total assets. As almost all of the increase in non-bank deposits this year has been in the form of foreign currency deposits, the vast majority of the increase in total assets was on the liabilities side of foreign currency.



Banks' net interest income was lower in the period to October than in the same period last year. Interest expenses fell by just under 23% compared with the same period last year, while interest income fell by just over 13%. Banks increased their gross income by 7.4% on the back of higher non-interest income, particularly net income from financial operations.

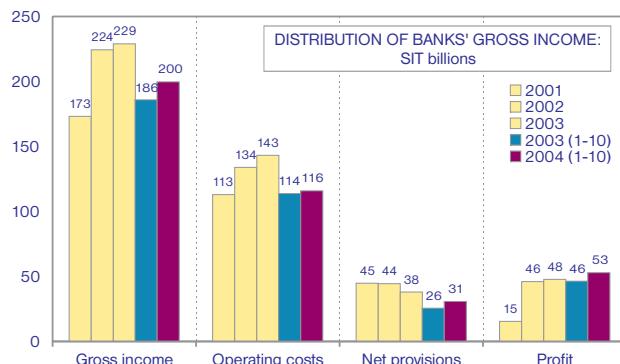
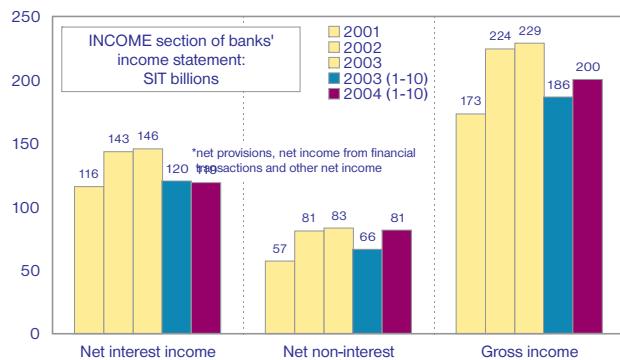
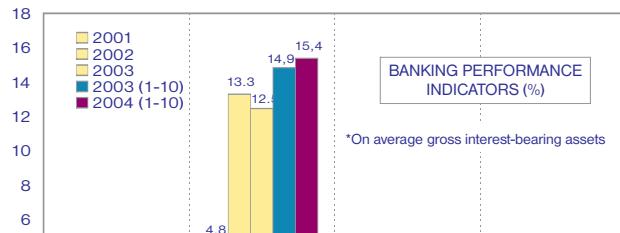
Banks' operating costs had also fallen minimally by the end of October, while costs of provisions were up one-fifth from last year. Operating costs are growing less than 2% year-on-year, within which labour costs have grown by 5.4%. A slight increase in costs of provisions and operating costs can be expected in the last two months of the year, which is normal for the end of the year.

There has been a trend of decline in the financial intermediation margin this year. By the end of October it was near 4.6%. The non-interest margin has remained around 1.9% for several months, while the interest margin (calculated for the last 12 months as a proportion of overall total assets) has fallen by just under 0.3 percentage points this year to 2.75%.

By the end of this October banks had generated a profit of SIT 53 billion, with profitability being maintained at a similar level to last year. Profit is up SIT 6.5 billion from the same period last year. ROE this year is 15.4%, and ROA is 1.2%.

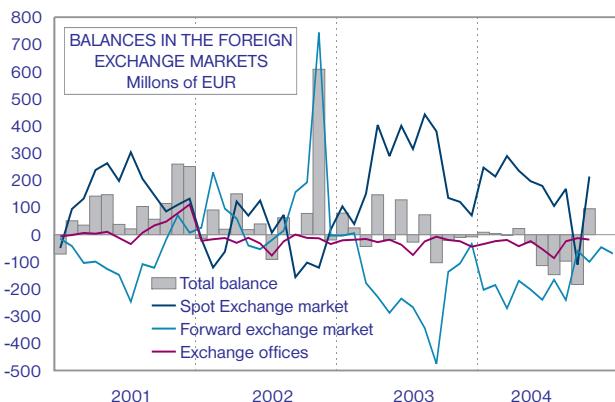
Some bank performance indicators had improved by the end of October this year. The coverage of operating costs by non-interest income has improved by 12 percentage points from the same period last year to over 70%. Banks' cost-to-income ratio fell by 3.2 percentage points to 58%. Because of the fall in interest income and the relatively high rate of growth in net non-interest income, the structure of banks' gross income has

changed. Net interest this year accounts for just over 59% of gross income, down 5.1 percentage points from the same period last year.



B. MONETARY POLICY

1. EXCHANGE RATE



The trend of rising excess demand on foreign exchange markets came to an end in October. A net supply of foreign exchange in the amount of EUR 95 million was realised. The cumulative excess demand for foreign exchange, which by September had reached EUR 540 million, fell to EUR 445 million in October, or 2.1% of estimated GDP. Despite the excess supply of foreign exchange on the markets, foreign exchange reserves fell by an additional EUR 27 million in October, having fallen this year by EUR 349 million or 1.6% of estimated GDP in the period to October.

Excess supply on the spot foreign exchange market was the biggest factor in the excess supply on foreign exchange markets in October. The excess supply of foreign exchange amounted to EUR 214 million in October, but just EUR 103 million in September and October together, or just over half of the average monthly excess supply of foreign exchange in the first eight months of the year. Non-residents were the biggest net suppliers of foreign exchange, providing EUR 164 million, over one-third of which was in the form of direct investments. The net supply of foreign exchange by domestic companies and private individuals was more modest at EUR 45 million and EUR 5 million respectively.

Net sales of foreign exchange are prevalent on the futures market for the second year in succession. Net sales of foreign exchange amounted to EUR 100 million in October, and to EUR 1,887 million this year in the period to October. Around 97% of transactions on the futures market are conducted between banks and non-residents, and just 3% between banks and domestic companies. Since this October it appears as though domestic companies too will have a much higher profile on the futures market. Companies concluded EUR 49 million of buy futures and EUR 45 million of sell futures with banks in October. In the first ten days of November the sum of buy futures between banks and companies increased by a further EUR 45 million. The contracts mature on a monthly basis, with an average of around EUR 10 million per month from this December to December 2005. Companies use buy futures to

hedge against the risk of exchange rate appreciation on the spot foreign exchange market, and sell futures to hedge against the risk of depreciation. The average exchange rate premium is 1% per annum on buy futures, and 1.5% per annum on sell futures, which reflects the interest rate spread between the relevant domestic and foreign interest rates. The difference between the sell and buy exchange rate premiums is an indication of the conditions for domestic tolar investments by companies and banks, and the commission charged by banks for conducting futures transactions. The exchange rate premium calculated on specific transactions varies from bank to bank, and ranges from 0.5% to 2% converted to a per annum basis.

In October the fall in banks' liabilities to non-bank customers increased the potential supply of foreign exchange on the market. Banks' foreign currency liabilities fell by EUR 65 million in October, primarily owing to a fall of EUR 60 million in companies' foreign currency deposits. The increase in foreign currency loans was relatively modest for the second successive month at EUR 71 million. Foreign currency loans and the fall in the banking system's foreign currency liabilities to non-bank customers brought about an increase of EUR 137 million in the potential supply of foreign exchange on the market in October.

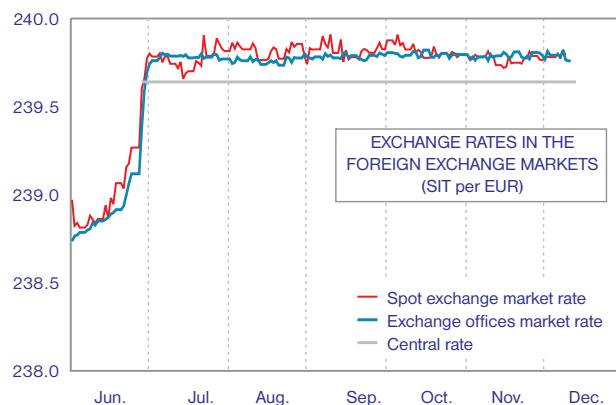
Transactions between banks and the Bank of Slovenia in the last two months have reduced the potential supply of foreign exchange on the market, the reduction being EUR 57 million in October. In October banks increased the net balance of swaps with the Bank of Slovenia by EUR 4.3 million and the balance of foreign currency bills by EUR 52.7 million.

	2002	2003	Aug.	Sep.	Oct.
EXCHANGE RATES: market rates (averages)					
FX market: EUR	226.5	233.9	239.8	239.8	239.8
USD	240.5	207.2	197.0	196.5	192.3
Exchange offices:	226.6	234.0	239.8	239.8	239.8
Growth rates	annual growth				Oct.-
	Dec. 02	Dec. 03	Oct. 04	Sep.	Oct.
EUR	3.8	2.8	1.8	0.0	1.4
USD	-8.9	-14.7	-4.5	-2.1	-0.4
Basket 1)	1.4	-0.8	0.7	-0.4	1.1

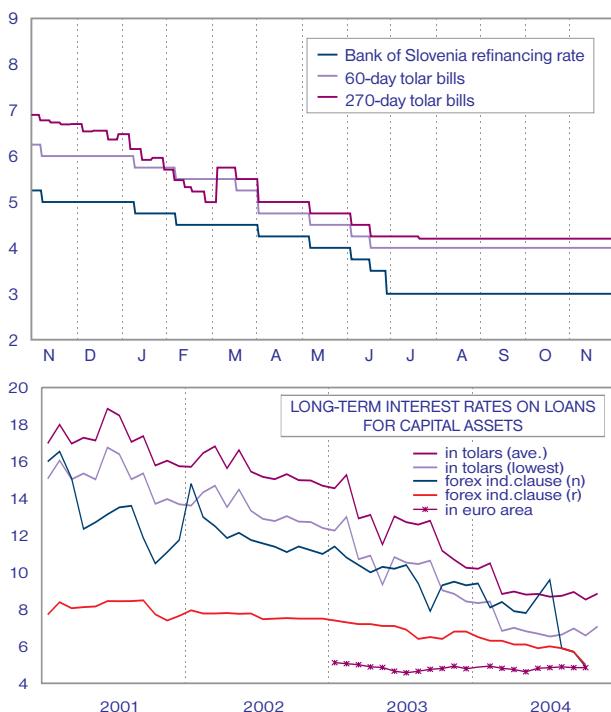
1) Basket/effective exchange rate: basket of 7 currencies of Slovenia's main foreign trade partners (excluding Croatia), weighted by shares in Slovenian goods trade. From January 2002 onwards three currencies are taken into account (EUR, USD, CHF). Sources: BoS, Statistical Office of the Republic of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

The excess supply of foreign exchange on the spot market is creating pressure for the nominal appreciation of the euro exchange rate. The average euro exchange rate in the month amounted to SIT 239.82, and was a little lower than the previous month. In the second half of October the exchange rate on the spot foreign exchange market gradually appreciated in nominal terms under the influence of the excess supply of foreign exchange. By the end of October it had fallen to SIT 239.79 to the euro. In addition to the excess supply of

foreign exchange, which comes from direct investments by non-residents in Slovenia, the exchange rate on the spot market is also being affected by futures contracts concluded between companies and banks, which allow banks to spot sell foreign exchange inflows that they will buy in the coming months on the basis of futures contracts concluded with companies. The appreciation of the exchange rate continued until the middle of November, by which time the euro exchange rate had reached SIT 239.74 and was just 0.04% off the central exchange rate.



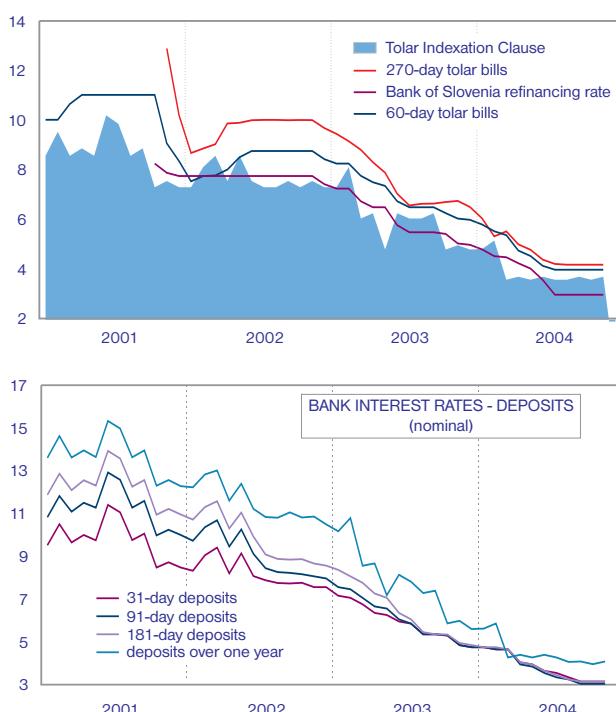
2. INTEREST RATES



The interest rates on key Bank of Slovenia instruments remain almost unchanged. The interest rate on lombard loans is 5.0%, on 60-day tolar bills 4.0%, and on 270-day tolar bills 4.2%. Also unchanged were the price of buy-sell FX swaps (1.0%) and the central bank refinancing rate (3.0%).

The interbank interest rate fell a little in October. It averaged 3.76%, down 0.01 percentage points from September. The interbank placement rate also fell, from 3.76% in September to 3.74% in October. In November the trend continued, the rate falling to 3.62% by the middle of the month.

Unlike interest rates on concluded transactions, quoted interest rates have continued to rise. The curve of the time structure of Sitibor interest rates rose on average in October by 0.02 percentage points. The rise was also somewhat higher for maturities above three months, but the curve remains falling. The interest rates for different maturities fluctuated in a small range around 4%.



The interest rates on one-month treasury bills fell in the October auctions. Demand for one-month treasury bills exceeded supply by between 1.6 and 1.8 times. The interest rate of 3.73% realised at the end of September fell to 3.69% in the next two auctions, and then continued its downward path at the next two auctions to reach 3.64% at the end of October. Excess demand was even higher at the auction of three-month treasury bills, outstripping supply by more than double. The interest rate fell 0.05 percentage points from the previous month to reach 3.63%.

In October banks lowered the declared tolar interest rates on lending, while deposit rates remained mostly unchanged. Deposit rates showed a temporary fluctuation downwards for long-term time deposits, but in November they returned to the level they were in September. Interest rates on deposits with a maturity of up to one year have remained unchanged in the last three months. Between January and

November this year tolar deposit rates have fallen by between 1.5 and 1.7 percentage points. In contrast to deposit rates, lending rates have shown more variability. In October loans to businesses became 0.4 percentage points cheaper, while the fall in the cost of household lending was half of this. In November there was an additional fall in the cost of consumer lending to households of 0.1 percentage points, while the cost of housing loans rose by the same amount. This year's fall in tolar lending rates amounts to 1.6 to 1.8 percentage points for particular types of loan.

Banks' foreign currency deposit rates have remained unchanged in the last six months, but in October there was a significant fall in interest rates on long-term loans to companies. Declared interest rates on long-term loans linked

End of period % per annum	2001	2002	2003	2004 Oct.
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	3.76
TB (1 mths)	7.20	8.20	5.43	3.64
TB (3 mths)	8.54	8.73	5.11	3.63
TB (6 mths)	8.78	8.75	5.12	3.71
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	2.15
Euribor 1 year	3.31	2.87	2.37	2.32
10-yr govt. bonds EU(12)*	4.96	4.41	4.36	3.98
Indicators				
Tolar indexation clause	7.30	7.30	4.81	3.60
Foreign currency clause	3.81	3.22	2.37	-0.07

*EU 12 average

to a foreign currency clause fell by 0.7 percentage points in October to 5.0%. The extra payment on the foreign currency clause had fallen by 1.8 percentage points in comparison with the end of 2003, and with the simultaneous depreciation of the tolar this meant that such loans were 4.4 percentage points cheaper. With the October cut, the interest rate on long-term loans to companies almost equalled the average interest rate on such loans in the Eurozone, which amounted to 4.85% in September. The interest rate on short-term loans to companies remained unchanged in October at 5.5%, 1.5 percentage points ahead of the comparable interest rate in the Eurozone (compared with 1.9 percentage points last December). The rise of interest rates in the Eurozone has also contributed to a lesser degree to the convergence of domestic and foreign interest rates, and given the recent trends in interest rates in the rest of the world the interest rate spread can be expected to continue closing in the months ahead.

Bank interest rates (% per annum)	2002	2003	2004	
	Dec.	Dec.	Sep.	Oct.
Deposits (Slovenia)				
more than 1 month	7.60	4.80	3.20	3.20
3 months	8.00	4.80	3.10	3.10
6 months	8.60	4.90	3.20	3.20
1 year	10.52	5.65	4.13	4.01
Loans (Slovenia)				
S-T loans to households	11.81	9.94	8.45	8.10
L-T loans to households	14.69	10.25	8.94	8.53
Consumer loans	11.58	9.60	8.22	8.02
Housing loans	13.25	9.00	7.35	7.12
Loans (EMU)*				
S-T loans to households	...	4.04	4.00	...
L-T loans to households	...	4.84	4.85	...
Consumer loans	...	7.66	7.45	...
Housing loans	...	5.02	4.76	...

*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 community
- 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 occurrence
- ... 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
	Code		1	2	3	4	5	6
1994	31. Dec.	84.503	211.683	507.614	798.757	323.564	679.467	698.087
1995	31. Dec.	100.870	257.897	650.633	1.041.106	416.837	876.498	909.966
1996	31. Dec.	118.618	299.878	781.696	1.260.449	495.843	1.067.952	1.089.469
1997	31. Dec.	144.001	347.432	1.059.223	1.547.820	546.922	1.286.384	1.307.545
1998	31. Dec.	171.763	428.192	1.318.810	1.832.700	634.880	1.535.694	1.557.903
1999	31. Dec.	208.205	507.769	1.474.984	2.055.731	748.817	1.692.883	1.717.455
2000	31. Dec.	212.205	549.776	1.617.601	2.370.641	818.129	1.982.930	2.013.404
2001	31. Dec.	292.273	648.052	2.060.427	3.040.555	1.055.190	2.576.750	2.605.304
2002	31. Dec.	279.673	720.093	2.576.794	3.600.703	1.122.581	2.861.185	2.881.953
2003	31. Dec.	291.155	797.169	2.711.909	3.780.074	1.249.692	3.038.052	3.068.735
2000	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
	28. Feb.	287.189	787.410	2.708.574	3.792.622	1.265.941	3.027.587	3.057.139
	31. Mar.	276.796	795.843	2.691.274	3.791.914	1.277.810	3.008.373	3.040.607
	30. Apr.	285.865	817.140	2.701.693	3.827.092	1.314.767	3.014.608	3.049.279
	31. May	291.007	852.886	2.698.806	3.826.904	1.359.373	3.041.944	3.076.149
	30. Jun.	298.236	883.841	2.679.682	3.855.215	1.415.162	3.124.438	3.155.328
	31. Jul.	284.549	890.741	2.694.906	3.882.049	1.412.357	3.194.499	3.222.652
	31. Aug.	288.053	894.037	2.685.394	3.873.744	1.417.929	3.189.284	3.216.676
	30. Sep.	300.737	909.096	2.706.036	3.918.360	1.442.286	3.206.052	3.230.928
	31. Oct.	310.745	900.296	2.684.052	3.875.715	1.420.976	3.193.562	3.217.689

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

Millions of Tolars	Assets									
	Foreign assets			Total	Domestic assets					
	Bank of Slovenia	Deposit money banks	Claims of BS on central government		Claims of banks on general government				Total	
					Loans etc.	Securities	Loans	Securities		
Column	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8	
Code										
1994 31. Dec.	190.058	291.049	481.107	15.650	25.083	224.939	5.148	40	255.210	
1995 31. Dec.	250.853	306.468	557.321	15.283	28.046	264.560	7.509	28	300.143	
1996 31. Dec.	329.814	365.174	694.988	15.518	30.055	278.714	10.597	23	319.389	
1997 31. Dec.	559.274	316.253	875.527	15.668	39.837	302.420	30.026	20	372.304	
1998 31. Dec.	594.096	322.847	916.943	16.012	71.378	300.676	35.230	13	407.297	
1999 31. Dec.	629.764	355.720	985.484	16.612	75.579	299.625	6.539	1.268	383.011	
2000 31. Dec.	739.912	447.212	1.187.124	17.752	76.618	325.156	20.200	1.325	423.299	
2001 31. Dec.	1.122.525	565.543	1.688.068	9.807	69.685	388.086	24.247	0	482.019	
2002 31. Dec.	1.580.255	499.275	2.079.531	9.216	112.721	463.441	28.956	0	605.118	
2003 31. Dec.	1.644.697	488.361	2.133.058	26.980	111.016	494.455	32.496	0	637.967	
2003 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.	1.587.396	519.004	2.106.401	30.028	171.933	592.228	14.532	0	778.693	
31. Oct.	1.571.147	517.716	2.088.862	29.525	143.806	598.293	14.424	0	756.523	

Millions of Tolars	Liabilities										
	Foreign liabilities			Total	M3						
	Bank of Slovenia	Deposit money banks	Currency in circulation		Demand deposits at banks	M2				Total	
						Enterprises and NFI	Central government	Total			
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	257.887		
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 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	719.378	5.888	3.532	9.420	890.741		
31. Aug.	6.865	1.102.625	1.109.490	157.342	725.843	7.003	3.849	10.852	894.037		
30. Sep.	5.290	1.106.805	1.112.095	160.738	735.478	9.252	3.630	12.881	909.096		
31. Oct.	642	1.139.432	1.140.074	167.208	721.784	8.029	3.275	11.305	900.296		

Assets								
Domestic assets								
Enterprises		Individuals	Nonmon. fin. institutions		Total	Total	Other assets	Total
Loans etc.	Securities		Loans etc.	Securities				
10	11	12	13	14	15=10+...+14	16=4+9+15	17	18=3+16+17
290.987	34.903	91.567	3.761	1.767	422.985	693.845	95.556	1.270.508
401.788	36.306	160.479	8.221	4.682	611.476	926.903	117.186	1.601.410
471.569	38.016	207.221	6.480	2.897	726.182	1.061.090	109.888	1.865.966
532.116	38.091	240.901	9.714	2.646	823.470	1.211.442	125.301	2.212.269
674.610	62.201	302.822	15.637	4.726	1.059.996	1.483.304	141.640	2.541.886
826.546	66.974	438.910	27.589	10.230	1.370.249	1.769.872	164.405	2.919.761
1.000.668	77.298	494.986	38.010	13.547	1.624.508	2.065.559	199.875	3.452.558
1.241.626	86.334	535.784	43.641	15.413	1.922.798	2.414.623	227.853	4.330.544
1.365.202	116.128	577.408	61.037	20.061	2.139.835	2.754.169	191.757	5.025.457
1.605.670	129.139	643.820	82.957	23.742	2.485.328	3.150.274	187.258	5.470.591
1.494.078	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	3.318.136	198.484	5.657.198
1.733.218	103.181	686.757	93.936	24.710	2.641.802	3.364.179	187.177	5.665.784
1.754.185	104.058	696.826	98.474	24.080	2.677.623	3.463.008	190.062	5.750.099
1.791.588	114.005	719.416	96.695	25.183	2.746.886	3.532.629	185.384	5.779.702
1.795.345	118.895	730.119	94.998	23.949	2.763.306	3.551.935	183.646	5.871.756
1.828.622	121.092	746.632	97.055	22.143	2.815.545	3.624.266	184.030	5.914.696
1.849.444	121.584	759.174	99.321	22.084	2.851.606	3.637.654	181.433	5.907.949

Liabilities								
M3								
Tolar time deposits at banks and Bank of Slovenia	Government time deposits at BS	Securities in Tolar	Total	Foreign curr. deposits at banks	Securities in foreign currency	Total	Other liabilities	Total
10	11	12	13 = 9+10+11+12	14	15	16 = 13+14+15	17	18 = 3+16+17
283.378	0	12.553	507.614	266.914	24.229	798.757	311.675	1.270.508
355.711	7.800	29.225	650.633	362.655	27.819	1.041.106	362.494	1.601.410
454.410	0	27.408	781.696	454.006	24.747	1.260.449	398.916	1.865.966
655.229	9.000	47.561	1.059.223	469.352	19.246	1.547.820	458.097	2.212.269
841.849	0	48.769	1.318.810	489.464	24.427	1.832.700	494.044	2.541.886
914.875	0	52.341	1.474.984	569.149	11.599	2.055.731	580.544	2.919.761
1.001.950	0	65.875	1.617.601	739.713	13.327	2.370.641	705.993	3.452.558
1.296.400	19.896	96.079	2.060.427	962.599	17.529	3.040.555	827.578	4.330.544
1.545.280	130.276	181.145	2.576.794	1.020.814	3.094	3.600.703	806.846	5.025.457
1.591.189	105.847	217.705	2.711.909	1.064.432	3.733	3.780.074	822.042	5.470.591
1.612.312	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
1.503.220	110.860	190.085	2.694.906	1.183.753	3.390	3.882.049	874.876	5.779.702
1.489.873	110.932	190.552	2.685.394	1.182.269	6.081	3.873.744	888.523	5.871.756
1.496.365	110.934	189.640	2.706.036	1.208.873	3.451	3.918.360	884.242	5.914.696
1.480.662	110.924	192.170	2.684.052	1.188.091	3.571	3.875.715	892.161	5.907.949

1.3. Balance Sheet of the Bank of Slovenia

Millions of Tolar	Assets								Claims on general government	
	Foreign assets							Total		
	Gold	Reserve position with IMF	SDRs	Currency	Deposits	Securities	Other claims			
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. 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	17.353	1.587.396	27.150	
31. Oct.	19.429	21.461	1.949	45	163.704	1.347.613	16.945	1.571.147	26.647	

Millions of Tolars	Liabilities										Nonmonetary financial institutions	
	Notes issue	Deposits										
		Deposits of banks			General government deposits			Other demand deposits				
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. 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	
31. Oct.	190.598	116.252	0	0	116.252	3.275	110.924	47.616	161.815	5.303	3.153	

Assets										
Claims on domestic banks										
Loans				Total	Deposits	Other claims	Total	Other assets	Total	
Lombard loans	Liquidity loans	Repurchase agreements	Other loans						18	19
10	11	12	13	14=10+...+13	15	16	17=14+..+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	
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	6.304	1.622.998	
0	0	1.000	0	1.000	173	0	1.173	6.395	1.605.361	

Liabilities														
Deposits		Bank of Slovenia bills					Total	Restricted deposits	Money transfers in transit	Deposits and loans of IFO	Allocation of SDRs	Capital and reserves	Other liabilities	Total
Total	Total	Tolar bills	Foreign currency bills	Total										
12=10+11	13=5+9+12	14	15	16=14+15	17	18	19	20	21	22	23			
1.105	57.032	12.447	87.321	99.768	1.823	156	923	4.695	21.090	4.086	240.189			
1.370	84.058	6.623	120.049	126.671	1.915	420	522	4.763	26.291	3.847	312.392			
1.602	66.991	16.317	162.130	178.447	860	15	242	5.174	36.734	4.222	364.125			
2.149	80.333	75.781	289.192	364.973	2.294	0	58	5.805	52.314	6.289	597.719			
3.533	84.896	80.103	282.379	362.483	4.299	0	170	5.772	51.596	4.817	618.700			
3.846	91.350	27.371	310.388	337.759	4.295	2	124	6.868	86.479	7.811	677.177			
4.941	110.818	6.946	358.324	365.270	4.583	2	109	7.534	56.915	84.014	768.889			
6.707	180.696	125.912	458.777	584.689	4.906	31	278	8.013	128.216	68.425	1.141.031			
8.038	273.639	375.636	551.131	926.767	4.760	0	42	7.643	189.942	26.659	1.601.506			
10.314	256.305	472.330	555.260	1.027.590	8.225	0	25	7.156	224.006	-31.370	1.677.978			
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	29.301	1.622.998			
8.456	286.523	394.595	524.096	918.691	597	0	642	7.162	177.327	23.822	1.605.361			

1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system			Total	Claims on non-monetary sectors			
	Cash	Giro and reserves accounts	Deposits, loans and other	BS bills	Banks' securities		Overdrafts and advances	Loans-up to 1 year ¹	Loans-over 1 year	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. 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	117.918	870.591	1.791.541	685.095
31. Aug.	25.774	103.089	82.395	924.184	75.511	1.082.090	123.153	866.441	1.811.842	683.667
30. Sep.	26.220	112.080	90.170	926.976	77.346	1.094.493	124.801	891.083	1.842.891	700.668
31. Oct.	26.144	116.097	91.470	913.659	82.961	1.088.089	129.260	880.316	1.856.592	707.329

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system			Total	Liabilities to non-monetary sectors					
	Deposits	Loans from BS	Loans from banks		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	922.886
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. 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	48.805	147.921	719.378	0	1.496.832	5.844	2.222.054	1.122.029
31. Aug.	37.155	2.004	50.617	89.776	725.843	0	1.484.132	5.513	2.215.489	1.121.735
30. Sep.	44.887	2.000	50.270	97.157	735.478	0	1.490.639	5.310	2.231.427	1.152.226
31. Oct.	45.957	1.000	52.809	99.766	721.784	0	1.473.848	5.791	2.201.423	1.136.630

Assets											
Domestic assets				Foreign assets							
Shares and participations	Total	Other assets	Total	Claims on banks		Securities	Loans to non-monetary sectors	Other claims (on NBY)	Total	Total	
				Currency and deposits	Loans						
11	12=7+...+11	13	14=1+2+6+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	
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	3.502.720	178.854	4.930.441	190.498	89.208	89.358	99.268	25.156	493.488	5.423.929	
36.715	3.521.818	177.366	4.910.138	246.340	92.472	87.514	102.172	25.344	553.842	5.463.980	
34.795	3.594.238	177.825	5.004.855	200.768	94.565	85.808	112.688	25.175	519.004	5.523.860	
34.631	3.608.129	175.092	5.013.551	198.099	93.937	94.021	106.628	25.030	517.716	5.531.267	

Liabilities											
Domestic liabilities						Foreign liabilities					
Other for. curr. liabilities to govt. ¹	Total	Securities issued	Capital and reserves	Other liabilities	Total	Liabilities to banks		Liabilities to non-monetary sectors	Total	Total	
						Deposits	Borrowings ¹				
11	12=9+10+11	13	14	15	16=4+12+...+15	17	18	19	20=17+18+19	21	
0	684.349	20.782	219.691	57.098	1.093.936	6.224	122.389	30.540	159.153	1.253.089	
0	873.301	45.066	261.486	75.531	1.365.070	9.968	146.920	40.399	197.287	1.562.357	
50.626	1.116.696	37.082	285.245	65.700	1.592.757	18.515	137.721	50.123	206.358	1.799.116	
52.855	1.375.332	52.418	320.370	75.765	1.887.775	19.315	130.801	56.178	206.294	2.094.069	
45.248	1.639.518	57.649	354.932	90.995	2.197.751	28.159	130.857	55.956	214.973	2.412.723	
47.441	1.832.389	59.670	391.808	108.542	2.479.897	38.151	190.382	54.829	283.362	2.763.259	
40.449	2.123.022	86.989	443.764	135.017	2.894.570	39.537	271.118	65.161	375.816	3.270.386	
8.546	2.713.201	126.652	480.512	156.716	3.579.230	53.003	319.210	89.919	462.133	4.041.363	
6.411	3.095.807	195.892	528.934	68.776	3.992.816	95.226	442.102	80.538	617.866	4.610.682	
4.491	3.237.326	258.920	570.733	55.400	4.237.434	198.658	582.792	87.000	868.450	5.105.884	
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	3.348.084	244.108	577.755	88.354	4.406.223	242.649	689.355	85.702	1.017.706	5.423.929	
4.004	3.341.228	250.808	582.220	97.323	4.361.355	210.767	803.366	88.492	1.102.625	5.463.980	
3.942	3.387.596	246.468	585.607	100.227	4.417.055	209.433	811.857	85.515	1.106.805	5.523.860	
3.844	3.341.897	252.379	585.581	112.212	4.391.835	215.634	839.514	84.285	1.139.432	5.531.267	

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	Shares and participations	
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8
Code									
									Total
1994 31. Dec.	25.173	141.712	151.834	318.719	10.704	229.843	240.547	14.812	574.078
1995 31. Dec.	33.618	200.878	267.741	502.238	16.954	266.864	283.818	17.209	803.264
1996 31. Dec.	39.012	223.784	364.200	626.996	13.343	281.998	295.341	16.209	938.547
1997 31. Dec.	47.740	262.670	448.887	759.297	19.165	294.935	314.100	16.788	1.090.185
1998 31. Dec.	57.074	323.942	580.271	961.287	49.904	287.836	337.740	20.044	1.319.071
1999 31. Dec.	67.409	404.342	715.648	1.187.399	75.140	255.477	330.617	27.755	1.545.772
2000 31. Dec.	77.856	497.606	793.113	1.368.576	102.395	253.332	355.726	30.589	1.754.892
2001 31. Dec.	86.950	585.226	905.967	1.578.143	162.771	262.675	425.446	32.643	2.036.233
2002 31. Dec.	94.910	580.862	996.271	1.672.043	205.912	325.949	531.861	33.451	2.237.355
2003 31. Dec.	107.380	596.835	1.126.829	1.831.044	183.699	392.649	576.348	35.466	2.442.859
2004 31. 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.	116.197	614.344	1.208.841	1.939.383	202.767	449.445	652.212	37.576	2.629.170
31. Aug.	121.478	610.814	1.205.703	1.937.995	199.002	452.399	651.401	36.715	2.626.111
30. Sep.	123.354	633.275	1.224.721	1.981.350	198.623	469.184	667.806	34.795	2.683.951
31. Oct.	127.726	618.541	1.224.946	1.971.212	189.974	484.918	674.892	34.631	2.680.735
									Enterprises and non-profit institutions
1994 31. Dec.	6.248	129.730	78.680	214.658	6.434	15.423	21.858	13.045	249.561
1995 31. Dec.	7.051	187.941	131.478	326.470	6.772	16.703	23.475	12.831	362.776
1996 31. Dec.	5.554	208.974	185.655	400.183	7.756	16.379	24.135	13.881	438.200
1997 31. Dec.	6.206	234.447	225.713	466.365	11.962	11.725	23.688	14.404	504.457
1998 31. Dec.	7.082	294.903	272.305	574.290	33.772	13.107	46.879	15.322	636.490
1999 31. Dec.	6.759	347.933	317.122	671.813	36.733	11.880	48.614	17.526	737.953
2000 31. Dec.	8.065	422.579	348.414	779.058	47.094	12.360	59.454	17.043	855.555
2001 31. Dec.	10.018	503.909	415.672	929.599	66.637	2.145	68.782	17.552	1.015.933
2002 31. Dec.	15.568	490.556	439.047	945.170	97.741	2.828	100.568	15.559	1.061.298
2003 31. Dec.	20.265	503.651	487.392	1.011.307	113.512	992	114.504	14.636	1.140.447
2004 31. 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.	24.926	533.099	489.878	1.047.904	92.658	5.976	98.634	15.370	1.161.908
31. Aug.	27.592	522.933	478.814	1.029.339	94.954	8.571	103.525	15.370	1.148.234
30. Sep.	26.782	535.772	485.140	1.047.694	97.360	8.283	105.643	15.449	1.168.786
31. Oct.	26.087	532.273	483.648	1.042.008	96.092	10.042	106.135	15.449	1.163.592
									Central government
1994 31. Dec.	758	0	2.837	3.594	4.270	214.380	218.650	-	222.244
1995 31. Dec.	205	0	2.524	2.729	10.182	249.829	260.010	-	262.740
1996 31. Dec.	369	0	2.919	3.288	5.587	265.028	270.614	-	273.902
1997 31. Dec.	1.085	10	11.289	12.384	7.203	282.927	290.130	-	302.514
1998 31. Dec.	2.932	90	34.999	38.021	16.132	274.713	290.844	-	328.865
1999 31. Dec.	2.511	8.316	40.967	51.794	38.407	242.328	280.735	0	332.529
2000 31. Dec.	4.373	5.550	42.105	52.029	55.301	239.647	294.948	0	346.977
2001 31. Dec.	2.969	3.482	57.431	63.881	95.891	260.451	356.342	0	420.224
2002 31. Dec.	2.116	5.632	84.751	92.499	108.172	320.952	429.123	0	521.622
2003 31. Dec.	1.565	1.719	94.884	98.168	70.188	388.746	458.933	0	557.102
2004 31. 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
31. Oct.	12.657	11.776	103.237	127.670	93.882	471.974	565.855	0	693.525

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

M
O
N
E
Y

A
N
D

B
A
N
K
S

Claims						
Foreign currency claims						
Foreign currency loans			Total	Foreign currency securities	Total	Total
Overdrafts etc.	Up to 1 year	Over 1 year				
10	11	12	13=10+11+12	14	15=13+14	16=9+15
Total						
1.281	21.923	74.625	97.828	6.289	104.118	678.195
19	20.209	83.578	103.806	4.550	108.355	911.620
386	16.912	81.626	98.924	8.100	107.025	1.045.571
811	18.081	74.406	93.298	12.290	105.588	1.195.773
1.525	57.384	79.480	138.389	9.832	148.221	1.467.292
761	70.139	116.864	187.764	19.724	207.488	1.753.260
1.275	90.487	170.144	261.906	31.009	292.915	2.047.807
2.956	104.165	229.719	336.840	31.744	368.584	2.404.816
1.928	125.088	346.264	473.280	34.318	507.597	2.744.953
1.077	177.827	466.010	644.914	35.522	680.435	3.123.294
1.324	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	3.502.720
1.676	255.627	606.139	863.441	32.266	895.707	3.521.818
1.448	257.808	618.169	877.424	32.862	910.286	3.594.238
1.535	261.776	631.646	894.956	32.438	927.394	3.608.129
Enterprises and non-profit institutions						
1.270	12.187	62.872	76.329	0	76.329	325.890
5	16.953	58.360	75.318	0	75.318	438.094
368	16.094	54.924	71.386	0	71.386	509.585
717	18.081	46.952	65.751	0	65.751	570.208
1.397	47.911	51.012	100.320	0	100.320	736.811
626	69.374	84.733	154.733	834	155.567	893.520
1.144	88.011	132.454	221.609	802	222.411	1.077.965
2.811	102.343	206.873	312.027	0	312.027	1.327.960
1.784	122.855	295.393	420.031	0	420.031	1.481.329
904	172.369	421.090	594.362	0	594.362	1.734.809
1.207	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	1.905.592
1.441	222.690	541.875	766.006	0	766.006	1.914.240
1.265	228.688	550.975	780.928	0	780.928	1.949.714
1.331	243.775	562.330	807.436	0	807.436	1.971.028
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	12.873	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
-	6.235	9.901	16.136	32.438	48.574	742.099

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

Millions of Tolars	Claims											Total	
	Tolar claims												
	Tolar loans				Commercial papers and bonds			Shares and participations		Total	Foreign currency claims		
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total	Shares and participations	Total				
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10		
Code													
	Individuals												
1994 31. Dec.	17.788	8.402	65.366	91.556	-	-	-	-	91.556	11	91.567		
1995 31. Dec.	26.278	7.298	126.890	160.466	-	-	-	-	160.466	13	160.479		
1996 31. Dec.	32.996	5.894	168.312	207.203	-	-	-	-	207.203	18	207.221		
1997 31. Dec.	40.336	6.344	194.128	240.807	-	-	-	-	240.807	94	240.901		
1998 31. Dec.	46.955	7.902	247.838	302.695	-	-	-	-	302.695	127	302.822		
1999 31. Dec.	57.897	26.650	351.401	435.947	-	-	-	-	435.947	2.962	438.910		
2000 31. Dec.	65.196	32.210	394.436	491.842	-	-	-	-	491.842	3.144	494.986		
2001 31. Dec.	73.832	37.883	420.489	532.204	-	-	-	-	532.204	3.580	535.784		
2002 31. Dec.	77.108	41.383	454.599	573.090	-	-	-	-	573.090	4.318	577.408		
2003 31. Dec.	85.455	42.193	509.843	637.491	-	-	-	-	637.491	6.329	643.820		
2004 31. 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.	82.638	45.145	578.689	706.472	-	-	-	-	706.472	12.945	719.416		
31. Aug.	84.118	45.404	586.588	716.110	-	-	-	-	716.110	14.009	730.119		
30. Sep.	85.552	46.568	599.489	731.609	-	-	-	-	731.609	15.023	746.632		
31. Oct.	88.676	46.118	607.729	742.523	-	-	-	-	742.523	16.650	759.174		
	Other general government												
1994 31. Dec.	-	1.612	3.536	5.148	0	40	40	0	5.188	-	5.188		
1995 31. Dec.	-	2.079	5.430	7.509	0	28	28	0	7.537	-	7.537		
1996 31. Dec.	-	3.969	6.628	10.597	0	23	23	0	10.620	-	10.620		
1997 31. Dec.	-	14.653	15.373	30.026	0	17	17	4	30.046	-	30.046		
1998 31. Dec.	-	11.919	23.310	35.230	0	9	9	4	35.242	-	35.242		
1999 31. Dec.	0	4.217	2.262	6.479	0	1.268	1.268	0	7.746	60	7.807		
2000 31. Dec.	0	16.280	3.867	20.147	0	1.325	1.325	0	21.473	52	21.525		
2001 31. Dec.	0	19.933	4.287	24.220	0	0	0	0	24.220	27	24.247		
2002 31. Dec.	0	19.846	9.097	28.942	0	0	0	0	28.942	14	28.956		
2003 31. Dec.	0	19.968	12.527	32.496	0	0	0	0	32.496	0	32.496		
2004 31. 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		
31. Oct.	0	2.911	11.446	14.357	0	0	0	0	14.357	67	14.424		
	Nonmonetary financial institutions												
1994 31. Dec.	379	1.967	1.416	3.761	0	0	0	1.767	5.528	0	5.528		
1995 31. Dec.	84	3.559	1.420	5.063	0	305	305	4.378	9.746	3.157	12.903		
1996 31. Dec.	92	4.946	687	5.725	0	569	569	2.328	8.622	754	9.376		
1997 31. Dec.	114	7.217	2.383	9.714	0	266	266	2.380	12.361	0	12.361		
1998 31. Dec.	105	9.128	1.819	11.052	0	7	7	4.719	15.779	4.584	20.363		
1999 31. Dec.	243	17.226	3.897	21.366	0	1	1	10.229	31.596	6.223	37.819		
2000 31. Dec.	223	20.987	4.290	25.499	0	0	0	13.547	39.046	12.510	51.556		
2001 31. Dec.	131	20.019	8.089	28.239	244	78	322	15.091	43.652	15.402	59.054		
2002 31. Dec.	119	23.446	8.777	32.341	0	2.170	2.170	17.892	52.403	28.695	81.098		
2003 31. Dec.	94	29.304	22.184	51.582	0	2.912	2.912	20.830	75.324	31.375	106.699		
2004 31. 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		
31. Oct.	306	25.463	18.885	44.654	0	2.901	2.901	19.182	66.738	54.667	121.404		

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

Millions of Tolars	Liabilities											Total	
	Tolar deposits												
	Tolar demand deposits	Tolar time deposits						Tolar restricted deposits	Total	Foreign currency liabilities			
		1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year	Total						
Column Code	1	2	3	4	5	6	7=2+...+6	8	9=1+7+8	10	11=9+10		
												Total general government	
1994	31. Dec.	31.084	25.136	21.713	7.443	170	4.875	59.337	418	90.839	170	91.009	
1995	31. Dec.	35.103	20.432	15.643	21.184	0	8.290	65.549	94	100.746	202	100.948	
1996	31. Dec.	34.410	16.290	23.514	12.862	0	12.344	65.010	260	99.679	50.871	150.550	
1997	31. Dec.	33.318	30.385	22.045	25.358	0	14.039	91.828	158	125.303	53.105	178.408	
1998	31. Dec.	37.127	41.721	33.121	29.942	0	24.349	129.133	135	166.396	45.512	211.908	
1999	31. Dec.	26.448	50.308	34.172	27.168	0	27.328	138.976	490	165.914	47.971	213.885	
2000	31. Dec.	25.749	22.075	26.812	26.168	0	32.892	107.948	527	134.224	41.157	175.381	
2001	31. Dec.	21.201	28.448	24.492	36.181	0	35.692	124.814	269	146.284	9.430	155.714	
2002	31. Dec.	26.091	52.124	43.747	36.021	0	44.469	176.361	81	202.532	7.370	209.903	
2003	31. Dec.	14.324	23.205	41.936	54.710	0	21.497	141.348	64	155.736	5.092	160.828	
2004	31. 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	3.715	27.287	49.213	0	19.261	99.476	65	114.224	4.993	119.217	
	30. Sep.	12.962	24.771	60.253	22.275	0	18.720	126.019	86	139.068	4.819	143.887	
	31. Oct.	15.144	7.144	55.439	20.537	0	18.240	101.361	76	116.581	4.841	121.422	
												Nonmonetary financial institutions	
1994	31. Dec.	658	716	11.372	644	159	1.852	14.743	-	15.401	1.637	17.037	
1995	31. Dec.	759	1.796	15.262	6.088	172	4.555	27.873	-	28.632	673	29.304	
1996	31. Dec.	1.496	1.905	23.122	10.215	13	10.184	45.440	-	46.936	364	47.300	
1997	31. Dec.	3.272	4.922	9.634	29.511	0	41.273	85.340	81	88.693	0	88.693	
1998	31. Dec.	4.082	5.124	7.749	38.520	0	68.536	119.929	149	124.160	0	124.160	
1999	31. Dec.	5.139	7.783	4.108	46.430	0	88.830	147.151	137	152.426	528	152.954	
2000	31. Dec.	6.596	12.131	5.432	47.129	0	98.152	162.845	157	169.598	2.427	172.024	
2001	31. Dec.	5.946	10.429	9.511	66.425	0	133.842	220.207	2.255	228.408	10.644	239.052	
2002	31. Dec.	5.094	11.743	27.684	57.052	0	135.185	231.663	84	236.841	25.534	262.376	
2003	31. Dec.	4.187	9.862	33.946	54.075	0	131.247	229.130	144	233.460	41.194	274.655	
2004	31. 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	113.373	216.570	989	227.636	53.163	280.798	
	31. Oct.	4.981	19.746	41.128	45.327	0	109.663	215.863	1.057	221.901	49.778	271.680	

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

Millions of Tolars	Liabilities									
	Tolar deposits									
	Tolar time deposits									
	Tolar demand deposits	Tolar savings deposits	1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year	Total	Tolar restricted deposits	Total
Column	1	2	3	4	5	6	7	8=3+...+7	9	10=1+2+8+9
Code										
1994 31. Dec.	157.339	448	45.879	109.992	82.784	408	38.358	277.421	3.687	438.895
1995 31. Dec.	193.954	682	39.998	109.631	131.480	258	68.790	350.157	2.956	547.750
1996 31. Dec.	228.113	372	43.433	166.437	133.857	13	106.869	450.608	2.569	681.663
1997 31. Dec.	264.878	2.129	74.487	185.845	215.824	0	171.946	648.103	2.703	917.813
1998 31. Dec.	328.681	4.181	105.398	215.258	262.107	0	247.046	829.809	3.560	1.166.231
1999 31. Dec.	376.606	16.470	116.561	205.532	308.702	0	260.114	890.909	3.200	1.287.186
2000 31. Dec.	421.605	22.173	92.103	221.779	368.558	0	288.343	970.783	4.411	1.418.973
2001 31. Dec.	490.294	24.812	98.526	256.042	521.605	0	385.496	1.261.670	5.012	1.781.787
2002 31. Dec.	564.483	0	121.061	346.042	582.862	0	487.734	1.537.700	2.820	2.105.004
2003 31. Dec.	626.991	0	110.590	418.130	607.101	0	443.234	1.579.054	3.910	2.209.955
2004 31. 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.	719.378	0	114.387	519.534	513.042	0	349.869	1.496.832	5.844	2.222.054
31. Aug.	725.843	0	113.521	498.269	529.402	0	342.941	1.484.132	5.513	2.215.489
30. Sep.	735.478	0	146.138	566.802	443.677	0	334.021	1.490.639	5.310	2.231.427
31. Oct.	721.784	0	125.490	566.427	455.035	0	326.896	1.473.848	5.791	2.201.423
Total										
Enterprises and non-profit institutions										
1994 31. Dec.	49.491	-	14.115	46.875	52.290	79	20.308	133.667	3.215	186.373
1995 31. Dec.	58.836	-	12.543	46.785	70.020	87	38.014	167.448	2.804	229.088
1996 31. Dec.	70.223	-	18.440	70.439	65.998	0	54.810	209.687	2.305	282.214
1997 31. Dec.	86.218	-	29.629	65.938	84.241	0	72.685	252.493	2.442	341.152
1998 31. Dec.	102.931	-	43.214	72.396	80.656	0	90.437	286.704	3.226	392.862
1999 31. Dec.	109.544	-	39.744	65.311	97.452	0	75.931	278.438	2.475	390.457
2000 31. Dec.	116.402	-	39.906	63.533	93.704	0	78.942	276.084	3.458	395.944
2001 31. Dec.	129.948	-	38.838	65.765	119.610	0	90.676	314.890	2.394	447.231
2002 31. Dec.	130.256	-	32.129	102.389	136.666	0	102.190	373.374	2.336	505.966
2003 31. Dec.	142.221	-	45.040	140.133	124.676	0	72.214	382.063	3.391	527.675
2004 31. 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	57.348	402.225	3.672	559.934
31. Aug.	149.007	-	52.875	164.860	125.490	0	56.369	399.594	3.586	552.187
30. Sep.	150.607	-	62.223	205.344	67.551	0	54.669	389.787	3.400	543.794
31. Oct.	151.487	-	57.160	202.488	82.922	0	54.251	396.821	3.510	551.817
Individuals										
1994 31. Dec.	76.107	448	5.912	30.032	22.407	-	11.323	69.674	54	146.283
1995 31. Dec.	99.257	682	5.227	31.942	34.188	-	17.930	89.287	59	189.285
1996 31. Dec.	121.985	372	6.797	49.362	44.782	-	29.531	130.472	5	252.833
1997 31. Dec.	142.070	2.129	9.551	88.228	76.714	-	43.950	218.442	23	362.665
1998 31. Dec.	184.541	4.181	15.339	101.992	112.987	-	63.724	294.042	50	482.814
1999 31. Dec.	235.475	16.470	18.725	101.941	137.652	-	68.026	326.345	99	578.389
2000 31. Dec.	272.858	22.173	17.991	126.001	201.557	-	78.357	423.907	269	719.206
2001 31. Dec.	333.199	24.812	20.812	156.274	299.388	-	125.285	601.759	94	959.864
2002 31. Dec.	403.042	-	25.066	172.221	353.123	-	205.890	756.301	320	1.159.663
2003 31. Dec.	466.259	-	32.483	202.115	373.639	-	218.276	826.513	311	1.293.083
2004 31. 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.	547.194	-	37.994	265.499	315.148	-	153.083	771.724	872	1.319.790
31. Aug.	556.090	-	39.738	268.142	307.187	-	150.256	765.322	837	1.322.249
30. Sep.	561.832	-	40.364	265.565	305.074	-	147.259	758.262	835	1.320.929
31. Oct.	550.172	-	41.441	267.371	306.249	-	144.743	759.804	1.148	1.311.123

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

M
O
N
E
Y

A
N
D

B
A
N
K
S

Liabilities							
Foreign currency liabilities							
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	Total
		Short-term	Long-term				
11	12	13	14	15=13+14	16	17=11+12+15+16	18=10+17
Total							
49.912	55.231	87.428	41.054	128.482	11.830	245.454	684.349
64.265	85.335	111.633	53.333	164.966	10.984	325.550	873.301
68.188	115.019	149.559	33.437	182.996	68.831	435.033	1.116.696
65.975	117.202	167.933	34.679	202.612	71.730	457.519	1.375.332
66.048	126.572	181.786	39.443	221.228	59.439	473.287	1.639.518
97.130	142.907	201.683	45.954	247.637	57.528	545.203	1.832.389
117.302	147.429	306.788	79.360	386.148	53.170	704.049	2.123.022
154.744	233.091	399.758	104.659	504.417	39.161	931.413	2.713.201
166.962	230.820	448.877	118.803	567.680	25.342	990.803	3.095.807
192.492	243.209	454.411	116.446	570.856	20.814	1.027.372	3.237.326
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	3.348.084
260.535	239.164	469.887	125.430	595.317	30.724	1.125.740	3.341.228
263.606	238.488	476.231	140.791	617.022	37.053	1.156.169	3.387.596
251.277	244.587	472.711	142.031	614.742	29.869	1.140.475	3.341.897
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
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	731.445
78.804	-	58.699	698	59.397	26.719	164.921	717.108
81.847	-	62.476	14.948	77.424	33.110	192.381	736.176
76.971	-	60.227	14.891	75.118	26.025	178.114	729.931
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
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	2.219.820
179.405	239.164	403.633	83.496	487.129	-	905.698	2.227.947
178.700	238.488	405.074	83.544	488.618	-	905.806	2.226.735
171.334	244.587	406.851	84.969	491.820	-	907.741	2.218.865

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	
	Deposits	Short-term loans	Total	Deposits	Short-term loans	Total		Short-term	Long-term	Total						
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. 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
	31. Oct.	0	528	528	2.395	2.923	198.098	54.124	39.285	93.409	291.507	94.021	104.233	25.030	514.792	517.716

1.8. Deposit Money Banks' Liabilities to Non-residents

Millions of Tolars	Liabilities to non-residents												Total		
	Tolar liabilities			Total	Foreign currency liabilities										
	Tolar loans and deposits of banks	Tolar liabilities to non-monetary sectors			Foreign currency liabilities to banks				Total	Foreign currency liabilities to non-monetary sectors	Total				
					Deposits	Loans		Total							
Column	1	2	3=1+2	4	5	6	7=5+6	8=4+7	9	10=8+9	11=3+10				
Code															
1994	31. Dec.	54	2.032	2.086	6.170	4.664	117.725	122.389	128.558	28.508	157.066	159.153			
1995	31. Dec.	216	1.759	1.975	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. 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			
	31. Oct.	220.908	11.045	231.953	127.490	33.989	672.760	706.749	834.240	73.239	907.479	1.139.432			

1.9. Bank of Slovenia 10-day balance sheet

Millions of Tolars	Assets											Total	
	International monetary reserves						Other claims on nonresidents (net)	Loans to banks					
	Gold	Reserve position with IMF	SDRs	Currency and deposits	Securities	Total		Lombard	Repo	Total	10 = 8 + 9		
Column Code	1	2	3	4	5	6=1+...+5	7	8	9	10 = 8 + 9	11		
12.31.1998	15	10,544	38	254,089	321,861	586,548	7,384	0	3,454	3,454	597,386		
12.31.1999	18	21,174	316	171,077	430,803	623,388	10,114	859	18,550	19,409	652,911		
12.31.2000	20	18,719	838	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		
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	1,298,631	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		
10.10.2004	19,538	22,561	1,977	186,766	1,341,049	1,571,890	9,368	0	2,000	2,000	1,583,258		
10.20.2004	19,538	22,564	1,977	200,013	1,344,575	1,588,666	9,002	0	1,000	1,000	1,598,669		
10.31.2004	19,429	21,461	1,949	163,750	1,347,613	1,554,202	16,311	0	1,000	1,000	1,571,513		

Millions of Tolars	Liabilities													Off balance items	
	Base money					Liabilities to residents in foreign currency								Buy / sell foreign exchange swap	Sell / buy foreign exchange swap
	Notes issue	Settlement account	Overnight deposits	Other deposits	Total	Foreign currency bills	Government deposits in for. curr.	Other	Total	Government time deposits	Tolar denominated bills	Net other liabilities	Total		
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
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	95,814	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
10.10.2004	185,131	105,987	0	3,311	294,429	528,546	50,233	0	578,779	109,404	411,138	189,509	1,583,258	309,304	25,417
10.20.2004	180,894	99,372	0	3,736	284,002	531,342	50,035	0	581,377	110,893	433,518	188,878	1,598,669	306,905	9,587
10.31.2004	190,598	116,252	0	3,896	310,745	524,096	47,616	0	571,712	110,924	394,595	183,537	1,571,513	292,261	9,112

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 SIIT		In EUR			In USD								
					Number of days		Number of days			Number of days								
					60	270	60	90	120	60	90	120						
n	n	n	n	n	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	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				
	Oct.	5,00	4,25	1,00	2,25	4,00	4,20	2,02	2,04	2,08	1,93	2,03	2,05	15,50				

2.2. Interbank Money Market Rates and Indexation Clause

Column	Interbank Market		Revaluation Clauses								USD	
	Overnight (SONIA)	Till 30 days	Tolar Indexation Clause TOM				Foreign Exchange Clauses					
			monthly		annualized		monthly		annualized			
	1	2	3	4	5	6	7	8	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	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			
	Oct.	3,7	3,8	0,3	3,60	0,0	-0,1	-3,5	-34,4			

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

Column	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	n	r	Spread	n	r	Spread	n						
	1	2	3	4	5	6	7	8	9	10	11	12		13	14	15	16	17	18	19	20	21	22	23	24	25				
Code																										26	27	28		
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	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	8,9	5,0	1,9	8,8	3,7	1,1	7,5		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	7,6		0,7	0,0	2,9	0,6	-	0,3	4,0	-	0,4	3,9	-	0,3	4,0	0,7	0,3	4,3
	Jun.	-	1,7	8,5	-	0,3	8,6	4,9	2,1	8,8	3,7	1,1	7,6		0,6	0,0	2,6	0,6	-	0,3	3,7	-	0,4	3,6	-	0,3	3,7	0,7	0,3	4,4
	Jul.	-	1,7	8,3	-	0,3	8,5	4,9	2,1	8,7	3,6	1,0	7,3		0,5	0,0	2,6	0,6	-	0,2	3,6	-	0,2	3,4	-	0,2	3,5	0,7	0,3	4,3
	Aug.	-	1,8	8,2	-	0,4	8,4	5,0	2,0	8,7	3,6	1,0	7,4		0,5	0,0	2,5	0,5	-	0,2	3,4	-	0,3	3,3	-	0,2	3,3	0,5	0,3	4,1
	Sep.	-	1,8	8,1	-	0,4	8,1	4,7	1,8	8,6	3,5	1,0	7,3		0,5	0,0	2,4	0,5	-	0,2	3,2	-	0,2	3,1	-	0,2	3,2	0,4	0,3	4,1
	Oct.	-	1,8	8,1	-	0,3	8,0	4,8	1,9	8,5	3,4	0,9	7,1		0,5	0,0	2,4	0,5	-	0,2	3,2	-	0,2	3,1	-	0,2	3,2	0,4	0,2	4,0

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	n	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	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		
	Oct.	5,5	0,7	5,5	5,0	1,0	4,9	0,4	0,1	1,5	0,7	0,7	0,2	0,6	1,7	0,2	1,6	1,7	0,2	1,6	1,8	0,1	1,7	2,4	0,3	2,3		

2.4. Interest Rates on New Loans

	Total 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	NOM	
	n	n	n	n	n	n	n	n	n	r	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	10.4	12.6	12.4	9.8	12.3	9.3	9.7	10.5	3.9	4.4	
	Mar	10.0	9.7	11.1	12.4	9.2	10.5	8.4	10.4	10.6	3.8	4.1	
	Apr	9.7	9.3	10.8	12.2	8.9	10.5	8.3	6.7	10.0	3.6	4.1	
	May	9.5	9.2	10.5	10.8	9.2	9.0	8.5	8.5	10.0	3.5	3.4	
	Jun	9.2	9.1	9.9	12.1	8.6	10.5	8.2	9.5	9.6	3.3	3.3	
	Jul	9.3	8.7	9.8	12.1	9.3	10.4	8.7	9.4	9.9	3.2	3.2	
	Aug	8.8	8.6	9.9	12.1	8.8	10.4	8.0	8.7	8.6	3.2	3.7	
	Sep	8.8	8.2	9.7	12.2	7.4	10.4	6.9	8.8	7.4	3.3	3.2	
	Oct	8.4	7.9	9.5	10.7	8.8	8.9	7.9	6.5	7.1	3.3	3.7	
	Nov	8.3	7.6	9.1	10.7	8.5	8.8	7.8	7.7	7.4	3.3	3.5	
	Dec	7.8	7.8	9.1	10.5	8.3	8.7	7.6	6.3	8.1	3.3	3.3	
2004	Jan	7.6	7.2	9.1	10.4	8.7	8.7	7.7	6.8	7.9	3.2	3.2	
	Feb	8.1	7.4	8.7	10.6	7.4	9.0	6.7	6.9	8.0	3.2	3.0	
	Mar	7.5	7.1	8.5	9.1	7.7	7.4	7.1	8.0	5.7	3.3	3.3	
	Apr	7.2	6.8	8.4	9.4	7.0	7.5	6.6	6.7	7.1	3.2	3.1	
	May	7.5	6.7	8.9	9.3	6.8	7.2	6.1	7.3	7.0	3.1	3.4	
	Jun	7.1	6.3	7.8	9.1	8.6	7.3	7.5	6.9	6.3	3.2	3.2	
	Jul	6.8	6.1	7.5	8.9	8.0	6.5	7.1	5.9	5.6	3.3	3.4	
	Aug	6.8	6.3	7.5	8.8	5.1	6.6	4.6	5.1	5.2	3.0	3.3	
	Sep	6.7	6.1	7.5	8.8	4.8	6.7	4.5	5.6	5.8	3.2	3.5	
	Oct	6.6	5.9	7.4	8.7	5.4	6.7	5.0	5.4	5.0	3.3	3.5	

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

Column Code	Lending				Deposits					
	Short term loans		Long term loans		Demand deposits	Time deposits				
	r	h	r	n		n	Till 30 days	31 days - 1 year	Over 1 year	r
1	2	3	4	5	6	7	8	9	10	n
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	4.9	14.0	6.0	15.3	1.0	4.0	2.0	11.2	4.5	14.5
II	4.9	13.9	6.1	15.5	1.0	4.0	2.0	11.2	4.5	14.4
III	5.0	14.1	6.1	15.3	1.0	4.3	2.1	11.2	4.5	14.0
IV	5.0	14.0	6.1	15.1	1.0	4.9	2.2	11.2	4.3	13.5
2001 I	5.0	14.0	6.1	15.4	1.0	5.2	2.5	11.7	4.5	14.1
II	5.0	14.2	6.1	15.0	1.0	5.4	2.6	11.9	4.7	14.1
III	4.9	14.0	6.0	15.0	1.0	5.3	2.6	10.2	4.7	12.2
IV	4.9	12.3	6.0	13.4	1.0	4.8	2.5	10.8	4.4	12.8
2002 I	4.9	12.8	6.1	14.1	1.0	4.5	2.5	10.2	...	12.3
II	...	13.0	...	13.9	1.1	4.6	...	9.2	...	11.8
III	-	12.2	...	13.1	1.1	4.8	...	8.7	...	11.7
IV	-	12.0	...	12.9	1.1	4.8	...	8.3	...	10.9
2003 I	-	11.8	...	12.5	1.0	4.8	...	7.5	...	9.3
II	-	11.4	...	11.1	1.0	4.8	...	6.6	...	9.3
III	-	10.5	...	11.1	1.0	4.3	...	5.9	...	7.9
IV	-	9.8	...	9.6	1.1	4.2	...	5.3	...	7.3
2004 I	-	9.3	...	9.3	0.9	4.1	...	4.7	...	6.6
II	-	8.8	...	8.3	0.7	3.7	...	4.0	...	5.9
III	-	8.2	...	8.0	0.5	3.2	...	4.0	...	5.9

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

Column Code	Lending				Deposits			
	Short term loans		Long term loans		Time deposits			
	r(D)	n	r(D)	n	31 days - 1 year	Over 1 year	r(D)	n
1	2	3	4	5	6	7	8	
1997	8.7	13.5	8.7	14.4	4.8	9.6	6.6	10.9
1998	7.1	9.4	7.6	9.2	3.0	2.9	5.9	8.3
1999	5.9	11.4	6.9	12.2	1.7	7.3	5.1	10.2
2000	5.9	13.6	6.9	14.7	2.1	9.5	5.1	12.9
2001	5.7	10.7	7.0	12.2	2.9	8.0	5.3	10.2
2002	...	9.1	...	10.3	...	7.4	...	9.2
2003	...	7.0	...	8.4	...	6.2	...	6.7
2000 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
III	...	5.4	...	6.2	...	3.6	...	4.8

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																
175 issue	09.09.2004	07.10.2004	3,67%	7.040.000.000	SIT	-	SIT	-	-	-	-	-	-	704	-	-
176 issue	16.09.2004	14.10.2004	3,62%	7.020.000.000	SIT	-	SIT	-	-	-	-	-	-	702	-	-
177 issue	23.09.2004	21.10.2004	3,69%	7.020.000.000	SIT	-	SIT	-	-	-	-	-	-	702	-	-
178 issue	30.09.2004	28.10.2004	3,73%	7.020.000.000	SIT	-	SIT	-	-	-	-	-	-	702	-	-
179 issue	07.10.2004	04.11.2004	3,69%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	-	701	-	-
180 issue	14.10.2004	11.11.2004	3,69%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	-	701	-	-
181 issue	21.10.2004	18.11.2004	3,67%	7.060.000.000	SIT	-	SIT	-	-	-	-	-	-	706	-	-
182 issue	28.10.2004	25.11.2004	3,64%	7.010.000.000	SIT	-	SIT	-	-	-	-	-	-	701	-	-
Treasury Bills - 3 months																
75 issue	24.06.2004	30.09.2004	3,87%	7.000.010.000	SIT	-	SIT	-	-	-	700.000	-	-	-	-	-
76 issue	29.07.2004	28.10.2004	3,82%	7.000.000.000	SIT	-	SIT	-	-	-	700.001	-	-	-	-	-
77 issue	26.08.2004	25.11.2004	3,73%	7.000.010.000	SIT	-	SIT	-	-	-	700.000	-	-	-	-	-
78 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	-	-	-	-	-
31 issue	28.10.2004	28.04.2005	3,71%	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.

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	9.00%	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	8.20%	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%	50,000,000,000	SIT	-	SIT
RS57	15.03.2004	15.10.2014	4.875%	82,294,120,000	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

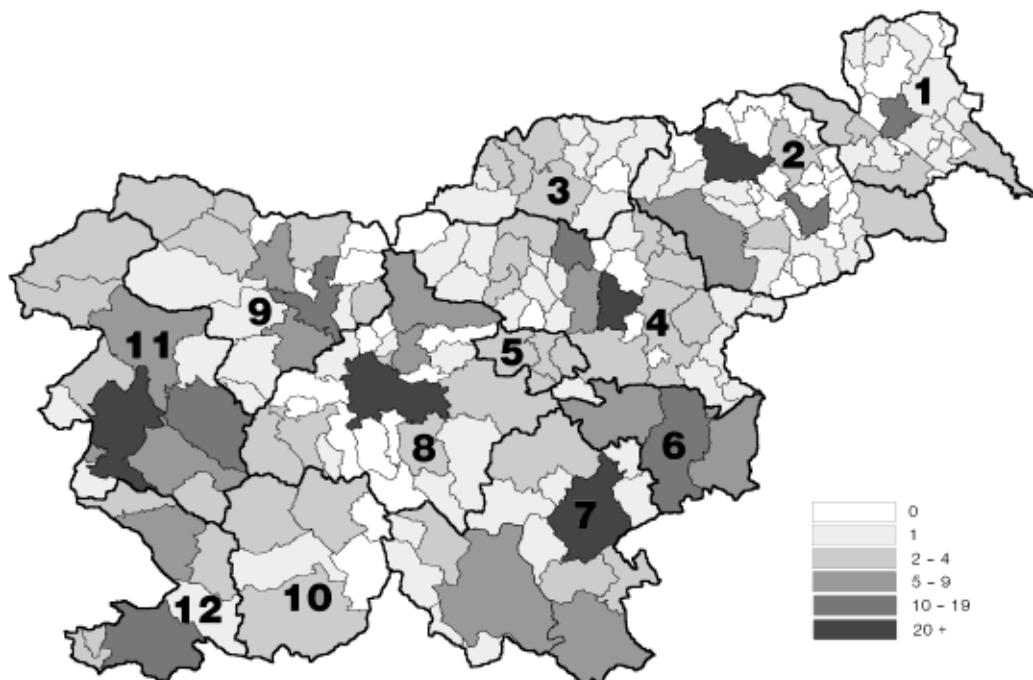
In case of dematerialised securities, the interest rate is applied from the day of issue.

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: population ⁴ (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	Jun.	44.022	2.223,04	1.031.911	140,33	128,30
	Jul.	43.831	2.112,79	1.019.921	131,13	119,96
	Aug.	38.943	2.020,82	886.142	114,02	104,09
	Sep.	41.872	2.099,86	957.314	126,20	115,73
	Oct.	64.302	1.974,28	1.048.584	135,22	113,93
	Nov.	68.248	2.017,89	1.095.658	140,33	115,67
	Dec.	73.144	2.258,99	1.539.138	178,82	126,63
2000	Jan.	68.595	1.937,40	1.370.576	156,15	99,38
	Feb.	67.819	1.698,55	1.737.278	174,49	96,64
	Mar.	79.342	1.857,98	2.508.443	226,66	107,92
	Apr.	71.708	1.680,92	2.289.008	208,73	93,09
	May	81.434	1.814,37	2.804.753	246,39	113,10
	Jun.	82.641	1.947,18	3.279.130	259,47	110,31
	Jul.	79.963	1.851,73	3.318.325	255,33	105,78
	Aug.	75.098	1.692,33	3.261.219	246,22	100,70
	Sep.	80.979	1.742,59	3.193.046	251,74	111,76
	Oct.	108.312	1.856,93	3.571.176	243,39	116,35
	Nov.	118.208	1.930,11	3.708.585	257,68	117,66
	Dec.	125.697	2.208,20	3.795.538	275,28	123,73
2001	Jan.	133.038	2.002,19	3.583.057	257,56	117,49
	Feb.	102.726	1.790,97	3.356.207	238,81	101,37
	Mar.	118.273	1.961,07	3.872.164	283,21	121,68
	Apr.	128.319	2.058,70	3.823.266	290,14	124,44
	May	129.109	2.498,94	3.990.589	312,38	121,37
	Jun.	120.409	2.220,71	4.026.246	315,70	118,86
	Jul.	121.736	2.718,34	4.304.742	345,76	127,30
	Aug.	109.486	3.211,94	3.939.403	320,63	112,64
	Sep.	105.394	2.424,43	3.780.896	310,12	112,09
	Oct.	119.117	2.789,31	4.464.007	364,85	129,02
	Nov.	120.915	2.893,40	4.412.399	364,46	119,10
	Dec.	136.072	3.483,14	4.627.856	390,44	126,08
2002	Jan.	120.200	3.141,02	4.289.175	365,00	111,95
	Feb.	107.093	2.943,41	4.022.575	330,55	98,88
	Mar.	118.623	2.914,00	4.493.462	378,52	105,57
	Apr.	129.986	3.277,58	4.631.298	406,41	107,88
	May	126.813	3.150,73	4.454.975	399,25	100,92
	Jun.	119.567	2.919,20	4.198.013	360,81	86,97
	Jul.	113.645	3.814,82	4.293.168	386,44	92,86
	Aug.	93.196	3.025,96	3.695.102	333,61	74,82
	Sep.	97.352	2.855,05	3.833.971	346,59	76,32
	Oct.	105.884	3.219,43	4.173.838	378,26	79,30
	Nov.	101.489	4.162,85	4.010.337	365,45	75,67
	Dec.	117.581	4.713,59	4.390.542	410,75	86,41
2003	Jan.	100.028	3.740,72	3.692.875	353,44	72,93
	Feb.	91.032	3.289,88	3.515.627	324,14	66,72
	Mar.	99.131	3.478,68	3.925.854	355,99	68,68
	Apr.	108.147	3.306,23	4.033.310	385,74	75,06
	May	100.805	3.146,44	3.825.605	365,99	69,54
	Jun.	104.355	3.523,01	3.852.490	373,21	74,73
	Jul.	111.305	4.148,33	4.053.887	401,03	80,99
	Aug.	94.616	3.136,31	3.485.818	340,65	70,05
	Sep.	106.744	3.364,78	3.849.057	377,77	75,76
	Oct.	111.528	3.722,86	4.056.510	396,82	78,06
	Nov.	106.227	3.862,01	3.871.862	377,53	77,08
	Dec.	130.156	4.671,94	4.450.568	453,42	92,88
2004	Jan.	103.874	3.543,12	3.641.446	366,80	72,23
	Feb.	100.641	3.457,43	3.633.405	349,31	68,82
	Mar.	117.561	4.245,60	4.255.363	408,45	77,15
	Apr.	118.890	4.219,37	4.005.348	406,94	77,69
	May	111.125	3.947,42	4.058.333	399,38	76,37
	Jun.	111.652	4.273,53	4.149.877	408,34	76,44
	Jul.	116.243	4.266,57	4.086.121	416,34	79,12
	Aug.	107.083	3.904,04	3.818.001	380,24	75,92
	Sep.	112.742	3.665,45	3.940.229	395,76	77,44
	Oct.	112.971	4.053,11	4.051.786	405,62	77,06

2.8. Modern Payment Instruments

2.8.1. Payment Cards

	Number of cards in circulation - cards issued in Slovenia							
	Credit cards ¹						Total	Debit cards ²
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards		
Column	1	2	3	4	5	6	7=1+2,3+4,5+6	8
Code								
1996 31.dec.	309,259	159,653	343,521	125,391	404,456	64,456	468,912	-
1997 31.dec.	382,150	212,567	421,228	173,489	515,261	79,456	594,717	289,301
1998 31.dec.	350,567	243,296	415,666	178,197	510,145	83,718	593,863	775,032
1999 31.dec.	374,929	272,887	438,823	208,993	551,645	96,171	647,816	961,982
2000 31.dec.	418,565	323,506	498,670	243,401	629,879	112,192	742,071	1,392,379
2001 31.dec.	443,541	344,238	512,994	274,785	676,018	111,761	787,779	1,495,660
2002 31.dec.	477,072	370,378	539,853	307,597	733,119	114,331	847,450	1,707,668
2003 30.jun.	505,532	386,372	556,957	334,947	768,755	123,149	891,904	2,429,163
30.sep.	521,421	390,817	561,438	350,800	782,211	130,027	912,238	2,955,282
31.dec.	522,759	405,425	573,818	354,366	804,099	124,085	928,184	2,466,579
2004 31.mar.	537,479	405,575	572,638	370,416	815,761	127,293	943,054	2,387,296
30.jun.	549,563	419,320	581,765	387,118	835,504	133,379	968,883	2,440,560
31.dec.	571,870	427,129	600,854	398,145	863,279	135,720	998,999	2,317,902

In thousands	Volume of transactions in Slovenia								Number of transaction abroad ⁴	
	Cards issued in Slovenia						Total	Debit cards ²		
	Credit cards ¹									
Column	1	2	3	4	5	6	7=1+2,3+4,5+6	8		
Code										
1996	18,543	5,717	18,419	5,841	21,315	2,945	24,260	-	1,212	
1997	21,981	9,017	23,114	7,884	27,106	3,892	30,998	45	1,755	
1998	25,993	12,245	28,147	10,091	33,231	5,006	38,238	1,216	2,278	
1999	28,396	15,798	33,050	11,144	38,704	5,490	44,194	5,264	2,925	
2000	31,794	20,139	38,426	13,506	44,209	7,724	51,933	13,933	3,745	
2001	33,366	21,697	40,218	14,846	47,777	7,286	55,063	26,388	4,585	
2002	31,877	23,117	40,599	14,394	49,138	5,856	54,994	31,988	4,752	
2003	34,930	24,598	41,556	17,972	52,010	7,519	59,528	37,784	5,253	
2003 I	9,171	5,587	9,657	5,101	12,383	2,375	14,758	8,215	956	
II	8,694	6,238	10,762	4,170	13,224	1,709	14,932	9,425	1,303	
III	8,464	6,257	10,487	4,233	13,063	1,658	14,720	9,885	1,850	
IV	8,601	6,517	10,650	4,467	13,340	1,777	15,117	10,259	1,145	
2004 I	7,781	6,198	9,617	4,362	12,310	1,669	13,979	9,771	888	
II	8,907	6,664	10,722	4,849	13,682	1,889	15,571	11,207	1,225 *	
III	8,661	6,522	10,341	4,842	13,353	1,830	15,183	11,282	1,910	
									971	

Millions of Tolars	Value of transactions in Slovenia								Value of transaction abroad ⁴	
	Cards issued in Slovenia						Total	Debit cards ²		
	Credit cards ¹									
Column	1	2	3	4	5	6	7=1+2,3+4,5+6	8		
Code										
1996	73,407	32,737	81,075	25,070	88,826	17,319	106,144	-	17,142	
1997	90,417	52,743	108,890	34,270	120,033	23,127	143,160	239	25,565	
1998	111,565	73,086	138,320	46,332	152,454	32,198	184,651	6,890	33,552	
1999	127,134	97,561	167,751	56,944	185,451	39,244	224,695	30,034	42,727	
2000	178,771	143,089	218,963	102,897	245,942	75,918	321,860	92,982	58,499	
2001	186,422	170,049	251,098	105,373	287,814	68,657	356,471	162,896	77,047	
2002	193,263	189,545	266,733	116,076	314,342	68,466	382,809	209,688	86,323	
2003	210,647	207,019	281,677	135,989	340,674	76,992	417,665	249,105	90,031	
2003 I	49,714	47,146	65,063	31,797	79,033	17,826	96,859	51,321	17,980	
II	53,428	53,148	72,425	34,151	86,836	19,740	106,576	59,583	22,245	
III	52,943	51,063	70,013	33,993	84,914	19,092	104,006	65,464	28,907	
IV	54,562	55,662	74,176	36,048	89,890	20,334	110,224	72,737	20,899	
2004 I	51,334	53,250	69,509	35,075	85,013	19,571	104,584	62,720	18,907	
II	56,713	54,829	72,435	39,107	88,425	23,117	111,542	84,452	19,606 *	
III	58,073	53,552	70,284	41,342	87,989	23,636	111,625	79,713	26,094	
									14,566	

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	49,376	313,744	1,476	13,205	158,841
2001	1,027	46,734	566,099	26,186	73,445	466,627	1,566	5,663	90,049
2002	1,095	52,160	642,742	29,452	91,750	585,103	1,695	4,532	82,477
2003	1,240	58,736	770,682	32,035	111,788	719,572	2,300	2,967	51,935
2000 I	768	9,248	85,099	16,286	8,882	54,896	1,430	5,193	56,007
II	786	10,544	106,118	18,677	9,965	64,619	1,461	3,873	46,032
III	838	10,307	112,640	20,306	13,640	87,297	1,521	2,211	29,797
IV	865	10,949	121,159	21,723	16,889	106,932	1,476	1,928	27,005
2001 I	892	10,824	118,095	22,662	16,953	102,695	1,504	1,527	22,702
II	932	11,918	137,803	23,540	16,672	108,718	1,490	1,478	23,787
III	954	11,684	139,698	25,079	17,256	112,668	1,532	1,338	21,566
IV	1,027	12,308	149,581	26,186	22,564	142,546	1,566	1,321	21,994
2002 I	1,018	12,020	142,102	27,030	21,332	129,670	1,552	1,181	20,494
II	1,057	13,379	163,997	27,983	19,209	124,293	1,574	1,217	21,107
III	1,045	13,008	164,751	28,713	25,041	159,835	1,654	1,065	20,539
IV	1,095	13,753	171,892	29,452	26,169	171,299	1,695	1,069	20,337
2003 I	1,173	13,164	162,743	30,053	24,423	152,980	1,710	942	16,105
II	1,158	14,928	191,306	30,617	27,734	175,793	2,293	860	14,458
III	1,171	15,007	200,994	31,145	29,831	191,683	3,138	573	10,451
IV	1,240	15,636	215,639	32,035	29,801	199,116	2,300	591	10,921
2004 I	1,272	15,105	204,576	32,496	27,731	182,777	2,217	437	7,813
II	1,322	15,300	213,299	33,349	28,133	206,328	...	455	8,314
III	1,354	16,583	238,454	34,346	27,181	208,101	...	419	7,887

	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	172,446	44,200	3,083	2	8,309	135	223,161	2,876	5,162,692	519,171
III	182,565	43,294	3,174	11	8,080	145	247,049	3,718	5,195,194	583,148

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	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
	Oct.	26.295	15.209	57,8	11.086	42,2	16.361	62,2	4.118	15,7	5.816	22,1	0	0,0

Source: The Ljubljana Stock Exchange and computations in BS.

2.10. The Ljubljana Stock Exchange:

Market Capitalization and Turnover Ratio

Column Code	Market Capitalization and Turnover Ratio												
	Total		Official Market		Free Market		Shares		PIF		Bonds		
	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	
1	2	3	4	5	6	7	8	9	10	11	12		
1992	33.356	0,253	-	-	-	-	2.538	0,108	-	-	30.818	0,265	
1993	62.869	1,132	-	-	-	-	18.593	1,871	-	-	44.276	0,821	
1994	75.579	1,143	-	-	-	-	27.642	1,930	-	-	47.937	0,689	
1995	100.701	0,675	95.071	0,649	5.630	1,106	40.477	1,117	-	-	60.224	0,378	
1996	177.182	0,453	140.101	0,462	37.081	0,420	124.990	0,537	-	-	52.192	0,253	
1997	399.344	0,248	337.086	0,187	62.258	0,581	315.945	0,277	-	-	83.400	0,138	
1998	710.252	0,234	524.334	0,258	185.918	0,164	483.037	0,277	82.106	0,122	145.108	0,152	
1999	919.692	0,282	635.850	0,259	283.842	0,332	566.461	0,297	132.468	0,419	220.763	0,160	
2000	1.138.431	0,234	808.009	0,181	330.422	0,364	705.093	0,206	178.324	0,363	255.015	0,221	
2001	1.379.969	0,251	985.291	0,237	394.677	0,285	849.989	0,279	169.061	0,337	360.919	0,143	
2002	2.174.207	0,221	1.553.214	0,208	620.993	0,254	1.233.107	0,226	250.361	0,363	690.739	0,160	
2003	2.441.991	0,122	1.696.124	0,112	745.867	0,144	1.339.683	0,096	226.997	0,229	875.311	0,133	
2000	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
	Oct.	2.960.758	0,009	2.072.999	0,007	887.758	0,012	1.678.721	0,010	229.516	0,018	1.052.521	0,006

Source: The Ljubljana Stock Exchange and computations in BS.

2.11. The Ljubljana Stock Exchange:

Slovenian Stock Exchange Index and Bond Index

Column Code	Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)					
	SBI	dT	d%	min	max	BIO	dT	d%	min	max	
	1	2	3	4	5	6	7	8	9	10	
1994	1,396.8	-171.0	-10.9	1,131.2	1,598.0	0.0	0.0	0.0	0.0	0.0	
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	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
	Oct.	4,822.5	-16.3	-0.3	4,762.9	4,836.6	119.6	0.7	0.6	118.9	119.6

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 Code	1	2	3	4	5	6	7	8	9	10	
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	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
	Oct.	239,8284	347,0197	155,3806	192,2953	1,7630	7,6198	0,9728	55,5308	5,9993	31,8204

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 Code	1	2	3	4	5	6	7	8	9	10	
1992 31. Dec.	119,4741	149,2738	67,5004	98,7005	0,7925	3,3584	1,1692	0,0063	-	0,1300	
1993 31. Dec.	147,8001	195,2084	89,8447	131,8420	1,1819	4,2931	1,2808	0,0061	3,8730	0,0200	
1994 31. Dec.	155,1327	197,6472	96,5088	126,4576	1,2687	4,5533	1,1607	0,0053	4,0795	22,0000	
1995 31. Dec.	161,4538	194,5444	109,4581	125,9902	1,2224	4,7260	0,9314	50,0004	4,2194	23,6770	
1996 31. Dec.	175,4113	239,0169	104,6444	141,4792	1,2201	5,2536	0,8988	49,7196	4,4357	25,5786	
1997 31. Dec.	186,7334	281,5091	116,3514	169,1792	1,3063	4,9700	0,8426	47,3093	4,8667	26,8496	
1998 31. Dec.	188,9271	269,5999	117,7452	161,2011	1,3976	5,4048	0,7441	47,1241	4,3637	25,7502	
1999 31. Dec.	197,3215	318,1579	122,9647	196,7705	1,9249	5,4681	0,7758	47,4582	4,6526	25,7617	
2000 31. Dec.	211,5062	339,3329	138,9295	227,3771	1,9798	6,0387	0,7980	54,9224	4,8113	27,9818	
2001 31. Dec.	221,4095	363,5027	149,5606	250,9458	1,9138	6,9234	0,9033	63,3051	5,1816	30,1816	
2002 31. Dec.	230,2673	354,0940	158,5099	221,0708	1,8542	7,3194	0,9768	57,6331	5,5300	30,8380	
2003 31. Dec.	236,6903	336,2556	151,7343	189,3674	1,7708	7,2774	0,9067	50,5759	5,7561	30,9723	
2003 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
	31. Oct.	239,7944	344,3343	156,7079	188,0003	1,7739	7,6053	0,9752	55,3874	6,0084	32,0324

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											
Aug.	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
Oct.	1	239,8097	349,6788	154,3674	194,4298	1,7543	7,5841	0,9695	54,7461	5,9893	31,6372
	2	239,8153	347,1559	154,6597	193,5712	1,7535	7,5879	0,9751	54,9669	5,9891	31,6546
	3	239,8153	347,1559	154,6597	193,5712	1,7535	7,5879	0,9751	54,9669	5,9891	31,6546
	4	239,8153	347,1559	154,6597	193,5712	1,7535	7,5879	0,9751	54,9669	5,9891	31,6546
	5	239,8269	348,2819	154,5774	194,6963	1,7544	7,6104	0,9704	55,3975	5,9919	31,5313
	6	239,8358	348,2442	154,3842	195,3697	1,7608	7,6322	0,9764	55,6438	5,9989	31,5906
	7	239,8453	347,7027	154,4002	195,2502	1,7563	7,6396	0,9768	55,6744	5,9991	31,6127
	8	239,8481	347,5052	154,3921	195,0936	1,7529	7,6509	0,9755	55,3628	5,9926	31,7050
	9	239,8525	348,0158	154,5541	194,7645	1,7626	7,6557	0,9756	55,4649	5,9944	31,7056
	10	239,8525	348,0158	154,5541	194,7645	1,7626	7,6557	0,9756	55,4649	5,9944	31,7056
	11	239,8525	348,0158	154,5541	194,7645	1,7626	7,6557	0,9756	55,4649	5,9944	31,7056
	12	239,8562	347,3157	154,8059	193,5261	1,7717	7,6441	0,9773	55,6924	5,9949	31,8238
	13	239,8584	348,6314	154,8273	195,1020	1,7732	7,6505	0,9746	55,8018	5,9980	31,7399
	14	239,8525	349,2319	155,1138	195,0972	1,7752	7,6192	0,9715	55,6993	5,9956	31,8107
	15	239,8518	349,1801	155,2539	193,9921	1,7725	7,6303	0,9694	55,8691	5,9993	31,7891
	16	239,8481	347,9085	155,5839	193,4571	1,7697	7,6290	0,9687	55,5616	6,0022	31,8545
	17	239,8481	347,9085	155,5839	193,4571	1,7697	7,6290	0,9687	55,5616	6,0022	31,8545
	18	239,8481	347,9085	155,5839	193,4571	1,7697	7,6290	0,9687	55,5616	6,0022	31,8545
	19	239,8381	346,4367	155,9415	192,2088	1,7563	7,6508	0,9678	56,0082	6,0050	31,9793
	20	239,8315	345,4292	155,8157	191,7425	1,7652	7,6416	0,9731	55,9361	6,0048	31,9861
	21	239,8237	344,6238	155,9322	190,5480	1,7567	7,6253	0,9749	55,8119	6,0016	31,9424
	22	239,8169	347,5607	156,1105	189,9841	1,7663	7,6125	0,9717	55,7947	6,0044	31,8778
	23	239,8086	346,5943	155,8312	189,8271	1,7650	7,6014	0,9721	56,0602	6,0027	31,9107
	24	239,8086	346,5943	155,8312	189,8271	1,7650	7,6014	0,9721	56,0602	6,0027	31,9107
	25	239,8086	346,5943	155,8312	189,8271	1,7650	7,6014	0,9721	56,0602	6,0027	31,9107
	26	239,8059	345,1935	156,5721	187,4216	1,7608	7,5996	0,9712	55,3658	6,0057	31,9826
	27	239,7986	344,1920	156,4346	187,3719	1,7528	7,5826	0,9712	55,0805	6,0055	32,0039
	28	239,7993	344,8365	156,5372	187,5630	1,7603	7,5850	0,9712	55,1605	6,0055	32,0202
	29	239,7971	344,7838	156,4642	189,0399	1,7730	7,6030	0,9728	55,2617	6,0054	32,0156
	30	239,7944	344,3343	156,7079	188,0003	1,7739	7,6053	0,9752	55,3874	6,0084	32,0324
	31	239,7944	344,3343	156,7079	188,0003	1,7739	7,6053	0,9752	55,3874	6,0084	32,0324

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.	219,8988	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	239,4989	239,1966	662,8	743,2	-80,4	611,9	375,1	236,8
	Jul.	239,7512	239,9499	239,9442	239,9260	239,8410	709,2	671,6	37,7	500,3	426,2	74,1
	Aug.	239,7466	239,9807	239,9434	239,9878	239,8360	714,7	667,8	46,9	443,9	329,8	114,1
	Sep.	239,7968	239,9606	239,8420	239,9886	239,8638	638,3	756,4	-118,0	302,4	287,9	14,6
	Oct.	239,7299	239,9410	239,9217	239,8866	239,8124	716,0	671,5	44,5	470,8	298,0	172,8

Population - Banks	Banks - Population	Spot exchange market - Turnover					Exchange offices				Column Code
		Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance		
12	13	14=12-13	15	16	17=8+11+14	18	19	20	21=19-20		
...	...	...	255,9	3.597,1	733,4	111,0571	822,1	966,0	-143,9	1992
...	...	...	210,4	5.232,3	447,2	134,6792	1.416,0	1.468,9	-52,9	1993
...	...	...	145,2	6.475,9	642,3	150,2712	1.941,7	1.629,2	312,5	1994
...	...	...	325,0	8.117,1	261,9	154,1153	1.895,0	2.011,1	-116,1	1995
...	...	...	375,8	8.911,0	255,8	169,5566	2.097,7	2.019,2	78,5	1996
...	...	...	480,6	10.187,9	334,8	180,1366	2.418,9	1.974,0	445,0	1997
...	...	...	575,8	10.882,0	16,7	186,3112	2.169,1	1.969,1	200,0	1998
...	...	...	513,7	11.281,7	-254,6	194,4018	1.907,4	1.966,1	-58,7	1999
264,0	135,1	128,9	1.086,8	14.151,1	221,8	206,1232	1.898,0	1.944,0	-46,0	2000	
346,1	178,1	168,0	1.935,6	18.358,0	1.873,9	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	Aug.	
27,3	17,5	9,8	125,1	2.592,2	363,6	235,1625	134,4	142,0	-7,6	Sep.	
25,7	18,6	7,1	149,0	2.197,2	98,1	235,7684	128,5	148,0	-19,5	Oct.	
25,5	21,7	3,8	196,7	2.197,6	140,6	236,2329	113,3	137,8	-24,5	Nov.	
25,7	30,5	-4,9	242,2	2.224,3	95,1	236,7092	129,8	174,2	-44,4	Dec.	
23,1	28,9	-5,8	204,9	2.153,6	226,9	237,1357	106,0	141,0	-35,0	Jan. 2004	
22,4	22,3	0,1	169,1	1.823,3	210,1	237,5220	104,0	128,3	-24,3	Feb.	
28,9	27,0	2,0	208,0	2.483,6	301,5	237,9358	126,0	145,8	-19,8	Mar.	
29,2	29,1	0,2	132,3	1.914,2	228,9	238,3352	126,6	169,5	-42,9	Apr.	
28,7	26,5	2,3	98,0	1.966,3	206,5	238,6161	126,7	150,9	-24,2	May	
30,8	27,4	3,4	272,0	2.723,3	159,8	238,9997	128,7	182,0	-53,3	Jun.	
34,1	35,8	-1,7	270,9	2.648,0	110,0	239,8125	146,8	233,3	-86,5	Jul.	
33,2	24,7	8,5	132,1	2.346,3	169,5	239,8010	139,1	163,9	-24,8	Aug.	
35,0	26,3	8,7	139,9	2.186,2	-94,8	239,8108	129,0	142,1	-13,1	Sep.	
32,9	28,3	4,7	288,4	2.506,0	221,9	239,8205	122,4	140,7	-18,3	Oct.	

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

Column Code	Spot exchange market - Exchange rate (EUR)					Spot exchange market - Turnover					
	Banks - Enterprises	Banks - Foreign	Banks - Population	Banks - Banks	Total	Enterprises - Banks	Banks - Enterprises	Balance	Foreign - Banks	Banks - Foreign	Balance
	SIT per EUR					Millions of EUR					
1	2	3	4	5	6	7	8=6-7	9	10	11=9-10	
2004 Jul.											
	22	239.8058	240.0405	239.9404	240.0211	239.9491	27.9	21.8	6.0	16.9	21.9
	23	239.9571	240.0459	240.1750	240.0020	239.9966	28.7	29.3	-0.7	20.5	28.3
	26	239.8507	240.0584	240.1219	240.0300	239.9203	32.2	26.9	5.2	15.6	17.2
	27	239.8126	240.0211	240.1144	240.0406	239.9524	18.6	28.4	-9.8	26.1	13.9
	28	240.1708	239.9702	240.1108	239.9030	240.2143	22.1	43.1	-21.0	2.0	0.8
	29	239.7211	239.8648	239.9654	239.9700	239.7495	49.0	23.7	25.3	24.3	11.3
	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	239.8174	239.9847	240.0354	239.9867	239.9061	25.6	32.8	-7.1	19.4	19.5
	4	239.7689	240.0573	239.9256	239.9957	239.8966	27.2	29.6	-2.4	20.2	17.4
	5	239.7177	239.8722	239.8738	239.9650	239.8135	23.2	34.2	-11.0	17.0	21.2
	6	239.7668	239.9860	239.9007	239.9967	239.9148	19.7	23.5	-3.8	52.4	22.8
	9	239.0379	239.5068	239.8042	239.9958	239.2033	21.0	37.5	-16.5	15.4	19.0
	10	239.7524	240.0020	240.1142	239.9904	239.9066	16.4	31.8	-15.3	14.1	14.1
	11	239.8994	240.4496	240.0080	240.0040	240.0073	21.6	32.8	-11.2	3.3	3.6
	12	239.7894	239.9749	239.7995	239.9864	239.8352	38.2	19.0	19.2	30.9	5.1
	13	239.8691	240.0923	240.1193	239.8600	239.9318	37.2	19.9	17.3	22.9	17.6
	16	239.3653	239.9395	239.6567	239.7366	239.5756	109.6	30.7	78.9	27.2	22.9
	17	239.7610	239.9546	239.9486	239.9492	239.8348	27.9	26.1	1.8	19.3	15.1
	18	239.7579	240.0058	239.9507	240.0127	239.8425	38.0	38.0	0.0	8.3	13.2
	19	239.7111	239.9944	239.9706	240.0122	239.8215	35.2	21.0	14.2	21.5	16.0
	20	239.7857	240.0017	239.9137	239.5792	239.8453	24.6	21.5	3.1	24.3	2.2
	23	239.8943	240.0750	240.0667	240.1362	239.9862	23.2	33.4	-10.3	13.6	13.3
	24	240.1521	240.0048	240.1220	240.0000	240.1281	23.5	31.2	-7.7	13.5	9.9
	25	239.9441	239.9861	240.0215	240.1058	239.9867	24.1	43.9	-19.8	18.0	19.0
	26	239.8190	240.0235	239.9067	239.9800	239.9204	24.0	23.9	0.2	28.3	17.8
	27	239.6886	239.9835	239.6980	239.9525	239.8457	20.6	31.7	-11.0	26.0	18.0
	30	239.8859	240.4041	240.1488	239.9600	239.9507	37.4	25.8	11.6	8.0	6.1
	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
	2	239.7931	240.0511	239.8481	240.0000	239.8665	24.0	37.0	-13.0	7.0	5.3
	3	239.7810	240.1175	239.9427	240.0551	239.8799	22.6	24.4	-1.9	9.0	6.2
	6	240.0606	240.0058	240.0570	240.0050	240.0978	18.9	34.7	-15.9	13.9	6.0
	7	239.7725	239.9945	239.8244	239.9929	239.9012	19.2	30.3	-11.1	27.0	16.1
	8	239.8067	240.0530	239.8075	240.2196	239.8862	23.2	26.9	-3.7	9.1	10.8
	9	239.6241	239.5740	239.8330	240.0168	239.7705	17.5	36.6	-19.2	10.0	12.5
	10	239.7349	239.8534	239.7700	240.0083	239.7682	28.5	19.9	8.6	15.9	10.0
	13	239.7730	239.5343	239.9195	239.9503	239.7654	19.9	47.1	-27.2	15.6	13.0
	14	239.7608	240.0449	239.9038	239.9937	239.7906	52.0	29.4	22.6	7.1	12.2
	15	239.7944	239.9457	239.8711	239.9918	239.8348	35.6	34.5	1.1	14.7	11.7
	16	240.1175	240.3625	239.8992	240.0100	240.1696	35.7	34.4	1.3	14.9	14.1
	17	239.7133	239.8964	239.9664	-	239.7263	33.5	23.5	9.9	5.2	8.2
	20	239.8680	240.3831	239.8530	-	239.9269	37.6	32.4	5.2	6.1	6.9
	21	239.6904	239.8959	239.5666	240.0083	239.7557	33.1	32.2	0.8	6.6	14.4
	22	239.7141	239.9526	239.6508	239.9955	239.8623	23.1	28.3	-5.2	35.0	33.1
	23	239.7607	239.8504	239.8935	239.9585	239.8142	29.5	34.3	-4.8	28.5	26.1
	24	239.9002	239.9647	239.8971	239.9911	239.9266	26.9	26.1	0.8	25.2	14.7
	27	239.8125	240.1972	239.9415	239.9700	239.9356	30.0	44.1	-14.1	15.9	11.3
	28	239.7292	239.9307	239.9509	239.9930	239.8187	27.2	48.5	-21.3	6.0	9.0
	29	239.7479	239.9956	239.9448	240.0300	239.8451	28.5	45.5	-17.0	11.0	13.3
	30	239.8128	239.8866	239.7507	239.8191	239.8335	46.8	50.3	-3.5	12.3	22.0
											-9.7
2004 Oct.											
	1	239.5105	238.9922	239.6342	239.7866	239.5732	22.5	39.6	-17.1	3.3	6.8
	4	239.8445	240.5820	240.0711	240.0087	240.0125	23.5	45.2	-21.8	7.1	2.7
	5	239.8549	240.1874	240.0146	240.0219	240.0160	20.6	26.7	-6.1	19.0	21.2
	6	239.7893	239.9621	239.8538	240.0100	239.8888	22.6	25.7	-3.1	40.8	19.3
	7	239.7882	239.8786	240.2094	239.9653	239.8632	23.2	25.5	-2.3	45.2	9.6
	8	239.8489	239.9333	239.8371	239.9350	239.8305	69.7	26.0	43.7	28.2	13.7
	11	239.5864	239.9446	239.8155	239.9257	239.6822	48.3	41.8	6.5	14.2	13.1
	12	239.7728	240.0602	240.0830	239.9846	239.9222	24.9	34.7	-9.8	34.9	20.6
	13	239.7372	240.7009	239.9579	239.9509	239.9020	26.0	27.8	-1.9	5.5	4.8
	14	239.6977	239.9200	239.8315	239.9047	239.7893	31.5	19.9	11.6	20.1	21.7
	15	239.7968	239.9400	239.9270	239.8925	239.8055	56.4	25.0	31.4	15.9	20.5
	18	239.5120	239.7791	239.8506	239.7173	239.5909	41.6	46.0	-4.5	18.2	15.4
	19	239.7762	240.0926	240.2353	239.8967	239.8668	22.2	38.7	-16.5	3.0	0.5
	20	239.6901	239.7606	239.8343	239.8820	239.7191	34.5	37.5	-2.9	3.4	5.4
	21	239.7966	239.9009	239.9355	239.8682	239.8032	37.5	27.5	10.0	5.9	5.7
	22	239.8038	239.8611	239.8819	239.9100	239.8414	25.0	22.8	2.3	66.1	45.4
	25	239.3743	237.2634	239.5792	239.7577	239.3054	26.0	31.4	-5.4	1.0	1.4
	26	239.7454	239.8896	239.8988	239.7874	239.8055	21.1	33.7	-12.6	3.4	7.6
	27	239.8609	240.2297	240.1135	239.8779	239.9248	32.2	30.4	1.8	56.7	8.9
	28	239.9237	240.0984	240.1454	239.8569	239.9666	47.5	23.6	23.9	32.8	31.4
	29	239.7496	239.7314	239.8248	239.8691	239.7640	59.3	42.2	17.0	46.3	22.2
											24.1

Spot exchange market - Turnover						Exchange offices				
Population - Banks	Banks - Population	Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance	
12	13	14=12-13	15	16	17=8+11+14	SIT per EUR	Millions of EUR			Column Code
1.4	1.7	-0.3	66.0	157.7	0.8	239.7739	5.7	9.9	-4.2	22 2004 Jul.
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
1.3	1.6	-0.3	38.6	113.7	-20.9	239.8062	5.3	7.6	-2.2	1 2004 Oct.
2.0	1.7	0.2	15.0	97.1	-17.1	239.8016	6.2	5.8	0.4	4
1.8	0.9	0.9	11.3	101.4	-7.5	239.8005	4.8	5.2	-0.4	5
1.6	1.1	0.5	2.0	113.1	18.9	239.7855	4.5	5.3	-0.8	6
1.4	1.1	0.3	19.0	125.0	33.6	239.7807	4.5	5.6	-1.1	7
1.5	1.3	0.1	4.0	144.3	58.3	239.7912	5.3	6.5	-1.2	8
1.9	2.3	-0.3	3.5	125.1	7.2	239.8126	6.4	6.0	0.4	11
1.2	0.9	0.3	6.5	123.8	4.8	239.8102	4.6	5.0	-0.3	12
1.4	1.0	0.4	10.7	77.2	-0.8	239.7770	4.5	5.8	-1.3	13
1.4	1.0	0.5	14.0	109.6	10.5	239.7846	4.7	5.4	-0.7	14
1.8	2.0	-0.2	16.0	137.5	26.7	239.8207	6.2	8.0	-1.9	15
2.0	1.1	0.9	2.2	126.4	-0.8	239.7802	6.4	6.2	0.2	18
1.3	1.3	0.0	3.0	70.0	-14.1	239.7801	5.1	6.1	-1.0	19
1.5	1.9	-0.4	2.5	86.5	-5.3	239.7945	4.7	5.9	-1.2	20
1.3	0.9	0.4	16.8	95.6	10.5	239.7866	4.4	5.4	-1.1	21
1.5	2.0	-0.5	1.0	163.7	22.5	239.8024	5.0	6.7	-1.7	22
2.0	1.0	1.0	2.7	65.5	-4.7	239.7730	5.9	5.8	0.0	25
1.5	1.3	0.2	5.8	74.3	-16.5	239.7923	4.7	5.2	-0.5	26
1.6	1.2	0.5	45.6	176.6	50.1	239.7977	5.0	5.8	-0.7	27
1.5	1.3	0.2	7.3	145.5	25.6	239.7969	5.5	6.6	-1.2	28
1.5	1.6	-0.1	61.0	234.1	41.1	239.7952	6.8	9.6	-2.7	29

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 +		
	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	
	Oct.	49.4	45.1	4.3	31.8	130.4	-98.7	44.2	300.8		-94.3	

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 Code	1	2	3	4	5	6	7 = 1+3+5	8 = 2+4+6
2000		14,123.5	242.3	1,115.7	-274.4	3,842.0	-46.0	19,081.3	-78.1
2001		18,373.9	1,856.7	3,148.6	-954.6	4,204.7	242.6	25,727.1	1,144.7
2002		23,643.7	-167.8	6,100.2	1,397.4	3,467.3	-289.4	33,211.2	940.2
2003		27,540.4	2,848.2	3,521.5	-2,294.0	3,376.7	-335.7	34,438.6	218.5
1999	Oct.	960.8	-25.7	25.1	-9.8	311.9	6.4	1,297.9	-29.1
	Nov.	973.4	-4.6	41.6	-4.9	278.3	6.4	1,293.3	-3.1
	Dec.	1,154.8	5.8	36.1	-1.7	315.9	-19.1	1,506.8	-15.1
2000	Jan.	944.9	-68.1	49.1	-10.9	255.4	5.7	1,249.3	-73.4
	Feb.	938.9	-28.1	50.3	-1.9	274.6	7.5	1,263.7	-22.5
	Mar.	1,211.3	-61.3	51.9	20.4	313.8	3.3	1,577.0	-37.6
	Apr.	953.6	11.4	54.3	-0.6	311.3	-9.3	1,319.2	1.6
	May	1,159.8	12.3	55.4	-32.4	318.0	7.5	1,533.2	-12.6
	Jun.	1,138.3	0.2	34.2	-8.1	352.5	-12.5	1,525.0	-20.5
	Jul.	1,193.0	73.5	124.3	-31.6	399.7	-40.4	1,716.9	1.6
	Aug.	1,118.0	75.8	146.3	-45.2	349.5	4.1	1,613.9	34.7
	Sep.	1,246.7	51.8	121.1	-32.6	326.3	7.3	1,694.1	26.5
	Oct.	1,516.7	57.6	134.7	-25.3	320.2	4.2	1,971.6	36.5
	Nov.	1,319.0	33.7	140.3	-65.5	300.2	-7.8	1,759.6	-39.7
	Dec.	1,383.3	83.5	153.8	-40.6	320.7	-15.7	1,857.8	27.2
2001	Jan.	1,271.3	-49.5	215.4	-15.4	276.7	-6.6	1,763.3	-71.5
	Feb.	1,226.4	94.4	240.0	-42.3	262.6	-1.4	1,729.1	50.7
	Mar.	1,619.0	132.8	266.9	-104.5	304.7	6.2	2,190.6	34.6
	Apr.	1,336.7	237.7	188.7	-99.4	322.1	3.3	1,847.6	141.6
	May	1,791.4	262.8	333.8	-126.4	315.9	10.3	2,441.1	146.7
	Jun.	1,668.9	197.6	287.2	-148.0	347.1	-12.2	2,303.1	37.5
	Jul.	1,904.8	303.0	472.1	-247.1	410.1	-34.9	2,787.0	21.0
	Aug.	1,343.4	205.2	223.6	-108.9	362.7	7.0	1,929.7	103.3
	Sep.	1,339.6	145.2	207.0	-122.2	328.7	33.4	1,875.3	56.3
	Oct.	1,557.1	85.4	159.8	-18.7	380.7	47.7	2,097.7	114.5
	Nov.	1,485.1	109.7	252.1	71.2	403.0	78.6	2,140.1	259.5
	Dec.	1,830.1	132.5	301.9	7.0	490.4	111.1	2,622.4	250.6
2002	Jan.	1,763.8	-16.3	798.0	25.3	323.5	-22.8	2,885.2	-13.9
	Feb.	1,639.1	-121.2	1,599.0	228.9	242.9	-17.2	3,481.0	90.5
	Mar.	1,499.4	-63.1	364.8	95.3	252.9	-12.6	2,117.1	19.7
	Apr.	1,950.1	121.6	320.6	59.0	284.2	-30.4	2,554.9	150.2
	May	2,259.4	69.8	205.8	-40.0	272.0	-11.5	2,737.1	18.3
	Jun.	1,865.3	125.2	140.0	-53.6	290.6	-32.5	2,295.8	39.1
	Jul.	2,591.0	6.8	219.2	-20.2	414.3	-77.5	3,224.4	-90.9
	Aug.	1,931.0	72.4	228.0	14.2	321.6	-24.8	2,480.6	61.9
	Sep.	1,759.1	-156.6	330.1	156.0	267.1	0.1	2,356.3	-0.5
	Oct.	2,052.6	-102.9	417.4	192.6	275.0	-12.1	2,745.0	77.6
	Nov.	2,119.6	-121.8	1,231.3	743.4	245.8	-13.5	3,596.7	608.2
	Dec.	2,213.4	18.3	246.1	-3.5	277.6	-34.6	2,737.1	-19.8
2003	Jan.	2,072.1	104.0	121.4	-4.0	230.4	-20.9	2,423.9	79.1
	Feb.	1,953.5	38.7	98.2	4.9	218.5	-19.0	2,270.2	24.7
	Mar.	2,147.2	150.6	301.2	-178.1	249.8	-16.0	2,698.3	-43.6
	Apr.	2,379.8	403.3	466.1	-228.8	293.4	-27.9	3,139.3	146.6
	May	1,955.9	288.9	339.2	-287.8	266.1	-19.0	2,561.2	-17.9
	Jun.	2,327.5	400.3	309.6	-235.5	306.4	-37.0	2,943.5	127.8
	Jul.	3,050.3	314.8	352.6	-267.6	393.8	-75.0	3,796.8	-27.8
	Aug.	2,390.9	441.8	464.1	-344.2	310.3	-24.8	3,165.4	72.8
	Sep.	2,603.0	379.9	533.0	-475.6	276.4	-7.6	3,412.3	-103.3
	Oct.	2,194.7	135.1	204.2	-137.0	276.5	-19.5	2,675.4	-21.5
	Nov.	2,211.0	120.2	191.6	-106.0	251.2	-24.5	2,653.7	-10.2
	Dec.	2,254.4	70.6	140.2	-34.3	304.0	-44.4	2,698.6	-8.1
2004	Jan.	2,107.2	246.7	327.0	-203.0	247.0	-35.0	2,681.2	8.7
	Feb.	1,821.3	213.6	251.4	-185.3	232.3	-24.3	2,304.9	4.0
	Mar.	2,518.8	289.0	424.0	-271.4	271.9	-19.8	3,214.8	-2.2
	Apr.	1,905.8	235.0	281.8	-170.0	296.1	-42.9	2,483.7	22.2
	May	1,986.8	196.6	255.2	-202.4	277.6	-24.2	2,519.6	-29.9
	Jun.	2,674.8	179.1	374.6	-239.8	310.6	-53.3	3,360.1	-114.0
	Jul.	2,670.9	105.3	254.1	-166.1	380.1	-86.5	3,305.0	-147.3
	Aug.	2,365.5	168.0	312.8	-240.7	303.0	-24.8	2,981.3	-97.5
	Sep.	2,166.9	-110.6	185.9	-60.1	271.1	-13.1	2,623.9	-183.8
	Oct.	2,446.1	213.5	317.6	-100.4	263.0	-18.3	3,026.7	94.8

3.1. Balance of Payments 1988-1992

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

BALANCE OF PAYMENTS AND EXTERNAL POSITION

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.2. Balance of Payments - overview

Billions of Tolars	2001	2002	2003	IV-2003	I-2004	II-2004	III-2004
I. Current account	8,5	76,3	-20,9	-16,9	8,6	-30,5	10,8
1. Goods¹	-148,5	-60,9	-127,6	-49,3	-23,0	-68,2	-21,6
1.1. Export of goods	2.270,9	2.507,9	2.668,2	696,4	710,5	759,6	754,2
- Export f.o.b. ¹	2.247,6	2.480,7	2.638,0	689,7	704,9	750,4	742,7
- Coverage adjustment	23,4	27,1	30,2	6,7	5,6	9,3	11,4
1.2. Import of goods	-2.419,4	-2.568,7	-2.795,7	-745,7	-733,5	-827,9	-775,8
- Import c.i.f. ¹	-2.464,1	-2.619,2	-2.860,9	-763,0	-752,8	-850,0	-796,3
- Valuation adjustment	93,2	99,0	108,2	28,9	28,5	32,1	30,1
- Coverage adjustment	-48,5	-48,6	-43,0	-11,6	-9,2	-10,0	-9,6
2. Services	116,4	139,5	125,7	28,7	33,2	46,5	37,4
2.1. Export of services	473,5	552,5	577,3	141,2	131,6	164,4	201,1
2.2. Import of services	-357,1	-413,0	-451,5	-112,5	-98,4	-117,8	-163,6
3. Income⁸	9,3	-34,4	-41,2	-4,3	-3,4	-14,9	-2,9
3.1. Receipts	110,9	108,8	121,1	29,2	30,3	32,4	33,0
3.2. Expenditures	-101,6	-143,3	-162,2	-33,5	-33,7	-47,4	-35,9
4. Current transfers	31,2	32,2	22,1	8,0	1,8	6,1	-2,1
4.1. In Slovenia	94,8	108,1	104,8	29,5	22,1	37,5	38,2
4.2. Abroad	-63,6	-76,0	-82,8	-21,5	-20,2	-31,4	-40,2
II. Capital and financial account	-32,1	-32,2	6,0	47,4	-17,6	33,4	16,9
A. Capital account	-0,9	-37,2	-38,8	-16,4	-5,6	-9,6	-10,2
1. Capital transfers	0,1	-37,0	-38,4	-16,4	-5,9	-9,6	-10,2
2. Nonproduced nonfinancial assets	-1,0	-0,2	-0,4	0,0	0,2	0,0	0,0
B. Financial account	-31,2	5,0	44,8	63,8	-12,0	43,1	27,2
1. Direct investment^{8,9}	54,7	360,3	-26,6	7,0	-19,4	-1,6	-8,3
1.1. Abroad	-35,1	-37,7	-96,5	-17,9	-32,6	-16,4	-24,5
1.2. In Slovenia	89,8	398,1	69,9	24,9	13,2	14,8	16,3
2. Portfolio investment^{2,3}	15,9	-15,9	51,2	28,9	-17,9	-73,1	-33,0
2.1. Assets	-25,8	-21,6	-45,1	-17,6	-22,2	-31,7	-33,0
a) Equity securities	-5,7	-17,0	-20,8	-8,5	-12,7	-9,9	-19,3
b) Debt securities	-20,1	-4,6	-24,3	-9,1	-9,6	-21,8	-13,8
2.2. Liabilities	41,7	5,7	-6,0	-11,2	4,3	-41,5	0,1
a) Equity securities	-0,6	2,7	3,2	0,3	1,3	0,1	-0,4
b) Debt securities	42,3	3,0	-9,2	-11,6	3,0	-41,6	0,5
3. Financial derivatives	...	...	...	...	-0,1	0,0	-0,1
4. Other investment	212,2	89,9	185,2	90,0	5,6	57,3	64,3
4.1. Assets	56,3	-159,1	-194,7	-11,1	-96,0	-111,2	-64,8
a) Trade credits ⁴	-52,0	-29,4	-27,1	30,8	-51,5	-13,4	-22,7
- Long-term	9,2	4,7	1,9	0,8	0,0	0,2	0,3
- Short-term ⁴	-61,2	-34,1	-29,0	30,0	-51,5	-13,6	-22,9
b) Loans	4,3	-56,5	-57,0	-35,2	-22,6	-22,4	-14,9
Banks	-3,7	-24,6	-30,3	-13,6	-9,5	-16,5	-5,9
Other sectors	8,0	-31,9	-26,7	-21,6	-13,1	-5,8	-9,0
c) Currency and deposits	110,9	-57,2	-95,5	-2,0	-18,5	-74,2	-22,3
Banks	-65,7	78,0	48,0	36,7	22,3	-24,0	4,4
Other sectors	176,6	-135,1	-143,5	-38,7	-40,8	-50,2	-26,7
- Households	176,0	-133,9	-137,8	-36,9	-37,8	-52,6	-31,4
- Account's abroad	0,7	-1,3	-5,7	-1,8	-3,0	2,3	4,7
d) Other assets	-6,9	-16,0	-15,1	-4,7	-3,4	-1,3	-4,9
Bank of Slovenia ⁵	-1,4	-1,4	0,0	0,0	0,0	-0,3	0,0
Banks	-4,9	-14,2	-14,9	-5,0	-4,0	-0,3	-2,9
Other sectors	-0,5	-0,5	-0,2	0,3	0,6	-0,6	-2,0
4.2. Liabilities	155,9	249,0	379,8	101,1	101,6	168,5	129,0
a) Trade credits ⁴	-2,1	21,1	14,4	14,1	12,5	29,3	0,8
b) Loans	125,0	189,4	272,5	49,9	56,3	84,9	171,5
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	-7,9	-3,5	-1,2	7,2
Banks ²	33,2	76,1	154,3	19,2	40,5	43,5	121,2
Other sectors	108,1	132,5	133,4	38,6	19,4	42,6	43,1
c) Deposits	33,2	29,4	100,1	36,4	29,8	50,6	-43,6
d) Other liabilities	-0,3	9,1	-7,2	0,7	2,9	3,6	0,4
5. Reserve assets⁷	-314,1	-429,3	-62,6	-4,3	19,9	60,5	4,2
5.1. Gold, SDR's and Reserve position in IMF	-0,7	-10,2	-5,4	-2,4	3,0	-0,9	2,9
5.2. Currency and deposits ^{2,5}	-240,7	-85,2	198,0	-2,1	2,3	160,2	45,1
5.3. Securities	-72,7	-333,9	-255,2	0,2	14,6	-98,8	-43,8
III. Net errors and omissions	23,7	-44,1	14,9	-30,5	9,0	-2,9	-27,7

Millions of EUR	2001	2002	2003	IV-2003	I-2004	II-2004	III-2004
I. Current account							
1. Goods¹	38,0	335,4	-91,2	-72,2	35,5	-129,4	45,4
1.1. Export of goods	-684,5	-269,3	-545,8	-208,7	-96,9	-286,5	-88,9
- Export f.o.b. ¹	10.454,3	11.081,6	11.414,0	2.951,5	2.992,2	3.184,9	3.142,6
- Coverage adjustment	10,346,8	10.962,0	11.285,0	2.923,2	2.968,7	3.146,1	3.094,9
1.2. Import of goods	107,5	119,6	129,1	28,4	23,5	38,8	47,8
- Import c.i.f. ¹	-11.138,7	-11.351,0	-11.959,9	-3.160,3	-3.089,1	-3.471,4	-3.231,5
- Valuation adjustment	-11.344,5	-11.574,1	-12.238,9	-3.233,3	-3.170,2	-3.564,3	-3.316,9
- Coverage adjustment	429,0	437,7	462,8	122,3	119,9	134,8	125,4
2. Services	-223,2	-214,6	-183,7	-49,2	-38,7	-41,9	-40,1
2.1. Export of services	535,6	616,5	538,4	121,8	139,9	195,1	156,3
2.2. Import of services	2.177,6	2.440,0	2.468,6	598,4	554,4	689,1	838,8
3. Income⁸	-1.642,1	-1.823,5	-1.930,3	-476,7	-414,5	-494,0	-682,6
3.1. Receipts	43,2	-153,8	-178,0	-19,2	-15,2	-63,7	-13,3
3.2. Expenditures	511,1	479,8	516,6	123,1	127,4	135,7	137,4
4. Current transfers	-467,8	-633,6	-694,6	-142,4	-142,6	-199,4	-150,7
4.1. In Slovenia	143,6	142,0	94,2	34,0	7,7	25,6	-8,7
4.2. Abroad	436,2	477,7	448,2	124,9	92,9	157,1	159,1
-292,5	-335,6	-354,0	-90,9	-85,2	-131,5	-167,8	
II. Capital and financial account	-148,4	-142,2	26,4	201,6	-73,1	141,2	71,7
A. Capital account	-4,0	-163,6	-165,5	-69,3	-23,8	-40,4	-42,6
1. Capital transfers	0,7	-162,7	-163,7	-69,2	-24,7	-40,2	-42,4
2. Nonproduced nonfinancial assets	-4,7	-0,8	-1,8	-0,1	0,9	-0,2	-0,2
B. Financial account	-144,3	21,4	191,9	270,9	-49,3	181,6	114,3
1. Direct investment^{8,9}	251,2	1.582,3	-114,8	29,9	-81,0	-6,0	-33,6
1.1. Abroad	-161,2	-168,1	-413,7	-75,9	-137,4	-69,0	-102,4
1.2. In Slovenia	412,4	1.750,4	298,8	105,8	56,5	63,0	68,7
2. Portfolio investment^{2,3}	79,8	69,1	-217,5	-122,4	-75,6	306,2	-137,6
2.1. Assets	-119,3	-94,1	-192,8	-74,7	-93,7	-132,6	-137,8
a) Equity securities	-26,1	-74,4	-88,8	-36,2	-53,3	-41,4	-80,4
b) Debt securities	-93,2	-19,7	-104,0	-38,5	-40,4	-91,3	-57,4
2.2. Liabilities	199,1	25,0	-24,8	-47,6	18,1	-173,6	0,3
a) Equity securities	-2,6	12,1	13,5	1,5	5,5	0,6	-1,6
b) Debt securities	201,6	12,9	-38,3	-49,1	12,6	-174,2	1,9
3. Financial derivatives	...	...	...	...	-0,5	0,1	-0,2
4. Other investment	964,0	393,4	788,5	380,9	23,8	240,3	268,1
4.1. Assets	247,9	-703,2	-835,9	-47,6	-404,1	-466,0	-270,0
a) Trade credits ⁴	-239,3	-135,6	-119,2	130,0	-216,7	-56,2	-94,6
- Long-term	42,2	20,7	8,1	3,5	0,1	0,9	1,1
- Short-term ⁴	-281,5	-156,2	-127,3	126,5	-216,8	-57,1	-95,6
b) Loans	19,4	-249,9	-241,9	-149,2	-95,3	-93,7	-62,1
Banks	-17,0	-108,7	-128,8	-57,8	-40,1	-69,2	-24,4
Other sectors	36,4	-141,2	-113,1	-91,4	-55,2	-24,4	-37,7
c) Currency and deposits	499,7	-246,6	-410,2	-8,5	-77,8	-311,0	-92,9
Banks	-300,7	351,3	203,9	155,4	94,2	-100,4	18,4
Other sectors	800,4	-597,9	-614,1	-163,9	-172,0	-210,6	-111,3
- Households	796,9	-592,5	-589,8	-156,5	-159,3	-220,3	-131,1
- Account's abroad	3,5	-5,5	-24,2	-7,4	-12,7	9,7	19,8
d) Other assets	-31,9	-71,1	-64,6	-19,8	-14,2	-5,2	-20,5
Bank of Slovenia ⁵	-6,7	-6,1	-0,2	-0,1	0,0	-1,3	-0,1
Banks	-22,8	-62,8	-63,7	-21,0	-16,8	-1,4	-12,2
Other sectors	-2,4	-2,2	-0,8	1,3	2,6	-2,5	-8,2
4.2. Liabilities	716,1	1.096,6	1.624,3	428,5	427,8	706,3	538,1
a) Trade credits ⁴	-9,6	94,8	62,1	60,0	52,7	122,9	3,2
b) Loans	574,7	831,9	1.165,1	211,8	237,3	356,1	715,2
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	-33,4	-14,7	-4,9	30,0
Banks ²	151,6	334,0	659,0	81,5	170,4	182,4	505,4
Other sectors	497,1	583,2	570,7	163,7	81,6	178,6	179,8
c) Deposits	152,4	130,4	428,2	153,8	125,5	212,1	-182,0
d) Other liabilities	-1,4	39,5	-31,1	2,9	12,3	15,3	1,7
5. Reserve assets⁷	-1.439,3	-1.885,3	-264,2	-17,6	84,0	253,5	17,7
5.1. Gold, SDR's and Reserve position in IMF	-3,1	-45,4	-23,4	-10,2	12,5	-3,7	12,1
5.2. Currency and deposits ^{2,5}	-1.100,4	-378,8	848,3	-8,8	9,4	670,8	188,1
5.3. Securities	-335,8	-1.461,1	-1.089,1	1,4	62,0	-413,7	-182,6
III. Net errors and omissions	110,4	-193,2	64,8	-129,4	37,6	-11,8	-117,1

3.3. Balance of Payments - Current Account

Millions of Tolars	Current account			Goods ¹			Services			
	Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports	
	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	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.	6,0	361,8	-355,8	-3,5	265,1	-268,6	5,6	70,0	-64,3
	Aug.	-11,3	295,2	-306,6	-16,6	204,9	-221,5	12,2	69,0	-56,8
	Sep.	16,1	369,3	-353,3	-1,5	284,2	-285,7	19,6	62,1	-42,5

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	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.	24,6	1.509,4	-1.484,8	-14,8	1.105,9	-1.120,8	23,4	291,9	-268,4
	Aug.	-47,2	1.231,4	-1.278,6	-69,1	854,4	-923,5	51,0	287,9	-236,9
	Sep.	68,0	1.537,2	-1.469,2	-5,0	1.182,3	-1.187,3	81,8	259,0	-177,3

Services

Transport			Travel			Construction services			Merchancing		
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
4,9	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
6,7	17,8	-11,1	0,6	34,7	-34,1	0,5	2,3	-1,8	2,6	4,0	-1,3
7,6	17,2	-9,6	11,2	42,2	-31,0	0,8	1,1	-0,3	-2,2	-1,2	-1,0
6,8	16,9	-10,2	15,5	30,3	-14,8	1,1	1,8	-0,7	1,5	2,6	-1,1

Services

Transport			Travel			Construction services			Merchancing		
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
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
27,9	74,3	-46,3	2,5	145,0	-142,5	2,1	9,7	-7,5	11,0	16,6	-5,6
31,6	71,6	-40,0	47,1	176,3	-129,2	3,2	4,6	-1,4	-9,2	-4,9	-4,3
28,2	70,5	-42,4	64,8	126,5	-61,7	4,4	7,3	-2,9	6,5	10,9	-4,5

3.3. Balance of Payments - Current Account (continued)

Billions of Tolars	Services						Income ⁸					
	Business etc. services			Others services			Balance	Labor income				
	Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures		
Column	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16	
Code												
1994	4,1	19,5	-15,4	-12,8	6,5	-19,3	22,1	25,9	28,0	-2,1	-3,8	
1995	-5,4	14,8	-20,2	-13,0	8,1	-21,1	23,7	22,6	25,6	-3,0	1,1	
1996	-12,5	14,6	-27,1	-12,1	12,3	-24,4	20,5	28,4	31,6	-3,3	-7,9	
1997	-13,3	17,4	-30,6	-18,4	16,2	-34,6	11,9	28,6	32,8	-4,2	-16,7	
1998	-18,4	18,4	-36,8	-19,3	20,0	-39,3	9,2	29,7	34,2	-4,5	-20,5	
1999	-22,0	21,5	-43,6	-21,5	22,9	-44,5	11,2	33,1	37,6	-4,5	-21,9	
2000	-20,1	27,4	-47,5	-28,5	29,5	-58,0	6,0	35,8	41,8	-6,0	-29,8	
2001	-21,8	34,9	-56,7	-29,9	38,5	-68,4	9,3	36,3	42,8	-6,5	-27,0	
2002	-26,8	41,7	-68,5	-31,0	55,2	-86,1	-34,4	38,3	46,5	-8,2	-72,7	
2003	-23,4	51,1	-74,5	-42,1	50,0	-92,1	-41,2	38,4	48,4	-10,0	-79,6	
2003	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.	-0,3	6,8	-7,1	-4,6	4,3	-8,9	2,6	2,9	4,0	-1,1	-0,4
	Aug.	-1,0	5,0	-6,0	-4,2	4,7	-8,9	-4,2	3,1	4,1	-1,0	-7,3
	Sep.	-1,8	6,0	-7,7	-3,5	4,5	-8,1	-1,3	3,2	4,0	-0,8	-4,5

Millions of EUR	Services						Income ⁸					
	Business etc. services			Others services			Balance	Labor income				
	Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures		
Column	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16	
Code												
1996	-73,6	86,4	-160,0	-71,2	72,3	-143,5	122,0	167,4	186,6	-19,2	-45,5	
1997	-73,4	96,0	-169,4	-101,5	89,8	-191,2	65,8	158,4	181,7	-23,3	-92,6	
1998	-98,8	98,9	-197,7	-103,6	107,6	-211,1	49,1	159,2	183,5	-24,2	-110,2	
1999	-113,8	111,0	-224,8	-111,0	118,4	-229,3	58,1	170,9	194,4	-23,4	-112,9	
2000	-97,6	133,3	-231,0	-139,1	143,3	-282,4	29,3	174,4	203,7	-29,3	-145,1	
2001	-100,3	160,6	-260,8	-137,3	177,2	-314,5	43,2	167,4	197,1	-29,8	-124,2	
2002	-118,3	184,4	-302,7	-137,1	243,1	-380,2	-153,8	169,3	205,6	-36,3	-323,1	
2003	-100,1	218,5	-318,6	-180,0	213,8	-393,9	-178,0	164,4	206,9	-42,6	-342,3	
2003	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.	-1,1	28,4	-29,4	-19,1	18,0	-37,1	10,2	12,2	16,6	-4,5	-2,0
	Aug.	-4,2	20,7	-24,9	-17,5	19,7	-37,2	-17,7	13,0	17,0	-4,0	-30,7
	Sep.	-7,3	25,0	-32,3	-14,7	18,9	-33,6	-5,8	13,4	16,8	-3,4	-19,1

Income ⁸							Current transfers					
Investment income							Balance	In Slovenia		Abroad		
Total	Receipts		Expenditures					General govern.	Other sectors	General govern.	Other sectors	
	Direct investment income ⁸	On debt	From securities	Total	Direct investment income ⁸	On debt	From securities					
12=13+.+15	13	14	15	16=17+.+19	17	18	19	20	21	22	23	24
13,8	-0,3	14,0		-17,6	0,6	-18,2		12,5	1,5	29,0	-15,4	-2,6
22,4	-0,2	21,0	1,6	-21,3	0,5	-20,9	-0,9	11,2	2,2	27,1	-11,9	-6,1
24,3	0,7	20,9	2,7	-32,2	-1,8	-26,5	-3,8	11,9	2,2	31,8	-13,1	-9,0
29,7	1,7	23,1	4,9	-46,4	-8,0	-33,7	-4,8	18,2	4,7	36,8	-15,3	-8,0
34,3	-2,1	22,7	13,7	-54,8	-12,2	-34,2	-8,4	19,4	3,6	46,0	-17,6	-12,6
39,8	1,2	16,3	22,3	-61,8	-15,1	-32,6	-14,1	21,7	4,4	56,9	-20,0	-19,5
55,0	5,0	23,5	26,4	-84,7	-20,0	-44,1	-20,6	25,7	9,0	67,1	-22,7	-27,7
68,1	1,2	30,5	36,4	-95,1	1,6	-63,4	-33,3	31,2	13,5	81,3	-29,8	-33,8
62,3	-1,0	30,1	33,2	-135,0	-44,5	-62,1	-28,5	32,2	15,6	92,5	-32,2	-43,7
72,7	4,7	22,5	45,5	-152,3	-61,7	-60,8	-29,8	22,1	15,6	89,2	-31,3	-51,5
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	-7,0	-1,9	-4,5	-0,6	1,4	9,3	6,8	-7,7	-7,0
7,2	0,1	1,3	5,7	-14,5	-9,5	-2,8	-2,2	-2,7	4,1	6,0	-7,6	-5,3
7,0	0,1	1,3	5,6	-11,6	-3,7	-6,3	-1,6	-0,7	5,4	6,5	-7,5	-5,1

Income ⁸							Current transfers					
Investment income							Balance	In Slovenia		Abroad		
Total	Receipts		Expenditures					General govern.	Other sectors	General govern.	Other sectors	
	Direct investment income ⁸	On debt	From securities	Total	Direct investment income ⁸	On debt	From securities					
12=13+.+15	13	14	15	16=17+.+19	17	18	19	20	21	22	23	24
143,2	4,3	123,2	15,8	-188,7	-10,7	-156,3	-21,7	70,0	13,1	187,2	-77,2	-53,1
164,7	9,6	127,9	27,2	-257,3	-44,1	-186,3	-26,9	100,6	26,0	203,6	-84,9	-44,1
184,2	-11,2	122,1	73,3	-294,3	-65,7	-183,1	-45,5	104,2	19,2	247,0	-94,4	-67,6
205,8	6,4	84,1	115,4	-318,7	-77,6	-168,2	-72,9	112,2	22,5	293,2	-102,8	-100,6
267,5	24,5	114,2	128,8	-412,6	-97,4	-214,3	-100,9	125,5	44,1	326,5	-110,6	-134,5
313,9	5,5	140,4	168,0	-438,1	7,8	-291,6	-154,3	143,6	62,1	374,0	-137,0	-155,5
274,2	-4,5	133,1	145,6	-597,3	-196,5	-274,0	-126,8	142,0	68,9	408,8	-142,5	-193,2
309,7	20,1	96,4	193,2	-652,1	-264,1	-260,1	-127,9	94,2	66,5	381,7	-133,9	-220,1
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	-29,6	-8,3	-18,9	-2,4	5,8	39,0	28,4	-32,3	-29,3
30,0	0,5	5,6	23,9	-60,7	-40,0	-11,5	-9,2	-11,4	17,0	25,1	-31,6	-21,9
29,4	0,5	5,6	23,3	-48,6	-15,5	-26,4	-6,6	-3,0	22,4	27,3	-31,4	-21,3

3.3. Balance of Payments - Capital and Financial Account

Billions of Tolars		Capital and financial account	Capital transfers	Nonproduced nonfinancial assets	Financial account	Direct investment ^{8,9}	Abroad	In Slovenia	Portfolio investment ^{2,3}	Financial derivatives	Other investment	
Stolpec	Koda	1	2	3	4	5	6	7	8	9	10	11
1994		-66,2	-0,4	-0,2	-0,2	-65,8	16,6	1,7	15,0	-4,4	...	3,3
1995		30,6	-0,8	-0,5	-0,3	31,4	19,2	1,2	18,0	-1,7	...	41,7
1996		-6,3	-0,2	0,1	-0,4	-6,1	22,7	-1,0	23,6	85,2	...	-35,5
1997		-21,0	0,2	0,3	-0,2	-21,2	48,0	-5,0	53,0	37,7	...	97,5
1998		10,2	-0,2	0,0	-0,2	10,4	37,1	0,9	36,2	14,9	...	-15,4
1999		120,9	-0,1	0,0	-0,1	121,1	10,5	-8,7	19,1	61,5	...	30,8
2000		110,5	0,9	0,2	0,7	109,7	15,9	-14,8	30,7	36,4	...	95,8
2001		-32,1	-0,9	0,1	-1,0	-31,2	54,7	-35,1	89,8	15,9	...	212,2
2002		-32,2	-37,2	-37,0	-0,2	5,0	360,3	-37,7	398,1	-15,9	...	89,9
2003		6,0	-38,8	-38,4	-0,4	44,8	-26,6	-96,5	69,9	-51,2	...	185,2
2003	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.	17,2	-1,0	-1,0	0,0	18,2	2,4	-13,2	15,6	-13,7	0,0	3,0
	Aug.	-0,2	-4,2	-4,2	0,0	4,0	-20,2	-6,2	-13,9	-4,8	0,0	38,4
	Sep.	0,0	-5,0	-5,0	0,0	5,0	9,5	-5,0	14,6	-14,4	0,0	22,9

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	Koda	1	2	3	4	5	6	7	8	9	10	11
1996		-33,9	-1,5	0,6	-2,1	-32,4	132,6	-5,6	138,2	507,5	...	-209,5
1997		-111,4	0,9	1,8	0,9	-112,3	267,3	-27,7	294,9	212,5	...	549,0
1998		53,0	-1,2	-0,2	-1,0	54,2	199,2	4,9	194,3	82,2	...	-80,9
1999		624,6	-0,7	0,0	-0,6	625,3	54,5	-44,7	99,2	323,7	...	158,6
2000		541,6	4,0	0,8	3,3	537,6	77,4	-71,7	149,1	185,2	...	461,8
2001		-148,4	-4,0	0,7	-4,7	-144,3	251,2	-161,2	412,4	79,8	...	964,0
2002		-142,2	-163,6	-162,7	-0,8	21,4	1.582,3	-168,1	1.750,4	-69,1	...	393,4
2003		26,4	-165,5	-163,7	-1,8	191,9	-114,8	-413,7	298,8	-217,5	...	788,5
2003	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.	72,3	-4,1	-4,0	-0,1	76,4	10,1	-55,3	65,4	-57,4	-0,2	12,6
	Aug.	-0,7	-17,5	-17,5	-0,1	16,8	-83,8	-26,1	-57,7	-20,2	-0,1	160,0
	Sep.	0,2	-20,9	-20,9	0,0	21,1	40,0	-21,0	61,1	-60,0	0,0	95,4

Total	Assets											
	Trade credits ⁴			Loans				Currency and deposits				
	Total	Long-term	Short-term ⁴	Total	Banks		Other sectors	Total	Banks	Other sectors		Households
					Long-term	Short-term				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	
-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	
8,0	0,3	0,1	0,2	-4,8	-1,7	-0,2	-3,0	12,4	26,4	-14,0	0,0	
-52,6	14,4	0,1	14,3	-5,7	-0,7	-1,7	-3,3	-59,5	-56,3	-5,9	2,7	
-20,2	-37,4	0,1	-37,4	-4,4	-0,6	-1,1	-2,7	24,8	34,3	-11,6	2,1	

Total	Assets											
	Trade credits ⁴			Loans				Currency and deposits				
	Total	Long-term	Short-term ⁴	Total	Banks		Other sectors	Total	Banks	Other sectors		Households
					Long-term	Short-term				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	
-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	
33,4	1,3	0,4	1,0	-20,1	-7,0	-0,7	-12,5	51,8	110,2	-58,5	0,1	
-219,3	59,9	0,4	59,5	-23,8	-2,7	-7,2	-13,9	-247,9	-234,6	-24,4	11,1	
-84,2	-155,7	0,3	-156,0	-18,2	-2,5	-4,4	-11,3	103,3	142,8	-48,2	8,6	

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

Billions of Tolars	Assets			Liabilities						
	Other assets			Total	Trade credits ⁴	Total	Loans			Banks ²
	Bank of Slovenia ⁵	Banks	Other sectors				Bank of Slovenia ⁶	General government	Total	
Column	1	2	3	4	5	6	7	8	9=10+11	10
Code										
1994	-12,8	-1,7	0,0	31,2	-1,3	41,9	-0,7	12,4	13,7	13,7
1995	-8,0	-10,8	-0,2	72,9	-0,4	68,0	-0,4	16,6	26,3	26,0
1996	18,1	2,6	-0,1	23,3	3,0	-1,0	-0,4	-9,3	-24,3	-23,9
1997	-1,1	-8,3	0,1	57,6	1,4	53,0	-0,2	-4,2	-1,9	-1,9
1998	-0,9	1,5	0,5	60,4	7,3	44,8	0,0	-3,9	6,9	6,9
1999	-0,9	-5,2	0,2	136,0	-3,6	137,8	0,0	-0,7	46,9	45,7
2000	-1,2	-5,5	-0,2	214,0	-4,2	213,8	0,0	17,4	63,4	64,5
2001	-1,4	-4,9	-0,5	155,9	-2,1	125,0	0,0	-16,2	33,2	33,3
2002	-1,4	-14,2	-0,5	249,0	21,1	189,4	0,0	-19,3	76,1	74,0
2003	0,0	-14,9	-0,2	379,8	14,4	272,5	0,0	-15,2	154,3	153,0
2003	Apr.	0,0	3,6	0,0	30,5	7,3	6,5	0,0	0,0	-2,4
	May	0,0	0,6	0,0	-8,2	-10,3	0,9	0,0	-0,8	-5,1
	Jun.	0,0	-5,1	0,0	85,5	-0,5	73,5	0,0	-0,7	61,4
	Jul.	0,0	-1,5	-0,3	36,2	-3,4	36,8	0,0	-0,9	15,2
	Aug.	0,0	1,0	-0,3	16,2	-20,3	16,0	0,0	-0,5	7,9
	Sep.	0,0	-1,4	0,1	32,1	10,7	40,3	0,0	-2,0	38,9
	Oct.	0,0	0,1	-0,2	45,5	22,9	31,3	0,0	0,0	16,2
	Nov.	0,0	-1,4	0,0	25,8	6,5	15,5	0,0	-0,8	-3,1
	Dec.	0,0	-3,7	0,5	29,8	-15,3	3,1	0,0	-7,1	6,1
2004	Jan.	0,0	3,5	0,7	11,9	-10,4	21,6	0,0	-0,8	9,6
	Feb.	0,0	-1,7	0,0	50,4	13,1	10,9	0,0	-0,7	4,7
	Mar.	0,0	-5,8	-0,1	39,3	9,9	23,8	0,0	-2,0	26,2
	Apr.	0,0	5,4	-0,2	60,0	29,8	34,5	0,0	-0,1	24,7
	May	-0,3	-3,2	-0,3	39,7	0,1	9,1	0,0	-0,6	0,4
	Jun.	0,0	-2,5	-0,1	68,7	-0,6	41,4	0,0	-0,5	18,4
	Jul.	0,0	0,0	0,1	-5,0	-4,2	8,7	0,0	9,1	-1,2
	Aug.	0,0	-1,8	0,0	91,0	-17,2	134,7	0,0	-0,8	112,5
	Sep.	0,0	-1,1	-2,1	43,1	22,2	28,2	0,0	-1,1	9,9

Millions of EUR	Assets			Liabilities						
	Other assets			Total	Trade credits ⁴	Total	Loans			Banks ²
	Bank of Slovenia ⁵	Banks	Other sectors				Bank of Slovenia ⁶	General government	Total	
Column	1	2	3	4	5	6	7	8	9=10+11	10
Code										
1996	106,3	16,6	-0,8	134,4	17,1	-7,7	-2,1	-54,9	-141,6	-139,0
1997	-6,4	-45,0	0,4	318,7	7,9	292,8	-1,1	-22,7	-12,3	-12,3
1998	-4,9	8,3	2,4	323,9	39,0	240,7	0,0	-21,0	37,5	37,1
1999	-4,9	-26,8	0,9	698,9	-18,7	709,6	0,0	-3,6	242,5	235,9
2000	-5,9	-26,4	-0,9	1.037,9	-20,6	1.038,1	0,0	85,5	305,9	311,2
2001	-6,7	-22,8	-2,4	716,1	-9,6	574,7	0,0	-74,0	151,6	152,3
2002	-6,1	-62,8	-2,2	1.096,6	94,8	831,9	0,0	-85,3	334,0	324,4
2003	-0,2	-63,7	-0,8	1.624,3	62,1	1.165,1	0,0	-64,6	659,0	653,4
2003	Apr.	0,0	15,4	-0,1	131,2	31,5	28,1	0,0	0,0	-10,2
	May	0,0	2,4	0,1	-35,1	-44,4	4,0	0,0	-3,3	-21,9
	Jun.	-0,1	-21,8	0,2	366,2	-2,0	314,7	0,0	-2,9	262,8
	Jul.	0,0	-6,4	-1,5	154,7	-14,7	157,2	0,0	-3,9	64,8
	Aug.	0,0	4,4	-1,3	68,9	-86,5	68,0	0,0	-2,1	33,5
	Sep.	0,0	-5,8	0,3	136,5	45,4	171,4	0,0	-8,4	165,3
	Oct.	0,0	0,5	-0,8	193,2	97,4	133,0	0,0	0,2	68,9
	Nov.	0,0	-5,7	0,0	109,1	27,4	65,7	0,0	-3,6	-13,2
	Dec.	-0,1	-15,7	2,0	126,1	-64,8	13,2	0,0	-30,0	25,8
2004	Jan.	0,0	14,7	2,9	50,3	-44,0	91,2	0,0	-3,4	40,4
	Feb.	0,0	-7,0	0,0	212,4	55,2	46,0	0,0	-3,0	19,9
	Mar.	0,0	-24,5	-0,4	165,1	41,5	100,1	0,0	-8,4	110,1
	Apr.	0,0	22,5	-1,0	252,0	125,0	144,8	0,0	-0,3	103,6
	May	-1,3	-13,3	-1,2	166,5	0,4	37,9	0,0	-2,4	1,8
	Jun.	0,0	-10,6	-0,2	287,8	-2,5	173,3	0,0	-2,3	77,0
	Jul.	-0,1	-0,1	0,6	-20,8	-17,7	36,3	0,0	37,9	-4,8
	Aug.	0,0	-7,4	0,0	379,3	-71,6	561,5	0,0	-3,4	468,9
	Sep.	0,0	-4,7	-8,8	179,6	92,4	117,4	0,0	-4,5	41,3

Liabilities											
		Loans					Reserve assets ⁷	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{2,5}	Securities	Net errors and omissions
Banks ²		Other sectors			Deposits	Other liabilities					
Short-term	Total	Long-term	Short-term		15	16					
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	
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	
0,0	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	0,8	7,3	-6,5	-11,8	2,3	26,6	1,4	43,8	-18,6	-23,2	
1,2	23,0	23,2	-0,2	-27,2	0,6	-9,4	1,8	-6,9	-4,3	11,6	
0,0	19,3	19,1	0,2	-4,7	-2,5	-13,0	-0,3	8,2	-21,0	-16,0	

Liabilities											
		Loans					Reserve assets ⁷	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{2,5}	Securities	Net errors and omissions
Banks ²		Other sectors			Deposits	Other liabilities					
Short-term	Total	Long-term	Short-term		15	16	17	18	19	20	21
11	12=13+14	13	14		15	16	17	18	19	20	21
-0,3	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	
0,0	224,2	243,2	-19,0	39,0	5,1	-146,3	-40,5	624,2	-730,0	54,9	
0,7	470,6	450,9	19,7	1,6	6,4	88,5	-40,9	502,2	-372,8	39,6	
-0,5	646,6	670,7	-24,1	33,6	-13,2	-186,8	19,4	-182,7	-23,4	41,4	
-0,1	497,1	507,5	-10,4	152,4	-1,4	-1.439,3	-3,1	-1.100,4	-335,8	110,4	
1,0	583,2	593,6	-10,5	130,4	39,5	-1.885,3	-45,4	-378,8	-1.461,1	-193,2	
0,6	570,7	532,0	38,7	428,2	-31,1	-264,2	-23,4	848,3	-1.089,1	64,8	
0,0	38,4	38,4	0,0	87,5	-16,0	-47,5	-11,8	671,8	-707,5	-128,9	
0,4	29,2	30,4	-1,2	-5,1	10,4	-0,7	-7,1	119,1	-112,7	178,3	
-0,8	54,8	48,1	6,7	61,6	-8,2	-248,7	9,1	-244,0	-13,8	66,2	
0,1	96,3	91,7	4,6	2,3	9,9	-15,9	-18,2	4,3	-2,0	-53,3	
-0,4	36,6	28,8	7,9	77,4	9,8	-122,0	6,3	-133,4	5,2	13,5	
0,4	14,6	13,2	1,4	-66,1	-14,2	97,0	10,1	182,1	-95,2	42,7	
0,2	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	
0,3	17,4	2,3	15,1	172,7	5,0	-16,4	-4,5	-31,5	19,6	-125,1	
3,1	54,2	44,6	9,6	6,3	-3,3	-36,6	2,3	-9,5	-29,5	18,9	
0,7	29,1	30,7	-1,6	90,6	20,7	-33,0	5,8	-0,6	-38,1	-0,9	
0,5	-1,7	0,0	-1,7	28,6	-5,0	153,6	4,4	19,6	129,6	19,6	
3,0	41,5	44,6	-3,1	-20,8	3,0	-117,5	0,8	-140,6	22,2	43,4	
-0,1	38,6	29,9	8,6	125,6	2,5	186,3	-2,1	402,8	-214,4	23,8	
-3,0	98,5	110,5	-12,0	107,4	9,7	184,7	-2,4	408,6	-221,5	-79,0	
-1,0	3,2	30,3	-27,1	-49,1	9,6	111,3	5,8	182,7	-77,3	-96,9	
0,5	95,9	96,9	-1,0	-113,2	2,7	-39,2	7,4	-28,8	-17,8	47,9	
0,0	80,7	79,8	0,9	-19,7	-10,6	-54,4	-1,1	34,2	-87,5	-68,2	

3.4. Current account by countries

Millions of Tolars 2002	Current account		Goods		Services		Income		Current transfers	
	Net		Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
	Stolpec	1	2	3	4	5	6	7	8	9
Total	76,349	2,507,851	-2,568,746	552,494	-413,002	108,839	-143,265	108,134	-75,954	
Europe	197,126	2,329,162	-2,252,325	515,759	-369,913	100,896	-146,269	90,444	-70,628	
European Union	-108,583	1,492,222	-1,747,902	345,780	-213,510	97,586	-123,739	73,769	-32,788	
Austria	-26,728	180,333	-216,136	74,222	-61,724	31,098	-35,682	6,075	-4,913	
Belgium	2,646	22,333	-36,774	12,032	-6,111	3,273	-3,398	15,618	-4,328	
Denmark	9,155	21,979	-13,850	2,531	-1,408	1,142	-2,277	1,372	-336	
Finland	-9,388	6,112	-15,769	610	-471	5	54	95	-24	
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	
Belarus	3,694	4,466	-840	492	-303	2	-7	7	-123	
Russian Federation	13,449	71,969	-59,018	7,070	-5,492	316	-558	233	-1,071	
Ukraine	14,325	19,622	-4,507	552	-1,123	13	-89	8	-152	
Turkey	-8,744	11,871	-21,512	3,195	-2,275	0	-65	81	-38	
Africa	-7,099	17,778	-22,037	803	-4,123	716	3	152	-39	
America, of which	-15,374	84,097	-112,935	21,106	-27,694	5,714	3,280	14,764	-3,706	
Argentina	-10,250	243	-10,246	26	-122	0	-105	5	-53	
Canada	-591	6,452	-8,029	1,121	-1,830	179	-500	2,647	-631	
Mexico	-584	2,550	-2,685	101	-236	0	-1	41	-354	
USA	8,609	69,400	-75,264	19,446	-23,838	5,653	3,740	11,987	-2,516	
Asia, of which	-104,357	69,798	-177,513	8,259	-5,985	325	-25	1,704	-68	
Iran	12,713	13,593	-440	29	-393	1	-25	10	-62	
Israel	-154	3,805	-6,513	3,705	-1,134	0	-44	62	-36	
Hong Kong	-1,267	1,881	-2,971	84	-368	8	0	131	-33	
Japan	-28,288	3,702	-33,061	946	-343	91	-225	685	-83	
South Korea	-11,779	3,747	-15,703	499	-356	149	-136	56	-35	
China	-47,272	5,127	-51,822	113	-711	2	-70	221	-132	
Thailand	-3,055	1,269	-4,024	9	-311	0	-5	20	-13	
Taiwan	-15,169	3,372	-18,620	70	-120	0	-1	145	-15	
Oceania, of which	2,199	6,242	-2,759	1,299	-3,249	22	186	892	-43	
Australia	2,784	5,681	-2,098	1,124	-2,653	19	248	855	-392	
New Zealand	-115	506	-577	135	-148	0	0	6	-37	
Other institutions	855	0	0	0	0	925	-70	0	0	
Not allocated	2,999	773	-1,177	5,268	-2,038	240	-138	178	-107	

Millions of Tolars 2003	Current account		Goods		Services		Income		Current transfers	
	Net		Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	Abroad
	Stolpec	1	2	3	4	5	6	7	8	9
Total	-20,912	2,668,166	-2,795,736	577,261	-451,526	121,095	-162,247	104,829	-82,756	
Europe	119,409	2,458,392	-2,439,314	545,097	-406,937	111,112	-164,670	91,571	-75,843	
European Union	-170,297	1,564,028	-1,879,310	379,607	-232,907	106,910	-142,212	74,703	-41,118	
Austria	-39,262	199,250	-245,671	84,254	-71,386	33,116	-41,111	9,137	-6,852	
Belgium	-5,986	22,430	-37,731	12,007	-6,542	3,366	-4,542	10,819	-5,793	
Denmark	10,952	23,888	-14,210	3,327	-1,505	983	-2,280	1,361	-593	
Finland	-9,928	6,179	-16,926	912	-546	282	91	112	-31	
France	-132,323	151,526	-278,717	19,971	-11,115	4,563	-18,772	4,598	-4,377	
Greece	-3,465	9,216	-8,653	1,484	-5,535	79	-67	131	-119	
Ireland	-12,200	4,065	-11,646	1,948	-5,854	302	-1,185	441	-272	
Italy	-79,155	350,497	-512,991	102,493	-42,634	21,290	-5,181	13,261	-5,889	
Luxembourg	-15,276	6,226	-7,377	1,222	-818	6,132	-20,555	252	-357	
Germany	148,954	614,573	-534,775	110,943	-49,506	20,010	-29,950	28,066	-10,407	
Netherlands	-6,571	46,656	-58,479	10,272	-5,868	5,458	-4,685	876	-801	
Portugal	-6	4,660	-4,971	438	-340	178	-22	83	-34	
Spain	-16,795	38,729	-56,671	3,178	-3,397	1,917	-14	273	-809	
Sweden	-4,636	24,949	-31,030	5,264	-4,016	628	-284	932	-1,078	
United Kingdom	-6,862	61,185	-59,462	21,892	-23,842	6,365	-13,656	4,361	-3,706	
EU institutions	2,262	0	0	0	0	2,262	0	0	0	
EFTA	-4,278	42,461	-51,799	23,133	-15,110	2,236	-12,587	9,597	-2,208	
Iceland	-28	194	-110	124	-242	1	0	10	-4	
Liechtenstein	1,920	767	-283	1,459	-648	54	695	84	-209	
Norway	3,254	5,194	-4,429	2,749	-352	86	22	1,046	-1,062	
Switzerland	-9,423	36,306	-46,977	18,801	-13,869	2,096	-13,304	8,457	-933	
Other Eur. cou., of which	293,984	851,903	-508,205	142,357	-158,920	1,965	-9,871	7,271	-32,516	
Bulgaria	2,287	12,205	-8,636	1,408	-1,247	-1,287	-81	49	-122	
Czech Republic	-16,171	48,087	-69,463	7,709	-4,777	498	2,108	409	-741	
Hungary	-24,980	52,963	-79,317	12,022	-10,811	289	-135	552	-542	
Poland	30,666	72,992	-42,892	3,025	-2,255	-44	-176	149	-132	
Romania	4,574	21,209	-15,998	1,251	-1,839	363	-130	45	-327	
Slovakia	1,398	38,027	-36,961	4,573	-3,603	-7	-459	152	-325	
Bosnia and Herzegovina	86,266	110,167	-18,006	9,962	-6,472	-88	-1,764	561	-8,095	
Croatia	92,291	240,203	-105,143	74,677	-99,624	1,153	-7,124	3,749	-15,599	
Macedonia	29,499	32,568	-5,086	3,021	-2,144	1,927	-262	118	-644	
Serbia and Montenegro	59,976	80,519	-15,687	9,934	-9,471	-1,016	-590	437	-4,150	
Estonia	1,105	1,419	-363	142	-91	0	-1	9	-10	
Latvia	2,510	3,358	-783	871	-842	0	-41	42	-95	
Lithuania	5,889	6,890	-582	175	-424	16	-61	24	-148	
Belarus	3,678	5,485	-1,425	75	-422	4	-3	11	-48	
Russian Federation	9,334	81,010	-70,800	7,117	-6,918	361	-655	271	-1,051	
Ukraine	15,062	21,664	-6,194	1,371	-1,431	26	-85	39	-327	
Turkey	-12,284	16,729	-29,154	2,483	-2,366	5	-42	107	-47	
Africa	-9,491	16,641	-24,572	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	

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.5. Merchandise trade by countries

Millions of EUR	Exports				Imports			
	2002	2003	January - August		2002	2003	January - August	
			2003	2004			2003	2004
Total	10.962	11.285	7.299	8.045	11.574	12.239	7.920	8.831
European Union	7.407	7.556	4.928	5.338	8.838	9.256	5.996	6.883
Austri	774	827	537	614	956	1.052	671	967
Belgiu	97	93	56	85	170	170	103	139
Cypru	3	2	1	2	1	1	1	6
Czech Republi	201	205	130	152	288	308	204	203
Denmar	97	102	65	81	67	67	42	44
Estoni	5	6	4	5	1	2	1	1
Finlan	27	26	16	18	72	75	44	35
Franc	734	638	412	443	1.190	1.230	819	814
Grec	36	39	22	44	51	38	29	29
Irelan	14	17	12	14	39	49	30	34
Ital	1.328	1.483	988	1.013	2.070	2.240	1.469	1.599
Latvi	13	15	8	10	3	3	2	2
Lithuani	36	31	19	18	2	2	2	2
Luxembour	8	26	17	24	29	32	21	22
Hungar	196	223	140	160	341	352	226	279
Malta	2	1	1	1	2	2	1	3
German	2.714	2.611	1.711	1.794	2.216	2.359	1.511	1.725
Netherland	183	197	134	125	240	257	158	244
Polan	305	311	201	218	168	189	120	127
Portuga	22	20	13	14	19	22	13	19
Slovaki	132	162	102	116	162	163	107	114
Spai	116	164	96	130	356	249	164	214
Swede	97	105	70	77	116	137	91	96
United Kingdo	268	252	172	184	278	256	167	166
EFTA	207	176	118	112	202	221	143	154
Icelan	1	1	0	2	0	0	0	0
Liechenstei	4	3	2	2	1	1	1	1
Norwa	22	22	14	13	15	20	13	7
Switzerlan	180	150	101	95	186	200	129	146
Countries of former Yugoslavia	1.952	1.967	1.281	1.428	575	613	384	457
Bosnia and Herzegovin	492	471	311	318	69	78	49	82
Croati	954	1.007	663	762	419	444	276	300
Macedoni	159	143	91	92	26	22	13	16
Serbia and Montenegr	347	346	216	257	61	68	45	59
Other Europe	132	155	96	121	135	109	80	74
Albani	11	12	8	9	0	0	0	1
Bulgari	42	52	30	43	36	38	29	18
Romani	79	91	57	70	98	70	51	55
Coun. of former Sov. Union, of which	455	498	294	362	336	374	251	281
Belaru	20	23	14	18	4	6	3	3
Russian federatio	320	348	209	259	269	311	207	225
Ukrain	87	93	51	60	20	27	20	27
Non-European members of OECD	447	586	368	422	715	761	492	452
Australi	25	27	17	14	9	14	7	9
South Kore	16	19	13	10	72	82	54	54
Mexic	11	18	8	13	12	12	8	5
New Zealan	2	3	2	2	3	3	2	2
Canad	28	21	15	14	36	46	33	23
Japa	16	16	11	10	151	180	117	95
Turke	52	71	41	92	98	129	74	83
United States of Americ	297	410	260	269	334	294	197	182
Other countries								
Other developed countrie	80	75	47	65	160	154	101	86
Other Middle Eas	54	43	22	30	3	4	3	2
Other Asi	133	145	91	93	397	462	280	288
Other North Afric	53	47	31	49	70	76	51	42
Other East Afric	13	11	7	6	6	7	5	6
Other Afric	4	5	4	2	15	14	9	5
Other Middle and South Americ	25	20	13	16	123	188	126	101
Other Oceani	0	0	0	0	0	0	0	0
Other N.E.C.	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.

3.5.1. Merchandise Trade; The Effective Exchange Rate

	Export	Import	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
					1995=100		
					Consumer Prices	Industrial producers prices	Unit labour costs
Column	Millions of EUR		3=1-2	4	5	6	7
Code	1	2	3=1-2	4	5	6	7
1996	6.637	7.536	-899	1.079,2	1.160,3	1.147,5	1.206,4
1997	7.405	8.287	-881	1.017,4	1.163,8	1.141,1	1.214,8
1998	8.053	8.999	-947	990,5	1.209,0	1.183,3	1.253,8
1999	8.031	9.478	-1.447	935,7	1.200,0	1.143,1	1.264,2
2000	9.492	10.984	-1.493	858,0	1.173,1	1.089,4	1.169,8
2001	10.347	11.344	-998	806,9	1.170,7	1.102,5	1.152,0
2002	10.962	11.574	-612	783,9	1.202,8	1.126,8	1.141,9
2003	11.285	12.239	-954	785,4	1.251,3	1.144,8	1.187,9
2002	Aug.	725	767	-42	65,4	100,6	94,2
	Sep.	1.003	1.010	-7	65,3	101,1	93,8
	Oct.	1.043	1.046	-3	65,1	101,2	93,7
	Nov.	936	1.031	-95	65,2	101,4	94,4
	Dec.	815	973	-158	65,2	101,5	94,9
2003	Jan.	847	869	-22	65,5	102,8	94,9
	Feb.	905	1.028	-123	65,5	102,9	94,2
	Mar.	989	1.095	-106	65,4	103,1	93,8
	Apr.	981	1.036	-55	65,3	103,7	94,7
	May	925	1.058	-134	65,9	105,3	96,3
	Jun.	944	991	-46	65,9	105,4	96,5
	Jul.	1.005	1.053	-47	65,4	105,0	95,8
	Aug.	703	790	-88	65,0	103,8	95,1
	Sep.	1.063	1.085	-22	65,0	104,0	95,3
	Oct.	1.087	1.118	-31	65,4	104,9	95,7
	Nov.	977	1.068	-92	65,3	105,0	95,7
	Dec.	859	1.047	-188	65,7	105,4	96,8
2004	Jan.	860	883	-23	65,9	105,9	97,2
	Feb.	966	1.034	-68	65,8	105,6	97,8
	Mar.	1.141	1.252	-111	65,3	105,0	96,7
	Apr.	1.057	1.253	-196	64,9	104,7	96,1
	May	1.017	1.163	-146	64,8	105,1	96,1
	Jun.	1.078	1.150	-72	64,8	105,2	96,1
	Jul.	1.091	1.150	-59	64,7	105,4	96,1
	Aug.	835	945	-110	64,7	104,6	95,8
	Sep.	1.168	1.222	-53	64,7	104,6	96,4

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 - August		2002	2003	January - August	
			2003	2004			2003	2004
Total	10.962	11.285	7.299	8.045	11.574	12.239	7.920	8.831
Food and live animals	246	242	158	164	604	621	393	431
Beverages and tobacco	143	143	98	66	63	61	37	52
Crude materials except fuels	190	193	128	149	575	601	392	451
Mineral fuels and lubricants	118	153	94	129	815	946	617	668
Animal and vegetable oils and fats	10	7	4	5	41	39	25	24
Chemical products	1.354	1.551	1.004	1.103	1.548	1.631	1.063	1.179
Manufactured goods classified by mat.	2.860	2.890	1.901	2.099	2.661	2.799	1.833	2.072
Machinery and transport equipment	4.064	4.126	2.646	2.982	3.937	4.212	2.719	3.064
Miscellaneous articles	1.968	1.975	1.262	1.348	1.318	1.320	836	885
Other commodities and transactions	9	5	3	2	11	8	5	5
Intermediate goods	5.245	5.462	3.580	4.058	6.816	7.079	4.639	5.161
Capital goods	1.542	1.634	1.029	1.177	2.072	2.322	1.470	1.572
Consumption goods	4.175	4.188	2.690	2.810	2.686	2.838	1.812	2.098

Source: Statistical Office of RS.

3.6. Short - term commercial credits - claims

Mio EUR	Feb 04	Mar 04	Apr 04	May 04	Jun 04	Jul 04	Aug 04	Sep 04
Total	2.989	3.115	3.173	3.215	3.189	3.090	3.050	3.196
European Union	1.565	1.622	1.645	1.672	1.646	1.558	1.548	1.687
Austria	198	219	229	230	244	196	195	208
Belgium	15	16	17	20	21	21	19	22
Cyprus	8	9	8	6	7	7	6	7
Czech Republic	37	40	44	45	43	43	41	42
Denmark	22	28	25	28	28	27	23	23
Estonia	1	1	1	1	1	1	1	1
Finland	4	3	3	4	4	5	6	7
France	181	167	165	197	165	137	150	163
Greece	10	12	11	11	11	10	9	9
Ireland	6	6	6	5	7	5	6	6
Italy	309	323	336	345	332	339	312	336
Latvia	2	2	2	2	1	1	1	1
Lithuania	4	4	4	4	4	3	3	4
Luxembourg	4	5	6	7	7	7	3	2
Hungary	41	45	47	49	48	50	49	53
Malta	1	1	2	2	2	2	2	2
Germany	431	433	430	403	408	397	392	433
Netherlands	29	30	30	32	33	29	31	32
Poland	106	115	119	117	115	116	117	102
Portugal	5	5	5	5	6	5	5	5
Slovakia	20	21	23	23	24	21	21	22
Spain	33	33	31	32	33	33	30	31
Sweden	23	24	23	25	26	26	44	75
United Kingdom	73	77	77	78	76	78	79	102
EFTA	88	102	99	109	98	102	92	105
Iceland	1	1	1	1	1	1	1	1
Liechtenstein	2	2	2	2	1	1	1	1
Norway	29	33	30	39	34	37	30	35
Switzerland	56	66	66	67	63	63	60	69
Other European countries, of that	1.065	1.112	1.159	1.169	1.182	1.163	1.151	1.150
Bulgaria	17	18	19	20	21	22	22	23
Romania	28	27	29	30	30	28	28	30
Bosnia and Herzegovina	158	168	190	183	175	166	158	154
Croatia	432	449	467	471	484	474	470	461
Macedonia	59	61	69	69	67	64	63	62
Serbia and Montenegro	203	214	219	229	232	226	229	231
Belarus	6	6	5	6	6	6	7	7
Russian federation	118	124	121	118	123	130	128	131
Ukraine	25	26	25	25	26	25	26	30
Turkey	15	16	13	14	15	16	13	13
Africa	13	13	14	14	15	14	14	15
America, of that	154	159	152	151	149	152	146	148
Argentina	1	1	1	1	1	1	1	1
Canada	5	11	4	4	5	6	6	14
Mexico	5	4	4	5	4	4	3	3
USA	134	134	132	130	128	129	125	120
Asia, of that	96	99	96	93	94	94	92	85
Iran	12	12	12	13	14	13	14	13
Israel	7	8	7	6	5	7	7	6
Hong Kong	4	5	5	4	4	4	3	3
Japan	3	4	2	2	2	4	3	4
South Korea	5	6	4	4	6	4	3	4
China	5	6	7	6	6	6	6	6
Thailand	2	3	3	3	3	3	2	2
Taiwan	3	4	3	4	4	3	3	3
Oceania, of that	7	8	8	7	6	7	7	6
Australia	7	7	8	6	6	7	6	6
New Zealand	0	1	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

Short - term commercial credits - liabilities

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Mio EUR	Feb 04	Mar 04	Apr 04	May 04	Jun 04	Jul 04	Aug 04	Sep 04
Total	2.167	2.232	2.386	2.410	2.394	2.300	2.162	2.232
European Union	1.744	1.802	1.925	1.988	1.973	1.867	1.750	1.807
Austria	421	433	474	471	491	440	399	379
Belgium	46	45	45	42	44	44	43	51
Cyprus	42	32	39	44	39	37	49	74
Czech Republic	46	49	53	59	52	46	41	47
Denmark	12	12	11	12	12	11	12	12
Estonia	0	0	0	0	0	0	0	0
Finland	5	5	6	6	6	5	6	6
France	171	161	164	189	162	140	134	144
Greece	3	3	3	3	4	4	4	4
Ireland	6	8	9	8	10	8	8	9
Italy	374	407	437	453	444	441	386	408
Latvia	1	1	1	1	1	1	1	1
Lithuania	0	0	0	1	0	0	0	0
Luxembourg	16	16	18	18	19	19	14	5
Hungary	33	35	38	38	37	37	37	43
Malta	1	1	1	1	1	2	1	1
Germany	389	399	415	422	426	410	408	414
Netherlands	45	54	52	61	62	56	55	48
Poland	14	16	17	17	16	17	19	18
Portugal	2	2	3	3	2	2	2	2
Slovakia	14	15	15	15	16	15	15	15
Spain	31	31	36	38	39	36	32	31
Sweden	17	17	24	21	20	27	27	35
United Kingdom	53	58	63	64	70	70	59	59
EFTA	98	101	101	104	98	101	92	100
Iceland	0	0	0	0	0	0	0	0
Liechtenstein	6	6	5	6	6	5	6	5
Norway	8	5	6	10	7	7	7	7
Switzerland	84	91	90	88	85	89	79	88
Other European countries, of that	213	216	220	208	207	217	209	213
Bulgaria	5	7	3	3	3	3	3	2
Romania	4	4	5	4	4	4	4	4
Bosnia and Herzegovina	37	39	38	38	36	41	36	35
Croatia	92	92	96	96	100	105	103	106
Macedonia	7	7	7	5	5	6	6	6
Serbia and Montenegro	33	34	35	35	36	38	36	37
Belarus	1	1	1	1	1	1	1	1
Russian federation	27	23	25	15	11	11	11	11
Ukraine	1	1	1	1	1	1	1	1
Turkey	7	7	8	8	7	7	8	7
Africa	11	12	11	11	11	13	13	13
America, of that	59	63	87	57	59	59	57	60
Argentina	0	0	0	0	0	1	0	0
Canada	4	4	4	4	4	4	5	5
Mexico	3	2	2	0	0	0	0	0
USA	44	49	72	46	48	50	47	50
Asia, of that	40	36	41	39	43	42	40	36
Iran	0	0	0	0	0	0	0	0
Izrael	9	9	10	10	10	10	9	10
Hong Kong	2	2	2	3	2	2	2	2
Japan	4	1	2	2	1	2	5	4
South Korea	4	4	5	4	8	8	5	2
China	2	2	3	2	3	2	2	3
Thailand	0	0	0	0	0	0	0	0
Taiwan	2	2	3	2	2	2	2	1
Oceania, of that	2	2	1	2	2	2	1	3
Australia	2	1	1	2	2	1	1	3
New Zealand	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

3.7. International Investment Position of Slovenia - Assets

Millions of EUR	1995	1996	1997	1998	1999	2000	2001	2002	2003
Summary									
Net	360,4	-418,9	-361,4	-842,2	-1.970,5	-2.545,5	-1.451,9	-1.388,8	-3.704,7
Assets	5.338,8	5.771,2	6.947,2	7.210,2	7.834,2	8.923,0	11.264,8	13.136,5	13.661,4
Direct Investment Abroad	382,3	370,6	416,2	542,8	624,7	825,3	1.139,2	1.461,5	1.848,9
Portfolio Investment	83,0	75,7	50,6	33,8	130,1	188,5	284,9	316,4	397,0
Other Investment	3.452,5	3.471,9	3.477,3	3.528,9	3.920,1	4.473,3	4.857,0	4.577,2	4.536,6
Reserve Assets	1.420,9	1.853,0	3.003,1	3.104,6	3.159,3	3.435,9	4.983,7	6.781,4	6.878,9
Liabilities	4.978,3	6.190,1	7.308,7	8.052,4	9.804,6	11.468,5	12.716,8	14.525,3	17.366,1
Direct Investment in Slovenia	1.376,0	1.611,6	1.999,8	2.369,5	2.675,0	3.109,8	2.952,4	3.967,9	5.069,8
Portfolio Investment	81,2	918,0	1.156,6	1.212,9	1.656,3	1.927,9	2.142,3	2.096,4	2.287,7
Other Investment	3.521,1	3.660,5	4.152,2	4.470,1	5.473,4	6.430,7	7.622,0	8.461,0	10.008,6
Breakdown Items									
Assets	5.338,8	5.771,2	6.947,2	7.210,2	7.834,2	8.923,0	11.264,8	13.136,5	13.661,4
Direct Investment Abroad	382,3	370,6	416,2	542,8	624,7	825,3	1.139,2	1.461,5	1.848,9
Equity Capital and Reinvested Earnings	285,7	276,6	294,2	325,5	378,0	498,9	692,4	901,2	1.150,1
Banks	57,9	59,2	67,1	64,1	68,0	81,2	98,7	77,0	79,5
Other Sectors	227,8	217,4	227,1	261,4	310,0	417,5	593,6	824,2	1.070,6
Other Capital	96,6	94,0	122,0	217,3	246,7	326,4	446,9	560,3	698,8
Claims on Affiliated Enterprises	274,3	279,6	364,8	368,4	410,9	502,6	576,6	722,7	882,6
Banks	9,2	10,6	12,1	12,6	12,6	7,3	2,7	7,3	6,7
Other Sectors	265,1	269,0	352,7	355,8	398,3	495,3	573,9	715,4	875,9
Liabilities to Affiliated Enterprises	-177,8	-185,6	-242,7	-151,1	-164,2	-176,2	-129,8	-162,4	-183,8
Banks	-25,0	-11,2	-10,0	-11,3	-13,0	-12,1	-1,4	-1,3	-1,2
Other Sectors	-152,8	-174,4	-232,7	-139,8	-151,2	-164,2	-128,4	-161,1	-182,6
Portfolio Investment	83,0	75,7	50,6	33,8	130,1	188,5	284,9	316,4	397,0
Equity Securities	13,4	12,7	14,0	14,3	32,3	39,5	24,7	40,3	33,6
Banks	4,8	5,1	5,4	6,2	6,2	5,7	4,9	4,2	5,8
Other Sectors	8,5	7,6	8,6	8,1	26,1	33,8	19,8	36,1	27,8
Debt Securities	69,7	63,0	36,6	19,6	97,7	149,0	260,2	276,1	363,4
Bonds and Notes	69,7	63,0	36,6	19,6	97,7	149,0	260,2	276,1	363,4
Banks	69,7	63,0	36,6	19,6	97,7	140,6	225,5	171,0	194,9
Other sectors	0,0	0,0	0,0	0,0	0,0	8,4	34,8	105,2	167,2
Other Investment	3.452,5	3.471,9	3.477,3	3.528,9	3.920,1	4.473,3	4.857,0	4.577,2	4.536,6
Trade Credits	1.412,2	1.401,7	1.703,3	1.796,0	1.996,4	2.189,9	1.927,5	1.907,6	1.893,5
Other Sectors	1.412,2	1.401,7	1.703,3	1.796,0	1.996,4	2.189,9	1.927,5	1.907,6	1.893,5
Long-term	140,1	136,1	140,8	153,7	198,8	207,6	48,3	25,8	18,3
Short-term	1.272,1	1.265,6	1.562,5	1.642,3	1.797,6	1.982,3	1.879,2	1.881,7	1.875,2
Loans	33,9	36,9	94,9	118,0	144,9	192,6	183,1	423,8	630,5
Banks	29,2	31,5	90,6	106,5	118,7	107,2	119,2	224,3	323,4
Long-term	18,5	21,4	51,7	74,2	73,8	79,6	106,2	190,7	251,3
Short-term	10,7	10,1	38,9	32,3	44,8	27,6	13,0	33,6	72,2
Other Sectors	4,7	5,4	4,3	11,4	26,2	85,3	63,8	199,5	307,1
Long-term	3,6	2,8	3,1	4,7	21,3	77,3	58,2	135,1	238,8
Short-term	1,1	2,6	1,3	6,7	4,9	8,0	5,6	64,4	68,3
Currency and Deposits	1.631,3	1.812,4	1.392,9	1.334,2	1.461,8	1.747,5	2.165,3	1.693,7	1.455,5
Banks	1.218,4	1.441,0	926,4	941,2	954,5	1.242,2	1.562,5	1.167,4	918,5
Other Sectors	412,9	371,4	466,5	393,0	507,3	505,3	602,8	523,8	534,3
Other Assets	375,1	220,8	286,2	280,8	317,0	343,3	581,1	552,2	557,1
Bank of Slovenia	132,8	26,8	36,9	39,5	51,7	62,3	86,2	81,3	69,8
Long-term	0,0	0,0	0,0	0,0	0,0	0,1	14,3	14,5	13,5
Short-term	132,8	26,8	36,9	39,5	51,7	62,2	71,9	66,8	56,3
General Government	...	...	...	...	...	...	...	...	...
Banks	242,3	194,0	249,3	241,3	265,3	281,1	324,5	321,7	355,4
Long-term	0,0	0,9	1,8	0,9	0,0	0,0	0,8	15,1	16,9
Short-term	242,3	193,0	247,5	240,4	265,3	281,1	323,7	306,6	338,5
Other Sectors	0,0	0,0	0,0	0,0	0,0	0,0	170,4	149,2	131,9
Long-term	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0
Short-term	0,0	0,0	0,0	0,0	0,0	0,0	170,3	149,2	131,9
Reserve Assets	1.420,9	1.853,0	3.003,1	3.104,6	3.159,3	3.435,9	4.983,7	6.781,4	6.878,9
Monetary Gold	0,1	0,1	0,1	0,1	0,1	0,1	76,2	79,9	80,9
Special Drawing Rights	0,0	0,1	0,1	0,2	1,6	4,0	5,7	6,7	7,3
Reserve Position in the Fund	14,9	14,9	15,7	55,8	107,3	88,5	91,3	115,9	115,7
Foreign Exchange	1.405,9	1.837,9	2.987,3	3.048,5	3.050,3	3.343,3	4.810,5	6.578,9	6.675,0
Currency and Deposits	1.243,1	1.525,9	1.985,2	1.344,9	867,0	1.060,4	2.153,3	2.510,0	1.634,7
Securities	162,7	312,0	1.002,1	1.703,6	2.183,3	2.282,9	2.657,3	4.068,9	5.040,3
Bonds and Notes	162,7	312,0	1.002,1	1.703,6	2.183,3	2.282,9	2.657,3	2.968,2	5.028,7

International Investment Position of Slovenia - Liabilities

Millions of EUR	1995	1996	1997	1998	1999	2000	2001	2002	2003
Liabilities	4.978,3	6.190,1	7.308,7	8.052,4	9.804,6	11.468,5	12.716,8	14.525,3	17.366,0
Direct Investment in Slovenia	1.376,0	1.611,6	1.999,8	2.369,5	2.675,0	3.109,8	2.952,4	3.967,9	5.069,7
Equity Capital and Reinvested Earnings	939,2	1.028,3	1.412,8	1.720,3	1.904,7	2.116,9	2.479,6	3.437,1	4.408,6
Banks	45,7	42,6	129,9	140,4	149,5	157,3	224,6	492,1	522,3
Other Sectors	893,4	985,7	1.282,9	1.579,9	1.755,2	1.959,6	2.255,0	2.945,1	3.886,3
Other Capital	436,9	583,3	587,0	649,1	770,2	992,9	472,8	530,8	661,2
Claims on Direct Investors	-107,4	-140,9	-169,4	-94,6	-110,8	-143,2	-228,8	-309,2	-275,2
Banks	0,0	0,0	-11,5	-9,5	-9,7	-5,1	0,0	0,0	0,0
Other Sectors	-107,4	-140,9	-157,9	-85,1	-101,2	-138,1	-228,8	-309,2	-275,2
Liabilities to Direct Investors	544,3	724,2	756,4	743,8	881,0	1.136,1	701,7	840,0	936,3
Banks	38,8	60,9	40,3	87,5	103,6	201,5	24,3	145,7	157,0
Other Sectors	505,5	663,2	716,0	656,3	777,4	934,5	677,4	694,3	779,3
Portfolio Investment	81,2	918,0	1.156,6	1.212,9	1.656,3	1.927,9	2.142,3	2.096,4	2.287,7
Equity Securities	49,0	107,9	142,0	119,0	162,6	180,4	193,3	105,0	111,5
Banks	21,5	24,3	14,2	15,3	13,9	26,4	11,7	32,2	31,7
Other Sectors	27,5	83,5	127,8	103,7	148,6	154,0	181,5	72,8	79,9
Debt Securities	32,3	810,1	1.014,6	1.093,9	1.493,8	1.747,5	1.949,1	1.991,4	2.176,2
Bonds and Notes	32,3	810,1	1.014,6	1.093,9	1.493,8	1.747,5	1.949,1	1.991,4	2.176,2
General Government	0,0	761,5	962,9	1.039,6	1.430,7	1.688,0	1.908,2	1.894,0	2.081,9
Banks	13,3	20,4	19,9	20,1	20,1	20,1	0,3	19,6	33,8
Other Sectors	19,0	28,2	31,8	34,3	42,9	39,4	25,6	21,6	28,9
Money Market Instruments	0,0	0,0	0,0	0,0	0,0	0,0	14,9	56,2	31,5
General Government	0,0	0,0	0,0	0,0	0,0	0,0	3,4	56,2	31,5
Other Sectors	0,0	0,0	0,0	0,0	0,0	0,0	11,5	0,0	0,0
Other Investment	3.521,1	3.660,5	4.152,2	4.470,1	5.473,4	6.430,7	7.622,0	8.461,0	10.008,6
Trade Credits	1.356,2	1.278,9	1.523,7	1.548,6	1.760,4	1.921,1	1.746,2	1.724,9	1.682,0
General Government	5,4	4,4	1,6	0,8	0,4	0,1	0,0	0,0	0,0
Long-term	5,4	4,4	1,6	0,8	0,4	0,1	0,0	0,0	0,0
Other sectors	1.350,9	1.274,5	1.522,1	1.547,8	1.760,0	1.921,0	1.746,2	1.724,9	1.682,0
Long-term	61,0	77,2	86,7	115,4	101,4	86,9	56,2	33,3	26,3
Short-term	1.289,9	1.197,4	1.435,4	1.432,4	1.658,7	1.834,2	1.690,0	1.691,6	1.655,7
Loans	1.859,3	1.969,5	2.221,6	2.490,0	3.212,9	4.030,1	5.144,5	5.857,8	7.069,1
Bank of Slovenia	3,1	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Use of Fund Credit and Loans from Fund	3,1	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
General Government	608,7	587,6	620,6	701,8	699,7	809,3	587,9	475,2	387,5
Long-term	608,7	587,6	620,6	701,8	699,7	809,3	587,9	475,2	387,5
Short-term	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Banks	303,1	493,3	513,3	458,3	688,9	922,7	1.357,6	1.612,3	2.252,7
Long-term	300,5	493,3	513,3	457,9	681,7	920,7	1.356,4	1.601,3	2.236,6
Short-term	2,6	0,0	0,0	0,4	7,2	2,0	1,2	11,0	16,1
Other Sectors	944,4	887,6	1.087,7	1.330,0	1.824,2	2.298,1	3.199,1	3.770,4	4.429,0
Long-term	937,9	875,6	1.017,0	1.272,6	1.752,5	2.253,1	3.173,0	3.755,4	4.379,3
Short-term	6,5	12,0	70,6	57,4	71,8	45,0	26,1	15,0	49,7
Currency and Deposits	170,9	293,4	312,6	347,9	363,9	401,3	557,9	662,3	1.063,6
Bank of Slovenia	0,1	0,2	0,2	0,3	0,3	0,0	0,0	0,0	0,0
Banks	170,8	293,2	312,4	347,6	363,6	401,3	557,9	662,3	1.063,6
Other Liabilities	134,6	118,7	94,3	83,6	136,1	78,2	173,4	216,0	193,9
General Government	0,0	0,0	0,0	0,0	0,0	0,0	11,3	9,8	8,4
Short-term	0,0	0,0	0,0	0,0	0,0	0,0	11,3	9,8	8,4
Banks	61,4	57,2	62,8	62,5	122,5	71,7	82,4	111,1	65,1
Long-term	60,9	56,8	62,5	62,0	68,6	71,3	73,4	63,9	55,1
Short-term	0,5	0,3	0,4	0,5	53,9	0,4	9,0	47,1	10,0
Other Sectors	73,1	61,5	31,5	21,0	13,6	6,5	79,7	95,1	120,4
Long-term	73,1	61,5	31,5	21,0	13,6	6,5	5,8	3,6	2,1
Short-term	0,0	0,0	0,0	0,0	0,0	0,0	73,9	91,5	118,3

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.8. Net external debt position

Mio EUR		General government											Total	
		Short-term					Long-term							
		Money market instruments	Loans	Trade credits	Other debt ass./liab.	Total	Bonds and notes	Loans	Trade credits	Other debt ass./liab.	Total			
Column	Code	1	2	3	4	5=1+...4	6	7	8	9	10=6+...+9	11=5+10		
							Claims							
1994	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
1995	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
1996	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
1997	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
1998	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
1999	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
2000	31.Dec.	-	-	-	-	-	-	-	-	-	-	-		
2001	31.Dec.	0	0	0	0	0	0	0	0	0	0	0		
2002	31.Dec.	0	0	0	2	2	0	0	0	0	0	0	2	
2003	31.Dec.	0	0	0	3	3	1	0	0	0	0	1	4	
2004	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		
	30.Sep.	0	0	0	3	3	1	0	0	0	1	5		
		Liabilities												
1994	31.Dec.	-	-	-	-	-	-	465	6	-	470	470		
1995	31.Dec.	-	-	-	-	-	-	601	5	-	606	606		
1996	31.Dec.	-	-	-	-	-	762	533	4	-	1.299	1.299		
1997	31.Dec.	-	-	-	-	-	963	505	2	-	1.470	1.470		
1998	31.Dec.	-	-	-	-	-	1.040	542	1	-	1.582	1.582		
1999	31.Dec.	-	-	-	-	-	1.431	536	0	-	1.967	1.967		
2000	31.Dec.	-	-	-	-	-	1.688	525	0	-	2.213	2.213		
2001	31.Dec.	3	0	0	11	15	1.908	588	0	0	2.496	2.511		
2002	31.Dec.	56	0	0	10	66	1.894	475	0	0	2.369	2.435		
2003	31.Dec.	32	0	0	8	40	2.082	387	0	0	2.469	2.509		
2004	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		
	30.Sep.	2	0	0	9	11	1.932	399	0	0	2.331	2.342		
		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	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		
	30.Sep.	2	0	0	5	7	1.930	399	0	0	2.330	2.337		

Bank of Slovenia											Mio EUR
Short-term					Long-term					Total	Mio EUR
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	1.656	57	1.724	5.138	0	0	123	5.260	6.984	29.Feb. 2004
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.
12	0	779	57	848	5.570	0	0	216	5.786	6.635	30.Sep.
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	29.Feb. 2004
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.
0	0	22	0	22	0	0	0	0	0	22	30.Sep.
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	-1.656	-57	-1.724	-5.138	0	0	-123	-5.260	-6.984	29.Feb. 2004
-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.
-12	0	-757	-57	-826	-5.570	0	0	-216	-5.786	-6.613	30.Sep.

3.8. Net external debt position - (continued)

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
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
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	32	-542	-350	-26	-886	-197	4.147	0	9	-1	3.957	3.071	29.Feb. 2004
0	26	-551	-407	-21	-954	-210	4.135	0	9	1	3.934	2.980	31.Mar.
0	23	-568	-312	-26	-883	-227	4.179	0	12	1	3.964	3.081	30.Apr.
0	28	-548	-342	-25	-887	-254	4.204	0	12	1	3.962	3.075	31.May
0	12	-551	-341	-15	-894	-288	4.306	0	9	1	4.028	3.134	30.Jun.
0	-21	-556	-353	-23	-953	-312	4.335	0	8	1	4.032	3.080	31.Jul.
0	-29	-558	-381	-21	-988	-327	4.423	0	8	1	4.106	3.117	31.Aug.
0	-20	-543	-425	-27	-1.015	-359	4.496	0	8	1	4.147	3.131	30.Sep.

3.8. Net external debt position - (continued)

3.9. Gross external debt position

Millions of EUR	Short-term						Long-term			
	Money market instruments	Loans	Currency and deposits	Trade credits	Other debt liabilities	Total	Bonds and notes	Loans	Currency and deposits	Trade credits
	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 29.Feb.	30	114	581	1.672	141	2.538	2.150	7.097	579	27
31.Mar.	24	117	604	1.718	139	2.602	2.180	7.201	586	28
30.Apr.	19	143	562	1.844	144	2.711	2.166	7.326	610	30
31.May	10	148	683	1.835	146	2.822	2.155	7.346	610	28
30.Jun.	9	111	767	1.828	167	2.881	1.994	7.568	633	26
31.Jul.	5	73	700	1.790	175	2.743	2.010	7.643	650	26
31.Aug.	2	76	567	1.693	186	2.524	2.025	8.195	670	25
30.Sep.	2	77	544	1.772	184	2.579	2.022	8.300	671	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 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	1.711	0	0
30.Sep.	2	0	22	0	9	33	1.932	1.774	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 29.Feb.	0	114	581	1.672	132	2.500	43	5.617	579	27
31.Mar.	0	117	604	1.718	130	2.569	43	5.707	586	28
30.Apr.	0	143	562	1.844	135	2.683	42	5.801	610	30
31.May	0	148	641	1.835	137	2.761	42	5.817	610	28
30.Jun.	0	111	733	1.828	158	2.829	92	5.969	633	26
31.Jul.	0	73	679	1.790	166	2.708	90	6.004	650	26
31.Aug.	0	76	538	1.693	177	2.485	90	6.484	670	25
30.Sep.	0	77	522	1.772	175	2.546	90	6.526	671	25

Other debt liabilities	Total	Direct investment: Intercompany lending								Total	Total	Millions of EUR	
		Debt liabilities to affiliated enterprises		Debt liabilities to direct investors		Arrears		Other					
		11	12=7+...+11	13	14	15	16	17	18	19	20=6+12+19		
Gross External Debt Position													
140	1.741	207	0	0	388	0	0	595	3.706	31.Dec.	1994		
134	2.083	178	0	0	544	0	0	722	4.275	31.Dec.	1995		
118	2.968	186	0	0	724	0	0	910	5.381	31.Dec.	1996		
94	3.347	243	0	0	756	0	0	999	6.165	31.Dec.	1997		
83	3.726	151	0	0	744	0	0	895	6.459	31.Dec.	1998		
82	4.811	164	0	0	881	0	0	1.045	8.012	31.Dec.	1999		
78	5.895	176	0	0	1.136	0	0	1.312	9.490	31.Dec.	2000		
79	7.348	130	0	130	702	5	696	832	10.403	31.Dec.	2001		
68	8.147	162	0	162	840	13	827	1.002	11.455	31.Dec.	2002		
57	9.737	184	0	184	936	12	924	1.120	13.305	31.Dec.	2003		
59	9.911	158	0	158	968	12	957	1.127	13.576	29.Feb.	2004		
62	10.057	165	0	165	988	12	976	1.153	13.812	31.Mar.			
64	10.195	175	0	175	1.020	18	1.001	1.194	14.101	30.Apr.			
63	10.203	179	0	179	1.046	18	1.028	1.225	14.251	31.May			
67	10.288	178	0	178	1.002	20	981	1.180	14.349	30.Jun.			
67	10.396	171	0	171	993	21	972	1.164	14.302	31.Jul.			
67	10.982	166	0	166	956	21	935	1.121	14.627	31.Aug.			
66	11.084	159	0	159	1.003	26	977	1.162	14.825	30.Sep.			
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	3.587	0	0	0	0	0	0	0	3.625	29.Feb.	2004		
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	3.502	0	0	0	0	0	0	0	3.554	30.Jun.			
0	3.558	0	0	0	0	0	0	0	3.593	31.Jul.			
0	3.646	0	0	0	0	0	0	0	3.685	31.Aug.			
0	3.706	0	0	0	0	0	0	0	3.738	30.Sep.			
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		
59	6.325	158	0	158	968	12	957	1.127	9.951	29.Feb.	2004		
62	6.426	165	0	165	988	12	976	1.153	10.148	31.Mar.			
64	6.547	175	0	175	1.020	18	1.001	1.194	10.424	30.Apr.			
63	6.561	179	0	179	1.046	18	1.028	1.225	10.547	31.May			
67	6.786	178	0	178	1.002	20	981	1.180	10.795	30.Jun.			
67	6.838	171	0	171	993	21	972	1.164	10.709	31.Jul.			
67	7.337	166	0	166	956	21	935	1.121	10.942	31.Aug.			
66	7.378	159	0	159	1.003	26	977	1.162	11.087	30.Sep.			

3.10. Debt - service payment schedule

Millions of EUR	Immediate	1 year or less (Months)				Over 1 year to 2 years		Over 2 years	Total
		0 - 3	4 - 6	7 - 9	10 - 12	13 - 18	19 - 24		
For outstanding external debt on 30.09.2004									
1. Public and publicly guaranteed debt	0	71	94	596	46	166	201	3.105	4.280
1.1. Debt securities	0	6	50	557	0	55	30	1.443	2.140
1.1.1. Principal	0	5	0	505	0	5	5	1.143	1.665
1.1.2. Interest	0	0	50	51	0	50	24	300	475
1.2. Loans	0	35	45	39	46	111	171	1.662	2.109
1.2.1. Principal	0	21	32	20	32	86	144	1.437	1.771
1.2.2. Interest	0	14	13	19	14	25	27	225	338
1.3. Currency and deposits	0	22	0	0	0	0	0	0	22
1.3.1. Principal	0	22	0	0	0	0	0	0	22
1.3.2. Interest	-	-	-	-	-	-	-	-	-
1.4. Trade credits	0	0	0	0	0	0	0	0	0
1.4.1. Principal	0	0	0	0	0	0	0	0	0
1.4.2. Interest	0	0	0	0	0	0	0	0	0
1.5. Other debt liabilities	0	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	169	3.354	387	384	509	653	1.440	5.159	12.055
2.1. Debt securities	0	1	0	1	0	2	2	86	93
2.1.1. Principal	0	0	0	0	0	0	0	68	68
2.1.2. Interest	0	1	0	1	0	2	2	18	24
2.2. Loans	0	381	374	367	491	623	839	4.389	7.464
2.2.1. Principal	0	322	327	310	447	537	763	3.965	6.670
2.2.2. Interest	0	59	48	57	44	85	76	424	793
2.3. Currency and deposits	0	627	0	0	0	0	0	566	0
2.3.1. Principal	0	627	0	0	0	0	0	566	0
2.3.2. Interest	-	-	-	-	-	-	-	-	-
2.4. Trade Credit	0	1.774	2	1	1	3	2	18	1.801
2.4.1. Principal	0	1.773	1	1	1	2	2	16	1.797
2.4.2. Interest	0	0	0	0	0	0	0	2	4
2.5. Other debt liabilities	143	79	1	0	0	1	14	6	245
2.5.1. Principal	101	79	1	0	0	1	14	5	202
2.5.2. Interest	42	0	0	0	0	0	0	0	43
2.6. Direct investment: Intercompany lending	26	491	10	14	16	25	17	660	1.260
2.6.1. Debt liabilities to affiliated enterprises	0	144	1	1	7	2	2	4	161
2.6.1.1. Principal	0	143	1	1	6	2	2	3	160
2.6.1.2. Interest	0	0	0	0	1	0	0	0	1
2.6.2. Debt liabilities to direct investors	26	348	9	13	9	22	15	656	1.099
2.6.2.1. Principal	23	339	5	11	5	10	8	595	997
2.6.2.2. Interest	3	9	3	3	4	12	7	61	102
3. GROSS EXTERNAL DEBT PAYMENTS	169	3.425	481	980	555	819	1.641	8.264	16.335
3.1. Principal	124	3.341	367	849	492	645	1.504	7.232	14.554
3.2. Interest	45	84	114	132	64	174	137	1.031	1.781

3.11. Debt indicators

	Stocks in millions of EUR				
	2000	2001	2002	2003	Sept. 2004
A. Short - term debt (1):	4.382	4.569	4.448	4.555	5.182
B. International monetary reserves	3.436	4.984	6.781	6.879	6.547
C. Foreign exchange	4.705	6.513	7.842	7.703	7.382
D. Gross external assets in debt instruments	8.700	10.825	12.580	12.848	13.736
E. Gross external debt	9.490	10.403	11.455	13.305	14.825
Debt indicators:					
- international reserves to short-term debt (B/A)	0,78	1,09	1,52	1,51	1,26
- foreign exchange to short-term debt (C/A)	1,07	1,43	1,76	1,69	1,42
- gross external assets in debt instruments / gross external debt (D/E)	0,92	1,04	1,10	0,97	0,93

3.12. International Liquidity

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of EUR	Bank of Slovenia							Banks		Total foreign exchange reserves	
	Total reserves (including gold)				Total	Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions		
	Gold	SDR's	Reserve position in IMF	Foreign exchange							
Column Code	1	2	3	4	5 = 1+2+3+4	6	7	8	9	10 = 4+8	
1994 31. Dec.	0,1	0,1	15,3	1.206,5	1.222,0	84,2	-5,9	1.046,0	-61,0	2.252,5	
1995 31. Dec.	0,1	0,0	14,9	1.405,9	1.420,9	132,8	-3,1	1.297,6	-124,8	2.703,4	
1996 31. Dec.	0,1	0,1	14,9	1.837,9	1.853,0	27,2	-1,0	1.488,4	-71,3	3.326,3	
1997 31. Dec.	0,1	0,1	15,7	2.987,3	3.003,1	37,4	-	978,2	-70,2	3.965,4	
1998 31. Dec.	0,1	0,2	55,8	3.048,5	3.104,6	40,0	-	1.031,2	-117,5	4.079,8	
1999 31. Dec.	0,1	1,6	107,3	3.050,3	3.159,3	51,8	-	1.053,5	-144,9	4.103,7	
2000 31. Dec.	0,1	4,0	88,5	3.343,3	3.435,9	62,4	-	1.361,2	-124,0	4.704,5	
2001 31. Dec.	76,2	5,7	91,3	4.810,5	4.983,7	86,2	-	1.703,0	-123,5	6.513,5	
2002 31. Dec.	79,9	6,7	115,9	6.578,9	6.781,4	81,3	-	1.263,2	-212,8	7.842,1	
2003 31. Dec.	80,9	7,3	115,7	6.675,0	6.878,9	69,8	-	1.028,4	-426,6	7.703,4	
2000 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	72,4	-	1.021,0	-179,4	7.381,9	
31. Oct.	81,0	8,1	89,5	6.302,7	6.481,4	70,7	-	1.051,8	-229,7	7.354,5	

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								
Total	4,252,315	4,761,815	5,314,494	5,747,168	100.0	100.0	100.0	100.0
1. Taxes on production and on imports	700,668	771,895	878,945	963,120	16.5	16.2	16.5	16.8
2. Less: Subsidies	63,205	67,993	64,517	83,900	1.5	1.4	1.2	1.5
3. Compensation of employees	2,275,737	2,564,414	2,818,596	3,040,177	53.5	53.9	53.0	52.9
-Wages and salaries	2,033,162	2,293,557	2,517,718	2,715,231	47.8	48.2	47.4	47.2
- Employers actual social contributions	242,575	270,857	300,879	324,946	5.7	5.7	5.7	5.7
4. Gross operating surplus	998,654	1,132,256	1,253,900	1,394,191	23.5	23.8	23.6	24.3
- Consumption of fixed capital	661,803	732,241	780,514	800,835	15.6	15.4	14.7	13.9
- Net operating surplus	336,851	400,016	473,386	593,356	7.9	8.4	8.9	10.3
5. Gross mixed income	340,461	361,241	427,570	433,580	8.0	7.6	8.0	7.5
- Consumption of fixed capital	83,202	90,891	92,596	95,803	2.0	1.9	1.7	1.7
- Net mixed incom	257,259	270,351	334,974	337,777	6.0	5.7	6.3	5.9
Expenditure on gross domestic product								
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 %				
	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 %		
Code	1	2	3	4	5	6	7	8		
1993	82,5	-2,7	109,8	-10,7	81,1	-3,2	84,7	-3,9		
1994	87,8	6,5	104,2	-5,7	86,5	6,2	91,3	12,1		
1995	89,5	2,4	105,1	1,6	88,9	2,8	91,1	1,3		
1996	90,4	1,3	105,5	1,8	89,7	1,2	91,8	1,2		
1997	91,3	1,4	107,5	0,9	90,0	0,6	99,3	9,1		
1998	94,6	4,0	107,1	2,8	93,4	4,3	102,6	3,6		
1999	94,1	-0,5	102,7	-3,1	93,4	-0,1	98,4	-4,4		
2000	100,0	6,3	100,0	1,7	100,0	7,1	100,0	2,5		
2001	102,9	3,1	92,1	-7,0	102,8	3,0	109,3	9,4		
2002	105,4	2,5	99,2	9,0	104,8	2,1	115,3	6,5		
2003	106,9	1,4	104,9	6,9	106,5	1,7	111,3	-3,2		
2003	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	
	Sep.	120,2	3,9	129,4	8,2	122,0	5,4	91,1	-18,8	

Source: Statistical Office of RS, estimation in BS.

4.4. Travel

Thousands	Overnight stays			Road border crossing						Slovenian overnight stays in Croatia	
	Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	Excluding border with Croatia				
		1=2+3	2		4=5+6	5	6	7=8+9	8	9	
Column	Code	Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	10
1992		5,098	3,085	2,015	71,968	26,706	45,262	46,320	17,565	28,755	2,088
1993		5,384	3,404	1,981	82,642	28,293	54,349	51,988	18,585	33,403	1,495
1994		5,865	3,383	2,482	93,522	28,440	65,082	59,916	20,480	39,436	2,065
1995		5,883	3,446	2,437	90,751	28,720	62,031	65,166	22,446	42,720	1,993
1996		5,832	3,283	2,549	98,712	28,840	69,871	71,169	22,214	48,955	2,795
1997		6,385	3,305	3,077	101,571	27,371	74,199	71,406	20,915	50,490	3,736
1998		6,286	3,226	3,058	89,869	25,438	64,428	59,059	18,455	40,604	4,035
1999		6,056	3,313	2,742	84,279	25,363	58,916	54,308	18,102	36,208	4,235
2000		6,736	3,313	3,423	89,504	26,955	62,549	55,659	18,464	37,194	4,969
2001		7,130	3,317	3,813	87,374	26,636	60,736	53,481	17,875	35,610	5,119
2002		7,296	3,277	4,019	86,196	27,354	58,844	53,103	18,829	34,275	4,988
2003		7,496	3,326	4,173	85,628	27,325	58,304	51,998	18,002	33,994	5,206
2003	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	8,400	2,798	5,602	5,611	2,063	3,547	119
	Jun.	737	305	432	8,918	2,920	5,999	5,745	2,071	3,674	525
	Jul.	1,114	481	633	10,854	3,255	7,600	6,902	2,151	4,751	2,040
	Aug.	1,310	509	801	11,448	3,366	8,082	6,475	1,941	4,534	1,744
	Sep.	717	248	469	8,572	2,771	5,801	5,376	1,895	3,481	339

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		Outside agriculture	In agriculture								
	In enterprises and institutions	By self-employed persons	Total	Total		Total	Registered unemployed persons	Total	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	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			
	Sep.	639,409	66,431	705,840	49,912	29,855	79,767	785,607	90,685	876,292	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 %	2000=100			2000=100	Annual 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	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
	Sep.	268,420	5.8	109.5	2.4	226,925	6.9	110.0	3.5	168,599	5.7	109.2	2.3

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	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
	Sep.	107,288	114.0	5.2	36,815	89.9	6.3	83,572	111.5	1.6	227,674	108.4	4.0

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

4.8. Prices

	Consumer price index								Retail prices			Industrial producers prices		
	Total			Goods		Services		Retail prices			Industrial producers prices			
	2000=100	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	2000=100	Annual growth in %	Monthly growth in %	2000=100	Annual growth in %	Monthly growth in %	
Column Code	1	2	3	4	5	6	7	8	9	10	11	12	13	
1992	37.3	207.3	5.8	213.9	5.6	174.0	6.4	36.6	201.3	5.7	47.0	215.7	5.0	
1993	49.1	32.9	1.7	29.9	1.5	50.1	2.8	48.3	32.3	1.7	57.1	21.6	1.4	
1994	59.4	21.1	1.5	19.9	1.5	26.6	1.5	57.8	19.9	1.4	67.2	17.7	1.4	
1995	67.4	13.7	0.7	12.5	0.6	18.3	1.2	65.1	12.7	0.7	75.8	12.9	0.6	
1996	74.0	9.9	0.7	8.3	0.7	15.3	1.0	71.4	9.7	0.7	80.9	6.8	0.5	
1997	80.2	8.4	0.7	7.7	0.7	10.1	0.8	77.9	9.1	0.8	85.9	6.1	0.6	
1998	86.5	8.0	0.5	7.3	0.5	10.2	0.8	84.6	8.6	0.6	91.0	6.0	0.3	
1999	91.9	6.2	0.7	5.6	0.6	7.9	0.7	90.2	6.6	0.7	92.9	2.2	0.3	
2000	100.0	8.9	0.7	9.1	0.7	8.5	0.8	100.0	10.8	0.8	100.0	7.6	0.7	
2001	108.5	8.4	0.6	7.8	0.5	10.3	0.8	109.4	9.5	0.6	109.0	9.0	0.6	
2002	116.6	7.5	0.6	6.3	0.5	10.7	0.8	117.6	7.5	0.6	114.6	5.2	0.3	
2003	123.1	5.6	0.4	5.1	0.3	6.9	0.5	123.7	5.7	0.4	117.5	2.6	0.2	
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	124.1	5.1	0.3
	Nov.	129.1	3.6	0.6	2.7	0.9	5.7	0.0	132.7	5.6	0.7	...	...	...

Source: Statistical Office of RS and computations in BS.

5.1. General Government Revenues and Expenditure

Millions of Tolars	Total revenue (I)										
	Tax revenues										
	Taxes on income, profits and capital gains			Taxes on payroll and work force	Social security contributions			Total	Taxes on property	Domestic taxes on goods and services	
	Personal income tax	Corporate income tax	Total		Employees	Employers	Other unallocable social security contributions				
Column	1	2	3	4	5	6	7	8	9	10	
Code											
1992	69.278	5.943	75.221	0	103.064	77.739	8.808	189.611	2.834	111.136	
1993	98.110	6.660	104.770	0	144.689	118.580	11.553	274.822	4.304	167.253	
1994	125.832	14.994	140.826	5.919	165.803	137.904	13.710	317.417	4.254	240.014	
1995	147.429	12.941	160.370	3.829	195.413	151.504	16.083	363.000	12.343	298.159	
1996	174.639	22.291	196.930	18.259	221.929	134.112	20.143	376.184	14.628	349.451	
1997	194.062	33.562	227.624	37.491	247.519	127.472	25.639	400.630	19.589	412.094	
1998	213.342	39.593	252.936	45.905	276.805	142.649	28.944	448.398	27.722	479.713	
1999	231.641	42.177	273.818	55.416	305.649	157.206	33.515	496.371	26.597	601.470	
2000	259.634	51.795	311.429	68.071	342.129	172.980	37.465	552.574	26.513	602.895	
2001	289.102	68.775	357.877	83.369	377.817	188.925	54.165	620.908	32.965	673.380	
2002	319.822	75.223	395.045	93.897	415.634	208.271	57.910	681.816	34.428	672.703	
2003	353.126	107.394	460.520	107.424	446.924	229.466	61.242	737.632	34.419	814.577	
2003	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	21.256	5.233	66.114	3.841	59.277
	Aug.	26.939	7.662	34.601	9.602	39.253	20.943	5.308	65.504	5.477	72.644

Millions of Tolars	Total revenue (I)			Total expenditure (II)							
				Current expenditure							
	Grants	Transfers	Total revenue (I)	Expenditure on goods and services			Interest payments			Current transfers	
				Wages and salaries	Other purchases aof goods and services	Total	Domestics interest payments	Interest payments abroad	Total		
Column	22	23	24	1	2	3	4	5	6	7	
Code											
1992	0	0	440.962	90.056	96.977	187.033	2.185	2.845	5.029	29.784	
1993	0	0	640.895	131.202	137.474	268.676	13.124	4.934	18.057	37.575	
1994	0	46	803.560	153.683	171.289	324.973	19.915	6.993	26.908	36.154	
1995	470	102	958.186	193.687	200.838	394.525	19.808	5.790	25.598	41.747	
1996	940	119	1.091.815	234.452	219.592	454.044	21.542	9.579	31.121	34.547	
1997	1.760	0	1.222.587	284.769	243.150	527.919	21.756	12.931	34.686	39.961	
1998	2.449	0	1.397.903	312.605	276.939	589.544	28.237	13.484	41.721	49.239	
1999	4.332	0	1.590.017	350.639	295.789	646.428	31.506	19.440	50.945	63.088	
2000	7.421	14.588	1.726.724	387.501	335.955	723.456	34.938	26.018	60.956	58.951	
2001	10.788	9.431	1.967.785	456.410	385.770	842.180	37.939	34.870	72.809	63.161	
2002	14.223	10.962	2.083.860	514.924	417.688	932.613	53.344	31.783	85.127	60.435	
2003	13.384	7.887	2.375.840	561.191	451.440	1.012.631	61.279	31.382	92.661	69.470	
2003	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.	166	60	200.438	46.171	32.115	78.286	5.338	309	5.647	9.034
	Feb.	181	29	181.476	46.981	31.679	78.660	9.962	251	10.213	5.383
	Mar.	-30	91	221.089	46.044	32.356	78.400	5.680	12.202	17.883	7.439
	Apr.	184	122	237.630	64.272	36.505	100.776	10.279	6.081	16.360	4.905
	May	99	26	215.665	48.370	36.207	84.576	4.059	7.812	11.871	3.982
	Jun.	446	34	171.973	48.597	34.850	83.447	3.078	2.919	5.997	3.536
	Jul.	99	66	192.903	48.621	33.820	82.440	2.875	281	3.155	5.262
	Aug.	165	94	200.943	49.296	32.878	82.174	1.921	203	2.124	4.219

Total revenue (I)										
Of which:		Tax revenues			Nontax revenue					
General sales tax, VAT	Excises	Taxes on international trade and transactions	Other taxes	Total	Entrepreneurial and property income	Administrative fees and charges, nonindustrial sales and fines	Other nontax revenues	Total	Current revenue	Capital revenue
11	12	13	14	15	16	17	18	19	20	21
106,138	0	32,460	816	412,079	9,305	5,553	12,204	27,062	439,142	1,820
156,734	0	51,463	118	602,729	12,520	11,654	12,521	36,694	639,423	1,472
225,391	0	64,267	85	772,782	10,679	9,406	9,100	29,185	801,967	1,548
281,061	0	78,176	451	916,328	6,628	16,241	16,592	39,462	955,790	1,824
328,841	0	76,593	241	1,032,285	8,301	17,499	30,932	56,732	1,089,017	1,738
378,899	0	58,463	208	1,156,099	9,792	21,173	29,959	60,924	1,217,023	3,805
423,536	0	47,291	787	1,302,752	24,186	26,088	37,956	88,230	1,390,982	4,471
472,734	70,069	45,657	100	1,499,430	23,522	26,248	30,055	79,825	1,579,255	6,430
410,389	134,132	38,089	23	1,599,594	27,619	36,735	31,093	95,447	1,695,040	9,674
440,642	166,395	29,607	238	1,798,343	65,227	38,094	35,703	139,024	1,937,367	10,199
423,701	170,920	31,341	365	1,909,594	43,737	38,815	51,363	133,915	2,043,509	15,165
525,918	197,792	34,653	261	2,189,486	63,759	36,540	48,928	149,227	2,338,713	15,857
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	17,544	23,701	219,883	1,146
50,461	17,443	3,448	123	221,062	2,750	3,046	8,952	14,748	235,810	1,514
47,708	17,929	2,848	144	202,711	3,989	3,487	4,449	11,925	214,636	905
14,855	17,870	990	134	158,116	4,642	2,920	4,827	12,389	170,505	988
32,053	19,039	618	5,047	179,818	3,719	2,764	5,001	11,483	191,301	1,437
43,621	21,254	537	23	188,388	4,810	2,574	3,983	11,368	199,756	928

Total expenditure (II)										
Current expenditure										Nonfinancial balance (A = I - II.)
Transfers to households		Of which:		Current transfers		Current reserves		Capital expenditure		Total expenditure (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
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	181,195	15,813	197,008	3,431
85,190	54,933	1,327	5,655	38	97,594	205	186,671	10,758	197,429	-15,954
85,964	54,354	2,049	8,361	509	104,322	266	200,871	15,286	216,157	4,932
86,907	54,188	2,049	7,471	280	101,613	418	219,168	13,684	232,852	4,778
109,894	78,253	2,067	7,360	96	123,399	274	220,120	14,583	234,703	-19,038
85,820	54,320	2,064	7,210	1,018	99,649	274	189,367	19,114	208,481	-36,508
86,405	54,587	2,391	6,906	320	101,284	1,146	188,026	17,322	205,348	-12,445
86,466	54,659	2,110	8,594	377	101,767	465	186,531	21,269	207,800	-6,856

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				
	Repayment of given loans	Equity sold	Privatization receipts	Total	Loans given	Acquisition of equity	Privatization receipts spending	Total	Balance
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	Jul.	267	-35	383	615	482	47	815	-200
	Aug.	186	2	14	202	97	-52	961	1.006
	Sep.	175	4	12	192	287	50	708	1.065
	Oct.	217	6	858	1.082	140	14	72	856
	Nov.	99	68	9	176	427	73	160	921
	Dec.	978	174	20	1.171	676	1.417	1.166	3.668
2004	Jan.	216	190	407	813	226	613	0	839
	Feb.	85	1	8	94	121	-270	0	-132
	Mar.	126	4	52	182	202	14	34	250
	Apr.	230	0	190	420	506	81	246	849
	May	74	62	28	164	80	5.050	0	6.631
	Jun.	939	97	37	1.073	100	104	0	220
	Jul.	358	189	100	648	154	136	15	306
	Aug.	58	1	10	70	808	135	150	1.093
									-1.023

Million of Tolars	Overall balance (A+B)	Total financing (C)								
		Domestics financing			Financing abroad			Total financing balance	Change in cash, deposits and statistical error	
		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	Jul.	4.419	38.374	22.590	15.785	56	971	-916	14.869	
	Aug.	-13.639	-9.411	414	-9.824	403	753	-350	-10.174	
	Sep.	14.287	3.778	5.590	-1.813	0	1.973	-1.973	-3.785	
	Oct.	3.737	35.852	2.709	33.144	52	469	-417	32.727	
	Nov.	-27.055	11.306	6.745	4.561	0	369	-369	4.193	
	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	
	Feb.	-15.727	36.771	12.020	24.751	81	767	-686	24.065	
	Mar.	4.865	37.853	22.042	15.811	0	1.979	-1.979	13.832	
	Apr.	4.350	42.399	8.426	33.973	162	504	-342	33.631	
	May	-25.505	24.966	16.939	8.026	94	371	-277	7.749	
	Jun.	-35.656	48.748	6.409	42.340	41	50.555	-50.514	-8.175	
	Jul.	-12.103	-2.726	5.476	-8.202	9.671	592	9.079	877	
	Aug.	-7.879	8.522	221	8.302	0	778	-778	7.523	
									-356	

5.3. Debt of Republic of Slovenia

Millions of Tolars	Debt incurred in domestic market						Debt incurred abroad			Total debt
	Public sector	Bank of Slovenia	Banks	Other domestic creditors	Negotiable securities	Total	Loans	Bonds	Total	
							Column Code	1	2	3	4	5	6 = 1 ... 5	7	8	9 = 7 + 8	10 = 6
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 September 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 authorisation for the following other financial services:

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

B

A

N

K

S

A

N

D

S

A

V

I

N

G

B

A

N

K

S

I

S

L

O

V

E

N

I

A

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 authorisation for the following other financial services:

- factoring
- issuing of guarantees and other commitments

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

2. Savings banks

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 Stadtpark 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
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

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-Skopice 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 Kärnten-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 Düsseldorf, Heerdt Lohweg 35, 40549 Düsseldorf,
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:
 - 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

Nomura Bank International 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
- 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

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:
 - 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

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:
 - 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

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
 - 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

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.)
 - 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

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.)
 - 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

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
 - 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

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.)
 - 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

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
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

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)
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

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, Avstria

- 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

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

B

A

N

K

S

A

N

D

S

A

V

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

N

K

S

I

N

G

B

A

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

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

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 Klagenfurt/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 sectorization has been implemented according to ***Regulation on Introduction and Implementation of Standard Classification of Institutional Sectors***, (hereinafter "SKIS") - Official Gazette 56/98. SKIS which implemented a national standard for economic sectorization is based on European System of Accounts 95 and is in accordance with System of National Accounts 93. According to SKIS the sectors of the economy are: 1.) Non-financial corporations, 2.) Financial corporations (central bank, commercial banks, other financial institutions), 3.) General government, 4.) Households, 5.) Non-profit institutions serving households and 6.) External Sector (non-residents)

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

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

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

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

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

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

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

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

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

Table 1.1.: Monetary Aggregates

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

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

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

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

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

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

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

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

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

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

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

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

Other assets include fixed assets of banks and of the Bank of Slovenia and some other items (doubtful claims, etc.).

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

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

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

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

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

In the Table as from April 30, 1999 in conformity with SKIS, items of assets and liabilities to other general government mean assets and liabilities to both Local Government and Social Security Funds. By analogy, enterprises mean non-financial corporations and non-profit institutions serving households, and individuals mean households.

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

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

Table 1.3.: Balance Sheet of the Bank of Slovenia

The Table shows the Bank of Slovenia's assets and liabilities at the end of month.

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

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

Claims on General Government consist mainly of net claims on the National Bank of Yugoslavia taken over by the Succession Fund of the Republic of Slovenia. Claims on the state budget, which are the counterpart of the succeeded liabilities to the International Monetary Fund, are also included.

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

Other claims include some Bank of Slovenia's small deposits with banks and advance payments to the banks for repayments of Bank of Slovenia bills sold to other buyers through banks as agents.

General Government Deposits comprise deposits of Central Government budget.

Restricted deposits mainly result from deposits earmarked for import payments and deposits covering letters of credit, guarantees and credits taken abroad.

Money transfers in transit comprise money in transit.

Table 1.4.: Balance Sheet of Deposit Money Banks

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

Demand deposits comprise giro accounts of enterprises and non-profit institutions, General Government, non-monetary financial institutions and giro and current accounts of households (see Table 1.6.).

Savings deposits include short and long-term tolar savings deposits of households (see Table 1.6.).

Time deposits consist of short and long-term time deposits of households, General Government, non-monetary financial institutions, enterprises and non-profit institutions (see Table 1.6.).

Restricted deposits represent deposits of enterprises and non-profit institutions, General Government and individuals to be used for money transfers to foreign countries or in cover of letters of credit, loans taken abroad or euro-checks, and can also be used for foreign currency exchange office transactions.

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

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

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

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

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

The Table shows banks' claims resulting from loans and securities classified by domestic non-monetary sectors, which are also represented in Table 1.4. in item 'Claims on non-monetary sectors - Total'.

As from April 30, 1999 SKIS has been implemented in the sectorial distribution of the economy and therefore:

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

Marketable securities are long or short-term securities acquired and held by a bank with the intention of reselling them in the short term.

Investment securities are long or short-term securities acquired and held for yield or capital growth purposes and are usually held to maturity.

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

The Table shows banks' liabilities from deposits of domestic non-monetary sectors which correspond to the 'Liabilities to non-monetary sectors - Total' in Table 1.4.

As from April 30, 1999 SKIS has been implemented in the sectorial distribution of the economy and therefore:

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

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

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

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

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

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

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

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

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

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

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

2. FINANCIAL MARKETS**Interest rates (Table 2.1. - 2.6.)**

Annual interest rates.

r = real rate over Tolar indexation clause

r(D) = real rate over foreign exchange indexation clause

n = overall nominal rate

TOM = Tolar indexation clause

EUR = foreign exchange clause

Table 2.1.: Bank of Slovenia Interest Rates

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

Repo interest rate for the temporary purchase of 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 (SILONIA) is weighted average interest rate for overnight deposits. Interest rate for deposits till 30 days is weighted average interest rate for deposits with maturity till 30 days.

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

Tolar indexation clause

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

TOM (monthly): since 5th August 1995: average of previous 3 months' inflation (until June 1995 indexation was based on so called R that was equal to the previous months' inflation rate, from 1st June till 4th August 1995 indexation was based on the average of previous 3 months' inflation); since February 1996: 4 months; since December 1996: 6 months; since May 1997: 12 months.

Financial liabilities and assets in domestic currency, with maturity less than 1 year, are not revalued since July 2002.

Foreign exchange indexation clause

Monthly rate is growth rate of Bank of Slovenia's end of month exchange rate for EUR (DEM) or USD.

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

Figures for 1993 to 1998 in columns 4, 6 and 8 represent growth of the category in the period December to December.

Table 2.3.: Average Commercial Banks' Interest Rates

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

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

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

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

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

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

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

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

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 Territorial Units - Statistical Regions of the Republic of Slovenia, January 1, 1999.

Note 3: Data referring to the Postal bank of Slovenia do not include units of the Post of Slovenia that operate for the Postal bank of Slovenia on the contractual basis.

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 date each month (delayed debit card ie. charge card), or may be settled in part, with the balance taken as extended credit (credit card).

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

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

Note 4: *Volume and value of transactions abroad:* use of cards issued in Slovenia for payments abroad.

Number of payment cards in circulation: number of valid payment cards held by residents and non-residents, issued in Slovenia. Data refer to the end of each quarter/year.

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

Domestic cards: payment cards issued by banks and enterprises residents in Slovenia without licence agreements with foreign issuers.

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

Bank card: payment cards issued by banks.

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

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

Business cards: payment cards issued to legal entities.

2.8.2. Other Modern Payment Instruments

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

Note 2: Data include purchase and money withdrawal transactions.

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 working days after the agreement.

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

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

3. BALANCE OF PAYMENTS AND EXTERNAL POSITION

Balance of Payments (Tables 3.1. to 3.4.)

General notes

In most respects the Slovenian Balance of Payments (BOP) conforms to the methodology of the IMF's *Balance of Payments Manual, fifth edition* (1993).

Characteristics of the Data

Minus sign (-) indicates imports or surplus of imports over exports in the current account, increase in assets or decrease in liabilities in the capital and financial accounts, and growth of reserve assets.

Data for transactions are converted from original currencies to 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 follow:

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

Data sources

BOP is compiled on the basis of monthly available data on transactions (ITRS), stock positions and estimates.

- Reports on transactions
 - accounts of domestic banks held with correspondent banks abroad (including the central bank),
 - nonresident accounts held with domestic banks,
 - non-bank resident accounts abroad,
 - other accounts between residents and nonresidents,
 - payments between residents and nonresidents in Slovenian Tolars.

Classification of transactions is using the descriptions of transactions provided by the banks' clients;

- **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 inter-company debt transactions between affiliated enterprises (10 percent or more capital share) are included in the direct investment item, before that they were included in loans item.

Table 3.5: Merchandise trade

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

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

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

3.6 Short-term commercial credits

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

International Investment Position of Slovenia (Table 3.7.)

General notes

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

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

Revision policy

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

Data sources

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

Direct investment

Data on direct investment are collected from:

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

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

In accordance with the recommendations of IMF, this item comprises investment where direct investor owns 10 percent or more of ordinary shares or voting power. Equity shares are valued at book value according to the accounting standards. Reinvested earnings are included.

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

Data on claims and liabilities of Slovene enterprises in indirectly affiliated enterprises from 1996 onwards are included in the item 'Direct investment abroad' (in case when enterprise abroad having Slovene direct investment holds 10% or more of equity in other foreign enterprise). In the item 'Direct investment in Slovenia' data on investment of foreign enterprises in indirectly affiliated enterprises in Slovenia are included (in case that Slovene enterprise with foreign direct investment holds 10% or more of equity in other Slovene enterprise).

Portfolio investment

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

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

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

Trade credits and loans

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

The item "Assets / Currency and deposits of other sectors" in international investment position also includes data from the Bank for International Settlements (BIS) on deposits of Slovenian households in the banks in member states of BIS.

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

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	December 2004	January 2005	February 2005	
REAL SECTOR				
National accounts	NLT 30** (Q3 2004)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Production index	8 (for Oct/04)	10 (for Nov. 2004)	7 (for Dec. 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Forward-Looking indicators	NLT 24 (for Dec. 2004)	NLT 26 (for Jan. 2005)	NLT 24 (for Feb. 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Employment			28 (Q4 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Unemployment			28 (Q4 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Wages	15 (for Oct 2004)	17 (for Nov. 2004)	15 (for Dec. 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Consumer Price Index	30 (for Dec. 2004)	***	NLT 9 and NLT 28 (for Jan and Feb. 2005)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Producer Price Index	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.htm
Central government operations	NLT 31 (for Nov 2004)	NLT 31 (for Dec 2004)	NLT 28 (for Jan 2004)	http://www.sigov.si/mf/angl/tekgib/atek_gib.htm
Central government debt	NLT 31 (Q3 2004)			http://www.sigov.si/mf/angl/tekgib/atek_gib.htm
FINANCIAL SECTOR				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	21 (for Nov 2004)	NLT 25 (for Dec 2004)	21 (for Jan 2004)	http://www.bsi.si/html/eng/financial_data/hit/mon_survey.htm
Analytical accounts of the central bank (Balance Sheet of the Bank of Slovenia)	14 (for Nov 2004)	14 (for Dec 2004)	14 (for Jan 2004)	http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.htm
Interest rates ^{1,2}	NLT 10 (for Nov 2004)	NLT 10 (for Dec 2004)	NLT 10 (for Jan 2005)	http://www.bsi.si/html/eng/financial_data/hit/repo.htm http://www.sigov.si/mf/angl/tekgib/atek_gib.htm
Stock market: Share price index	NLT 15 (for Nov 2004)	NLT 14 (for Dec 2004)	NLT 14 (for Jan 2004)	http://www.bsi.si/html/eng/financial_data/hit/sbi.htm
EXTERNAL SECTOR				
Balance of payments	NLT 13 (for Oct 2004)	NLT 14 (for Nov 2004)	NLT 11 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/placilna_bilanca.htm
Official reserve asset	7 (for Nov 2004)	7 (for Dec 2004)	7 (for Jan 2004)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.htm
International reserves and foreign currency liquidity	NLT 31 (for Nov 2004)	NLT 31 (for Dec 2004)	NLT 28 (for Jan 2004)	http://www.bsi.si/html/eng/financial_data/hit/int_liquid_curr.htm
Merchandise trade	NLT 10 (for Oct 2004)	NLT 11 (for Nov 2004)	NLT 11 (for Dec 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.htm
External debt	NLT 13 (for Oct 2004)	NLT 14 (for Nov 2004)	NLT 11 (for Dec 2004)	http://www.bsi.si/html/eng/financial_data/hit/gross_ext_debt.htm
Exchange rates ³				http://www.bsi.si/html/eng/publications/index.htm
Addendum:				
Population		NLT 31 Q3/04		"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)

* The period to which data to be released relate is shown in parentheses. NLT stands for *no-later-than*.

** Delays in coverage are possible for Q3 2004.

*** Changes in weighting system will affect the data for January 2005. Delay in publishing is expected - NLT February 9.

**** Changes in weighting system will affect the data for January 2005. Delay in publishing is expected - NLT February 16.

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).

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

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

³Data 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/ahriv/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

