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REPUBLIC OF SLOVENIA:

GENERAL INFORMATION

			Date or period of Measured in: data:
Area	20,273	km2	2004
Population	1,997,919	število	09.30.2003
Population growth	0.10	%	09.30.2003
Population density	99	število / km2	09.30.2003
Population of Ljubljana	268,084	število	06.30.2003
Origin of value added:			2002
Agriculture	3.0	%	
Industry	29.7	%	
Construction	5.5	%	
Services	61.8	%	
Total	100.0	%	
GDP real annual change	2.9	%	2002
Industrial production annual change	6.1	%	December 2003
Total employment annual change	0.2	%	December 2003
Unemployment rate (ILO definition)	6.7	%	Oct.-Dec. 2003
Annual inflation rate	3.6	%	February 2004
General government:			
revenue	40.7	% BDP	2002
surplus/deficit	-3.1	% BDP	2002
Trade balance	-157.3	mio EUR	December 2003
BOP current account	-112.6	mio EUR	December 2003
International reserves	6,936.4	mio EUR	01.31.2004
Foreign exchange reserves	7,699.8	mio EUR	12.31.2003
Net foreign debt	186.0	mio EUR	12.31.2003
Gross foreign debt	12,995.0	mio EUR	12.31.2003
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates:			
for 1 EUR	237.2375	SIT	01.31.2004

Economic recovery in the euro area remains very slow. Euro area economic growth last year according to preliminary estimates was 0.4%. However, relatively strong growth in industrial production in the last few months of the year points to a gradual improvement in economic activity. The economic recovery in the United States was significantly faster. According to preliminary data, US GDP grew by 3.1% last year. Despite this, forecasts for 2004 remain unchanged both for the euro area (1.8%) and the United States (4.6%).

Data on economic growth in Slovenia indicate a strengthening in the final quarter. Growth in industrial production has been accelerating since autumn last year. Business confidence surveys showed a slight rise in optimism again following a period of stagnation at the end of last year.

In February the Opec oil cartel unexpectedly cut production quotas. Its aim was to maintain the relatively high price of oil despite the seasonal drop in demand in the second quarter. The average price of Brent oil in January was USD 31.2 a barrel, up 4.5% on December last year.

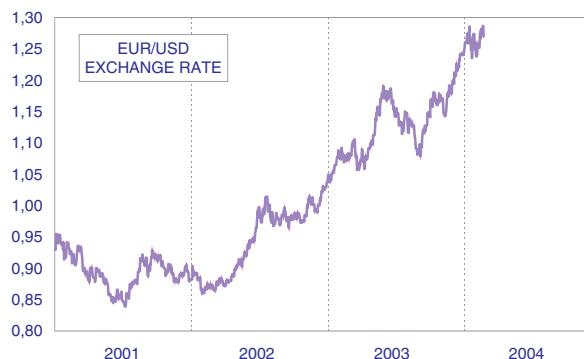
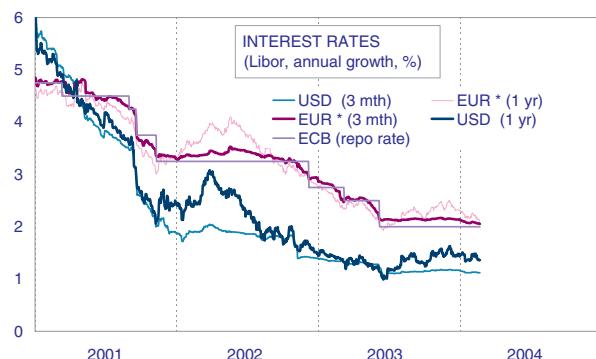
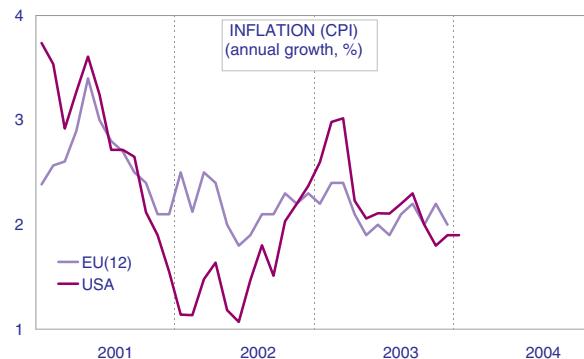
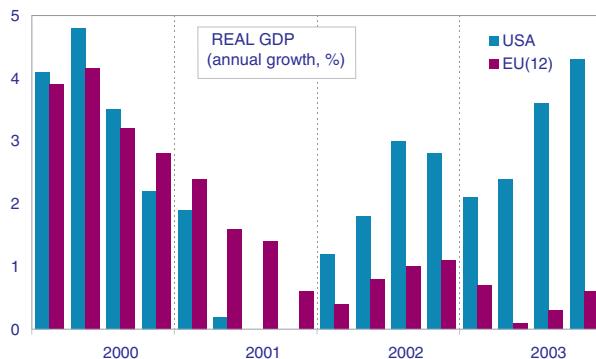
Inflation in Slovenia is continuing to moderate. The annual rate of growth of consumer prices fell by one percentage point in the first two months of this year (0.6 percentage points in January and 0.4 percentage points in February) to 3.6% year on year.

In 2003 Slovenia recorded a current account surplus for the third consecutive year. Last year the current account surplus was EUR 17 million, EUR 313 million less than in 2002. The main reasons for this fall are the rise in imports and the drop in exports of goods resulting largely from a recovery in domestic private consumption and investment and the stagnation of exports to the countries of the former Yugoslavia.

Net financial inflows last year were moderate and amounted to 0.4% of GDP (4.9% of GDP in 2002). Smaller net financial inflows resulted primarily from smaller inflows from foreign direct investments. Foreign exchange reserves consequently rose last year by EUR 108 million to EUR 7.7 billion at the end of December, and remained at that level until the end of January this year. At the end of 2003 the gross external debt stood at EUR 13.0 billion, a rise of EUR 1.5 billion on the end of the previous year. The increase in the debt was primarily due foreign loans to the private sector and the growth in borrowing between affiliated enterprises.

Slow growth of broad money since the middle of last year is a result of relatively strong domestic credit activity and financial outflows. Strong increase in foreign currency deposits evident since the middle of last year is probably a result of the convergence of tolar interest rates with rates in the euro area.

1. INTERNATIONAL ENVIRONMENT



Preliminary estimates of economic growth in the euro area and the United States in 2003 are 0.4% and 3.1% respectively. Economic recovery in the euro area thus remains weak, with current growth in the last quarter of 2003 just 0.3%. Nevertheless, growth in industrial production in the last three months points to an improved growth performance in 2004. The US economy is recovering at a much faster rate, although the current growth in the last quarter (1.0%) fell somewhat compared to third quarter growth (2.0% quarter on quarter). The forecasts for 2004 remain unchanged: 1.8% for the euro area and 4.6% for the United States.

The European Commission has presented its proposal of the European budget, the so-called Financial Perspective for the period 2007-2013. This foresees an average expenditure of 1.14% GNP of the EU(27) between 2007 and 2013 .

Annual growth (%)	2001	2002	2003	2004
Inflation (CPI)				
EU (12)	2.6	2.2	2.1	2.0 (12)
USA	2.8	1.6	2.3	1.9 (1)
Real GDP				
EU (12)	1.5	0.8	0.4	(1.8)
USA	0.3	2.4	3.1	(4.6)
Central bank interest rates				
EU (12)	4.3	3.2	2.3	2.0 (1)
USA	3.9	1.7	1.1	1.0 (1)
Dollar commodity prices:				
Oil (Brent, USD/barrel)	24.5	25.0	28.8	31.2 (1)

Sources: Reuters, Eurostat, Consensus, OECD, IFS.

Notes: Figures in parentheses indicate the month referred to except for economic growth, where they represent the forecast for the year as a whole

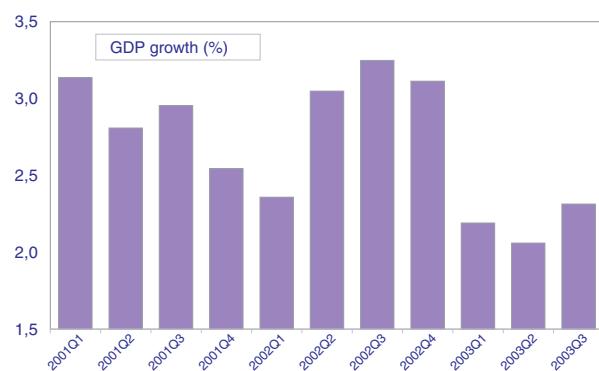
The Financial Perspective focuses on three priority tasks: sustainable development through the promotion of growth, cohesion and employment, a European model of society based on freedom, security and justice, and the strengthening of the EU's role in the world.

In the US, President Bush has submitted to Congress the first 2005 budget proposal worth USD 2,400 billion, which begins on 1 October this year. The proposal envisages a deficit of USD 364 billion. This year's deficit is expected to total USD 477 billion, well above last year's previous record deficit of USD 375 billion. The priority goals of the budget are the war against terrorism, homeland security and economic growth.

In February Opec lowered its production quotas, albeit the price of oil remains high. The main reason for the cut in oil production quotas is the expected seasonal dip in demand in the second quarter this year, which could cause a surplus supply. Opec decided to cut output by a million barrels a day to 23.5 million barrels a day with effect from 1 April. It also left open the possibility of a further reduction in production quotas of 700,000 barrels a day if the oil price falls below USD 25 a barrel. The price of Brent oil rose again in January, when the average price per barrel was USD 31.2, up 4.5% on the average December price.

2. REAL SECTOR

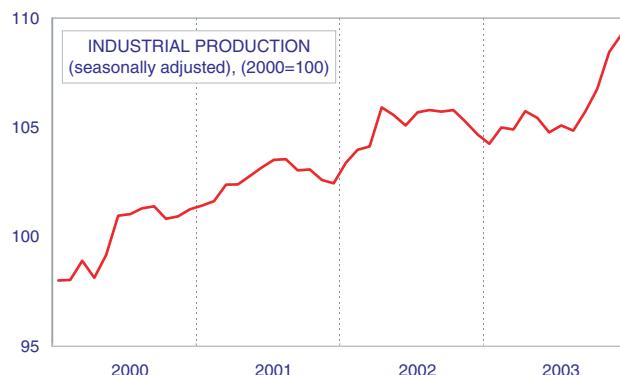
Economic activity



Data indicate that economic growth in the final quarter of last year was higher than in any of the three previous quarters, and that we can expect GDP to grow at a faster rate in the early part of this year. Despite the slight stagnation in household consumption at the end of the year, albeit indicated only by retail sales trends in November, which was not in line with our expectations, we estimate that private consumption over the whole of the final quarter last year was at a relatively high level. Investment spending was similar but somewhat lower than in the first three quarters. Government spending at the end of the year was relatively restrained. We estimate that foreign trade again made a negative contribution to GDP growth in the last quarter of the year, but substantially less than in the previous three quarters, when it averaged -1.7 percentage points of GDP. Consequently we are sticking to our estimate of GDP growth for the year as a whole at a little under 2.5%.

Industrial production in 2003 grew by 1.4%, the lowest level since 1999, although the growth dynamics at the end of the year was the fastest in the last few years. The year-on-year growth rate up until August was negative (-0.2) but in the four months until the end of the year the average year-on-year growth rate was 4.5%.

In December the extremely high growth dynamics of the previous months weakened slightly, but it was still 9% on an annualised basis. The growth dynamics slowed for production of all types of goods, while the growth rate of production of capital goods in December – the fastest growing sector last year with an average annual growth rate of 5% – was negative. Over the year as a whole the volume of production of intermediate goods, which is strongly dependent on the international economy, was virtually unchanged from 2002. These trends, as well as the relatively favourable conditions of financing and expectations of improved economic conditions this year, were reflected in a rise in inventories, which grew by 4.8% over the year as a whole.



Adjustments in the base year and the sample mean that the January and February industrial production data will not be available until the end of March or early April.

Developments in other sectors at the end of the year indicated certain changes compared to the average for the year as a whole. At the end of the year the value of housing construction was rising extremely fast, partly as a result of the impending release of funds from the National Housing Saving Scheme. Consequently, the value of housing construction outpaced the value of civil engineering works, including road building, for the first time in a long period.

annual growth (%)	2000	2001	2002	2003
				dec
Industrial production	6.2	2.9	2.4	6.1
Inventories	1.2	5.4	-3.0	4.1
Productivity	8.2	3.1	4.6	9.5
Electricity consumption	3.3	2.6	7.1	8.5 (1)
Construction: - total	7.3	-2.0	20.7	4.7 (11)
- building	6.4	15.3	2.4	19.3 (11)
- civil engineering	9.1	-17.3	21.0	-7.5 (11)
- effective hours worked	-1.2	-2.1	-3.4	-6.1 (11)
Trade				
- retail sales	24.9	15.1	4.2	3.4 (11)
of which: - foods	44.0	29.8	9.5	-2.3 (11)
- non-foods	4.5	15.5	17.5	10.2 (11)
- wholesale trade	7.2	26.7	22.5	...
Hotels and restaurants: total	7.9	11.7	5.5	10.0 (11)
- accommodation	5.8	20.7	9.9	2.6 (11)
- restaurants	9.5	10.1	10.3	12.8 (11)
Tourism (overnights)	11.3	5.8	2.3	-2.0

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

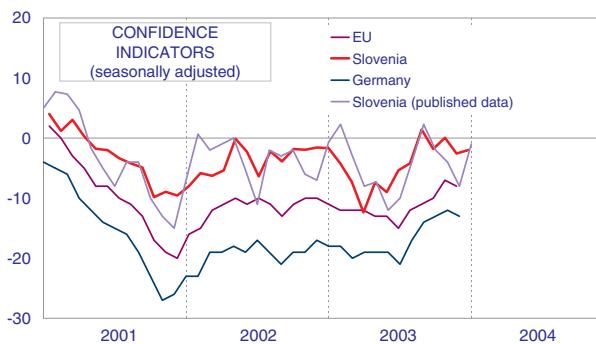
	2000	2001	2002	2003
Real GDP	4.1	2.9	3.2	2.3
annual growth (%)				
Household consumption	0.2	2.4	1.1	3.1
General government consumption	2.3	4.0	2.5	2.3
Gross fixed capital formation	3.3	-4.2	4.1	9.1
Exports of goods and services	13.0	6.4	6.5	3.2
Imports of goods and services	7.6	3.0	4.9	6.7
External trade contribution*	3.0	1.8	0.6	-2.2
Value added	5.1	3.3	3.3	2.2
contributions (percentage points)				
Agriculture	0.0	-0.1	0.0	-0.1
Industry	2.6	1.5	1.4	0.6
Business services	1.7	1.5	1.4	1.4
Public services	0.9	0.7	0.7	0.8

* in percentage points

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

Retail sales activity in November showed a quite unexpected trend, with the value of sales lower than one year earlier in real terms. The major cause was a decline in the level of food sales,

while sales of durables remain at a relatively high level. Also at a relatively high level at the end of the year was transport activity, measured in terms of both passenger volumes and goods volumes, which were relatively modest in the rest of the year. Volume indicators for tourism in December indicate a lower level of overnight stays than the average for the year as a whole, primarily due to lower numbers of resident tourists.



Business confidence surveys in the early part of this year have showed a slight rise in optimism again following an improvement in the middle of last year and a period of stagnation at the end of the year. The main improvements were in expectations concerning exports, demand and production. With the exception of export orders, year-on-year comparisons of sentiment regarding the current situation in industry also show an improvement on recent months. But the surveys also show a decline in optimism concerning employment expectations in the next few months.

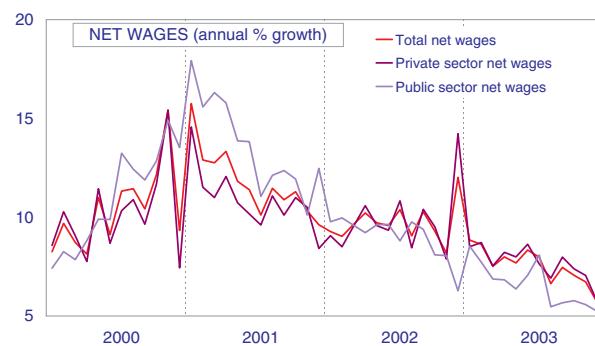
The labour market

Having slowed down in the last few months, total household incomes grew by 8.1% over the whole of 2003, a rise of 2.4% in real terms. The biggest increase was in social transfers (up 4.1% in real terms), while other labour compensation fell by 0.9% in real terms.

annual growth (%)	2000	2001	2002	2003 dec
SIT thousands				
Average gross wage	191.6	214.5	235.4	277.6
Average net wage	120.7	134.8	147.9	173.2
Average net wage	10.4	11.7	9.7	5.7
Real wage	1.4	3.1	2.1	1.0
Total receipts (SIT bn)	164	182	201	248
Total receipts	12.2	10.5	10.7	6.5
- net wages	11.8	13.2	10.5	7.5
- other labour compensation	13.1	7.2	6.3	4.8
- social transfers	12.1	8.8	13.4	6.1
Labour costs per employee	10.7	10.8	9.0	6.7 (11)
- average gross wage	10.6	12.0	9.8	5.9
- average other expenditures	11.7	5.6	5.8	4.6
- other taxes	11.4	11.1	10.4	7.8 (11)

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

Both categories were characterised by relatively low growth at the end of the year, while social transfers in particular were growing very fast at the start of the year. Although there was no marked downward trend in total labour compensation at the end of the year, average nominal net wage growth in the year to December (5.7%; 1.0% in real terms) was nevertheless the lowest so far. Average gross wages and average net wages both grew by 7.5% in 2003 (1.9% in real terms). For the second year in succession private sector wage growth (7.7%) exceeded public sector wage growth (6.6%). Over the year as a whole wage growth was fastest in financial intermediation (8.9%), mining (8.3%), transport (8.2%) and electricity, gas and water supply (8.2%).



Last year saw the biggest fall in the active population since the start of the previous decade. Approximately equal contributions to this fall came from a decline in the number of persons in employment and a fall in the number of unemployed. The decline in the jobless total resulted partly from changes to the criteria for classification of the unemployed introduced in October 2002. Nevertheless, it is clear that the deterioration in employment conditions in the second half of the year was no longer as pronounced as at the start of the year. However, even given an improvement in the economic situation, the upturn in the employment cycle is likely to take place relatively slowly. This has been indicated by negative growth dynamics and year-on-year growth of small business employment in the last few months, weak sentiment regarding the employment outlook in the next few months expressed in business surveys, and the uncertain conditions in labour intensive sectors ahead of and after EU entry.

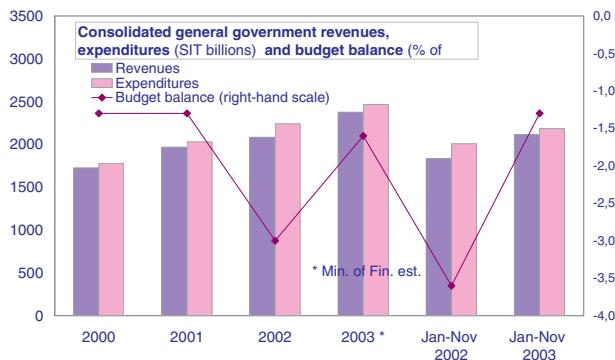
annual growth in %	2000	2001	2002	2003 dec
Employees (thousands)				
Change in empl.(y.o.y.)	12.1	11.8	3.0	1.3
Employees	1.8	1.7	0.4	0.2
of which:				
- enterprises	1.4	1.8	0.7	0.3
- small business	3.0	0.6	-1.5	-1.0
Sectors:				
- private (excl. L.O)	1.0	1.5	2.4	-0.4
- public (L.O)	2.7	2.6	-3.7	2.1
public admin.(L)	3.2	3.8	2.3	3.3
Unemployment rate (ILO)	7.0	6.4	6.3	
Registered unempl.rate	12.2	11.6	11.6	11.0

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

The slow growth in labour costs per unit of output in the manufacturing sector reflects very strong productivity growth. Accelerated growth in industrial production was the main factor behind increased productivity. With labour cost growth

declining slightly in December, labour costs per unit of output in December were almost at the same level as in December 2002. Growth in labour costs per unit of output looks set to remain at a relatively low level for at least a few more months.

3. PUBLIC SECTOR

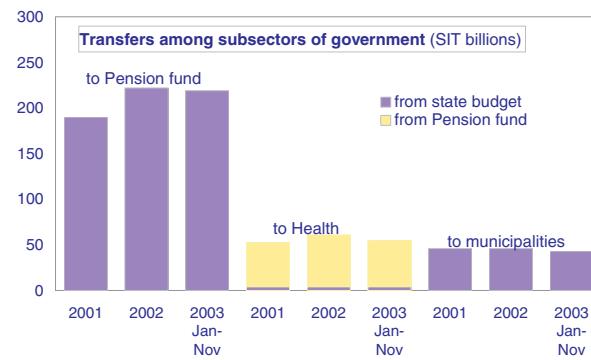


The general government deficit last year was around 1.5% of GDP. A similar level of deficit is planned for this year and next year. The general government deficit stood at SIT 73 billion after the first eleven months of last year. The deficit for the year as a whole is estimated to be around 1.5% of GDP, a little under the forecast figure for this year and next year.

Last year the state budget recorded a slightly lower deficit than envisaged in the revised state budget, adopted in June, while the Pension fund recorded a surplus. State budget revenues for the year as a whole were SIT 26 billion (0.45% of GDP) higher than planned, and expenditures also exceeded the planned level by a similar amount. Last year SIT 234 billion were transferred to the Pension fund from the state budget, more than it was planned in the revised state budget. Over the year as a whole the Pension fund recorded a surplus of SIT 2.5 billion, compared with a planned balanced budget. Consequently, the fund's indebtedness fell from almost SIT 23 billion at the end of 2002 to around SIT 20.6 billion at the end of last year. This reduction brought its level of indebtedness close to that envisaged for the end of this year (SIT 20.1 billion). In December more revenues were also allocated to the creation of budget reserves. Last year some SIT 16.7 billion was used for this purpose, three and half times more than planned in the revised state budget (SIT 12.4 billion in December). Reserves were formed primarily for natural disasters.

The health fund was in deficit last year for the fourth year in a row, although the deficit was smaller than expected.

The health fund deficit last year was SIT 11.3 billion. Sickness benefits and wage expenditures were smaller than envisaged. Health expenditures last year grew by 2.7% in real terms, a smaller increase than in previous years.



SIT billions	2002 (% GDP)	str. (%)	Jan-Nov 2002	Jan-Nov 2003	annual gr. rate
Consolidated general government (GG) accounts					
Revenues	2.084	39.5	100.0	1.835	2.115
Tax revenues	1.910	36.2	91.6	1.692	1.958
- goods and ser.	673	12.8	32.3	582	721
- soc.sec.contr.	682	12.9	32.7	612	663
- income, profit	395	7.5	19.0	354	414
Other	174	3.3	8.4	143	158
Expenditures	2.241	42.5	100.0	2.008	2.188
Current exp.	1.028	19.5	45.8	933	1.006
Current transf.	1.007	19.1	44.9	911	999
Capital exp.,tran.	207	3.9	9.2	164	183
GG surplus/def.	-158	-3.0		-173	-73
RS debt	1.420	26.9			

Source: Ministry of finance.

The government has decided to switch the state's claim on Slovenian Steelworks into equity. At the end of January the government increased its equity in Slovenian Steelworks by 10 percentage points (to 80.35%) by converting the state's claim to the Slovenian Steelworks into equity.

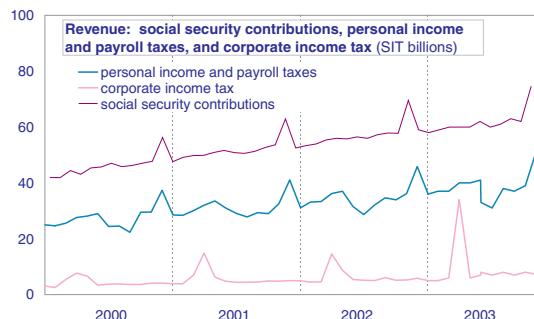
In February the government issued bonds in a total value of SIT 20 billion. The total value of bids accepted for the first issue of RS55 three-year bonds was SIT 10.2 billion, and for the first issue of RS56 five-year bonds SIT 9.8 billion. The average annual yield on all the bids accepted for RS55 bonds is 4.98%, and for RS56 bonds 4.91%.

Revenues

General government revenues grew by around 4% last year in real terms according to preliminary data and estimates. The effect of the alignment of the budget year with the calendar year in 2002 is excluded from the calculation. The strongest growth was in corporate income tax revenue. Revenues from taxes on goods and services and non-tax revenues were also higher than anticipated last year.

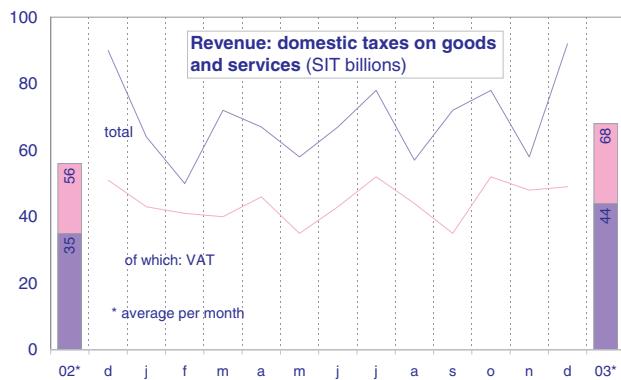
The strongest growth last year was in corporate income tax revenue.

It totalled SIT 107 billion for the year as a whole, up from SIT 75 billion the previous year. This scale of growth was partly due to changes in the law. Further changes in this area are expected next year.



Revenues from taxes on wages grew by around 3.6% last year.

Revenues from personal income tax, payroll taxes and social security contributions over the first eleven months of the year were 9.4% higher than in the previous year. Social security contributions grew the least and payroll taxes the most. Last year the latter accounted for around 4.5% of total revenues and grew year on year by over 8% in real terms.

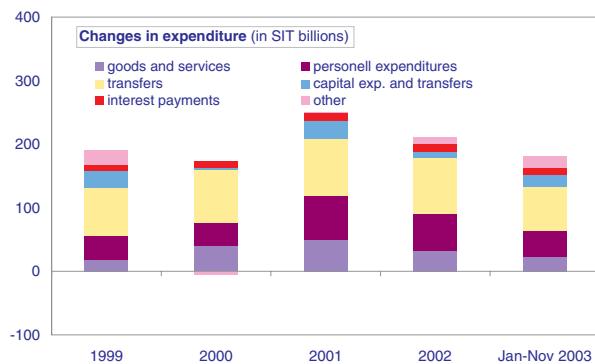


Consumption tax revenues grew by around 2.4% last year in real terms.

Full-year VAT and excise duty revenues were higher than forecast in the revised state budget. The highest growth was in excise duties collected on tobacco products, reflecting a rise in the rate of duty. The same is expected this year.

Expenditure

General government expenditure last year is estimated to have grown by around 3.5% in real terms. Expenditure have been slightly higher than planned in the revised state budget. The biggest deviations from the forecast are estimated to have been in expenditures for interest, current transfers (to the Pension fund and to the other government institutions) and for the creation of reserves. Capital spending was lower than forecast. The biggest growth in nominal terms was in expenditures for subsidies, interest payments, social security payments and investment transfers.

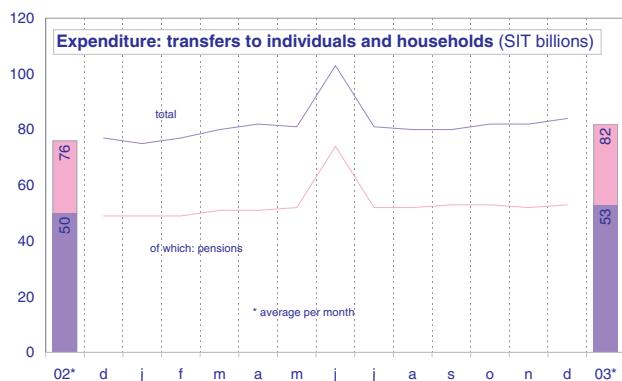


Personnel expenditure grew by around 3% last year in real terms.

The number of employees in the public sector grew by around 2.5% last year. A similar growth rate is envisaged for this year and next year.

Real growth in expenditure on goods and services between January and November last year was small.

In the first eleven months it was spend SIT 399 billion on goods and services, up 0.3% in real terms on the corresponding period of the previous year. Full-year growth was somewhat higher. Total expenditure on goods and services was also somewhat higher than envisaged in the revised budget. In the budgets for 2004 and 2005 the government is planning to restrict this expenditure growth as part of a package of measures to limit budget spending.



Transfers to households grew by 2.4% in real terms in the first eleven months of the year.

Social security allowances and sickness benefits grew the most. Pensions and unemployment benefits were among the categories of transfers that grew less than average.

Capital spending last year failed to meet the planned level.

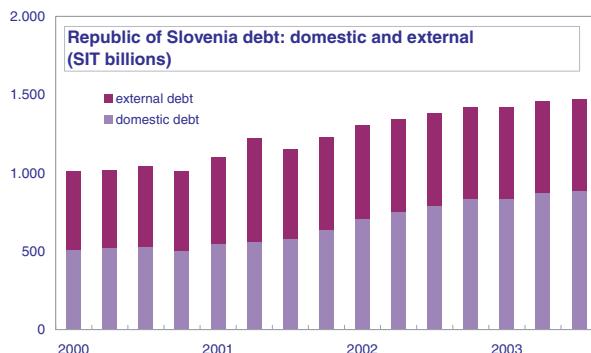
Despite strong real growth (around 6% in the first eleven months of the year), estimates of full-year capital spending are lower than envisaged in the revised state budget. Capital expenditures and transfers together are estimated at around 4% of GDP.

In December SIT 12 billion was allocated to reserves.

Larger than planned revenues meant that more could be allocated to reserves than envisaged. The majority of the reserves have been earmarked for the natural disasters fund.

Public debt

From January to September 2003 public debt guarantees grew faster than public debt. Public debt grew by 3.8% in the period January to September 2003 to stand at around 26.5% of GDP. Public debt guarantees grew by almost 12% in the same period and in September were equivalent to over 7% of GDP.



Public finances in 2004

This year the government is planning a general government deficit of 1.7% of GDP. The government expects the general government deficit to reach SIT 107 billion. The budget documents envisage restrained expenditure growth (covering wage expenditures, social transfers and material costs), which will help maintain the deficit at roughly last year's level.

Achievement of this target is subject to certain risks. In December the government adopted a Single Programming Document which serves as the basis for access to European Union funds. The biggest uncertainty surrounds the amount of revenue that will come from the EU budget. A portion is known in advance, but the larger part depends on the availability of projects suitable for EU financing. Moreover, these projects will require partial funding from the Slovenian state budget. Another source of risk is the timing and intensity of the economic recovery and the degree to which budget expenditures can successfully be restrained.

Expenditure on pensions will be around SIT 2 billion higher in February. Pensions for the majority of pensioners will go up by 2.6% in February, and for a smaller number of pensioners by 3.2%. These adjustments mean that February's pension

expenditure will be almost SIT 1.4 billion higher. At the same time pensioners will receive one-off payments totalling SIT 0.6 billion as a result of pensions growing by less than consumer prices last year.

% of GDP	2000	2001	2002	2003	2004	2005
Consolidated general gov. accounts, national methodology						
Revenues	40,9	41,5	39,5	41,8	42,3	42,7
Expenditures	42,2	42,8	42,5	43,3	44,1	44,3
GG surplus/deficit	-1,3	-1,3	-3,0	-1,6	-1,7	-1,6
state budget	-0,9	-1,0	-2,6	-1,2	-1,5	-1,7
soc. sec. funds	-0,4	-0,2	-0,2	-0,3	-0,2	0,2
municipalities	0,0	0,0	-0,2	-0,1	-0,1	-0,1
RS debt	24,0	25,9	26,9	27,8	27,7	26,9
ESA 95 Methodology						
GG surplus/deficit	-3,1	-2,7	-2,4	-2,0	-1,6	-1,6

Source: Ministry of Finance Bulletin, Pre-Accession Economic Programm, August 2003, National Assembly Reporter, No. 83

In mid-January the prices of certain medicines on the List of Mutually Interchangeable Medicines were reduced.

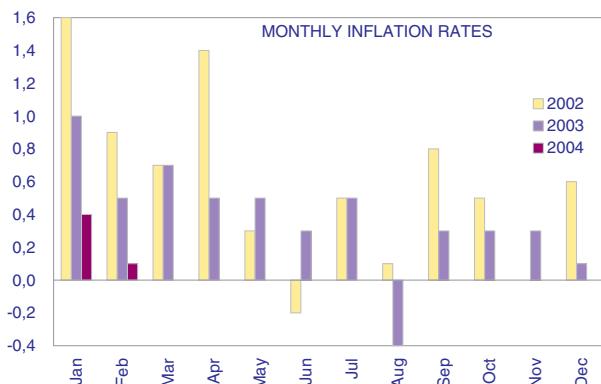
Pharmaceutical suppliers and manufacturers reduced the prices of 38 medicines on the list, which was also expanded. According to estimates by the Health fund, the latest reductions in medicine prices and gradual expansions of the List of Mutually Interchangeable Medicines with the highest recognised value should save SIT 2.9 billion annually.

The Ministry for Regional Development will publish a public tender for funds from the EU budget. The basis for this tender is the Single Programming Document.

In April a different method of financing hospitals will come into effect. From 1 April hospitals (their annual expenditure is over SIT 100 billion) will be financed in accordance with a new model for distribution of funds. Each patient will be classified within a group of comparable cases. The Ministry of Health forecasts that the new system will save around SIT 5 billion over the next four years.

Premiums of collective voluntary pension insurance for public employees will be paid by the end of April. Kapitalska družba (KAD) was chosen as the manager of the closed mutual pension fund for public employees. The government must pay the premiums of collective voluntary pension insurance for public employees by the end of April, covering a period of eight months, after which it will pay them monthly. In April total premiums will be around SIT 8 billion.

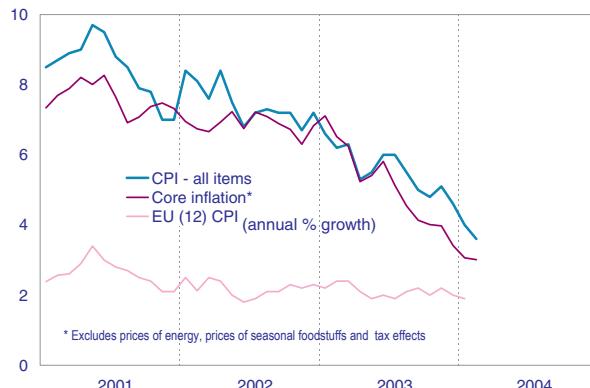
4. PRICES



Prices rose by 0.1% in February, which helped to further reduce year-on-year inflation to 3.6%. The monthly price growth was 0.4 percentage points lower than in February last year. Goods prices fell on average by 0.1% while service prices rose on average by 0.6%.

February price growth was strongly influenced by seasonal movements. As in January, seasonal sales of clothing and footwear in February again had a favourable effect on the prices of these goods. Clothing prices fell by 0.2% on average and footwear prices by 5%. Sports equipment prices also came down, and there were some promotional reductions on food prices.

The growth of free prices is continuing to decline, signalling a sustained reduction in inflation. Free prices rose by 0.5% in January, while year-on-year growth of free prices fell to 4.4%. Although free prices are still rising faster than administered prices, there is a clear falling trend in free prices



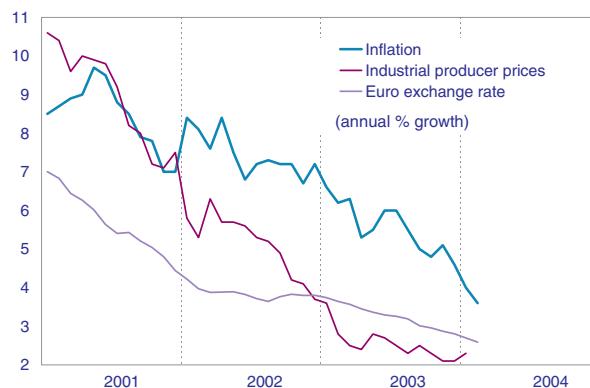
which is enabling a gradual and sustained reduction in inflation. During a period of disinflation it is important that administered prices grow more slowly than free prices as this indicates the government's determination to bring inflation down.

Core inflation fell again in January to 3.1% year on year. As well as headline inflation, core inflation is falling too. Year-on-year core inflation was 0.3 percentage points lower in January than in December. We expect both core and headline inflation to fall further in the coming months.

Industrial producer prices rose by 0.4% in January, while twelve-month industrial producer price inflation was 2.3%. The biggest rise (0.8%) was in intermediate goods. Prices of consumption goods rose by 0.5% while prices of capital goods fell by 0.9%. In the last few months annual growth rates of industrial producer prices have gradually been settling at around 2.0%.

% growth	Letna		Mesečna	
	dec.03	jan.04	jan.04	feb.04
CPI all items	4.6	4.0	0.4	0.1
Administered prices	4.4	2.8	0.1	-
Free prices	4.8	4.4	0.5	-
Core inflation	3.4	3.1	0.0	-
Retail prices	4.6	3.9	0.3	-
Industrial producer prices	2.1	2.3	0.4	-
- Intermediate goods	2.5	2.7	0.7	-
- Capital goods	-1.1	-1.2	-0.9	-
- Consumption goods	2.4	2.8	0.5	-
Selected inflationary factors	-	-	-	-
- Import prices	0.6	-	-	-
- SIT/EUR exchange rate	2.8	2.7	0.2	-
- Nominal eff. exchange rate	-0.8	-0.6	-0.3	-
EU(12) inflation	2.0	1.9	-0.2	-

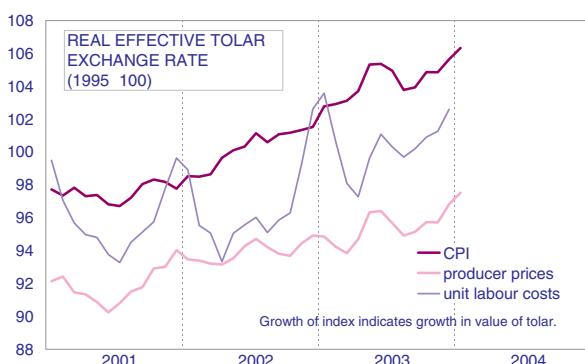
Sources: Statistical Office of the Republic of Slovenia. Breakdown of CPI by Bank of Slovenia and Institute of Macroeconomic Analysis and Development, other calculations by Bank of Slovenia. Figures may not sum to official figures due to rounding.



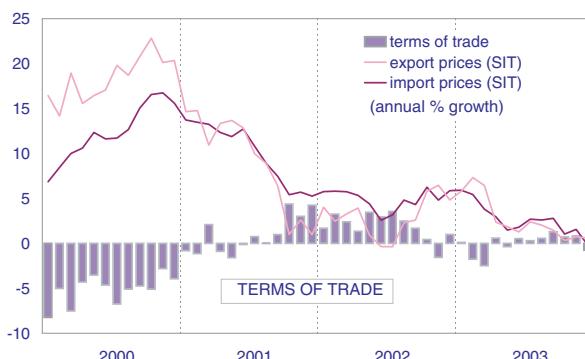
5. BALANCE OF PAYMENTS

Competitiveness

The nominal effective exchange rate of the tolar against a basket of foreign currencies rose again in January. But the growth of 0.3% was half as much as in December. With the tolar depreciating against the euro by a little over 0.2%, the biggest contribution to the rise in the nominal effective exchange rate in January came from a reduction in the value of the dollar by a little under 3.0%. Despite the January appreciation, the year-on-year growth of the nominal effective exchange rate fell from 0.8% in December last year to 0.6% in January this year, representing the nominal rise in the strength of the tolar against a basket of foreign currencies over the previous twelve months.



The competitiveness of the Slovenian economy, measured in terms of the real effective exchange rate, weakened towards the end of last year. In terms of labour costs per unit of output, the deterioration in the last quarter measured a little over 2%, of which 1.3% was in December alone. Almost half of the deterioration in competitiveness resulted from the rise in the nominal effective exchange rate of the tolar, and the rest from a seasonal increase in labour costs in the last quarter of last year. Year-on-year growth in December indicates that competitiveness has remained unchanged, but a comparison of average values for 2002 and 2003 points to a deterioration of 4%.



The terms of trade in goods remained unchanged last year from the previous year. The terms of trade in goods worsened by 0.8% in December last year after having improved by the same percentage in November. With tolar export and import prices

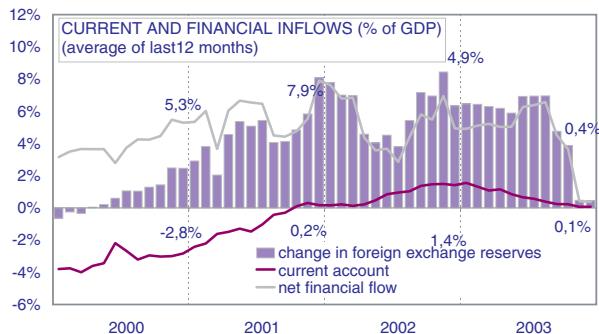
both growing by 2.6%, the terms of trade last year were the same as the average for 2002. Consequently, the terms of trade did not exert a positive impact on the current account balance. In 2002 this impact contributed a little under half of the EUR 330 million surplus.

Measured in terms of the market share of Slovenian exporters, export competitiveness in the first nine months of last year improved by 14% in the Italian market and by 5% in the Austrian market. The biggest declines in export competitiveness were in the French market (11%) and the German market (5%). Slovenian exporters' share in these markets fluctuates from year to year. The only exceptions are the share of the Austrian market, where there has been a rising trend, and of the German market, where there has been a falling trend since 1995. Similarly, a falling trend has been observed in the Croatian market, where Slovenian exporters' share has dropped from a high of 16% in 1994 to 8.3% in 2003. The market share in Hungary, the Czech Republic and Poland as a whole remained unchanged last year. This aggregate position reflected a drop of 9% in the Czech market and rises of 11% in Hungary and just 0.1% in Poland. The market share of Slovenian exports in the Russian Federation fluctuates from year to year. In 2003 it rose by over 6% to reach 0.48% of total imports into Russia, the largest share since 1994. Last year also saw the biggest jump in Slovenian exports to the United States, up by over 50%, although the share of Slovenian exports to the US (0.035%) is among the lowest.

	Annual % growth		Mthly % growth		
	dec.01	dec.02	dec.03	dec.03	jan.04
Nom. eff. SIT ex. rate (1)	-4.3	-1.4	0.8	0.6	0.3
Real effective SIT exchange rate (2):					
- CPI	0.8	3.9	4.1	0.8	0.6
- Producer prices	3.7	1.0	2.0	1.2	0.7
- Unit labour costs	0.6	3.0	0.0	1.3	
Real SIT exchange rate:					
EUR (CPI)	-0.4	0.6	-0.3	-0.1	
USD (CPI)	-0.2	14.6	20.3	4.7	

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 of the balance of payments



In 2003 Slovenia recorded a current account surplus for the third year in succession. The large current account deficit in December last year (EUR 113 million) meant that the full-year surplus of current transactions was just EUR 17 million, which is 0.1% of estimated GDP. The main factors influencing the reduction in the current account surplus compared to 2002, when it was EUR 330 million, were unfavourable trends in foreign goods trade, particularly the rise in imports, and a fall in the surplus in trade in services. The surplus in the transfers account was also smaller, while net capital expenditure falling by a third had a positive impact on the current account balance.

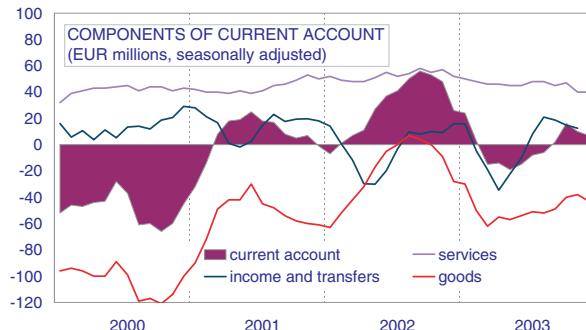
The deficit in goods trade rose by EUR 340 million in 2003. It totalled EUR 951 million, or 3.9% of the GDP estimate, which is 1.3 percentage points higher than in 2002 but just over 2 percentage points of GDP lower than the average for the period 1996 to 2001. Goods exports were worth EUR 11,285 million, up 2.9% on the previous year. Goods imports, which grew twice as fast as exports, totalled EUR 12,237 million, up 5.7% on the value of imports in 2002.

	2001	2002	last 12 mths	Jan-Dec 2002	2003
Goods trade (EUR millions):					
Exports (FOB)	10,347	10,962	11,285	10,962	11,285
Imports (CIF)	11,344	11,574	12,237	11,574	12,237
of which: oil (SITC 33)	663	585	629	585	629
Balance	-997	-612	-952	-612	-952
Import coverage (%)	91.2	94.7	92.2	94.7	92.2
Estimated volumes (annual % growth):					
Exports	5.1	5.3	3.6	5.3	3.6
- intermediate goods	6.2	4.6	5.2	4.6	5.2
- capital goods	6.8	5.0	2.2	5.0	2.2
- consumption goods	2.5	7.2	1.3	7.2	1.3
Imports	0.5	3.2	6.4	3.2	6.4
- intermediate goods	2.0	5.8	3.5	5.8	3.5
- capital goods	-5.2	1.4	13.0	1.4	13.0
- consumption goods	2.7	1.5	8.1	1.5	8.1

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

The level at which imports are covered by exports fell by 2.5 percentage points to 92.2% as a result of imports growing faster than exports.

As much as 90% of Slovenia's goods trade is with European countries and just 10% is with the rest of the world.

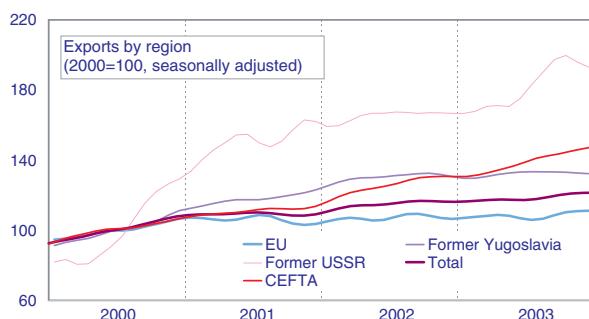


The last three years have seen a rise in exports to the CEFTA countries, non-European OECD members and countries of the former Soviet Union, and until 2002 also to the countries of the former Yugoslavia. Goods exports to European Union countries have been declining as a percentage of total exports for a number of years: by 2.8 percentage points in 2002 and by a further percentage point in 2003 to 58.5%. The share of imports from the European Union is falling more slowly: from 68% in 2002 to 67.3% in 2003. Slovenia's four biggest trading partners in the EU, accounting for over half of Slovenia's foreign trade, again maintained the same order in 2003: Germany (exports: 23.1%, imports: 19.3%), Italy (exports: 13.1%, imports: 18.3%), Austria (exports: 7.3%, imports: 8.6%) and France (exports: 5.7%, imports: 10.1%). The biggest falls in export share over the last three years, with import share remaining virtually unchanged, have been in exports to Germany (over three percentage points) and France (one percentage point).

flows in EUR millions	2001	2002	last 12 mths	Jan-Dec 2002	2003
Current account	38	330	17	330	17
% of GDP	0.2	1.4	0.1	1.4	0.1
Goods and services	-149	361	-3	361	-3
% of GDP	-0.7	1.6	0.0	1.6	0.0
Openness coefficient	116.5	114.5	114.5	114.5	114.5
Exports	12,632	13,530	13,891	13,530	13,891
% of GDP	57.9	58.0	57.3	58.0	57.3
Goods	10,454	11,081	11,427	11,081	11,427
Services	2,178	2,449	2,465	2,449	2,465
- Tourism	1,105	1,143	1,182	1,143	1,182
- Transportation	559	634	679	634	679
Imports	-12,781	-13,169	-13,894	-13,169	-13,894
% of GDP	58.6	56.5	57.3	56.5	57.3
Goods	-11,139	-11,347	-11,971	-11,347	-11,971
Services	-1,642	-1,822	-1,924	-1,822	-1,924
- Tourism	-601	-638	-667	-638	-667
- Transportation	-356	-385	-420	-385	-420
Labour income	167	159	158	159	158
Investment income	-124	-334	-231	-334	-231
Current transfers	144	142	93	142	93

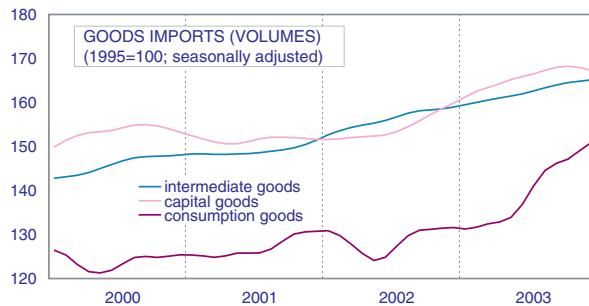
Source: Bank of Slovenia

The deficit in goods trade with the European Union has been widening at an accelerated pace in recent years. In 2001 it totalled EUR 1,239 million, but by 2003 it had already risen to EUR 1,631 million.



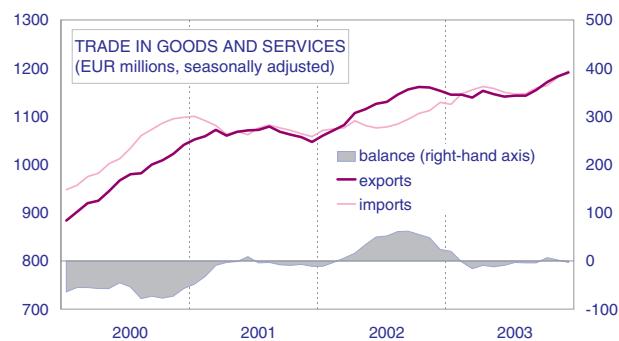
The share of exports to the countries of the former Yugoslavia slipped from 17.8% in 2002 to 17.4% in 2003.

The main reason for this fall was a drop of 0.3 percentage points in the share of exports to Bosnia and Herzegovina to 4.2%, while the share of exports to Serbia and Montenegro remained unchanged at 3.1%. The share of exports to Croatia, Slovenia's biggest trading partner in this group of countries, rose from 8.7% in 2002 to 8.9% in 2003. The surplus in goods trade with the countries of the former Yugoslavia fell only slightly to EUR 1,354 million.



On the import side the biggest rise in 2003 was in imports of capital goods (12%), while imports of consumption goods rose by half as much and the smallest increase (3.9%) was in imports of intermediate goods. The strong growth in imports of capital goods in 2003 reflected one-off imports of high-value items such as aircraft and helicopters, as well as imports associated with the periodic replacement of manufacturing equipment every four or five years. In addition to these factors, another reason why imports of equipment in 2003 were above average is Slovenia's impending entry into the EU, which is encouraging enterprises to invest in order to increase their competitiveness in the European market. Historically low interest rates making financing for equipment purchases relatively favourable are also important. The composition of imports saw a rise in the share of capital goods from 17.9% in 2002 to 19% in 2003 (similar to 1999), while the share of imports of intermediate goods fell by one percentage point to 57.9%.

In 2003 trade in services grew more slowly than goods trade. Exports of services grew by 0.6% compared with 2002, while imports rose by 5.6%. With exports of services growing more slowly than exports of goods the share of total exports



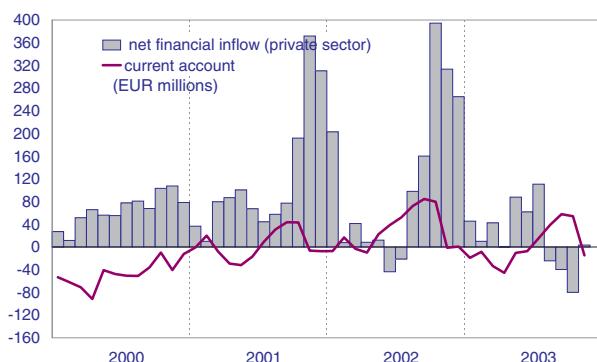
of goods and services accounted for by services fell by 0.2 percentage points to 16.7%, while their share of imports remained unchanged at 13%. The surplus in trade in services of EUR 541 million was EUR 85 million less than in 2002.

For the fourth year in succession tourism revenues grew more slowly than tourism expenditures. We expect this trend to continue in coming years. Tourism revenues (EUR 1,182 million) grew by 3.5%, which is less than the growth in the number of foreign visitors to Slovenia (5%). These trends indicate a rise in the number of foreign visitors to Slovenia with lower purchasing power. Tourism expenditures grew faster (4.5%), reaching EUR 667 million by the end of last year. The result of these trends was that the tourism surplus rose by just EUR 11 million to EUR 516 million.

In transport, revenues grew more slowly than expenditures in the first half of the year. Only when goods exports picked up in the second half of the year did transport revenues begin to grow more quickly than expenditures. Over the year as a whole revenues grew by 7% and expenditures by 9.1%. As a consequence, the surplus grew by just EUR 10 million to EUR 259 million. The deficit in the predominantly outflow services of computing and communications rose by EUR 14 million to EUR 43 million. The biggest contribution to the deterioration in trade in services in 2003 came from a EUR 50 million increase in the deficit in other services.

A net outflow of EUR 73 million was recorded in balance of payments incomes in 2003. Net inflows of compensation of employees in 2003, totalling EUR 158 million, remained at approximately the same level as the year before. The investment income deficit fell by EUR 103 million from EUR 334 million in 2002 to EUR 231 million in 2003. This fall came about mainly from a drop in reinvested earnings arising from foreign direct investments in Slovenia, which in 2002 totalled EUR 135 million but in 2003 fell to just EUR 39 million. For a number of years the net deficit in official transfers has remained steady at around EUR 70 million. The main cause of the reduction in the net inflow of transfers from EUR 142 million in 2002 to EUR 93 million in 2003 was a 6.9% fall in private transfers to Slovenia and a rise of 12.1% in private transfers abroad.

Financial flows with the rest of the world



Whereas previous years were characterised by strong financial inflows, financial flows with the rest of the world last year were more or less in equilibrium. Net financial inflows into Slovenia totalled EUR 92 million, or 0.4% of GDP. Alongside the rising current account surplus, net outflows dominated in the second half of the year. Over the year as a whole outflows, or the growth in claims, were approximately the same as the year before, while inflows, or the growth in liabilities with the rest of the world, were EUR 1 billion lower.

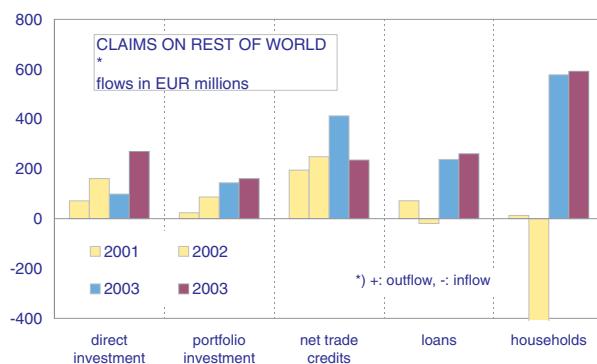
With modest financial inflows and the current account more or less in balance, only EUR 108 million was added to the foreign exchange reserves in 2003, while the gross external debt rose by EUR 1,935 million. At first glance the growth in indebtedness compared with 2002 of more than 50% contradicts the EUR 1 billion smaller growth in total liabilities, but in fact can be explained by the fall in foreign direct investments, which last year accounted for as much as 60% of total gross inflows, or growth in liabilities, compared with just under 9% this year.

Flows in EUR millions	last 12 mths			Jan-Dec	
	2001	2002	2003	2002	2003
1. Current account	38	330	17	330	17
2. Net financial flows	1.724	1.149	92	1.149	92
- % of GDP	7.9	4.9	0.4	4.9	0.4
of which: external debt (est.)	1.009	1.226	1.935	1.226	1.935
3. Foreign exc.reserves	-1.762	-1.479	-108	-1.479	-108
- Bank of Slovenia	-1.436	-1.876	-281	-1.876	-281
- banks	-326	397	173	397	173
4. Private sector	1.510	1.297	185	1.297	185
Claims	287	-1.535	-1.602	-1.535	-1.602
Outward FDI	-161	-99	-269	-99	-269
Portfolio investments	-87	-144	-161	-144	-161
Net trade credits	-249	-413	-235	-413	-235
Loans	19	-238	-261	-238	-261
Households	797	-578	-591	-578	-591
Liabilities	1.223	2.832	1.787	2.832	1.787
Inward FDI	412	1.707	160	1.707	160
Portfolio investments	11	27	34	27	34
Loans	649	929	1.198	929	1.198
- enterprises	152	368			
- banks	497	561			
Deposits at banks	152	130	428	130	428
5. Government	114	-95	-126	-95	-126

Signs: inflows or increases in liabilities (+), outflows or increases in claims (-).

Increases in foreign exchange reserves (-), increases in debt (+)

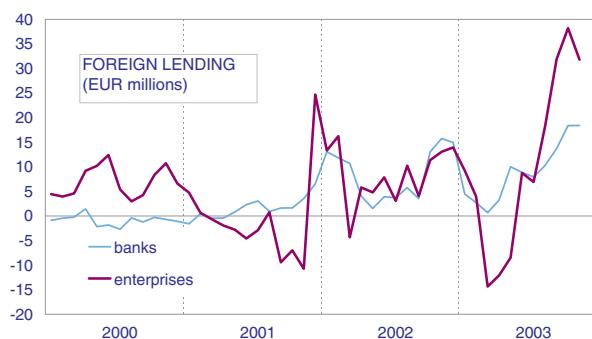
Sourcer: Bank of Slovenia. 1) "Private sector" = non-government sector, thus including public sector organisations.



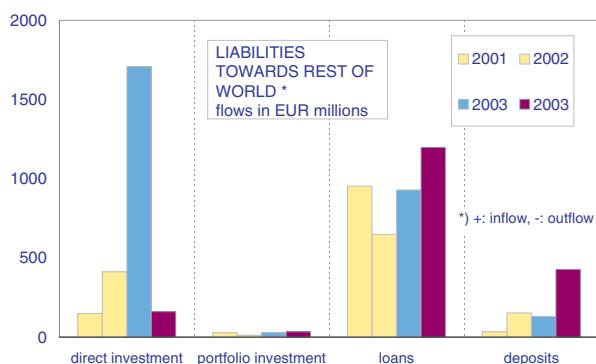
Total claims to the rest of the world (excluding foreign exchange reserves) in the whole of 2003 increased by EUR 1,602 million, of which EUR 148 million was in December. Almost 40% of the increase in claims stemmed from the growth of households' foreign currency, which has continued uninterruptedly since the introduction of the euro notes and coins. Direct investment abroad increased by EUR 269 million to become the second most important source of outflows last year. The growth trend in portfolio investments abroad also continued, although at a slower pace than in 2002. Trade credits, the most important source of net financial outflows in previous years, were only half as much last year as the year before.

The flow of net trade credits fell to EUR 235 million last year. While the balance of payments figures do not distinguish the debit and credit side of net trade credits, more detailed statistics from companies show that trade credits issued by direct investors to their subsidiaries are increasing in both directions, particularly between Slovenian investors and companies abroad. The share of trade credits between affiliated enterprises grew from 40% in 2002 to 60% in the first eleven months of 2003. Overall, the level of trade credits issued in 2003 rose by EUR 97 million, while trade credits received declined by EUR 129 million. In terms of regional composition, the largest part of the growth in trade credits to European countries went outside the European Union (a total of EUR 83 million, of which EUR 53 million went to countries of the former Yugoslavia). Another area of note is the United States, where the balance of liabilities to Slovenian exporters is EUR 41 million higher than at the end of 2002.

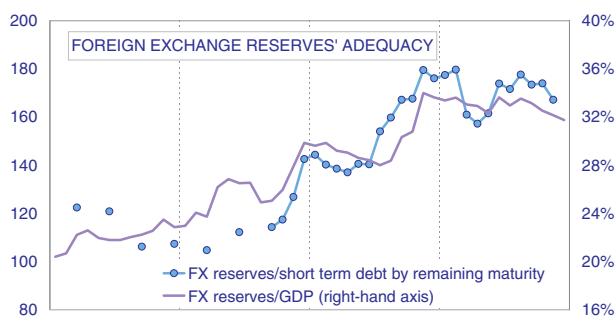
The flow of domestic direct investments abroad increased to EUR 36 million in December, and totalled EUR 269 million over the whole of 2003. Last year Slovenian companies' investments were again mostly (63%) oriented towards the countries of the former Yugoslavia, but they also invested in more distant markets, such as Luxembourg, with a share of 8%, and Bulgaria (7.5%). Last year also saw an increase in portfolio investments abroad, which totalled EUR 161 million over the year as a whole, and also, after the interruption in 2002, of investments in Slovenian securities (primarily eurobonds) issued abroad (net purchase last year of EUR 100 million).



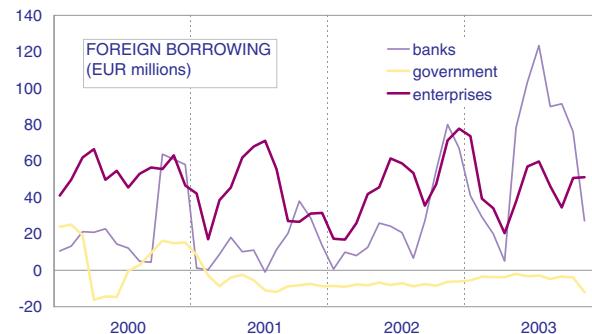
Having risen rapidly in 2002, private sector loans to the rest of the world remained at the same level last year, and in the case of banks there was even a rise. The biggest part of the loans to the rest of the world was made in the last four months. Net lending by enterprises totalled EUR 136 million and by banks EUR 124 million. These figures do not include business sector loans to affiliated companies (28% of all loans abroad; 22% two years ago), of which the largest volume was lent to subsidiaries in Croatia (28%) and in Serbia and Montenegro (21%), while just under 10% was lent to subsidiaries in Poland.



Due to the modest inflow of direct investments total liabilities to the rest of the world also grew significantly less last year than in 2002, despite an increase in other inflows. Gross inflows into Slovenia (based on liabilities) totalled EUR 1,787 million, down just over EUR 1 billion on the year before, with inward direct investment falling by EUR 1.5 billion while bank loans and bank deposits by non-residents rose by EUR 270 million and EUR 300 million respectively.



While foreign direct investment grew by EUR 36 million in the last two months, the cumulative annual inflow was just EUR 160 million, with equity capital investments falling by EUR 109 million and net liabilities to foreign investors rising by EUR 231 million. Foreign portfolio investments in Slovenia last year were also modest. While they rose by EUR 65 million in the first half of the year, primarily on the strength of investments by non-residents in treasury bills, in the second half of the year selling again outweighed buying. The net effect of these flows was a modest full-year investment growth of EUR 34 million.

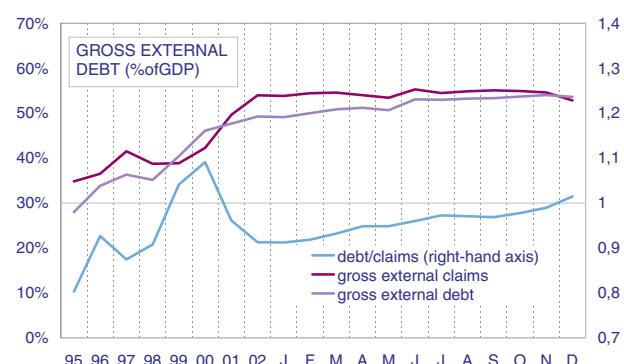


In December last year the seasonal increase in foreign loans to the private sector, characteristic of previous years, failed to materialise. Instead, at the end of the year companies accelerated their loan repayments so that net borrowing was just EUR 9 million. Over the year as a whole, companies raised a net sum of EUR 523 million in foreign loans, down EUR 38 million on the year before last. Loans raised from affiliated enterprises (mostly foreign owners) on the other hand rose strongly from EUR 40 million two years ago to EUR 236 million in 2003.

At end of period, EUR millions	2001	2002	2003	2004 jan.
Foreign exchange reserves	6.513	7.842	7.700	7.719
FX reserves/GDP (%)	29.9	33.6	31.8	31.8
FX reserves/imports (months)	6.1	7.1	6.7	6.7
Gross external debt	10.403	11.483	12.995	12.995
Gross debt/GDP (%)	47.7	49.3	53.6	53.6
Short term debt by remaining maturity 1)	4.569	4.448	4.555	4.555
FX reserves/short-term debt (%)	142.6	176.1	169.0	169.0
Net external debt 2)	-422	-1.101	186	186

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



Last year the banks almost doubled their net borrowings compared with 2002. They raised a total of EUR 674 million, mostly in long-term loans (the share of loans raised for a period of up to one year was just 8%). The average interest rate on loans raised by banks was 2.8%, one percentage point lower than in 2002. The average borrowing rate for companies was 3.6%, again one percentage point lower than in 2002.

Gross external debt at the end of 2003 stood at EUR 12,995 million, EUR 1,512 million more than at the end of 2002. The increase in the debt was primarily due to foreign loans to the private sector (which grew by EUR 933 million) and growth in borrowing between affiliated enterprises (of EUR 242

million). Liabilities based on trade credits fell by EUR 124 million, and consequently their share of the debt fell from almost 15% two years ago to 12% in 2003. The ratio of gross external debt to GDP rose by five percentage points in 2003 from 49% to 54%.

In December the net external debt was again positive, meaning that the debt exceeded the gross debt-based claims on the rest of the world, by some EUR 186 million.

At the end of 2003 the balance of total foreign exchange reserves fell by EUR 142 million despite overall transactions with the rest of the world being positive over the year as a whole. Coverage of short-term debt with a maturity of up to one year by foreign currency reserves, however, remains favourable.

6. MONEY AND CREDIT

Growth of broad money (M3) was again very slow in January. M3 rose by SIT 6.8 billion (0.2%) in January. The year-on-year growth rate of M3, which has been declining for two years, was 6.2% in January, compared with an average of 8.7% in the last six months.

In January M3 grew only on account of an increase in foreign currency deposits, as tolar-denominated time deposits and demand deposits both fell. The fall in demand deposits and cash in circulation at the start of the year

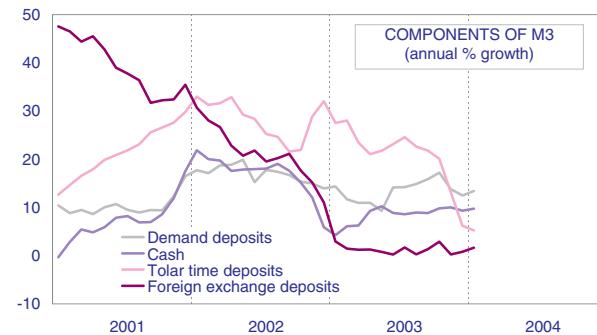
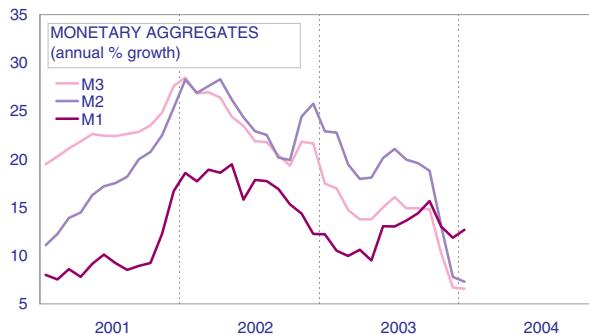
is mostly seasonal in nature, while the fall in tolar-denominated time deposits resulted partly from the growth in foreign currency deposits.

Tolar-denominated time deposits with a maturity of between one and three months were the only time deposits to rise in January. In January time deposits with a maturity of one to three months grew by SIT 57.6 billion, while total tolar-denominated time deposits fell by SIT 2.0 billion. Long-term time deposits, which have gradually been declining for a year already, fell by SIT 12.0 billion in January, while their year-on-year growth rate was negative for the fourth consecutive month (-11.1% in January). In addition to long-term deposits, in January time deposits with a maturity of three months to one year also fell for the first time year on year (-8.2%).

Strong increase in foreign currency deposits evident since the middle of last year is continuing, and their year-on-year growth rate is also strengthening. Foreign currency deposits rose by SIT 18.0 billion in January, while their year-on-year growth rate has risen to 6.8%. In the last six months foreign currency deposits increased by SIT 44.8 billion while tolar-denominated time deposits fell by SIT 27.0 billion. The convergence of tolar interest rates with interest rates in the euro area contributed to the growth in foreign currency deposits at the expense of a reduction in tolar-denominated deposits.

SIT billions	Annual growth (%)		Flow	Level
	Jan 03	Jan 04		
1. Currency	6,5	11,0	-3,1	152,9
2. Demand deposits	11,6	15,9	-11,1	629,5
3. M1 (1+2)	10,5	14,9	-14,2	782,5
4. Time deposits	17,7	1,8	-2,0	1.577,0
up to 30 days	-6,8	8,3	-7,8	102,8
31 to 90 days	36,7	34,5	57,6	483,9
91 to 365 days	10,0	-8,2	-39,7	559,2
over one year	22,3	-11,1	-12,0	431,2
5. Securities issued by banks	95,6	11,4	2,5	220,2
6. Time deposits at BoS	600,5	-4,8	1,0	106,8
7. Restricted deposits	-26,0	89,7	1,4	14,1
8. M2 (3+4+5+6+7)	22,2	6,0	-11,2	2.700,7
9. Foreign currency deposits	2,6	6,8	18,0	1.084,0
10. M3 (8+9)	15,9	6,2	6,8	3.784,7
<i>Sectoral composition of tolar deposits</i>				
Enterprises	9,6	2,0	-25,4	502,8
Other financial organisations	1,0	-2,8	-0,4	232,6
Households	19,6	10,4	3,9	1296,9
Government	16,3	-2,5	18,1	173,8

Source: Bank of Slovenia



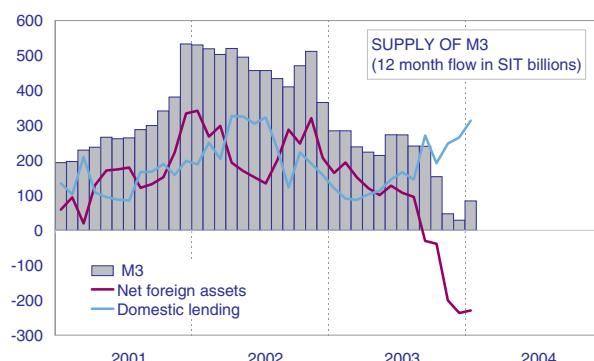
The year-on-year rate of M1 growth is gradually rising, although in January M1 fell owing to seasonal effects.

In January M1 fell by 1.8% (SIT 14.2 billion), but since January last year has risen by 14.9%. With the exception of November and December, the year-on-year rate of M1 growth has been gradually strengthening since the beginning of last year, when it was 10.5%. To the strengthening of M1 growth contributed also lower interest rates and from it resulted financial portfolio shifts. Among the components of M1 the rate of growth rose for both currency in circulation (from 6.5% to 11.0%) and demand deposits at banks (from 12.2% to 16.3%).

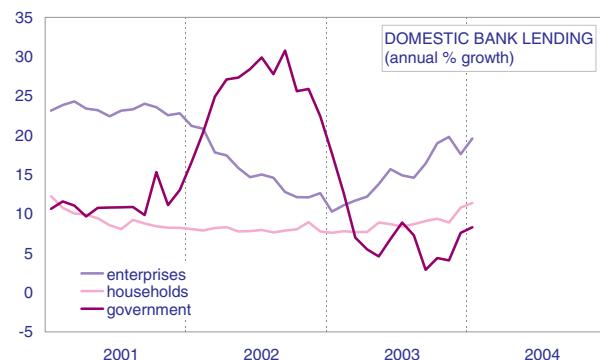
Banks' credit and an increase in net foreign assets contributed to the creation of M3 in January. The contribution of balance of payments flows was positive again in January after a number of months, which was reflected in a SIT 4.1 billion rise in net foreign assets. However, banking sector foreign liabilities continue to grow, although at a slower pace than at the end of last year; in January the net foreign assets in banks fell by SIT 12.2 billion, compared with a fall of SIT 200.2 billion in the last quarter of last year.

Sources of M3 creation	Annual growth (%)		Flow	Level
	SIT billions	Jan 03	Jan 04	Jan 04
1. NET FOREIGN ASSETS		15.1	-11.5	4.1 1.284.7
Bank of Slovenia		15.4	13.7	16.2 1.157.2
Banks		14.4	-70.6	-12.2 127.5
2. LOANS AND SECURITIES		11.8	15.6	13.7 3.142.8
Enterprises		9.7	18.5	2.7 1.734.3
Other financial organisations		22.7	41.4	1.2 106.4
Households		7.6	11.4	1.0 640.8
Government		20.3	9.1	8.8 661.3
3. CAPITAL AND RESERVES		10.7	9.5	-30.3 -770.1
4. OTHER		479.1	33.6	-19.3 -127.4
5. M3 (1+2+3+4)		15.9	6.2	6.8 3.784.7

Source: Bank of Slovenia



Domestic bank credit activity is continuing to strengthen gradually. Bank lending began to pick up in the middle of the last year, when year-on-year growth had dipped to its lowest rate (10%). In January the year-on-year rate of growth in lending was 15.6%. The fastest growth was in credits to enterprises and other financial institutions (20.0%), although lending to all sectors is rising. Bank credit in January totalled SIT 13.7 billion, of which SIT 3.9 billion was to enterprises and other financial organisations, SIT 1.0 billion was to households and SIT 8.8 billion was to the government.

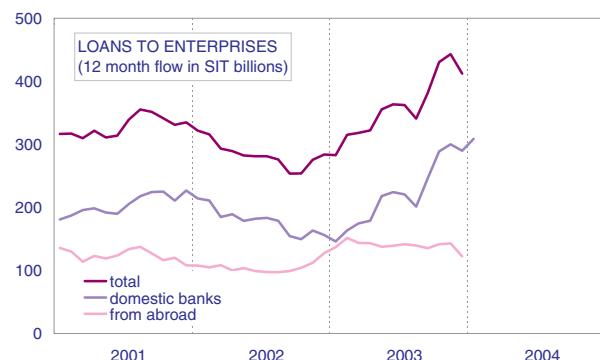


Foreign currency loans remain an important part of domestic bank lending. In January, for the first time in four months, bank lending was again dominated by foreign currency loans, which accounted for 80% of total lending (compared with 44% over the whole of last year and 36% in the last quarter).

DOMESTIC LENDING SIT millions	Annual growth (%)		Increase	Stock
	Jan 03	Jan 04		
to enterprises	8,8	19,1	15,9	1.618,4
short-term	-3,0	6,0	3,3	527,4
long-term	0,8	14,9	-0,6	487,5
foreign-currency	38,6	38,1	13,2	603,5
to other fin. orgs.	23,4	50,5	1,5	84,5
short-term	14,2	29,2	2,7	32,1
long-term	4,9	152,5	0,1	22,2
foreign-currency	46,4	34,2	-1,3	30,2
to households	7,5	11,1	0,9	634,5
short-term	3,8	8,8	-1,3	123,6
long-term	8,5	11,7	2,2	510,8
to government	55,8	10,1	-5,8	152,2
short-term	-15,6	30,5	-5,1	32,6
long-term	82,6	9,8	-0,7	106,7
foreign-currency	170,9	-19,7	0,0	12,9
			Dec 03	Dec 03
LOANS FROM ABROAD	14,7	16,5	-6,3	1.254,6
to enterprises + OFOs	17,5	18,7	3,4	1.092,1
to government	-19,5	-19,2	-8,1	77,9
TOTAL LOANS	12,9	16,0	26,1	3.738,0

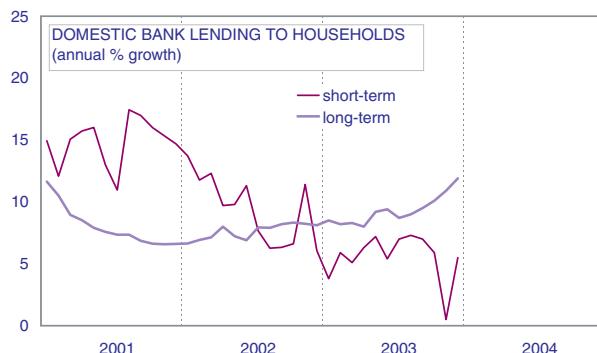
Source: Bank of Slovenia

Foreign borrowing remained an important source of financing for enterprises in 2003, although its importance declined compared with 2002. Even though enterprises' foreign borrowing increased by 25% in 2003 compared to 2002, foreign borrowing fell as a proportion of total borrowing by enterprises from 53% to 43%. Last year enterprises raised SIT 172.2 billion in foreign loans, with the biggest borrowing in the second (SIT 78.4 billion) and fourth (SIT 38.0 billion) quarters. The fall in the proportion of foreign loans is attributable to the



convergence of domestic and foreign interest rates, as the share of foreign borrowing declined primarily on account of a rise in enterprises' tolar borrowing (from 6% in 2002 to 16% in 2003).

Domestic bank borrowing by enterprises in January was low on account of seasonal factors. The volume of loans raised by enterprises in January (SIT 15.9 billion) was on a similar scale to the reduction in company securities in bank portfolios (SIT 13.2 billion). Apart from December, the year-on-year growth rate of domestic borrowing by enterprises has been increasing,



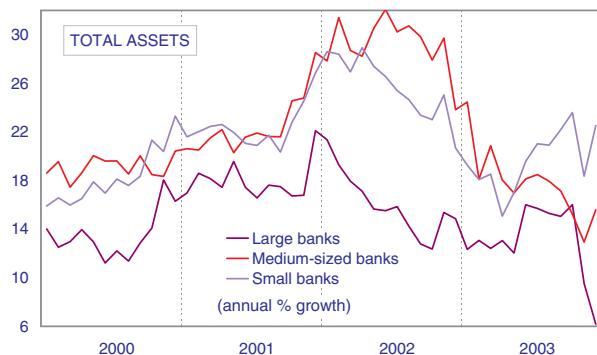
rising from 8.8% in January last year to 19.1% in January this year.

In January domestic lending to enterprises was again dominated by foreign currency loans. Enterprises raised SIT 13.2 billion in foreign currency loans in January, some 83% of total domestic loans (SIT 15.9 billion). Foreign currency loans last year grew at high annual rates around 40% (in January at 38%).

Borrowing by households has been rising gradually since last year. In January households' net borrowing from domestic banks was SIT 0.9 billion, of which SIT 2.2 billion was in long-term loans. The year-on-year growth rate is continuing to rise. In January it was 11.2%, up from a low of 7.5% in January a year earlier.

In January the government made a net loan repayment to domestic banks, but net borrowed by issuing securities. In January the government repaid SIT 5.8 billion in tolar-denominated loans and net borrowed by SIT 13.9 billion with issuing securities. In December the government repaid SIT 8.1 billion of foreign loans.

7. BANKING SECTOR



After falling slowly in the second half of 2003, the year-on-year growth rate of banks' total assets rose in January by 0.6 percentage points compared with December last year and reached 11.3%. The growth rate in January was zero. Growth over the whole of 2003 was 10.7% (6.1% in real terms), almost seven percentage points less than in 2002.

Small banks continued to record the fastest annual growth in volume of transactions, even though these banks had a negative growth rate in January. For some time the volume of transactions of small and medium-sized banks has been growing substantially faster than the total assets of the large banks. In January the year-on-year growth in total assets of the small banks was 17.7% and of the medium-sized banks 15.3%. The large banks recorded a growth of just 8.3%. In January only the large banks recorded a growth in total assets (by 1.9%), while for the other two groups total assets fell (by 2.1% for small banks and by 0.1% for large banks).

Differences in the growth rates are reflected in changes in the market shares of different size categories of banks. In 2003 the market share of the large banks shrank by 2.6 percentage points to 52.2%, while the market share of the medium-sized banks gained one percentage point to 30.6% and the market share of the small banks rose by 1.6 percentage points to 17.2%. The market share of the small banks rose as a result of strong growth by Austrian-owned banks.

On the assets side of the balance sheet the growth in loans continues to outpace the growth in banks' investments in securities, which has been declining for some time. The growth in loans to non-bank customers in 2003 outstripped growth in banks' investments in securities by four percentage points. In January the rate of growth of banks' investments in central bank and government securities fell further to around 9%. The decline in the growth of investments in securities was largely due to the high base at the end of 2002 (strong foreign currency inflows and resultant sterilisation operations by the Bank of Slovenia). In 2002 the share of securities in the composition of the banks' balance sheet jumped by 5.4 percentage points to nearly 34%, and then remained at around 34% in 2003. In January 2004 the balance of government securities rose by a little under 3%, and of central bank bills by 2.5%. Year-on-year growth rates in the banks' lending volume remain relatively low, with small banks increasing their credit activity at the fastest rate.

The banks' foreign currency lending continues to grow much faster than tolar-denominated lending. At the end of January the year-on-year growth in total foreign currency loans

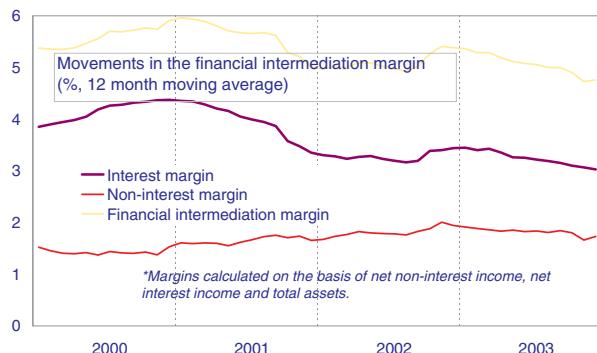
was still 37%, while for tolar-denominated loans the growth rate was 12%. The fastest year-on-year growth was in short-term foreign currency lending by banks (40%). At the end of January foreign currency loans made up 28% of total bank loans.

BALANCE SHEET Level in SIT; growth in %	Level		growth since dec.02
	2001	2002	
Assets			
Loans to banks	396.2	381.2	-11.2
Loans to non-banks	1913.9	2182.1	15.3
of which enterprises	1167.1	1282.8	24.2
.households	521.1	562.8	11.1
...other financial orgs.	50.0	74.7	37.1
Securities 1)	1109.3	1547.1	11.1
Capital investments	68.8	68.7	15.5
Other 2)	388.5	377.4	4.1
Liabilities			
Banks 3)	452.8	584.7	39.2
Deposits by non-banks	2761.7	3149.4	4.5
Securities	111.0	176.5	22.6
Provisions 4)	76.1	91.6	5.7
Subordinated debt	36.2	68.4	40.2
Equity	342.0	380.3	1.9
Other	97.0	105.7	34.3
TOTAL ASSETS	3876.8	4556.6	10.7

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.

On the liabilities side of their balance sheet the banks continued to record weak growth in deposits up until the end of January (year on year just 5.8%). The weak growth trend in deposits, which the banks are replacing with sources from banks abroad, has been present already for some time. The 4.5% growth in deposits last year was even less than inflation. The banks are making up for weak financing from non-bank deposits with more active borrowing from banks abroad, which last year grew by nearly 40%. The banks are also making use of the possibility of financing their investments through issuance of securities (22.6% growth last year) and an increase in subordinated debt (40.2% growth last year). By means of the latter the banks also have the possibility to ensure the required level of capital adequacy. Very weak growth in capital was also recorded in the most recent period. One of the reasons for this was the abolition of compulsory revaluation of capital in 2002.

Differences in the growth of various items in the banking sector balance sheet in 2003 helped to produce an increase in the share of loans, while the share of securities remained at a similar level to the previous year. Loans to non-banks rose by just under two percentage points as a proportion of total assets to almost 50%. The share of securities rose only marginally last year due to a decline of compulsory reserves and loans to banks.



In line with the continued lowering of bank interest rates – while interest expense fell by more than interest income – net non-interest income last year exceeded by just 1.2% the volume of net interest income in the previous year. Owing to modest growth in non-interest income (2.6%) the banks' gross income last year rose by just 1.7% compared with 2002. Within gross income, operating costs grew by 6.1% (labour costs by 8.4% and depreciation costs by 11.9%). The banks' increase in profit compared with 2002 of SIT 4.7 billion (10.3%) was achieved primarily on account of a 20.2% reduction in provisioning costs. According to preliminary estimates banks made just SIT 35.5 billion provisions in 2003, SIT 9.0 billion less than in 2002. The ratio of provisions to gross income fell to its lowest level since 1998.

INCOME STATEMENT SIT billions; growth in %	2003		y.o.y. growth
	2001	2002	
Interest income	298,2	344,1	-4,1
Interest expense	182,3	200,7	-7,8
Net interest income	115,9	143,4	1,2
Non-interest income	57,2	81,0	2,6
Gross income	173,2	224,4	1,7
Operating costs	112,9	133,9	6,1
Net provisions	44,8	44,5	-20,2
Profit before tax	15,4	46,0	10,3
Taxes	13,5	16,5	
Profit after tax	1,9	29,5	

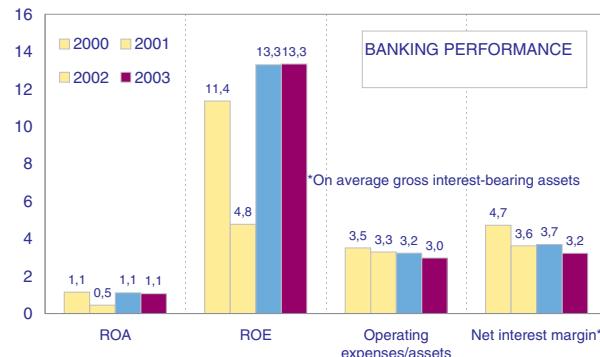
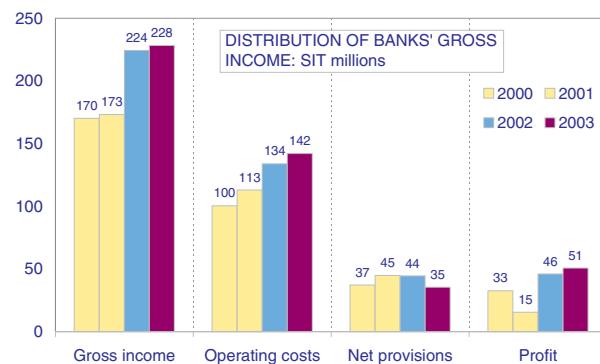
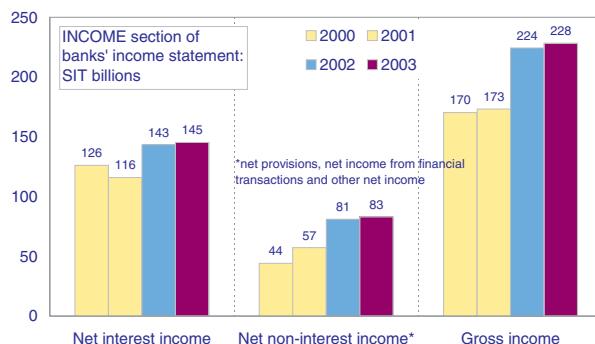
The banks' net interest margin has been falling as a result of the relatively unfavourable, or increasingly less profitable, balance sheet structure and the lowering of interest rates. The banks are realigning the balance of central bank and government securities. The lowering of central bank nominal interest rates is having the effect of maintaining the desired level of real interest rates and adjusting exchange rate movements. Interest rates on government securities are also falling. Increasing competition is having a similar impact on interest rates in credit markets. At the end of January 2004 the interest margin, measured as a proportion of total assets (calculated for the last twelve months), fell below 3%. The non-interest margin was maintained at around 1.7%. These movements brought the financial intermediation margin down to a level of 4.7%.

Movements in operating costs compared with growth in total assets are relatively favourable, but the same is not the case if we compare operating costs with growth in the banks' gross income. Operating costs last year grew by a few percentage points less than total assets, which brought operating costs as a proportion of average assets in 2003 below 3%. However, the growth of 6.1% is still more than the rise in the banks' gross income (just 1.7% last year). The banks were able to increase their profit last year and achieve profitability comparable with that of 2002 solely on account of a reduction in provisioning costs.

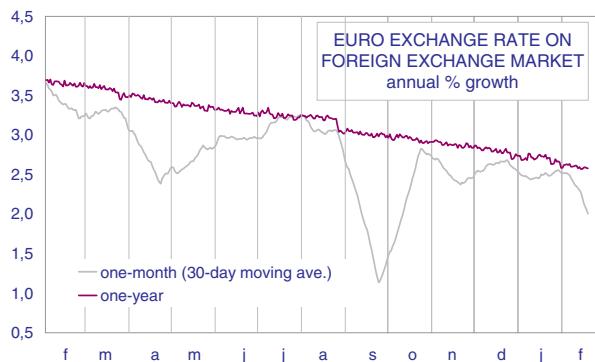
There was no substantial change last year compared with 2002 in the ratio between non-interest income and operating costs, while the ratio between operating costs and gross income also remained similar. Last year the banks'

net non-interest income covered close to 58.4% of operating costs, which is similar to the 2002 level (60.5%) and more than eight percentage points more than in 2001. The cost to income ratio rose from 59.7% in 2002 to 62.2% in 2003.

In view of anticipated trends it is likely that the banks will need to increase the share of non-interest income. This will have to make up for the expected fall in the net interest margin, which is still significantly higher in Slovenia than in the EU.



8. EXCHANGE RATE



The average euro exchange rate rose in January by 0.5 tolsars compared with December to stand at SIT 237.1 per euro. The monthly growth rate was slightly higher than in previous month, at an annualised 2.7%. The rate of year-on-year growth in January fell again by 0.1 percentage points to 2.7%.

An excess supply was generated on the spot foreign exchange market in January, mostly on account of non-residents. With a somewhat lower total turnover (SIT 457.6 billion) than in the last few months of last year, non-residents sold SIT 65.7 billion net foreign currency, while there was net demand from enterprises and individuals. Enterprises bought SIT 0.6 billion worth of net foreign currency from banks, while net buying by individuals was worth SIT 1.4 billion. Surplus supply of foreign exchange can be expected again in February. In the first half of the month the surplus totalled SIT 19.5 billion already.

Non-residents were again net sellers of foreign currency (SIT 13.5 billion), and so too were enterprises (SIT 6.3 billion).

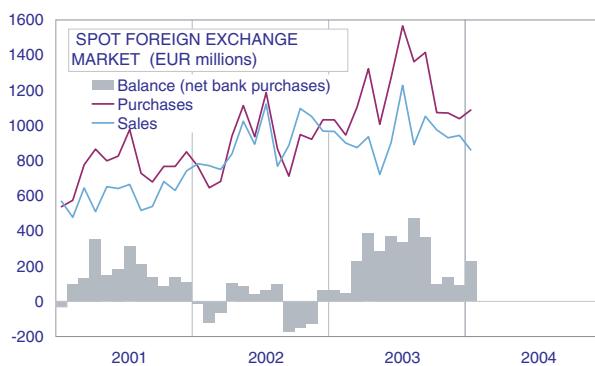
Excess demand for foreign exchange was again recorded on the forward market in January. As on the spot market, it was non-residents who were most active on the forward market. Net demand from non-residents totalled SIT 7.3 billion of the modest total turnover of SIT 8.4 billion, while enterprises accounted for the remaining 1.2 billion SIT.

	2002	2003	nov.	dec.	jan.
EXCHANGE RATES: market rates (averages)					
FX market: EUR	226.5	233.9	236.1	236.6	237.1
USD	240.5	207.2	201.8	193.1	187.9
Exchange offices:	226.6	234.0	236.2	236.7	237.1
Growth rates of market rates					
	annual growth		jan dec		jan.04 dec.04
EUR	3	3.8	2.8	2.7	0.2
USD		-8.9	-14.7	-13.7	-2.7
Basket 1)		1.4	-0.8	...	...

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).

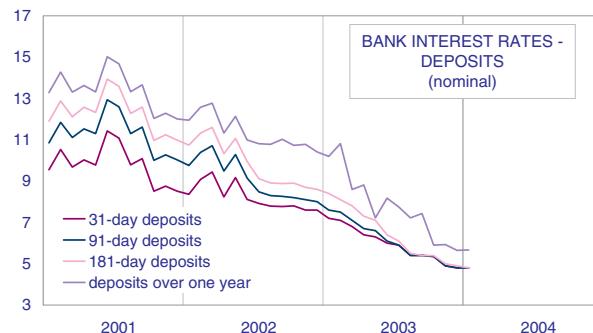
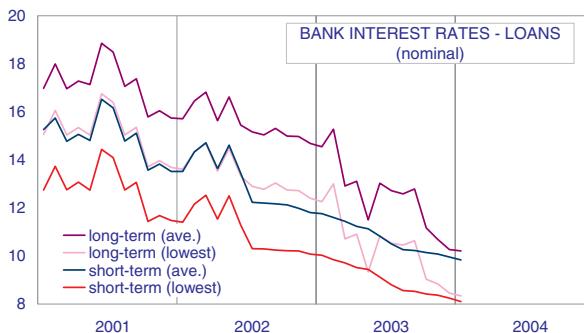
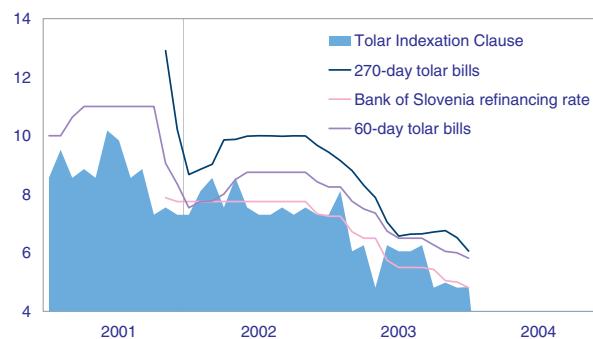
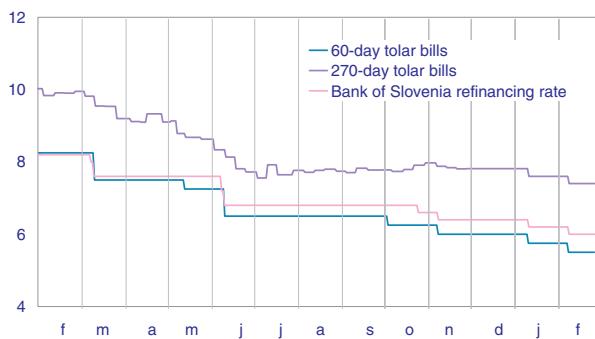
Sources: BoS, Statistical Office of the Republic of Slovenia and various foreign sources.

Excess demand for foreign exchange was recorded on the exchange office market in January. Turnover through exchange offices totalled SIT 68.9 billion, of which SIT 39.7 billion was in sales. Net demand for foreign currency of SIT 10.4 billion in January was slightly lower than in December.



In early February the Bank of Slovenia again lowered the desired growth dynamics of the exchange rate. In line with its policy of gradual nominal interest rate adjustment the Bank of Slovenia cut interest rates on its main instruments by 0.25 percentage points, and at the same time also lowered for 0.25 percentage points the desired growth dynamics of the exchange rate. The uncovered interest parity consequently remained unchanged at 1.5 percentage points.

9. INTEREST RATES



At the start of February the Bank of Slovenia again lowered the interest rates on its main instruments. This cut amounted to 0.25 percentage points, enabling a gradual convergence of nominal interest rates with those of the euro area. The interest rate on Lombard loans is now 6.75%, on 60-day tolar bills 5.5% and on 270-day tolar bills 6.25%. The price of Bank of Slovenia foreign exchange buy-sell swaps fell to 2.5%, while that of foreign exchange sell-buy swaps fell to 1%. The refinancing rate at the Bank of Slovenia was adequately adjusted to 4.5%.

In January the interest rate on the interbank market rose by 0.64 percentage points compared to December, reaching an average of 5.33%. In the first half of February it varied between 5.5% and 5.8%.

The curve of the time structure of SITIBOR interest rates was slightly higher in January than in December for

shortest-term and longest-term lending. For medium-term lending it remained similar to the December level.

Surplus demand dominated auctions of 270-day tolar bills throughout January and at the start of February. The Bank of Slovenia adapted its quotas to market conditions. At the last three auctions in January the quota was SIT 4 billion, but the Bank of Slovenia cut it to SIT 2.4 billion at the first three auctions in February. The average auction interest rate has been falling since the start of January. The overall fall since the start of the year is 0.9 percentage points, reducing the rate to 5.2% at the third auction in February.

Demand at auctions of one-month treasury bills has exceeded supply in all recent months. The average auction interest rate at the first auction in January remained below 5% before climbing to around 5.4% for the remaining auctions in

January and at the start of February. Excess demand also prevailed at auctions of three-month, six-month and twelve-month treasury bills. The average auction interest rate was ranging slightly above 5%. Specifically 5.03% for three-month treasury bills (27 January) and 5.20% for twelve-month bills (27 January).

Bank interest rates fell again in January but the cut was lower than in the final months of last year. On the liabilities side, nominal interest rates on short-term and long-term deposits fell by 0.1 percentage points. The only exception was the interest rate on deposits fixed for up to 30 days, which climbed 0.1 percentage points to 3.6%. The interest rate on foreign currency demand deposits remained unchanged at 0.4%. On the assets side interest rates came down on average by 0.1 percentage points.

Bank interest rates (% per annum)	<u>2002</u>		<u>2003</u>		<u>2004</u>
	dec.	nov.	dec.	jan.	
Deposits (Slovenia)					
more than 1 month	7.60	4.90	4.80	4.80	
3 months	8.00	4.90	4.80	4.80	
6 months	8.60	5.00	4.90	4.80	
1 year	8.00	4.90	4.80	4.8	
Loans (Slovenia)					
S-T loans to households	11.81	10.08	9.95	9.84	
L-T loans to households	14.69	10.69	10.27	10.21	
Consumer loans	11.58	9.72	9.60	9.50	
Housing loans	13.25	9.18	9.01	8.92	
Loans (EMU)*					
S-T loans to households	...	4.10	4.03	...	
L-T loans to households	...	4.94	4.85	...	
Consumer loans	...	7.56	7.63	...	
Housing loans	...	4.92	5.02	...	

*Weighted average of EMU country interest rates

Compared with interest rate levels in the euro area the smallest gap in December was on the market for consumer credits (two percentage points), while the gap was substantially wider for long-term and short-term business lending (5.4 and 5.9 percentage points respectively) and for housing loans (four percentage points).

We can expect the monthly tolar indexation clause rate to remain unchanged in March at 0.3%. For it to climb back up to 0.4% would require an inflation rate in February of over 0.7%. For it to fall below 0.3% the monthly inflation in February would need to be less than 0.1%.

<i>End of period</i> % per annum	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i> <i>jan.</i>
Bank of Slovenia interest rates				
Refinancing rate	7.75	7.33	5.00	4.75
SWAP	4.50	4.50	3.00	2.75
60-day tolar bills	8.00	8.25	6.00	5.75
270-day tolar bills	10.47	9.92	6.75	6.50
Interbank interest rates				
Interbank market	4.74	4.73	4.69	5.33
TB (1 mths)	7.20	8.20	5.44	5.43
TB (3 mths)	8.54	8.73	5.11	5.03
TB (6 mths)	8.78	8.75	...	5.12
TB (12 mths)	11.20	9.00	5.10	5.20
Foreign interest rates				
ECB refinancing rate	3.25	2.75	2.00	2.00
Euribor 3 mths	3.34	2.94	2.15	2.09
Euribor 1 year	3.31	2.87	2.38	2.22
10-yr govt. bonds EU(12)*	4.96	4.41	4.36	4.26
Indicators				
Tolar indexation clause	7.30	7.30	4.81	4.83
Foreign currency clause	3.81	3.22	2.37	2.76

*EU 12 average

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Legend:

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

1.1. Monetary Aggregates

Column	Code	Base money	National definition			Harmonised ECB definition		
			M1	M2	M3	HM1	HM2	HM3
			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
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	796,668	2,711,917	3,777,923	1,247,650	3,035,892	3,066,575
1999	30. Jun.	186,516	500,767	1,382,241	1,958,986	735,355	1,608,548	1,633,301
	31. Jul.	190,378	487,200	1,391,188	1,950,208	714,333	1,614,972	1,639,592
	31. Aug.	189,598	475,570	1,415,107	1,978,388	702,177	1,612,622	1,635,412
	30. Sep.	191,942	483,613	1,427,012	1,999,164	719,821	1,638,975	1,660,633
	31. Oct.	193,474	480,781	1,424,496	2,002,196	723,418	1,656,351	1,682,350
	30. Nov.	190,005	481,882	1,449,133	2,036,447	726,128	1,671,163	1,693,370
	31. Dec.	208,205	507,769	1,474,984	2,055,731	748,817	1,692,883	1,717,455
2000	31. Jan.	193,922	489,959	1,447,063	2,052,546	740,660	1,709,231	1,733,119
	29. Feb.	189,893	484,258	1,459,092	2,078,256	740,068	1,717,789	1,741,802
	31. Mar.	186,322	481,913	1,473,024	2,177,162	735,536	1,731,631	1,755,865
	30. Apr.	198,361	513,855	1,493,834	2,207,368	792,003	1,783,222	1,807,059
	31. May	196,930	493,602	1,489,422	2,209,178	761,324	1,770,821	1,798,039
	30. Jun.	205,244	518,585	1,516,432	2,224,434	785,896	1,805,312	1,835,472
	31. Jul.	204,331	513,929	1,532,773	2,248,681	787,823	1,840,877	1,870,674
	31. Aug.	195,107	512,776	1,543,068	2,270,907	787,068	1,859,815	1,891,361
	30. Sep.	204,426	524,683	1,557,487	2,298,309	801,827	1,899,712	1,932,687
	31. Oct.	211,826	529,080	1,572,241	2,323,595	810,073	1,922,222	1,954,342
	30. Nov.	206,470	520,029	1,596,502	2,363,586	802,401	1,951,631	1,980,772
	31. Dec.	212,205	549,776	1,617,601	2,370,641	818,129	1,982,930	2,013,404
2001	31. Jan.	196,891	524,231	1,623,643	2,409,972	799,304	1,997,221	2,028,672
	28. Feb.	202,574	522,123	1,643,912	2,450,273	797,012	2,025,674	2,059,735
	31. Mar.	208,637	532,657	1,682,039	2,496,146	822,198	2,080,716	2,112,407
	30. Apr.	219,013	549,314	1,709,607	2,618,925	839,980	2,092,445	2,121,565
	31. May	206,706	538,318	1,739,673	2,673,505	835,077	2,146,400	2,175,716
	30. Jun.	218,760	576,383	1,772,073	2,682,976	875,024	2,193,796	2,221,917
	31. Jul.	213,559	555,793	1,796,634	2,716,041	847,787	2,212,203	2,244,356
	31. Aug.	208,763	552,791	1,832,120	2,676,020	847,961	2,246,230	2,277,150
	30. Sep.	222,217	575,655	1,860,136	2,714,457	878,584	2,294,205	2,326,479
	31. Oct.	230,568	577,602	1,914,628	2,783,077	890,534	2,332,608	2,363,718
	30. Nov.	235,652	593,790	1,962,268	2,872,614	925,795	2,420,556	2,449,521
	31. Dec.	292,273	648,052	2,060,427	3,040,555	1,055,190	2,576,750	2,605,304
2002	31. Jan.	226,717	616,469	2,085,359	3,075,284	1,009,381	2,607,152	2,633,815
	28. Feb.	282,041	617,454	2,097,499	3,102,912	1,010,549	2,630,042	2,657,190
	31. Mar.	238,058	634,829	2,147,605	3,145,673	1,033,973	2,664,123	2,690,000
	30. Apr.	274,112	639,028	2,195,366	3,182,541	1,032,173	2,679,054	2,703,916
	31. May	248,353	653,867	2,209,055	3,203,855	1,049,086	2,681,631	2,706,567
	30. Jun.	298,725	686,661	2,195,479	3,186,032	1,102,980	2,702,642	2,726,275
	31. Jul.	262,317	668,729	2,230,615	3,231,183	1,089,181	2,706,583	2,732,062
	31. Aug.	258,048	670,240	2,245,137	3,251,055	1,087,386	2,716,643	2,742,267
	30. Sep.	255,381	684,260	2,267,989	3,389,244	1,098,841	2,721,688	2,748,886
	31. Oct.	252,027	665,697	2,390,214	3,396,013	1,073,188	2,714,568	2,740,482
	30. Nov.	321,095	713,315	2,517,243	3,564,004	1,138,119	2,875,946	2,901,777
	31. Dec.	279,673	720,093	2,576,794	3,600,703	1,122,581	2,861,185	2,881,953
2003	31. Jan.	247,662	681,210	2,547,812	3,563,022	1,089,250	2,856,861	2,877,425
	28. Feb.	269,319	694,481	2,560,050	3,582,972	1,107,589	2,887,407	2,907,293
	31. Mar.	254,743	706,086	2,552,266	3,578,901	1,135,743	2,899,376	2,921,133
	30. Apr.	269,114	711,702	2,584,735	3,598,607	1,130,248	2,894,083	2,915,894
	31. May	263,900	719,670	2,604,150	3,623,235	1,149,940	2,915,541	2,939,835
	30. Jun.	297,306	774,613	2,655,883	3,679,247	1,214,157	2,970,548	2,993,624
	31. Jul.	268,663	755,250	2,678,140	3,717,354	1,201,280	2,983,903	3,010,560
	31. Aug.	281,308	753,624	2,658,175	3,716,031	1,214,260	3,001,679	3,030,907
	30. Sep.	281,290	768,987	2,658,420	3,720,680	1,230,165	2,986,217	3,014,513
	31. Oct.	269,832	759,352	2,706,816	3,762,316	1,213,800	2,995,524	3,021,381
	30. Nov.	275,116	768,820	2,702,213	3,777,654	1,228,027	3,016,429	3,045,177
	31. Dec.	291,155	796,668	2,711,917	3,777,923	1,247,650	3,035,892	3,066,575
2004	31. Jan.	267,280	782,459	2,700,717	3,784,719	1,254,339	3,030,891	3,058,451

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	477,541	2,122,238	26,980	125,499	494,455	32,494	0	652,448	
2002 30. Nov. 31. Dec.	1,594,397	479,414	2,073,811	9,338	119,460	478,809	25,194	0	623,463	
	1,580,255	499,275	2,079,531	9,216	112,721	463,441	28,956	0	605,118	
2003 31. Jan. 28. Feb. 31. Mar. 30. Apr. 31. May 30. Jun. 31. Jul. 31. Aug. 30. Sep. 31. Oct. 30. Nov. 31. Dec.	1,582,669 1,602,807 1,569,950 1,581,802 1,577,018 1,645,342 1,638,846 1,682,249 1,660,204 1,643,896 1,642,087 1,644,697	480,290 481,471 496,840 484,953 462,879 493,919 481,196 484,855 499,610 489,328 483,813 477,541	2,062,959 2,084,278 2,066,790 2,066,755 2,039,897 2,139,261 2,120,042 2,167,104 2,159,814 2,133,224 2,125,901 2,122,238	9,096 9,010 14,402 22,546 23,004 24,613 25,229 25,538 25,757 27,140 27,107 26,980	113,955 111,184 121,289 115,489 113,778 124,662 123,699 113,920 117,549 119,085 122,720 125,499	468,025 479,425 471,191 479,905 482,086 486,482 506,942 505,221 498,555 510,156 503,724 494,455	24,297 22,026 20,571 20,561 23,213 29,048 32,856 30,236 33,482 33,742 31,019 32,494	0 0 0 0 0 0 0 0 0 0 0 0	606,276 612,635 613,051 615,954 619,077 640,192 663,497 649,378 649,586 662,984 657,463 652,448	
2004 31. Jan.	1,662,263	465,220	2,127,483	26,660	116,012	509,076	36,207	0	661,295	

Millions of Tolars	Liabilities									
	Foreign liabilities			Total	M3					
	Bank of Slovenia	Deposit money banks	Currency in circulation		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	841,640	841,665	156,037	626,489	10,314	3,827	14,141	796,668	
2002 30. Nov. 31. Dec.	6	567,574	567,580	140,596	556,323	12,048	4,348	16,396	713,315	
	42	617,866	617,908	143,054	564,483	8,038	4,517	12,556	720,093	
2003 31. Jan. 28. Feb. 31. Mar. 30. Apr. 31. May 30. Jun. 31. Jul. 31. Aug. 30. Sep. 31. Oct. 30. Nov. 31. Dec.	18 41 22 125 38 9 18 8 84 4 28 25	611,603 628,357 637,001 650,674 645,227 722,249 741,412 773,771 784,055 151,167 791,667 841,640	611,621 628,398 637,023 650,800 645,265 722,258 741,430 773,779 151,167 790,366 791,695 841,665	137,801 139,236 142,025 147,218 150,249 153,275 147,314 152,736 159,739 154,624 155,423 156,037	532,665 543,957 554,946 556,372 560,727 567,230 597,230 588,895 604,125 591,738 599,739 626,489	6,989 7,833 5,648 4,715 5,010 6,423 6,304 7,963 9,291 9,430 9,975 10,314	3,755 3,454 3,467 3,397 3,684 4,172 4,402 4,030 4,404 3,561 3,683 3,827	10,743 11,288 9,115 8,112 8,694 10,594 10,705 11,993 13,694 12,990 13,658 14,141	681,210 694,481 706,086 711,702 719,670 774,613 755,250 753,624 768,987 759,352 768,820 796,668	211,683 257,887 299,878 347,432 428,192 507,769 549,776 648,052 720,093 759,352 768,820 796,668
2004 31. Jan.	20	842,812	842,832	152,921	619,531	6,796	3,212	10,008	782,459	

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
1,602,507	129,084	639,851	83,008	22,213	2,476,663	3,156,091	186,736	5,465,066
1,336,887	95,936	581,697	55,246	16,554	2,086,320	2,719,122	187,241	4,980,174
1,365,202	116,128	577,408	61,037	20,061	2,139,835	2,754,169	191,757	5,025,457
1,358,741	104,418	575,147	56,151	19,116	2,113,573	2,728,945	196,143	4,988,047
1,380,160	101,218	574,817	58,654	20,317	2,135,167	2,756,812	189,085	5,030,175
1,398,968	99,041	584,526	57,766	21,114	2,161,416	2,788,869	193,142	5,048,801
1,418,772	101,739	591,250	60,687	21,879	2,194,328	2,832,828	191,881	5,091,464
1,440,032	102,500	601,198	62,881	22,279	2,228,890	2,870,972	193,547	5,104,416
1,474,643	104,348	600,948	68,662	22,166	2,270,766	2,935,572	201,926	5,276,758
1,494,078	104,290	609,129	70,012	21,995	2,299,504	2,988,230	200,508	5,308,780
1,500,772	104,931	615,053	71,315	22,008	2,314,080	2,988,995	189,252	5,345,350
1,524,372	105,709	623,414	72,604	21,860	2,347,960	3,023,303	191,978	5,375,094
1,563,515	107,913	629,871	78,202	23,368	2,402,870	3,092,993	190,864	5,417,082
1,586,364	114,706	633,573	77,221	23,550	2,435,415	3,119,984	188,382	5,434,267
1,602,507	129,084	639,851	83,008	22,213	2,476,663	3,156,091	186,736	5,465,066
1,618,448	115,870	640,817	84,512	21,883	2,481,530	3,169,484	183,580	5,480,547

Liabilities								
M3								
Tolar time deposits at banks	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
1,591,705	105,847	217,698	2,711,917	1,062,273	3,733	3,777,923	845,478	5,465,066
1,514,807	130,600	158,521	2,517,243	1,037,371	9,390	3,564,004	848,591	4,980,174
1,545,280	130,276	181,145	2,576,794	1,020,814	3,094	3,600,703	806,846	5,025,457
1,556,698	112,224	197,680	2,547,812	1,012,077	3,133	3,563,022	813,404	4,988,047
1,551,168	112,192	202,208	2,560,050	1,019,689	3,233	3,582,972	818,805	5,030,175
1,547,198	99,135	199,848	2,552,266	1,020,645	5,990	3,578,901	832,876	5,048,800
1,574,250	100,708	198,076	2,584,735	1,010,252	3,619	3,598,607	842,058	5,091,464
1,576,037	100,737	207,706	2,604,150	1,014,101	4,985	3,623,235	835,917	5,104,416
1,574,335	100,696	206,239	2,655,883	1,019,447	3,918	3,679,247	875,253	5,276,758
1,612,312	100,731	209,847	2,678,140	1,033,927	5,287	3,717,354	849,996	5,308,780
1,592,769	100,712	211,069	2,658,175	1,050,301	7,556	3,716,031	855,540	5,345,350
1,578,745	100,733	209,955	2,658,420	1,056,999	5,261	3,720,680	870,359	5,375,094
1,622,254	102,865	222,345	2,706,816	1,052,009	3,491	3,762,316	864,399	5,417,082
1,612,407	101,466	219,521	2,702,213	1,070,787	4,653	3,777,654	864,918	5,434,267
1,591,705	105,847	217,698	2,711,917	1,062,273	3,733	3,777,923	845,478	5,465,066
1,591,240	106,834	220,183	2,700,717	1,079,759	4,242	3,784,719	852,996	5,480,547

1.3. Balance Sheet of the Bank of Slovenia

	Assets								Claims on general government	
	Foreign assets									
	Gold	Reserve position with IMF	SDRs	Currency	Deposits	Securities	Other claims	Total		
Column	1	2	3	4	5	6	7	8 = 1+...+7	9	
Code										
1994 31. Dec.	16	2,377	8	46	162,992	11,559	13,060	190,058	15,366	
1995 31. Dec.	16	2,411	8	37	200,671	26,275	21,435	250,853	14,862	
1996 31. Dec.	17	2,619	19	37	267,619	54,735	4,768	329,814	15,054	
1997 31. Dec.	16	2,939	13	29	362,171	187,124	6,983	559,274	15,132	
1998 31. Dec.	15	10,544	38	40	254,050	321,861	7,548	594,096	15,431	
1999 31. Dec.	18	21,174	316	245	166,983	430,803	10,223	629,764	15,909	
2000 31. Dec.	20	18,719	838	37	224,252	482,847	13,199	739,912	16,829	
2001 31. Dec.	16,869	20,217	1,261	105	476,648	588,344	19,082	1,122,525	8,509	
2002 31. Dec.	18,403	26,679	1,543	33	577,944	936,926	18,729	1,580,255	7,668	
2003 31. Dec.	19,143	27,392	1,738	36	386,889	1,192,983	16,517	1,644,697	24,532	
2002 31. Dec.	18,403	26,679	1,543	33	577,944	936,926	18,729	1,580,255	7,668	
2003 31. Jan.	19,178	26,053	1,518	31	750,615	766,981	18,292	1,582,669	7,548	
28. Feb.	18,061	25,841	1,589	35	768,364	770,654	18,263	1,602,807	7,462	
31. Mar.	17,595	26,179	1,609	37	521,479	984,638	18,414	1,569,950	12,754	
30. Apr.	17,347	28,054	1,589	99	365,846	1,150,800	18,068	1,581,802	20,888	
31. May	17,303	26,488	1,584	22	337,158	1,177,419	17,043	1,577,018	21,257	
30. Jun.	17,204	25,939	1,623	36	395,835	1,187,175	17,530	1,645,342	22,166	
31. Jul.	17,659	29,884	1,615	34	395,918	1,176,278	17,457	1,638,846	22,781	
31. Aug.	19,648	30,971	1,754	36	429,435	1,182,219	18,185	1,682,249	23,090	
30. Sep.	19,122	28,142	1,742	32	385,908	1,207,691	17,566	1,660,204	23,309	
31. Oct.	18,895	27,521	1,704	52	387,099	1,191,318	17,307	1,643,896	24,692	
30. Nov.	19,058	27,253	1,763	40	380,569	1,196,393	17,012	1,642,087	24,659	
31. Dec.	19,143	27,392	1,738	36	386,889	1,192,983	16,517	1,644,697	24,532	
2004 31. Jan.	18,603	27,403	1,753	39	391,635	1,206,157	16,672	1,662,263	24,212	

Millions of Tolars	Liabilities										
	Notes issue	Deposits									
		Deposits of banks			General government deposits			Other demand deposits			
Column	1	2	3	4	Total	5=2+3+4	6	7	8	9=6+7+8	
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
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. Jan.	162,139	79,765	190	0	79,955	3,755	112,224	29,409	145,388	3,966	3,022
28. Feb.	162,529	101,111	393	0	101,504	3,454	112,192	27,901	143,548	3,397	4,436
31. Mar.	165,425	83,455	827	0	84,282	3,467	99,135	28,222	130,824	3,303	2,345
30. Apr.	173,959	89,973	237	0	90,210	3,397	100,708	28,009	132,113	2,324	2,390
31. May	173,029	85,630	105	0	85,735	3,684	100,737	34,489	138,910	2,329	2,681
30. Jun.	178,560	108,350	4,737	0	113,087	4,172	100,696	34,883	139,751	2,293	4,130
31. Jul.	175,187	87,461	133	0	87,594	4,402	100,731	35,884	141,017	2,006	4,298
31. Aug.	176,172	99,692	0	0	99,692	4,030	100,712	36,922	141,664	2,120	5,843
30. Sep.	175,713	99,437	0	0	99,437	4,404	100,733	36,475	141,612	2,931	6,360
31. Oct.	179,927	84,515	0	0	84,515	3,561	102,865	34,828	141,254	2,991	6,438
30. Nov.	178,324	91,170	100	0	91,270	3,683	101,466	36,195	141,344	3,170	6,805
31. Dec.	186,042	91,087	8,170	0	99,257	3,827	105,847	37,060	146,734	3,186	7,128
2004 31. Jan.	175,901	86,445	0	0	86,445	3,212	106,834	36,284	146,331	3,767	3,028

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		
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	8,662	1,677,982	
0	0	1,148	18	1,166	121	0	1,287	12,296	1,601,506	
0	0	2,763	18	2,781	57	0	2,838	10,296	1,603,352	
300	0	5,009	18	5,327	56	0	5,383	12,156	1,627,808	
0	0	1,446	13	1,459	90	0	1,550	11,825	1,596,079	
300	0	1,710	13	2,023	117	0	2,140	11,638	1,616,478	
0	0	1,200	13	1,213	89	0	1,302	11,362	1,610,939	
0	0	0	13	13	130	0	143	11,812	1,679,462	
0	0	0	13	13	88	0	101	11,714	1,673,443	
3,044	0	1,200	13	4,257	79	0	4,336	10,857	1,720,532	
0	0	2,400	9	2,409	108	0	2,516	10,785	1,696,815	
0	0	0	9	9	132	0	140	10,405	1,679,133	
0	0	0	9	9	351	0	359	9,424	1,676,530	
0	0	0	9	9	82	0	91	8,662	1,677,982	
0	0	0	9	9	81	0	90	5,848	1,692,413	

Liabilities											
Deposits		Bank of Slovenia bills									
Total	Total	Tolar bills	Foreign currency bills	Total	Restricted deposits	Money transfers in transit	Deposits and loans of IFO	Allocation of SDRs	Capital and reserves	Other liabilities	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	199,912	-7,271	1,677,982
8,038	273,639	375,636	551,131	926,767	4,760	0	42	7,643	189,942	26,659	1,601,506
6,989	232,331	449,286	533,876	983,162	4,551	0	18	7,522	208,499	5,129	1,603,352
7,833	252,884	451,646	530,883	982,528	4,443	0	41	7,460	208,499	9,423	1,627,808
5,648	220,754	435,521	540,989	976,511	5,180	0	22	7,558	199,912	20,717	1,596,079
4,715	227,038	427,204	541,033	968,236	5,385	0	125	7,464	199,912	34,358	1,616,478
5,010	229,655	425,088	542,913	968,002	4,459	0	38	7,118	199,912	28,727	1,610,939
6,423	259,260	453,396	545,527	998,923	4,859	0	9	7,291	199,912	30,648	1,679,462
6,304	234,915	478,017	554,981	1,032,997	4,615	0	18	7,256	199,912	18,543	1,673,443
7,963	249,319	497,362	557,571	1,054,933	4,523	0	8	7,545	199,912	28,120	1,720,532
9,291	250,339	471,054	554,932	1,025,987	4,586	0	84	7,496	199,912	32,698	1,696,815
9,430	235,199	485,264	548,294	1,033,558	5,623	0	4	7,330	199,912	17,580	1,679,133
9,975	242,589	498,970	545,515	1,044,485	4,546	0	28	7,259	199,912	-613	1,676,530
10,314	256,305	472,330	555,260	1,027,590	8,225	0	25	7,156	199,912	-7,271	1,677,982
6,796	239,572	498,203	568,567	1,066,770	4,618	0	20	7,218	178,086	20,227	1,692,413

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	106,760	1,027,177	53,675	1,187,612	119,745	772,229	1,591,384	611,870
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. Jan.	25,728	79,169	78,909	975,505	36,087	1,090,500	97,997	689,697	1,340,596	558,119
28. Feb.	24,683	100,524	77,155	974,242	36,186	1,087,583	96,343	691,646	1,358,853	566,603
31. Mar.	24,803	82,877	73,337	968,501	39,971	1,081,809	100,237	699,900	1,382,982	556,960
30. Apr.	28,161	89,398	67,082	966,225	39,956	1,073,263	99,519	714,048	1,393,192	568,041
31. May	24,283	85,068	83,080	965,937	43,545	1,092,562	104,794	723,407	1,412,901	570,972
30. Jun.	26,824	107,851	90,064	996,929	52,129	1,139,122	103,431	748,572	1,445,960	579,387
31. Jul.	29,502	86,937	77,665	1,031,038	53,366	1,162,069	105,703	756,699	1,467,372	600,436
31. Aug.	25,087	99,209	71,547	1,052,597	53,285	1,177,428	113,265	744,278	1,473,754	598,809
30. Sep.	26,255	98,955	78,146	1,023,699	53,697	1,155,542	116,120	759,223	1,496,079	592,441
31. Oct.	27,049	84,031	80,136	1,031,534	53,783	1,165,453	119,662	769,664	1,535,090	606,338
30. Nov.	24,720	90,731	86,630	1,043,228	54,544	1,184,402	120,129	773,886	1,556,882	606,700
31. Dec.	31,873	90,873	106,760	1,027,177	53,675	1,187,612	119,745	772,229	1,591,384	611,870
2004 31. Jan.	24,910	85,894	78,705	1,063,281	56,760	1,198,746	108,812	791,187	1,595,997	612,404

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	922,868
2002 31. Dec.	48,610	1,166	53,632	103,407	564,483	0	1,537,700	2,820	2,105,004	984,392
2003 31. Dec.	47,667	9	66,761	114,437	626,489	0	1,579,068	4,412	2,209,970	1,020,722
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. Jan.	41,891	2,781	41,883	86,555	532,665	0	1,549,292	2,855	2,084,812	976,385
28. Feb.	46,413	5,327	38,596	90,336	543,957	0	1,543,988	2,737	2,090,682	985,520
31. Mar.	41,703	1,459	38,806	81,969	554,946	0	1,538,835	3,183	2,096,964	986,101
30. Apr.	36,473	2,023	38,841	77,337	556,372	0	1,565,993	2,871	2,125,237	976,009
31. May	48,541	1,213	41,550	91,304	560,727	0	1,567,460	4,119	2,132,305	973,695
30. Jun.	45,459	13	46,243	91,715	610,744	0	1,564,966	4,509	2,180,219	979,157
31. Jul.	41,639	13	43,068	84,720	597,230	0	1,604,038	3,659	2,204,927	992,626
31. Aug.	26,340	4,257	50,505	81,101	588,895	0	1,582,763	5,482	2,177,141	1,007,758
30. Sep.	33,027	2,409	60,925	96,360	604,125	0	1,570,269	3,891	2,178,284	1,015,080
31. Oct.	35,231	9	60,995	96,234	591,738	0	1,611,325	5,306	2,208,369	1,011,826
30. Nov.	38,720	9	63,966	102,695	599,739	0	1,603,416	4,445	2,207,601	1,029,317
31. Dec.	47,667	9	66,761	114,437	626,489	0	1,579,068	4,412	2,209,970	1,020,722
2004 31. Jan.	36,859	9	68,080	104,948	619,531	0	1,577,189	9,433	2,206,153	1,038,944

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	
33,883	3,129,111	178,734	4,618,203	209,936	91,671	71,592	71,386	32,956	477,541	5,095,744	
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	
33,439	2,719,849	185,976	4,101,222	261,505	61,848	61,224	63,660	32,053	480,290	4,581,512	
34,358	2,747,802	176,957	4,137,550	262,290	59,162	60,740	67,120	32,158	481,471	4,619,021	
34,386	2,774,466	181,534	4,145,490	270,877	61,174	62,774	69,712	32,304	496,840	4,642,330	
35,482	2,810,282	180,481	4,181,585	263,762	59,271	62,259	67,328	32,334	484,953	4,666,538	
35,894	2,847,968	182,444	4,232,324	241,868	72,937	62,599	52,971	32,504	462,879	4,695,203	
33,609	2,910,958	191,052	4,375,807	257,522	81,998	63,909	57,942	32,547	493,919	4,869,726	
32,791	2,963,002	189,622	4,431,131	237,890	81,076	69,263	60,264	32,703	481,196	4,912,327	
33,351	2,963,457	179,182	4,444,363	240,068	82,419	70,154	59,400	32,814	484,855	4,929,218	
33,683	2,997,546	181,917	4,460,215	245,904	85,249	68,965	65,932	33,560	499,610	4,959,824	
35,099	3,065,854	181,083	4,523,470	233,914	86,317	71,028	65,164	32,905	489,328	5,012,798	
35,281	3,092,878	179,603	4,572,334	224,145	87,415	71,428	67,906	32,919	483,813	5,056,147	
33,883	3,129,111	178,734	4,618,203	209,936	91,671	71,592	71,386	32,956	477,541	5,095,744	
34,425	3,142,825	178,201	4,630,576	199,980	89,876	75,236	70,180	29,948	465,220	5,095,796	

Liabilities												
Domestic liabilities						Foreign liabilities					Total	
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			
						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	3,235,182	258,913	539,953	105,618	4,254,104	176,652	578,040	86,948	841,640	5,095,744		
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		
6,283	3,067,480	211,941	518,122	85,812	3,969,909	92,024	438,309	81,270	611,603	4,581,512		
6,268	3,082,471	215,820	530,431	71,606	3,990,664	102,583	443,124	82,650	628,357	4,619,021		
6,322	3,089,387	219,157	536,510	78,306	4,005,329	104,104	450,866	82,030	637,001	4,642,330		
6,234	3,107,480	218,492	534,679	77,875	4,015,863	124,462	443,559	82,654	650,674	4,666,538		
5,916	3,111,917	232,668	535,025	79,063	4,049,976	123,411	439,398	82,419	645,227	4,695,203		
5,407	3,164,783	246,058	527,424	117,497	4,147,477	137,343	499,637	85,269	722,249	4,869,726		
5,417	3,202,970	251,465	532,289	99,470	4,170,915	134,420	518,142	88,850	741,412	4,912,327		
5,620	3,190,519	254,481	532,567	96,778	4,155,446	155,228	530,066	88,478	773,771	4,929,218		
5,444	3,198,808	249,417	537,750	93,518	4,175,854	140,058	555,539	88,373	783,971	4,959,824		
5,355	3,225,549	260,897	539,656	100,099	4,222,436	133,456	571,347	85,559	790,362	5,012,798		
5,275	3,242,193	261,495	539,960	118,137	4,264,480	138,148	569,239	84,280	791,667	5,056,147		
4,491	3,235,182	258,913	539,953	105,618	4,254,104	176,652	578,040	86,948	841,640	5,095,744		
4,531	3,249,628	261,544	570,220	66,644	4,252,984	184,029	577,575	81,208	842,812	5,095,796		

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

Millions of Tolars	Claims								
	Tolar claims								
	Tolar loans				Commercial papers and bonds			Shares and participations	Total
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total		
Column	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8
Code									
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.	118,932	597,263	1,126,250	1,842,445	221,287	355,062	576,348	33,883	2,452,677
2003 30. Apr.	98,565	571,885	1,023,905	1,694,355	198,822	333,787	532,610	35,482	2,262,446
31. May	103,553	575,517	1,036,687	1,715,757	202,143	333,924	536,067	35,894	2,287,718
30. Jun.	101,505	595,050	1,053,327	1,749,883	215,428	329,599	545,027	33,609	2,328,519
31. Jul.	104,534	598,239	1,056,658	1,759,431	229,253	335,773	565,026	32,791	2,357,249
31. Aug.	111,730	582,876	1,055,886	1,750,492	227,700	335,429	563,128	33,351	2,346,971
30. Sep.	114,860	595,710	1,068,077	1,778,647	206,867	349,589	556,456	33,683	2,368,786
31. Oct.	117,431	602,780	1,095,106	1,815,317	212,992	357,034	570,027	35,099	2,420,444
30. Nov.	118,957	603,390	1,106,116	1,828,462	212,799	357,387	570,187	35,281	2,433,930
31. Dec.	118,932	597,263	1,126,250	1,842,445	221,287	355,062	576,348	33,883	2,452,677
2004 31. Jan.	107,488	608,280	1,127,242	1,843,011	180,208	397,788	577,996	34,425	2,455,432
	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.	19,857	504,263	488,067	1,012,187	113,512	992	114,504	14,581	1,141,271
2003 30. Apr.	17,251	484,002	446,888	948,141	84,096	2,107	86,203	15,537	1,049,880
31. May	18,980	486,006	452,125	957,111	85,114	1,843	86,957	15,543	1,059,611
30. Jun.	21,089	494,289	455,549	970,928	88,181	916	89,097	15,251	1,075,276
31. Jul.	20,310	494,662	453,652	968,624	88,762	914	89,676	14,614	1,072,913
31. Aug.	22,804	483,199	458,655	964,658	89,450	881	90,331	14,600	1,069,589
30. Sep.	22,834	491,853	463,431	978,118	90,142	871	91,013	14,697	1,083,827
31. Oct.	22,797	502,140	477,729	1,002,666	92,328	872	93,200	14,713	1,110,579
30. Nov.	23,351	507,946	482,016	1,013,313	98,940	873	99,812	14,894	1,128,020
31. Dec.	19,857	504,263	488,067	1,012,187	113,512	992	114,504	14,581	1,141,271
2004 31. Jan.	21,923	505,499	487,478	1,014,900	99,735	992	100,727	15,143	1,130,770
	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.	16,050	1,720	94,882	112,651	107,775	351,158	458,933	0	571,585
2003 30. Apr.	5,607	9,517	87,271	102,394	114,237	330,236	444,473	0	546,867
31. May	6,293	7,388	87,128	100,808	116,540	330,641	447,181	0	547,990
30. Jun.	7,480	9,053	95,165	111,698	126,314	325,807	452,122	0	563,820
31. Jul.	8,704	8,108	93,891	110,703	139,558	331,974	471,532	0	582,236
31. Aug.	9,963	5,173	85,661	100,797	137,317	332,223	469,539	0	570,337
30. Sep.	11,246	6,529	86,729	104,505	116,183	346,386	462,569	0	567,074
31. Oct.	13,094	2,290	90,624	106,008	120,122	353,722	473,844	0	579,853
30. Nov.	14,406	4,628	90,628	109,663	113,318	353,892	467,210	0	576,873
31. Dec.	16,050	1,720	94,882	112,651	107,775	351,158	458,933	0	571,585
2004 31. Jan.	4,194	4,556	94,367	103,118	80,473	394,195	474,668	0	577,786

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

Claims						
Foreign currency claims						
Foreign currency loans			Total	Foreign currency securities	Total	Total
Overdrafts etc.	Up to 1 year	Over 1 year				
10	11	12	13=10+11+12	14	15=13+14	16=9+15
Total						
1,281	21,923	74,625	97,828	6,289	104,118	678,195
19	20,209	83,578	103,806	4,550	108,355	911,620
386	16,912	81,626	98,924	8,100	107,025	1,045,571
811	18,081	74,406	93,298	12,290	105,588	1,195,773
1,525	57,384	79,480	138,389	9,832	148,221	1,467,292
761	70,139	116,864	187,764	19,724	207,488	1,753,260
1,275	90,487	170,144	261,906	31,009	292,915	2,047,807
2,956	104,165	229,719	336,840	31,744	368,584	2,404,816
1,928	125,088	346,264	473,280	34,318	507,597	2,744,953
813	174,966	465,134	640,913	35,522	676,435	3,129,111
955	142,163	369,286	512,404	35,432	547,836	2,810,282
1,241	147,890	376,213	525,345	34,905	560,250	2,847,968
1,926	153,522	392,632	548,080	34,360	582,440	2,910,958
1,169	158,460	410,714	570,343	35,410	605,753	2,963,002
1,535	161,402	417,868	580,805	35,681	616,486	2,963,457
1,260	163,513	428,002	592,775	35,986	628,760	2,997,546
2,231	166,884	439,984	609,099	36,311	645,410	3,065,854
1,172	170,496	450,766	622,435	36,513	658,948	3,092,878
813	174,966	465,134	640,913	35,522	676,435	3,129,111
1,324	182,907	468,754	652,985	34,407	687,392	3,142,825
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
688	169,454	420,179	590,320	0	590,320	1,731,591
808	140,133	329,690	470,631	0	470,631	1,520,511
1,080	144,802	337,038	482,921	0	482,921	1,542,532
1,755	150,417	351,543	503,715	0	503,715	1,578,991
1,239	154,775	369,441	525,454	0	525,454	1,598,368
1,776	157,632	376,706	536,114	0	536,114	1,605,703
1,527	159,516	385,212	546,254	0	546,254	1,630,082
2,089	162,801	395,959	560,849	0	560,849	1,671,428
1,063	165,979	406,009	573,051	0	573,051	1,701,070
688	169,454	420,179	590,320	0	590,320	1,731,591
1,207	178,086	424,255	603,548	0	603,548	1,734,318
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	619,954
-	85	13,010	13,095	35,432	48,526	595,394
-	85	12,885	12,970	34,905	47,875	595,864
-	85	12,878	12,964	34,360	47,324	611,144
-	85	12,911	12,996	35,410	48,406	630,642
-	86	13,038	13,123	35,681	48,804	619,141
-	86	12,959	13,044	35,986	49,030	616,104
-	86	12,992	13,078	36,311	49,389	629,242
-	86	12,971	13,057	36,513	49,570	626,444
-	21	12,826	12,848	35,522	48,369	619,954
-	21	12,873	12,894	34,407	47,301	625,088

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.	82,931	42,019	508,624	633,574	-	-	-	-	633,574	6,277	639,851		
2003 30. Apr.	75,571	40,143	471,035	586,749	-	-	-	-	586,749	4,501	591,250		
31. May	78,163	41,213	477,143	596,518	-	-	-	-	596,518	4,680	601,198		
30. Jun.	72,807	41,933	481,367	596,106	-	-	-	-	596,106	4,841	600,948		
31. Jul.	75,409	42,602	486,151	604,162	-	-	-	-	604,162	4,967	609,129		
31. Aug.	78,870	42,143	489,289	610,302	-	-	-	-	610,302	4,751	615,053		
30. Sep.	80,636	42,575	495,399	618,610	-	-	-	-	618,610	4,805	623,414		
31. Oct.	81,335	42,890	500,098	624,323	-	-	-	-	624,323	5,549	629,871		
30. Nov.	81,027	42,090	504,722	627,839	-	-	-	-	627,839	5,735	633,573		
31. Dec.	82,931	42,019	508,624	633,574	-	-	-	-	633,574	6,277	639,851		
2004 31. Jan.	81,314	42,332	510,812	634,458	-	-	-	-	634,458	6,360	640,817		
	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	19,967	12,527	32,494	0	0	0	0	32,494	0	32,494		
2003 30. Apr.	0	11,682	8,865	20,546	0	0	0	0	20,546	14	20,561		
31. May	0	14,293	8,905	23,199	0	0	0	0	23,199	14	23,213		
30. Jun.	0	20,227	8,814	29,041	0	0	0	0	29,041	7	29,048		
31. Jul.	0	24,149	8,700	32,848	0	0	0	0	32,848	7	32,856		
31. Aug.	0	21,595	8,635	30,229	0	0	0	0	30,229	7	30,236		
30. Sep.	0	24,480	8,995	33,475	0	0	0	0	33,475	7	33,482		
31. Oct.	0	24,651	9,085	33,735	0	0	0	0	33,735	7	33,742		
30. Nov.	0	21,852	9,159	31,011	0	0	0	0	31,011	7	31,019		
31. Dec.	0	19,967	12,527	32,494	0	0	0	0	32,494	0	32,494		
2004 31. Jan.	0	23,865	12,342	36,207	0	0	0	0	36,207	0	36,207		
	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	29,295	22,151	51,540	0	2,912	2,912	19,302	73,753	31,468	105,221		
2003 30. Apr.	136	26,541	9,847	36,524	489	1,445	1,934	19,945	58,403	24,163	82,566		
31. May	117	26,617	11,387	38,121	489	1,439	1,929	20,350	60,401	24,760	85,161		
30. Jun.	130	29,548	12,432	42,109	933	2,876	3,809	18,357	64,275	26,553	90,828		
31. Jul.	111	28,719	14,265	43,094	933	2,885	3,818	18,177	65,089	26,918	92,008		
31. Aug.	94	30,766	13,646	44,506	933	2,325	3,258	18,750	66,514	26,809	93,323		
30. Sep.	144	30,272	13,523	43,940	541	2,332	2,874	18,986	65,800	28,664	94,464		
31. Oct.	205	30,810	17,570	48,586	541	2,441	2,982	20,386	71,954	29,616	101,570		
30. Nov.	173	26,874	19,590	46,636	541	2,623	3,164	20,386	70,187	30,585	100,772		
31. Dec.	94	29,295	22,151	51,540	0	2,912	2,912	19,302	73,753	31,468	105,221		
2004 31. Jan.	57	32,029	22,243	54,329	0	2,601	2,601	19,282	76,211	30,183	106,394		

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

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											
								Total			
1994 31. Dec.	157,339	448	45,879	109,992	82,784	408	38,358	277,421	3,687	438,895	
1995 31. Dec.	193,954	682	39,998	109,631	131,480	258	68,790	350,157	2,956	547,750	
1996 31. Dec.	228,113	372	43,433	166,437	133,857	13	106,869	450,608	2,569	681,663	
1997 31. Dec.	264,878	2,129	74,487	185,845	215,824	0	171,946	648,103	2,703	917,813	
1998 31. Dec.	328,681	4,181	105,398	215,258	262,107	0	247,046	829,809	3,560	1,166,231	
1999 31. Dec.	376,606	16,470	116,561	205,532	308,702	0	260,114	890,909	3,200	1,287,186	
2000 31. Dec.	421,605	22,173	92,103	221,779	368,558	0	288,343	970,783	4,411	1,418,973	
2001 31. Dec.	490,294	24,812	98,526	256,042	521,605	0	385,496	1,261,670	5,012	1,781,787	
2002 31. Dec.	564,483	0	121,061	346,042	582,862	0	487,734	1,537,700	2,820	2,105,004	
2003 31. Dec.	626,489	0	110,590	426,304	598,940	0	443,234	1,579,068	4,412	2,209,970	
2003 30. Apr.	556,372	0	91,478	352,760	642,329	0	479,427	1,565,993	2,871	2,125,237	
31. May	560,727	0	87,153	355,452	646,155	0	478,700	1,567,460	4,119	2,132,305	
30. Jun.	610,744	0	95,928	332,527	661,231	0	475,280	1,564,966	4,509	2,180,219	
31. Jul.	597,230	0	92,256	382,243	655,657	0	473,883	1,604,038	3,659	2,204,927	
31. Aug.	588,895	0	88,853	386,997	633,074	0	473,839	1,582,763	5,482	2,177,141	
30. Sep.	604,125	0	105,336	373,329	619,844	0	471,760	1,570,269	3,891	2,178,284	
31. Oct.	591,738	0	129,687	397,321	616,598	0	467,719	1,611,325	5,306	2,208,369	
30. Nov.	599,739	0	112,524	409,508	619,083	0	462,301	1,603,416	4,445	2,207,601	
31. Dec.	626,489	0	110,590	426,304	598,940	0	443,234	1,579,068	4,412	2,209,970	
2004 31. Jan.	619,531	0	102,790	483,934	559,245	0	431,221	1,577,189	9,433	2,206,153	
				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	145,457	119,352	0	72,214	382,063	3,894	528,178	
2003 30. Apr.	116,590	-	28,166	103,737	152,340	0	97,265	381,507	2,590	500,687	
31. May	119,425	-	23,563	113,804	154,212	0	95,255	386,833	3,883	510,142	
30. Jun.	125,173	-	28,245	100,698	166,517	0	93,555	389,016	4,162	518,351	
31. Jul.	125,596	-	27,910	119,163	168,403	0	92,158	407,635	3,084	536,316	
31. Aug.	121,347	-	38,234	123,729	154,365	0	91,478	407,806	5,115	534,268	
30. Sep.	129,088	-	32,471	124,821	141,467	0	91,938	390,698	3,374	523,161	
31. Oct.	126,127	-	35,600	131,188	130,496	0	90,560	387,843	4,595	518,565	
30. Nov.	130,472	-	40,498	134,401	131,526	0	88,583	395,007	3,820	529,299	
31. Dec.	142,221	-	45,040	145,457	119,352	0	72,214	382,063	3,894	528,178	
2004 31. Jan.	131,944	-	35,676	160,647	101,357	0	68,762	366,442	4,421	502,807	
				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.	466,260	-	32,483	202,115	373,643	-	218,276	826,517	311	1,293,088	
2003 30. Apr.	418,380	-	26,041	182,072	376,189	-	210,449	794,750	148	1,213,279	
31. May	427,358	-	26,733	176,052	379,408	-	209,617	791,809	143	1,219,309	
30. Jun.	464,023	-	27,862	170,363	380,929	-	210,475	789,630	211	1,253,863	
31. Jul.	450,638	-	28,240	180,699	383,900	-	213,168	806,007	292	1,256,937	
31. Aug.	452,043	-	30,519	182,212	380,986	-	214,204	807,922	192	1,260,157	
30. Sep.	455,300	-	30,344	182,333	377,648	-	215,616	805,941	162	1,261,403	
31. Oct.	447,670	-	30,000	188,000	379,535	-	215,098	812,633	195	1,260,498	
30. Nov.	453,439	-	30,776	192,261	378,047	-	213,726	814,810	343	1,268,592	
31. Dec.	466,260	-	32,483	202,115	373,643	-	218,276	826,517	311	1,293,088	
2004 31. Jan.	468,523	-	33,231	210,442	366,579	-	213,700	823,952	4,472	1,296,946	

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

Liabilities							
Foreign currency liabilities							
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	Total
		Short-term	Long-term				
11	12	13	14	15=13+14	16	17=11+12+15+16	18=10+17
Total							
49,912	55,231	87,428	41,054	128,482	11,830	245,454	684,349
64,265	85,335	111,633	53,333	164,966	10,984	325,550	873,301
68,188	115,019	149,559	33,437	182,996	68,831	435,033	1,116,696
65,975	117,202	167,933	34,679	202,612	71,730	457,519	1,375,332
66,048	126,572	181,786	39,443	221,228	59,439	473,287	1,639,518
97,130	142,907	201,683	45,954	247,637	57,528	545,203	1,832,389
117,302	147,429	306,788	79,360	386,148	53,170	704,049	2,123,022
154,744	233,091	399,758	104,659	504,417	39,161	931,413	2,713,201
166,962	230,820	448,877	118,803	567,680	25,342	990,803	3,095,807
191,248	243,154	454,296	116,446	570,741	20,069	1,025,213	3,235,182
167,486	233,150	436,673	115,553	552,226	29,381	982,244	3,107,480
172,543	234,278	433,004	113,225	546,229	26,561	979,612	3,111,917
174,663	238,014	426,241	111,844	538,085	33,803	984,564	3,164,783
186,385	236,144	433,097	110,616	543,713	31,800	998,043	3,202,970
196,170	242,525	437,819	110,201	548,020	26,663	1,013,378	3,190,519
196,904	239,911	438,292	112,377	550,669	33,040	1,020,524	3,198,808
190,946	239,561	445,885	112,644	558,529	28,144	1,017,181	3,225,549
198,935	240,863	448,946	117,016	565,962	28,832	1,034,592	3,242,193
191,248	243,154	454,296	116,446	570,741	20,069	1,025,213	3,235,182
199,246	243,264	458,126	115,456	573,582	27,384	1,043,476	3,249,628
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
63,798	-	53,278	874	54,152	15,579	133,529	661,706
59,999	-	40,549	865	41,414	23,147	124,560	625,247
63,728	-	39,178	826	40,004	20,645	124,377	634,518
70,366	-	32,682	775	33,457	28,395	132,219	650,569
71,791	-	36,204	845	37,049	26,384	135,224	671,539
75,695	-	39,528	828	40,357	21,043	137,095	671,363
75,294	-	41,102	734	41,836	27,596	144,726	667,887
69,415	-	45,969	957	46,926	22,790	139,131	657,696
69,934	-	49,631	1,014	50,646	23,557	144,136	673,436
63,798	-	53,278	874	54,152	15,579	133,529	661,706
68,485	-	50,948	865	51,813	22,852	143,151	645,958
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	243,154	398,603	78,893	477,496	-	845,398	2,138,486
105,293	233,150	394,691	89,310	484,001	-	822,445	2,035,723
105,883	234,278	391,393	87,214	478,607	-	818,768	2,038,077
101,537	238,014	391,199	85,979	477,179	-	816,729	2,070,592
112,743	236,144	394,317	84,607	478,924	-	827,811	2,084,748
117,868	242,525	395,829	82,665	478,494	-	838,887	2,099,043
119,264	239,911	395,402	81,189	476,591	-	835,766	2,097,169
119,204	239,561	397,106	81,173	478,279	-	837,044	2,097,542
121,472	240,863	397,317	80,208	477,525	-	839,860	2,108,452
124,748	243,154	398,603	78,893	477,496	-	845,398	2,138,486
128,543	243,264	405,244	78,221	483,464	-	855,271	2,152,218

1.7. Deposit Money Banks' Claims on Non-residents

Millions of Tolars	Claims on non-residents															Total	
	Tolar claims						Foreign currency claims										
	Tolar claims on banks			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		Currency and deposits	Loans			Short-term	Long-term							
Column	1	2	3=1+2	4	5=3+4	6	7	8	9=7+8	10=6+9	11	12	13	14=10...+13	15=5+14		
Code																	
1994	31. Dec.	12,591	227	12,818	25	12,843	156,597	16,981	9,391	26,372	182,970	13,539	29,965	51,732	278,206	291,049	
1995	31. Dec.	4	420	424	141	564	197,679	14,906	10,720	25,626	223,305	19,601	32,924	30,074	305,904	306,468	
1996	31. Dec.	0	150	150	106	256	252,458	16,910	12,221	29,132	281,590	20,218	31,969	31,141	364,918	365,174	
1997	31. Dec.	8,496	285	8,781	298	9,080	173,233	26,187	22,976	49,163	222,397	23,309	29,166	32,301	307,173	316,253	
1998	31. Dec.	0	441	441	497	939	177,168	25,216	24,220	49,437	226,604	31,520	30,814	32,969	321,908	322,847	
1999	31. Dec.	3,849	788	4,637	328	4,964	187,267	31,257	24,584	55,842	243,109	34,547	38,581	34,520	350,756	355,720	
2000	31. Dec.	0	414	414	1,264	1,678	258,896	39,362	27,481	66,843	325,739	47,380	35,414	37,001	445,534	447,212	
2001	31. Dec.	3	1,060	1,063	470	1,533	341,962	44,533	27,896	72,429	414,391	74,910	36,384	38,324	564,009	565,543	
2002	31. Dec.	9	4,640	4,649	2,227	6,876	264,995	37,067	25,911	62,978	327,973	61,067	71,438	31,920	492,399	499,275	
2003	31. Dec.	0	445	445	3,353	3,798	209,936	45,129	46,097	91,226	301,162	71,592	68,032	32,956	473,743	477,541	
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. Jan.	0	5,307	5,307	631	5,938	334,246	41,110	32,467	73,577	407,823	71,341	38,424	38,533	556,121	562,059	
	28. Feb.	0	6,568	6,568	583	7,151	297,645	43,666	30,732	74,398	372,043	70,733	41,404	38,698	522,878	530,029	
	31. Mar.	0	2,001	2,001	911	2,912	279,319	43,753	31,137	74,890	354,208	71,782	42,244	38,857	507,091	510,004	
	30. Apr.	0	642	642	584	1,226	264,335	42,858	31,178	74,036	338,371	73,521	43,904	38,968	494,764	495,990	
	31. May	0	3,296	3,296	624	3,920	256,386	39,126	24,183	63,309	319,695	73,749	44,892	39,111	477,447	481,367	
	30. Jun.	0	2,545	2,545	393	2,938	231,430	45,630	23,637	69,267	300,696	68,820	43,064	39,191	451,772	454,710	
	31. Jul.	0	3,900	3,900	63	3,963	224,399	44,162	25,060	69,221	293,620	67,186	47,812	39,328	447,945	451,908	
	31. Aug.	0	2,067	2,067	26	2,093	239,736	42,480	25,055	67,535	307,271	63,440	48,080	39,443	458,234	460,326	
	30. Sep.	0	2,209	2,209	1,027	3,235	226,445	43,781	25,773	69,554	295,999	57,496	50,922	39,543	443,960	447,195	
	31. Oct.	0	1,648	1,648	2,405	4,053	242,566	27,323	25,189	52,512	295,077	57,956	50,964	39,685	443,682	447,735	
	30. Nov.	0	3,860	3,860	2,122	5,982	260,516	30,824	25,449	56,273	316,788	57,355	59,501	39,788	473,432	479,414	
	31. Dec.	9	4,640	4,649	2,227	6,876	264,995	37,067	25,911	62,978	327,973	61,067	71,438	31,920	492,399	499,275	
2003	31. Jan.	3	4,109	4,112	2,005	6,117	261,501	33,093	24,646	57,740	319,241	61,224	61,655	32,053	474,173	480,290	
	28. Feb.	7	402	409	5,948	6,356	262,283	34,339	24,421	58,760	321,044	60,740	61,173	32,158	475,114	481,471	
	31. Mar.	0	539	539	3,168	3,707	270,877	36,192	24,443	60,635	331,511	62,774	66,544	32,304	493,133	496,840	
	30. Apr.	6	616	622	1,234	1,856	263,755	32,757	25,898	58,655	322,410	62,259	66,094	32,334	483,097	484,953	
	31. May	9	470	479	2,013	2,492	241,859	32,187	40,280	72,467	314,326	62,599	50,957	32,504	460,387	462,879	
	30. Jun.	5	591	596	1,243	1,839	257,516	39,461	41,946	81,407	338,924	63,909	56,700	32,547	492,080	493,919	
	31. Jul.	0	640	640	1,580	2,220	237,890	38,271	42,164	80,435	318,325	69,263	58,684	32,703	478,976	481,196	
	31. Aug.	0	845	845	794	1,639	240,068	38,019	43,556	81,575	321,642	70,154	58,606	32,814	483,216	484,855	
	30. Sep.	0	546	546	4,631	5,177	245,904	40,884	43,818	84,703	330,607	68,965	61,301	33,560	494,432	499,610	
	31. Oct.	0	481	481	3,356	3,838	233,914	42,239	43,596	85,836	319,750	71,028	61,807	32,905	485,490	489,328	
	30. Nov.	0	386	386	2,980	3,366	224,145	43,449	43,581	87,030	311,175	71,428	64,926	32,919	480,447	483,813	
	31. Dec.	0	445	445	3,353	3,798	209,936	45,129	46,097	91,226	301,162	71,592	68,032	32,956	473,743	477,541	
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	

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									
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	16,282	175,507	110,593	49,269	435,605	484,874	595,467	70,666	666,133	841,640			
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. Jan.	41,829	10,277	52,106	29,281	1,537	280,179	281,716	310,997	74,137	385,134	437,239			
	28. Feb.	71,654	8,996	80,650	41,349	1,747	282,417	284,164	325,513	74,224	399,737	480,387			
	31. Mar.	45,003	9,755	54,758	44,390	1,359	284,817	286,176	330,566	74,093	404,659	459,417			
	30. Apr.	46,286	8,719	55,005	53,979	1,571	283,161	284,731	338,711	72,143	410,854	465,859			
	31. May	48,835	9,376	58,210	51,048	2,326	285,699	288,025	339,073	69,256	408,330	466,540			
	30. Jun.	65,018	10,243	75,261	51,817	8,765	294,025	302,790	354,607	69,596	424,202	499,464			
	31. Jul.	55,621	9,927	65,549	51,445	4,312	314,347	318,659	370,104	70,616	440,720	506,269			
	31. Aug.	54,123	9,804	63,927	53,263	4,286	317,982	322,268	375,531	72,581	448,111	512,038			
	30. Sep.	53,025	8,719	61,744	52,688	4,568	318,266	322,834	375,521	71,410	446,932	508,675			
	31. Oct.	67,622	8,942	76,564	53,992	10,241	325,112	335,353	389,345	71,450	460,795	537,359			
	30. Nov.	71,538	9,442	80,980	57,040	6,315	350,764	357,080	414,120	72,475	486,594	567,574			
	31. Dec.	67,537	9,901	77,438	80,898	18,565	370,328	388,893	469,792	70,637	540,428	617,866			
2003	31. Jan.	84,778	9,394	94,171	61,823	12,476	371,257	383,733	445,556	71,876	517,432	611,603			
	28. Feb.	86,612	11,228	97,840	71,224	13,713	374,158	387,870	459,095	71,422	530,517	628,357			
	31. Mar.	91,827	9,864	101,690	70,993	11,478	380,673	392,151	463,144	72,167	535,311	637,001			
	30. Apr.	111,291	9,920	121,211	75,962	7,429	373,338	380,767	456,729	72,734	529,464	650,674			
	31. May	108,993	10,348	119,341	79,911	10,528	363,377	373,905	453,815	72,071	525,886	645,227			
	30. Jun.	121,193	13,206	134,398	85,201	42,934	387,653	430,587	515,788	72,063	587,851	722,249			
	31. Jul.	127,164	12,913	140,077	79,044	47,506	398,849	446,355	525,398	75,937	601,335	741,412			
	31. Aug.	143,929	14,537	158,466	89,238	49,752	402,374	452,127	541,365	73,941	615,305	773,771			
	30. Sep.	141,377	14,214	155,591	85,622	46,986	421,612	468,599	554,221	74,159	628,380	783,971			
	31. Oct.	136,332	14,493	150,825	85,089	47,358	436,024	483,382	568,471	71,066	639,537	790,362			
	30. Nov.	143,148	14,247	157,394	85,145	48,468	430,627	479,094	564,239	70,033	634,273	791,667			
	31. Dec.	159,225	16,282	175,507	110,593	49,269	435,605	484,874	595,467	70,666	666,133	841,640			
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			

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				Total			
	Gold	Reserve position with IMF	SDRs	Currency and deposits	Securities	Total		Liquidity	Lombard	Repurchase agreements	Other				
Column	1	2	3	4	5	6=1+...+5	7	8	9	10	11	12=8+...+11	13		
Code															
12.31.1998	15	10,544	38	254,089	321,861	586,548	7,384	0	0	3,454	455	3,909	597,840		
12.31.1999	18	21,174	316	171,077	430,803	623,388	10,114	2,065	859	18,550	501	21,975	655,477		
12.31.2000	20	18,719	838	224,289	482,847	726,713	13,107	0	0	6,299	486	6,785	746,604		
12.31.2001	16,869	20,217	1,261	476,752	588,344	1,103,444	18,826	0	0	0	475	475	1,122,745		
12.31.2002	18,403	26,679	1,543	577,977	936,926	1,561,527	18,725	0	0	1,148	139	1,287	1,581,539		
12.31.2003	19,143	27,392	1,738	386,925	1,192,983	1,628,181	16,514	0	0	0	91	91	1,644,785		
02.20.2003	19,178	26,053	1,601	758,738	765,781	1,571,351	18,289	0	0	3,119	67	3,187	1,592,827		
02.28.2003	18,061	25,841	1,589	768,399	770,654	1,584,544	18,260	0	300	5,009	74	5,383	1,608,186		
03.10.2003	18,061	25,841	1,589	748,205	769,933	1,563,628	18,285	0	480	1,802	62	2,344	1,584,258		
03.20.2003	18,061	25,841	1,589	701,393	844,147	1,591,029	18,287	0	0	5,781	102	5,884	1,615,200		
03.31.2003	17,595	26,179	1,609	521,516	984,638	1,551,536	18,410	0	0	1,446	103	1,550	1,571,496		
04.10.2003	17,595	28,892	1,609	426,698	1,083,763	1,558,557	18,399	0	0	2,778	125	2,903	1,579,859		
04.20.2003	17,595	28,892	1,609	400,386	1,102,800	1,551,282	18,411	0	560	5,050	118	5,728	1,575,421		
04.30.2003	17,347	28,055	1,589	365,945	1,150,799	1,563,735	18,064	0	300	1,710	130	2,140	1,583,939		
05.10.2003	17,347	28,829	1,660	350,195	1,159,284	1,557,314	18,060	0	0	2,320	79	2,399	1,577,773		
05.20.2003	17,347	28,829	1,660	345,105	1,165,538	1,558,479	18,065	0	0	1,200	131	1,331	1,577,874		
05.31.2003	17,303	26,488	1,584	337,180	1,177,419	1,559,975	17,039	0	0	1,200	102	1,302	1,578,316		
06.10.2003	17,303	26,488	1,584	347,769	1,180,256	1,573,401	17,040	0	0	0	77	77	1,590,518		
06.20.2003	17,303	26,117	1,584	364,946	1,175,738	1,585,689	17,040	0	0	0	112	112	1,602,841		
06.30.2003	17,204	25,939	1,623	395,871	1,187,175	1,627,812	17,527	0	0	0	143	143	1,645,482		
07.10.2003	17,202	25,581	1,623	382,417	1,184,927	1,611,748	17,517	0	0	1,500	86	1,586	1,630,852		
07.20.2003	17,202	30,000	1,623	380,495	1,182,600	1,611,919	17,516	0	0	0	91	91	1,629,526		
07.31.2003	17,659	29,884	1,615	395,952	1,176,278	1,621,389	17,453	0	0	0	101	101	1,638,944		
08.10.2003	17,659	29,884	1,688	402,309	1,178,305	1,629,846	17,453	0	0	0	87	87	1,647,386		
08.20.2003	17,659	29,884	1,688	424,999	1,176,069	1,650,300	17,455	0	0	1,200	81	1,281	1,669,036		
08.31.2003	19,648	30,971	1,754	429,471	1,182,219	1,664,064	18,182	0	3,044	1,200	93	4,336	1,686,581		
09.10.2003	19,648	30,971	1,754	418,528	1,188,173	1,659,074	18,181	0	0	0	62	62	1,677,318		
09.20.2003	19,648	30,971	1,754	400,705	1,196,198	1,649,276	18,183	0	0	1,200	64	1,264	1,668,723		
09.30.2003	19,122	28,142	1,742	385,940	1,207,691	1,642,638	17,562	0	0	2,400	116	2,516	1,662,717		
10.10.2003	19,122	28,142	1,742	374,378	1,212,952	1,636,337	17,562	0	0	0	105	105	1,654,004		
10.20.2003	19,122	28,142	1,742	376,243	1,200,274	1,625,523	17,563	0	0	0	91	91	1,643,177		
10.31.2003	18,895	27,521	1,704	387,151	1,191,318	1,626,590	17,303	0	0	0	140	140	1,644,033		
11.10.2003	18,895	27,521	1,781	386,269	1,197,618	1,632,084	17,235	0	0	0	107	107	1,649,426		
11.20.2003	18,895	27,521	1,781	386,984	1,198,564	1,633,745	17,236	0	0	0	114	114	1,651,094		
11.30.2003	19,058	27,253	1,763	380,609	1,196,393	1,625,075	17,009	0	0	0	359	359	1,642,443		
12.10.2003	18,988	27,253	1,763	378,041	1,193,008	1,619,052	17,013	0	0	0	71	71	1,636,136		
12.20.2003	18,988	27,837	1,763	384,775	1,195,194	1,628,557	17,014	0	0	1,200	73	1,273	1,646,844		
12.31.2003	19,143	27,392	1,738	386,925	1,192,983	1,628,181	16,514	0	0	0	91	91	1,644,785		
01.10.2004	19,143	27,392	1,738	397,536	1,166,517	1,612,326	16,514	0	0	0	101	101	1,628,940		
01.20.2004	19,143	27,546	1,738	400,836	1,167,990	1,617,253	16,515	0	0	0	97	97	1,633,865		
01.31.2004	18,603	27,403	1,753	391,674	1,206,157	1,645,591	16,668	0	0	0	90	90	1,662,349		

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	47,418	597,840	0	-
12.31.1999	142,489	61,253	-	4,464	208,205	310,388	23,946	0	334,334	0	27,371	85,568	655,477	3,848	-
12.31.2000	139,644	66,801	-	5,760	212,205	358,324	35,664	0	393,988	0	6,946	133,465	746,604	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	194,701	1,122,745	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	214,813	1,581,539	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	183,133	1,644,785	503,748	0
02.20.2003	155,903	95,932	839	5,694	258,368	531,395	27,943	0	559,338	112,186	450,845	212,090	1,592,827	575,628	0
02.28.2003	162,529	101,111	393	5,287	269,319	530,883	27,901	0	558,783	112,192	451,646	216,245	1,608,186	588,373	0
03.10.2003	160,260	72,971	350	4,979	238,561	530,730	27,538	0	558,268	112,201	459,086	216,141	1,584,258	567,356	0
03.20.2003	159,871	109,722	390	5,283	275,266	537,525	27,717	0	565,242	99,130	454,529	221,033	1,615,200	596,307	0
03.31.2003	165,425	83,455	827	5,035	254,743	540,989	28,222	0	569,211	99,135	435,521	212,886	1,571,496	562,150	0
04.10.2003	162,626	88,880	114	4,393	256,012	542,020	28,602	0	570,622	99,155	437,386	216,684	1,579,859	569,906	0
04.20.2003	168,449	91,344	90	4,406	264,289	542,469	28,215	0	570,684	100,718	431,220	208,509	1,575,420	570,605	0
04.30.2003	173,959	89,973	237	4,944	269,114	541,033	28,009	0	569,041	100,708	427,204	217,873	1,583,939	580,423	0
05.10.2003	169,380	95,545	1,580	4,613	271,118	541,059	27,692	0	568,752	100,716	420,791	216,396	1,577,773	575,071	0
05.20.2003	166,618	87,615	108	5,357	259,698	544,240	35,382	0	579,623	100,707	427,610	210,237	1,577,874	571,812	0
05.31.2003	173,029	85,630	105	5,137	263,900	542,913	34,489	0	577,403	100,737	425,088	211,188	1,578,316	584,103	0
06.10.2003	168,598	78,372	82	4,837	251,889	542,110	33,753	644	576,506	100,719	450,725	210,680	1,590,518	598,940	0
06.20.2003	171,094	93,134	1,438	5,400	271,065	539,549	33,679	4	573,224	100,683	452,033	205,835	1,602,841	617,727	0
06.30.2003	178,560	108,350	4,737	5,659	297,306	545,527	34,883	0	580,410	100,696	453,396	213,674	1,645,482	648,226	0
07.10.2003	176,702	97,866	152	4,965	279,684	553,854	35,347	0	589,201	100,702	448,716	212,548	1,630,852	626,595	0
07.20.2003	176,569	84,830	2,892	4,866	269,157	553,344	35,269	0	588,613	100,712	457,728	213,316	1,629,526	626,129	0
07.31.2003	175,187	87,461	133	5,882	268,663	554,981	35,884	0	590,865	100,731	478,017	200,668	1,638,944	645,998	0
08.10.2003	172,242	92,937	30	4,517	269,726	556,196	35,270	0	591,466	100,732	481,949	203,513	1,647,386	637,393	0
08.20.2003	167,034	113,394	2,420	5,772	288,621	556,387	35,206	0	591,593	100,732	484,931	203,159	1,669,036	658,284	0
08.31.2003	176,172	99,692	0	5,444	281,308	557,571	36,922	0	594,493	100,712	497,362	212,706	1,686,581	662,709	0
09.10.2003	170,653	87,905	35	5,569	264,162	555,211	36,778	0	591,989	100,721	505,869	214,576	1,677,318	643,374	0
09.20.2003	173,568	81,421	0	6,850	261,839	558,367	38,504	0	596,871	100,713	493,864	215,437	1,668,723	628,456	0
09.30.2003	175,713	99,437	0	6,141	281,290	554,932	36,475	0	591,408	100,733	471,054	218,232	1,662,717	624,186	0
10.10.2003	175,623	97,361	85	4,774	277,842	548,766	35,703	0	584,469	100,724	471,825	219,143	1,654,004	607,809	0
10.20.2003	173,423	84,155	0	5,413	262,991	544,922	35,952	0	580,874	100,734	482,493	216,085	1,643,177	602,323	0
10.31.2003	179,927	84,515	0	5,390	269,832	548,294	34,828	0	583,122	102,865	485,264	202,950	1,644,033	610,978	0
11.10.2003	173,516	106,215	84	4,974	284,788	550,922	35,498	0	586,419	99,301	485,821	193,096	1,649,426	543,106	0
11.20.2003	171,335	102,241	1,750	6,240	281,566	545,793	36,577	0	582,370	102,857	489,773	194,528	1,651,094	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	185,182	1,642,443	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	192,583	1,636,136	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	186,704	1,646,844	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	183,133	1,644,785	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	160,283	1,628,940	510,995	0
01.20.2004	170,132	95,892	70	5,662	271,756	565,926	36,600	0	602,526	104,870	494,436	160,277	1,633,865	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	185,180	1,662,349	505,079	0

2.1. Bank of Slovenia Interest Rates

	Discount rate	Lombard rate	Interest rate on banks' reserves	General legal penal rate	Repo			Overnight deposit	Liquidity loan of last resort
					7-day	28-day	60-day		
	n	n	n	n	n	n	n	n	n
Column	1	2	3	4	5	6	7	8	9
Code									
1993	20.33	21.33	1.00	55.31	-	-	-	-	-
1994	16.00	17.00	1.00	48.53	-	...	-	-	-
1995	11.50	12.50	1.00	32.21	-	...	-	-	...
1996	10.00	11.00	1.00	27.76	-	14.34	-	-	27.76
1997	10.00	11.00	1.00	26.84	-	13.38	-	-	26.84
1998	10.00	11.00	1.00	26.55	-	10.64	-	-	26.55
1999	8.00	9.00	1.00	20.68	-	8.61	-	-	20.68
2000	8.67	9.67	1.00	24.65	9.56	8.84	10.62	-	24.65
2001	10.75	11.75	1.00	27.99	11.02	-	11.27	4.92	27.99
2002	9.75	10.96	1.00	21.16	9.61	-	-	4.00	21.25
2003	-	8.77	1.00	18.25	8.03	-	-	3.69	-
2002	Sep.	10.00	11.00	1.00	21.05	-	-	-	4.00
	Oct.	10.00	11.00	1.00	20.80	9.67	-	-	4.00
	Nov.	10.00	11.00	1.00	21.05	9.50	-	-	4.00
	Dec.	10.00	10.50	1.00	20.80	9.01	-	-	4.00
2003	Jan.	-	10.50	1.00	20.80	9.03	-	-	4.00
	Feb.	-	10.50	1.00	21.61	9.27	-	-	4.00
	Mar.	-	9.75	1.00	19.55	9.27	-	-	4.00
	Apr.	-	9.75	1.00	19.76	8.53	-	-	4.00
	May	-	9.00	1.00	18.31	8.32	-	-	4.00
	Jun.	-	8.25	1.00	17.00	7.28	-	-	4.00
	Jul.	-	8.25	1.00	17.00	7.25	-	-	3.50
	Aug.	-	8.25	1.00	17.00	7.34	-	-	3.50
	Sep.	-	8.25	1.00	17.00	7.26	-	-	3.50
	Oct.	-	8.00	1.00	17.00	-	-	-	3.50
	Nov.	-	7.50	1.00	17.00	-	-	-	3.25
	Dec.	-	7.25	1.00	17.00	6.77	-	-	3.00
2004	Jan.	-	7.00	1.00	15.50	-	-	-	2.75

2.2. Interbank Money Market Rates and Indexation Clause

	Interbank Market		Revaluation Clauses					
	Overnight (SONIA)	Till 30 days	Tolar Indexation Clause TOM		Foreign Exchange Clauses			
			monthly	annualized	EUR		USD	
	1	2	3	4	5	6	7	8
Code								
1993	...	39.1	1.7	22.38	1.9	24.9	2.5	33.6
1994	...	29.1	1.4	18.73	0.6	6.9	-0.3	-4.1
1995	...	12.2	0.7	8.19	0.6	7.6	0.0	-0.4
1996	...	14.0	0.8	9.70	0.3	3.5	1.0	12.3
1997	...	9.7	0.7	8.84	0.3	3.7	1.5	19.6
1998	...	7.5	0.7	8.51	0.2	2.1	-0.4	-4.7
1999	...	6.9	0.5	6.27	0.4	4.7	1.7	22.1
2000	...	7.0	0.7	9.06	0.6	7.2	1.3	15.6
2001	...	6.9	0.7	8.62	0.4	4.7	0.9	10.4
2002	4.8	4.9	0.6	7.66	0.3	4.0	-1.0	-11.9
2003	5.5	5.6	0.5	5.96	0.2	2.8	-1.2	-14.3
2002	Sep.	5.1	0.6	7.55	0.3	3.3	1.1	13.6
	Oct.	5.1	0.6	7.30	0.3	3.6	-0.2	-2.5
	Nov.	4.9	0.6	7.55	0.3	3.5	-0.7	-8.5
	Dec.	4.5	0.6	7.30	0.3	3.2	-4.4	-41.2
2003	Jan.	5.0	0.6	7.30	0.3	3.7	-2.8	-28.5
	Feb.	6.1	0.6	8.11	0.3	3.3	-0.4	-5.2
	Mar.	6.0	0.5	6.05	0.2	2.9	1.1	13.6
	Apr.	6.3	0.5	6.26	0.2	2.6	-2.0	-21.4
	May	6.0	0.4	4.81	0.3	3.0	-7.1	-57.7
	Jun.	5.6	0.5	6.26	0.2	2.8	3.8	58.3
	Jul.	4.8	0.5	6.05	0.3	3.3	0.1	1.6
	Aug.	5.5	0.5	6.05	0.2	2.7	5.1	79.5
	Sep.	6.3	0.5	6.26	0.1	1.3	-4.3	-41.5
	Oct.	5.2	0.4	4.81	0.2	2.7	-2.3	-24.4
	Nov.	4.9	0.4	4.98	0.2	2.6	-2.1	-23.1
	Dec.	4.6	0.4	4.81	0.2	2.4	-3.9	-37.2
2004	Jan.	5.2	0.4	4.83	0.2	2.8	1.2	14.9

2.3. Interest Rates for Bank of Slovenia Bills

Column Code	Tolar Bills										Bills with warrants	Twin Bills			In EUR						In USD							
	Number of days											Tolar part		Forex. part		Number of days						Number of days						
	2	7	12	14	30	60	270	360	n	n		r	n	r	r	60	90	120	180	270	360	60	90	120	180	270	360	
	n	n	n	n	n	n	n	n	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24				
1993	24.57	31.75	29.50	34.22	-	-	-	-	-	-	-	-	-	-	-	6.67	6.79	6.92	-	-	-	-	-	-	-	-	-	
1994	20.02	25.96	26.63	28.33	-	...	-	-	-	...	6.00	25.96	5.25	5.16	5.28	5.41	...	...	...	4.14	4.47	4.65	...	...	...	...	...
1995	5.91	9.24	9.03	10.20	...	12.78	-	-	11.00	4.23	4.24	4.29	4.33	4.33	4.34	5.63	5.67	5.70	5.76	5.82	5.88			
1996	2.50	4.75	5.63	5.63	7.92	13.27	-	-	8.58	4.08	14.24	2.83	3.11	3.10	3.10	3.09	3.13	3.18	5.30	5.33	5.34	5.36	5.42	5.52				
1997	2.50	4.00	5.00	5.00	7.83	12.98	14.33	-	9.00	4.08	13.29	2.83	3.17	3.20	3.23	3.27	3.33	3.41	5.55	5.61	5.62	5.68	5.78	5.89				
1998	2.23	3.53	4.18	4.35	7.37	10.40	12.39	-	8.80	2.90	11.70	3.00	3.36	3.40	3.42	3.47	3.52	3.58	5.40	5.40	5.39	5.36	5.36	5.36				
1999	1.70	2.70	3.20	3.30	5.23	7.13	9.08	-	7.13	2.50	8.94	2.31	2.75	2.80	2.83	2.88	2.92	2.98	5.16	5.25	5.30	5.36	5.44	5.54				
2000	2.74	2.70	4.66	3.30	5.50	8.19	9.35	-	8.50	2.50	11.50	2.00	4.16	4.23	4.29	4.39	4.52	4.62	6.29	6.37	6.40	6.48	6.59	6.68				
2001	6.00	-	7.83	-	-	10.42	11.16	-	-	-	-	-	4.08	4.04	4.00	4.46	4.37	4.35	3.55	3.52	3.50	5.16	5.07	5.05				
2002	-	-	-	-	-	8.44	9.72	11.75	-	-	-	-	3.14	3.14	3.15	-	-	-	1.60	1.62	1.65	-	-	-				
2003	-	-	-	-	-	6.92	7.44	11.50	-	-	-	-	2.17	2.15	2.13	-	-	-	1.03	1.03	1.03	-	-	-				
2001	Oct.	-	-	7.00	-	-	11.00	11.50	-	-	-	-	3.45	3.40	3.33	-	-	-	2.20	2.18	2.16	-	-	-				
	Nov.	-	-	7.00	-	-	9.00	10.83	-	-	-	-	3.28	3.20	3.15	-	-	-	1.95	1.96	1.97	-	-	-				
	Dec.	-	-	6.50	-	-	8.00	10.08	-	-	-	-	3.28	3.20	3.15	-	-	-	1.74	1.73	1.76	-	-	-				
2002	Jan.	-	-	-	-	7.75	8.77	-	-	-	-	-	3.16	3.15	3.14	-	-	-	1.60	1.62	1.66	-	-	-				
	Feb.	-	-	-	-	7.75	8.94	-	-	-	-	-	3.19	3.20	3.21	-	-	-	1.67	1.70	1.74	-	-	-				
	Mar.	-	-	-	-	-	8.00	9.81	-	-	-	-	3.19	3.20	3.21	-	-	-	1.77	1.83	1.89	-	-	-				
	Apr.	-	-	-	-	-	8.25	9.76	-	-	-	-	3.19	3.23	3.26	-	-	-	1.70	1.77	1.83	-	-	-				
	May	-	-	-	-	-	8.75	9.97	-	-	-	-	3.27	3.32	3.39	-	-	-	1.70	1.77	1.83	-	-	-				
	Jun.	-	-	-	-	-	8.75	10.00	-	-	-	-	3.25	3.29	3.33	-	-	-	1.69	1.71	1.75	-	-	-				
	Jul.	-	-	-	-	-	8.75	10.00	-	-	-	-	3.21	3.24	3.25	-	-	-	1.67	1.68	1.69	-	-	-				
	Aug.	-	-	-	-	-	8.75	9.96	-	-	-	-	3.16	3.17	3.16	-	-	-	1.60	1.60	1.58	-	-	-				
	Sep.	-	-	-	-	-	8.75	10.00	-	-	-	-	3.16	3.17	3.16	-	-	-	1.65	1.65	1.65	-	-	-				
	Oct.	-	-	-	-	-	8.75	10.00	-	-	-	-	3.12	3.10	3.06	-	-	-	1.66	1.66	1.67	-	-	-				
	Nov.	-	-	-	-	-	8.75	9.91	12.00	-	-	-	-	3.01	2.92	2.88	-	-	-	1.22	1.22	1.22	-	-	-			
	Dec.	-	-	-	-	-	8.25	9.50	11.50	-	-	-	-	2.74	2.74	2.74	-	-	-	1.25	1.25	1.27	-	-	-			
2003	Jan.	-	-	-	-	-	8.25	9.29	11.50	-	-	-	-	2.66	2.64	2.62	-	-	-	1.17	1.17	1.18	-	-	-			
	Feb.	-	-	-	-	-	8.25	9.20	-	-	-	-	2.55	2.52	2.47	-	-	-	1.17	1.17	1.18	-	-	-				
	Mar.	-	-	-	-	-	7.50	8.29	-	-	-	-	2.38	2.34	2.31	-	-	-	1.08	1.06	1.04	-	-	-				
	Apr.	-	-	-	-	-	7.50	8.20	-	-	-	-	2.38	2.34	2.31	-	-	-	1.13	1.12	1.11	-	-	-				
	May	-	-	-	-	-	7.25	7.71	-	-	-	-	2.18	2.15	2.11	-	-	-	1.13	1.12	1.11	-	-	-				
	Jun.	-	-	-	-	-	6.50	6.59	-	-	-	-	1.98	1.97	1.95	-	-	-	0.87	0.85	0.84	-	-	-				
	Jul.	-	-	-	-	-	6.50	6.65	-	-	-	-	1.98	1.97	1.95	-	-	-	0.94	0.93	0.93	-	-	-				
	Aug.	-	-	-	-	-	6.50	6.61	-	-	-	-	1.98	1.97	1.95	-	-	-	0.95	0.96	0.98	-	-	-				
	Sep.	-	-	-	-	-	6.50	6.66	-	-	-	-	1.98	1.97	1.95	-	-	-	0.95	0.96	0.98	-	-	-				
	Oct.	-	-	-	-	-	6.25	6.90	-	-	-	-	1.98	1.97	1.95	-	-	-	0.95	0.96	0.98	-	-	-				
	Nov.	-	-	-	-	-	6.00	6.70	-	-	-	-	1.99	1.99	2.02	-	-	-	0.99	1.00	1.04	-	-	-				
	Dec.	-	-	-	-	-	6.00	6.48	-	-	-	-	1.99	1.99	2.02	-	-	-	0.99	1.00	1.04	-	-	-				
2004	Jan.	-	-	-	-	-	5.75	5.71	-	-	-	-	1.93	1.94	1.95	-	-	-	0.95	0.97	1.00	-	-	-				

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

	Lending												Deposits																
	Short term loans						Long term loans						Demand deposits	Time deposits															
	Working capital loans			Consumer credits			For capital assets			For population housing programm				Till 30 days			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	Spread	n	Spread	n	Spread	n	Spread	n			
Column	1	2	3	4	5	6	7	8	9	10	11	12		13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Code																													
1993	20.4	4.4	48.6	19.3	3.1	47.2	21.2	3.2	49.6	14.9	1.4	41.7	...	...	23.2	0.4	7.9	1.2	33.0	8.8	1.5	34.2	10.2	1.2	35.9	11.2	1.1	37.1	
1994	16.9	4.0	38.9	16.3	2.1	38.2	17.3	3.3	39.4	13.8	2.2	35.2	...	...	19.2	0.5	7.8	1.0	28.1	8.6	1.2	29.0	9.7	1.0	30.3	11.0	0.7	31.9	
1995	13.9	3.6	23.4	13.0	1.4	22.4	15.2	3.1	24.8	12.4	1.8	21.8	...	...	8.6	0.7	6.5	0.7	15.4	7.3	0.7	16.2	7.9	0.6	16.9	9.7	0.5	18.9	
1996	11.7	2.8	22.6	10.7	1.1	21.5	12.7	2.4	23.7	11.1	1.7	21.9	1.4	0.4	8.2	1.1	4.9	0.5	15.1	5.3	0.4	15.6	5.6	0.3	16.0	7.2	0.3	17.6	
1997	10.3	2.7	20.0	8.9	1.6	18.5	11.5	2.3	21.3	9.9	1.9	19.6	1.1	0.1	7.4	1.2	3.9	0.4	13.1	4.3	0.4	13.5	4.8	0.4	14.0	6.4	0.7	15.8	
1998	6.9	1.8	16.1	5.5	0.3	14.5	8.1	1.3	17.3	7.1	1.2	16.2	1.0	0.0	6.9	1.0	1.8	0.2	10.5	2.5	0.2	11.2	3.0	0.3	11.8	4.3	0.3	13.2	
1999	5.7	1.8	12.4	4.1	0.2	10.7	7.4	1.6	14.2	5.8	1.0	12.4	1.0	0.0	3.9	0.3	0.9	0.1	7.2	1.8	0.2	8.2	2.4	0.2	8.9	4.0	1.0	10.6	
2000	6.2	2.2	15.8	4.2	0.2	13.6	7.9	2.0	17.7	5.8	1.0	15.4	1.0	0.0	3.7	0.4	0.9	0.1	10.0	2.0	0.1	11.2	2.8	0.2	12.1	4.5	1.1	14.0	
2001	5.9	1.7	15.1	4.5	0.2	13.5	7.8	1.8	17.1	5.7	0.9	14.8	1.0	0.0	4.6	1.0	1.1	0.2	9.8	2.4	0.2	11.3	3.4	0.2	12.3	4.7	1.0	13.7	
2002	...	1.8	13.2	...	0.2	12.3	7.4	2.0	15.6	5.4	1.0	13.5	1.0	0.0	3.9	1.1	...	0.3	8.2	...	0.2	9.1	...	0.2	9.8	3.6	0.9	11.5	
2003	-	1.7	10.8	-	0.2	10.4	6.2	2.0	12.6	4.6	1.0	10.8	1.0	0.0	3.9	1.0	-	0.3	6.0	-	0.2	6.1	-	0.3	6.4	1.7	0.6	7.8	
2002	Feb.	5.9	1.8	14.5	4.6	0.2	13.1	7.7	2.0	16.5	5.7	1.0	14.2	1.1	0.1	4.3	0.8	0.9	0.2	9.1	2.1	0.2	10.4	3.0	0.2	11.3	4.4	1.0	12.8
	Mar.	5.9	1.8	14.9	4.6	0.2	13.5	7.6	2.0	16.8	5.6	1.0	14.7	1.1	0.1	3.8	1.1	0.8	0.1	9.4	2.0	0.2	10.7	2.8	0.2	11.6	4.1	0.9	13.0
	Apr.	5.8	1.8	13.8	4.5	0.2	12.4	7.5	2.0	15.6	5.6	1.0	13.6	1.1	0.1	3.8	1.1	0.6	0.1	8.2	1.8	0.1	9.5	2.6	0.2	10.3	3.8	0.9	11.6
	May	5.7	1.8	14.8	4.4	0.1	13.3	7.4	2.0	16.6	5.4	1.1	14.5	1.1	0.1	3.8	1.1	0.6	0.1	9.2	1.6	0.1	10.3	2.3	0.2	11.1	3.5	0.9	12.4
	Jun.	5.7	1.8	13.7	4.4	0.1	12.2	7.4	2.0	15.5	5.4	1.1	13.4	1.1	0.1	3.9	1.1	0.5	0.1	8.1	1.5	0.1	9.1	2.2	0.2	10.0	3.4	0.8	11.2
	Jul.	-	1.9	12.2	-	0.3	11.8	7.3	2.1	15.2	5.4	1.0	13.1	1.0	0.0	3.7	1.2	-	0.4	7.9	-	0.2	8.5	-	0.2	9.1	3.3	0.8	10.9
	Aug.	-	1.9	12.2	-	0.3	11.7	7.2	2.1	15.0	5.4	1.0	13.0	1.0	0.0	3.7	1.1	-	0.4	7.8	-	0.2	8.3	-	0.3	8.9	3.3	0.8	10.8
	Sep.	-	1.9	12.2	-	0.3	11.7	7.2	2.1	15.3	5.3	1.0	13.3	1.0	0.0	3.7	1.1	-	0.4	7.8	-	0.2	8.3	-	0.3	8.9	3.3	0.8	11.1
	Oct.	-	1.9	12.1	-	0.3	11.7	7.2	2.1	15.0	5.3	1.0	13.0	1.0	0.0	3.9	1.2	-	0.4	7.8	-	0.2	8.2	-	0.3	8.9	3.3	0.8	10.8
	Nov.	-	1.8	12.0	-	0.3	11.6	6.9	2.1	15.0	5.3	1.0	13.2	1.0	0.0	4.0	1.1	-	0.4	7.6	-	0.2	8.1	-	0.3	8.7	3.1	0.8	10.8
	Dec.	-	1.7	11.8	-	0.3	11.6	6.9	2.1	14.7	5.2	1.0	12.9	1.0	0.0	4.0	1.0	-	0.4	7.6	-	0.2	8.0	-	0.3	8.6	3.0	0.8	10.5
2003	Jan.	-	1.7	11.8	-	0.2	11.5	6.8	2.1	14.5	5.2	1.0	12.9	1.0	0.0	3.9	1.1	-	0.3	7.2	-	0.2	7.6	-	0.3	8.4	2.7	0.8	10.2
	Feb.	-	1.8	11.6	-	0.2	11.1	6.6	2.1	15.3	5.1	0.9	13.6	1.0	0.0	4.0	1.1	-	0.4	7.1	0.2	7.5	-	0.3	8.1	2.5	0.8	10.8	
	Mar.	-	1.7	11.4	-	0.2	11.1	6.5	2.1	12.9	4.8	1.0	11.2	1.0	0.0	4.0	1.1	-	0.3	6.8	-	0.2	7.1	-	0.2	7.8	2.4	0.8	8.6
	Apr.	-	1.7	11.2	-	0.1	10.8	6.4	2.1	13.1	4.7	0.9	11.3	1.0	0.0	4.0	1.1	-	0.3	6.4	-	0.2	6.7	-	0.2	7.3	2.3	0.7	8.7
	May	-	1.7	11.1	-	0.1	10.7	6.4	2.1	11.5	4.7	1.0	9.7	1.0	0.0	4.0	1.1	-	0.3	6.3	-	0.2	6.6	-	0.3	7.1	2.3	0.7	7.2
	Jun.	-	1.7	10.8	-	0.2	10.4	6.4	2.1	13.0	4.5	1.0	11.1	1.0	0.0	3.8	1.2	-	0.2	6.0	-	0.2	6.1	-	0.2	6.4	1.8	0.6	8.2
	Jul.	-	1.7	10.5	-	0.2	10.3	6.3	2.1	12.7	4.5	1.0	10.8	1.0	0.0	3.8	1.1	-	0.2	5.9	-	0.2	5.9	-	0.2	6.1	1.7	0.5	7.8
	Aug.	-	1.7	10.3	-	0.2	10.0	6.2	2.0	12.6	4.5	1.0	10.8	1.0	0.0	3.8	1.0	-	0.2	5.4	-	0.2	5.4	-	0.2	5.5	1.2	0.5	7.3
	Sep.	-	1.7	10.2	-	0.1	9.8	6.1	2.0	12.8	4.4	1.0	11.0	1.0	0.0	3.8	1.0	-	0.2	5.4	-	0.2	5.4	-	0.2	5.4	1.1	0.5	7.4
	Oct.	-	1.7	10.1	-	0.2	9.8	6.1	2.0	11.2	4.3	1.0	9.3	1.0	0.0	3.8	1.0	-	0.2	5.3	-	0.2	5.4	-	0.2	5.4	1.1	0.5	5.9
	Nov.	-	1.7	10.1	-	0.2	9.7	5.4	1.8	10.7	4.0	1.0	9.2	1.0	0.0	3.7	0.8	-	0.3	4.9	-	0.3	4.9	-	0.3	5.0	1.0	0.5	6.0
	Dec.	-	1.7	9.9	-	0.2	9.6	5.2	1.7	10.3	4.0	1.1	9.0	1.0	0.0	3.5	0.7	-	0.3	4.8	-	0.4	4.8	-	0.4	4.9	0.9	0.5	5.7
2004	Jan.	-	1.7	9.8	-	0.2	9.5	5.1	1.8	10.2	3.9	1.1	9.0	0.8	0.0	3.5	0.7	-	0.3	4.8	-	0.4	4.8	-	0.4	4.8	0.8	0.4	5.7

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

	Lending												Deposits																		
	Short term working capital loans						Long term loans for capital assets						Foreign exchange deposits (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	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	8.9	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	Feb.	7.0	1.5	12.2	7.8	0.7	13.0	0.7	0.1	2.3	1.0	0.1	0.0	4.9	1.1	0.1	6.0	2.3	0.2	7.2	3.1	0.2	8.1	4.4	1.0	9.5					
	Mar.	7.0	1.5	11.7	7.8	0.7	12.5	0.7	0.1	2.3	1.0	0.1	0.0	4.5	1.0	0.1	5.4	2.2	0.2	6.7	2.9	0.2	7.4	4.2	0.9	8.8					
	Apr.	7.0	1.5	11.1	7.8	0.7	11.9	0.7	0.1	2.4	1.1	0.1	0.0	3.9	0.8	0.1	4.6	2.0	0.1	5.8	2.7	0.1	6.6	3.9	0.9	7.8					
	May	7.0	1.5	11.4	7.8	0.7	12.1	0.7	0.1	2.4	1.1	0.1	0.0	4.2	0.8	0.1	4.9	1.8	0.1	5.9	2.5	0.1	6.7	3.7	0.8	7.9					
	Jun.	7.0	1.5	11.0	7.8	0.7	11.8	0.7	0.1	2.5	1.1	0.1	0.0	3.8	0.8	0.1	4.6	1.8	0.1	5.6	2.6	0.1	6.3	3.7	0.7	7.5					
	Jul.	5.9	0.0	10.0	7.5	0.9	11.6	0.8	0.2	2.3	1.0	0.1	0.0	3.9	2.6	0.1	6.5	3.4	0.1	7.4	4.0	0.1	8.0	3.6	0.7	7.6					
	Aug.	7.0	1.8	10.8	7.5	1.2	11.4	0.8	0.2	2.3	1.0	0.2	0.1	3.7	2.1	0.3	5.8	3.1	0.1	6.7	3.7	0.2	7.4	3.6	0.6	7.3					
	Sep.	6.9	1.8	10.4	7.5	1.2	11.1	0.8	0.2	2.2	0.9	0.2	0.1	3.5	1.8	0.1	5.2	2.8	0.1	6.1	3.4	0.2	6.8	3.6	0.7	7.0					
	Oct.	6.7	1.8	10.5	7.5	1.2	11.4	0.8	0.2	2.1	0.8	0.2	0.1	3.8	1.9	0.2	5.6	2.7	0.1	6.4	3.5	0.2	7.2	3.6	0.7	7.4					
	Nov.	6.9	1.9	10.6	7.5	1.2	11.2	0.8	0.2	2.1	0.8	0.2	0.1	3.6	1.9	0.2	5.4	2.7	0.2	6.3	3.5	0.2	7.0	3.4	0.7	7.0					
	Dec.	6.4	0.7	9.9	7.5	1.3	11.0	0.8	0.2	2.0	0.7	0.2	0.1	3.4	2.0	0.2	5.3	2.8	0.1	6.1	3.4	0.2	6.8	3.4	0.7	6.7					
2003	Jan.	6.3	0.7	10.3	7.4	1.3	11.4	0.7	0.2	1.9	0.7	0.2	0.1	4.0	2.0	0.2	5.8	2.7	0.1	6.5	3.3	0.2	7.2	3.2	0.7	7.0					
	Feb.	6.3	0.7	9.8	7.3	1.3	10.8	0.7	0.2	1.9	0.7	0.2	0.1	3.6	1.8	0.2	5.2	2.6	0.1	6.0	3.2	0.2	6.6	3.0	0.6	6.4					
	Mar.	6.2	0.7	9.3	7.2	1.3	10.4	0.7	0.2	1.8	0.6	0.3	0.2	3.2	1.7	0.2	4.7	2.2	0.3	5.3	3.0	0.2	6.0	3.0	0.6	6.0					
	Apr.	6.1	0.7	8.9	7.2	1.3	10.0	0.6	0.1	1.7	0.6	0.3	0.2	2.9	1.7	0.2	4.4	2.4	0.1	5.1	3.0	0.2	5.7	2.9	0.6	5.6					
	May	6.0	0.6	9.2	7.1	1.2	10.3	0.6	0.1	1.7	0.6	0.3	0.2	3.3	1.7	0.3	4.8	2.4	0.1	5.5	3.0	0.2	6.1	2.9	0.6	6.0					
	Jun.	5.9	0.7	8.9	7.1	1.3	10.2	0.6	0.1	1.6	0.6	0.6	0.2	3.5	1.7	0.3	4.6	2.2	0.2	5.1	2.8	0.2	5.7	2.4	0.5	5.3					
	Jul.	5.9	0.7	9.3	6.9	1.7	10.4	0.5	0.1	1.4	0.5	0.5	0.1	3.8	1.7	0.2	5.1	2.1	0.1	5.5	2.6	0.2	6.0	2.3	0.5	5.7					
	Aug.	5.8	0.6	8.7	6.4	1.3	9.4	0.5	0.1	1.4	0.5	0.6	0.2	3.4	1.8	0.2	4.6	2.1	0.2	4.9	2.5	0.2	5.3	2.0	0.5	4.8					
	Sep.	5.9	0.6	7.2	6.5	1.3	7.9	0.5	0.1	1.4	0.6	0.7	0.2	2.0	1.8	0.1	3.1	2.1	0.2	3.4	2.4	0.2	3.8	1.9	0.4	3.3					
	Oct.	5.8	0.6	8.7	6.4	1.3	9.3	0.5	0.1	1.4	0.6	0.7	0.2	3.5	1.9	0.1	4.6	2.0	0.1	4.8	2.3	0.2	5.1	1.9	0.4	4.7					
	Nov.	5.8	0.7	8.6	6.8	1.3	9.5	0.5	0.1	1.4	0.6	0.8	0.2	3.4	1.9	0.1	4.6	2.1	0.1	4.7	2.3	0.1	4.9	2.0	0.4	4.7					
	Dec.	5.9	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	0.5	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	3.6	1.6	0.1	4.4	1.7	0.1	4.6	1.9	0.1	4.7	2.2	0.4	5.1					

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

Column Code	Lending				Deposits					
	Short term loans		Long term loans		Demand deposits	Time deposits				
	r	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
1999 III	5.0	11.1	6.1	12.5	1.0	4.0	1.9	8.1	4.7	11.3
IV	5.1	12.7	6.1	14.2	1.0	4.0	2.0	9.7	4.7	12.8
2000 I	5.0	13.7	6.1	15.1	1.0	4.1	2.0	10.8	4.4	13.6
II	4.9	14.0	6.0	15.3	1.0	4.0	2.0	11.2	4.5	14.5
III	4.9	13.9	6.1	15.5	1.0	4.0	2.0	11.2	4.5	14.4
IV	5.0	14.1	6.1	15.3	1.0	4.3	2.1	11.2	4.5	14.0
2001 I	5.0	14.0	6.1	15.1	1.0	4.9	2.2	11.2	4.3	13.5
II	5.0	14.2	6.1	15.4	1.0	5.2	2.5	11.7	4.5	14.1
III	4.9	14.0	6.0	15.0	1.0	5.4	2.6	11.9	4.7	14.1
IV	4.9	12.3	6.0	13.4	1.0	5.3	2.6	10.2	4.7	12.2
2002 I	4.9	12.8	6.1	14.1	1.0	4.8	2.5	10.8	4.4	12.8
II	...	13.0	...	13.9	1.1	4.5	...	10.2	...	12.3
III	-	12.2	...	13.1	1.1	4.6	-	9.2	...	11.8
IV	-	12.0	...	12.9	1.1	4.8	-	8.7	...	11.7
2003 I	-	11.8	...	12.5	1.0	4.8	-	8.3	...	10.9
II	-	11.4	...	11.1	1.0	4.8	-	7.5	...	9.3
III	-	10.5	...	11.1	1.0	4.3	-	6.6	...	9.3
IV	-	9.8	...	9.6	1.1	4.2	-	5.9	...	7.9

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

Column Code	Lending				Deposits			
	Short term loans		Long term loans		Time deposits			
	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
1999 III	5.3	9.9	6.5	10.7	1.6	7.5	5.0	9.2
IV	5.8	7.7	7.0	9.6	2.2	4.1	4.9	7.0
2000 I	5.9	16.3	6.6	16.8	1.9	11.4	4.8	15.1
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

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																
135. issue	12.04.2003	01.05.2004	5.09%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-	-
136. issue	12.11.2003	01.08.2004	5.02%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-	-
137. issue	12.18.2003	01.15.2004	5.40%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-	-
138. issue	12.29.2003	01.22.2004	5.00%	5,030,000,000	SIT	-	SIT	-	-	-	-	-	503	-	-	-
139. issue	01.05.2004	01.29.2004	5.43%	5,000,000,000	SIT	-	SIT	-	-	-	-	-	500	-	-	-
140. issue	01.08.2004	02.05.2004	4.98%	6,010,000,000	SIT	-	SIT	-	-	-	-	-	601	-	-	-
141. issue	01.15.2004	02.12.2004	5.49%	6,000,000,000	SIT	-	SIT	-	-	-	-	-	600	-	-	-
142. issue	01.22.2004	02.19.2004	5.49%	6,000,000,000	SIT	-	SIT	-	-	-	-	-	600	-	-	-
143. issue	01.29.2004	02.26.2004	5.44%	6,010,000,000	SIT	-	SIT	-	-	-	-	-	601	-	-	-
Treasury Bills - 3 months																
66. issue	10.30.2003	01.29.2004	5.49%	5,000,010,000	SIT	-	SIT	-	-	-	-	500,001	-	-	-	-
67. issue	11.27.2003	02.26.2004	5.13%	5,000,010,000	SIT	-	SIT	-	-	-	-	500,001	-	-	-	-
68. issue	12.29.2003	03.25.2004	5.11%	5,000,020,000	SIT	-	SIT	-	-	-	-	500,002	-	-	-	-
69. issue	01.29.2004	04.29.2004	5.03%	7,000,010,000	SIT	-	SIT	-	-	-	-	700,001	-	-	-	-
Treasury Bills - 6 months																
24. issue	08.28.2003	02.26.2004	5.92%	5,000,000,000	SIT	-	SIT	-	-	-	-	500,000	-	-	-	-
25. issue	10.30.2003	04.29.2004	5.64%	5,000,000,000	SIT	-	SIT	-	-	-	-	500,000	-	-	-	-
26. issue	12.29.2003	06.24.2004	5.12%	5,000,010,000	SIT	-	SIT	-	-	-	-	500,001	-	-	-	-
Treasury Bills - 12 months																
17. issue	01.30.2003	01.29.2004	8.27%	5,000,000,000	SIT	-	SIT	-	-	-	-	500,000	-	-	-	-
18. issue	03.27.2003	03.25.2004	7.33%	5,000,000,000	SIT	-	SIT	-	-	-	-	500,000	-	-	-	-
19. issue	05.29.2003	05.27.2004	6.49%	5,000,000,000	SIT	-	SIT	-	-	-	-	500,000	-	-	-	-
20. issue	07.24.2003	07.29.2004	5.95%	5,000,000,000	SIT	-	SIT	-	-	-	-	500,000	-	-	-	-
21. issue	09.25.2003	09.30.2004	5.85%	5,000,010,000	SIT	-	SIT	-	-	-	-	500,001	-	-	-	-
22. issue	11.27.2003	11.25.2004	5.10%	5,000,020,000	SIT	-	SIT	-	-	-	-	500,002	-	-	-	-
23. issue	01.29.2004	01.27.2005	5.20%	6,000,010,000	SIT	-	SIT	-	-	-	-	600,001	-	-	-	-

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

2.6.2. Government Long - term Securities Rates

Government security	Issued	Maturity	Interest rate	Issued capital	Currency of the issue	Indexation of the principal	Currency of the payments
Government securities							
RS06	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
RS24	13.03.2001	13.03.2004	TOM + 4,20%	11,000,000,000	SIT	-	SIT
RS25	18.04.2001	18.04.2006	TOM + 4,70%	8,000,000,000	SIT	-	SIT
RS26	01.06.2001	01.06.2011	5,375%	50,000,000	EUR	-	SIT
RS27	04.12.2001	04.12.2006	TOM + 4,70%	17,000,000,000	SIT	-	SIT
RS28	15.01.2002	15.01.2005	TOM + 4,20%	10,500,000,000	SIT	-	SIT
RS29	15.01.2002	15.01.2012	5,375%	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
RS15U	15.07.2003	15.07.2010	4,50%	1,814,800,000	SIT	TOM	SIT
Eurobonds							
EUROBOND - EUR	16.06.1997	16.06.2004	5,75%	204,516,000	EUR	-	EUR
EUROBOND - EUR	27.05.1998	27.05.2005	5,375%	500,000,000	EUR	-	EUR
EUROBOND - EUR	18.03.1999	18.03.2009	4,875%	400,000,000	EUR	-	EUR
EUROBOND - EUR	24.03.2000	24.03.2010	6,00%	500,000,000	EUR	-	EUR
EUROBOND - EUR	11.04.2001	11.04.2011	5,375%	450,000,000	EUR	-	EUR
NFA USD - 2	11.06.1996	27.12.2006	USD-LIBOR + 13/16%	219,895,000	USD	-	USD
NFA EUR - 2	11.06.1996	27.12.2006	EUR-LIBOR + 13/16%	47,966,160	EUR	-	EUR

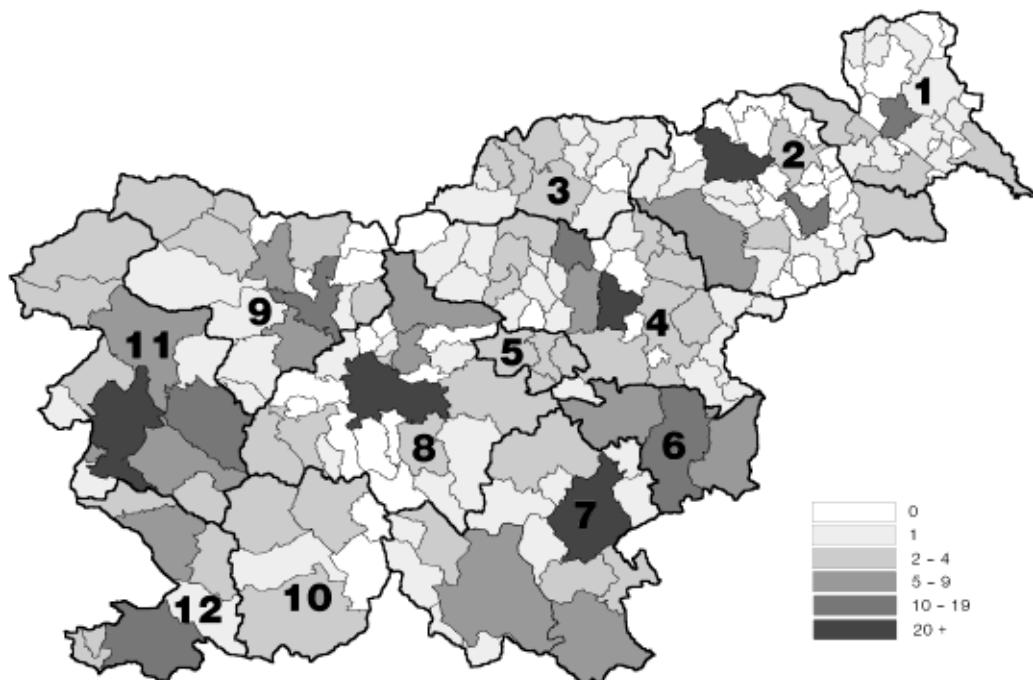
In case of dematerialised securities, the interest rate is applied from the day of issue.

2.7. 1. Network of Commercial Banks

No.	Region ²	Commercial banks (Head offices) ¹					Network ³ (31.12.2002)			Total
		1998	1999	2000	2001	2002	H.office	Branch	Agency	
1	Pomurska	1	1	1	0	0	0	10	29	39
2	Podravska	4	4	4	4	4	4	15	58	77
3	Koroška	1	1	1	1	1	1	8	11	20
4	Savinjska	2	2	2	1	1	1	33	49	83
5	Zasavska	1	1	1	1	1	1	3	7	11
6	Spodnjeposavska	0	0	0	0	0	0	3	20	23
7	Jugovzhodna Slovenija	1	1	1	0	0	0	12	40	52
8	Osrednjeslovenska	13	14	14	13	13	13	22	82	117
9	Gorenjska	1	1	1	1	1	1	14	42	57
10	Notranjsko-kraška	0	0	0	0	0	0	2	11	13
11	Goriška	1	1	1	1	0	0	16	50	66
12	Obalno-kraška	1	1	1	1	1	1	14	20	35
	TOTAL	26	27	27	23	22	22	152	419	593

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

No.	Region ²	Memo item: population ⁴ (31.03.2003)	ATMs (31.12.2003)	EFT POS (31.12.2003)
1	Pomurska	123,398	63	1,678
2	Podravska	319,446	192	5,030
3	Koroška	73,821	40	864
4	Savinjska	256,819	157	4,108
5	Zasavska	45,874	15	420
6	Spodnjeposavska	69,980	34	1,208
7	Jugovzhodna Slovenija	138,713	69	2,077
8	Osrednjeslovenska	493,605	383	7,903
9	Gorenjska	197,666	92	2,971
10	Notranjsko-kraška	50,812	28	880
11	Goriška	119,798	95	1,940
12	Obalno-kraška	104,773	72	2,947
	Total	1,994,705	1,240	32,035



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 Code	1	2	3	4	5
1998		224,270	15,216.80	171,527	17.01	4.18
1999		511,321	23,184.37	9,789,220	1,259.30	1,077.41
2000		1,039,796	22,218.30	34,837,077	2,801.55	1,296.40
2001		1,444,594	29,153.14	48,180,832	3,794.08	1,431.45
2002		1,351,429	40,137.66	50,486,456	4,461.62	1,097.55
2003		1,264,074	43,391.20	46,613,463	4,505.72	902.48
1998	Oct.	27,348	1,677.25	14,967	1.48	0.51
	Nov.	20,365	1,933.75	70,244	6.76	1.76
	Dec.	18,451	1,780.31	86,316	8.77	1.91
1999	Jan.	14,601	1,459.17	71,452	7.66	1.92
	Feb.	13,219	1,375.60	72,153	7.55	1.75
	Mar.	35,942	1,801.00	254,406	33.53	25.08
	Apr.	35,415	1,834.64	864,563	116.65	107.14
	May	37,782	2,006.27	947,978	127.85	117.21
	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	2,311.94	3,939,403	320.63	112.64
	Sep.	105,394	2,424.43	3,780,896	310.12	112.09
	Oct.	119,117	2,789.31	4,464,007	364.85	129.02
	Nov.	120,915	2,893.40	4,412,399	364.46	119.10
	Dec.	136,072	3,483.14	4,627,856	390.44	126.08
2002	Jan.	120,200	3,141.02	4,289,175	365.00	111.95
	Feb.	107,093	2,943.41	4,022,575	330.55	98.88
	Mar.	118,623	2,914.00	4,493,462	378.52	105.57
	Apr.	129,986	3,277.58	4,631,298	406.41	107.88
	May	126,813	3,150.73	4,454,975	399.25	100.92
	Jun.	119,567	2,919.20	4,198,013	360.81	86.97
	Jul.	113,645	3,814.82	4,293,168	386.44	92.86
	Aug.	93,196	3,025.96	3,695,102	333.61	74.82
	Sep.	97,352	2,855.05	3,833,971	346.59	76.32
	Oct.	105,884	3,219.43	4,173,838	378.26	79.30
	Nov.	101,489	4,162.85	4,010,337	365.45	75.67
	Dec.	117,581	4,713.59	4,390,542	410.75	86.41
2003	Jan.	100,028	3,740.72	3,692,875	353.44	72.93
	Feb.	91,032	3,289.88	3,515,627	324.14	66.72
	Mar.	99,131	3,478.68	3,925,854	355.99	68.68
	Apr.	108,147	3,306.23	4,033,310	385.74	75.06
	May	100,805	3,146.44	3,825,605	365.99	69.54
	Jun.	104,355	3,523.01	3,852,490	373.21	74.73
	Jul.	111,305	4,148.33	4,053,887	401.03	80.99
	Aug.	94,616	3,136.31	3,485,818	340.65	70.05
	Sep.	106,744	3,364.78	3,849,057	377.77	75.76
	Oct.	111,528	3,722.86	4,056,510	396.82	78.06
	Nov.	106,227	3,862.01	3,871,862	377.53	77.08
	Dec.	130,156	4,671.94	4,450,568	453.42	92.88
2004	Jan.	103,874	3,543.12	3,641,446	366.80	72.23
						19.69

2.8. Modern Payment Instruments

2.8.1. Payment Cards

Column	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		
Code	1	2	3	4	5	6	7=1+2,3+4,5+6	8
1996 31.dec.	309,259	159,653	343,521	125,391	404,456	64,456	468,912	-
1997 31.dec.	382,150	212,567	421,228	173,489	515,261	79,456	594,717	289,301
1998 31.dec.	350,567	243,296	415,666	178,197	510,145	83,718	593,863	775,032
1999 31.dec.	374,929	272,887	438,823	208,993	551,645	96,171	647,816	961,982
2000 31.dec.	418,565	323,506	498,670	243,401	629,879	112,192	742,071	1,392,379
2001 31.dec.	443,541	344,238	512,994	274,785	676,018	111,761	787,779	1,495,660
2002 31.mar. 30.jun. 30.sep. 31.dec.	446,672 454,332 462,121 477,072	348,888 356,535 367,435 370,378	517,344 525,690 531,640 539,853	278,216 285,177 297,916 307,597	685,615 699,343 714,416 733,119	109,945 111,524 115,140 114,331	795,560 810,867 829,556 847,450	1,534,584 1,574,579 1,648,911 1,707,668
2003 31.mar. 30.jun. 30.sep. 31.dec.	492,466 505,532 521,421 522,759	378,759 386,372 390,817 405,425	549,829 556,957 561,438 573,818	321,396 334,947 350,800 354,366	753,848 768,755 782,211 804,099	117,377 123,149 130,027 124,085	871,225 891,904 912,238 928,184	1,771,492 2,429,163 2,955,282 2,466,579

Column	Volume of transactions in Slovenia								Cards issued abroad ³	Number of transaction abroad ⁴		
	Cards issued in Slovenia						Total	Debit cards ²				
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards						
Code	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10		
1996	18,543	5,717	18,419	5,841	21,315	2,945	24,260	-	1,212	725		
1997	21,981	9,017	23,114	7,884	27,106	3,892	30,998	45	1,755	948		
1998	25,993	12,245	28,147	10,091	33,231	5,006	38,238	1,216	2,278	1,278		
1999	28,396	15,798	33,050	11,144	38,704	5,490	44,194	5,264	2,925	1,433		
2000	31,794	20,139	38,426	13,506	44,209	7,724	51,933	13,933	3,745	1,558		
2001	33,366	21,697	40,218	14,846	47,777	7,286	55,063	26,388	4,585	1,623		
2002	31,877	23,117	40,599	14,394	49,138	5,856	54,994	31,988	4,752	1,788		
2003	34,930	24,598	41,556	17,972	52,010	7,519	59,528	37,784	5,253	2,097		
2002 II	7,862	5,522	9,827	3,556	11,946	1,438	13,384	7,486	1,094	413		
III	8,121	5,935	10,403	3,652	12,559	1,496	14,055	8,807	1,696	553		
IV	8,327	6,239	10,570	3,996	12,951	1,615	14,566	8,757	1,037	430		
2003 I	9,171	5,587	9,657	5,101	12,383	2,375	14,758	8,215	956	387		
II	8,694	6,238	10,762	4,170	13,224	1,709	14,932	9,425	1,303	491		
III	8,464	6,257	10,487	4,233	13,063	1,658	14,720	9,885	1,850	698		
IV	8,601	6,517	10,650	4,467	13,340	1,777	15,117	10,259	1,145	522		

Column	Value of transactions in Slovenia								Cards issued abroad ³	Value of transaction abroad ⁴		
	Cards issued in Slovenia						Total	Debit cards ²				
	Domestic cards	Under licence	Issued by banks	Issued by enterprises	Personal cards	Business cards						
Code	1	2	3	4	5	6	7=1+2,3+4,5+6	8	9	10		
1996	73,407	32,737	81,075	25,070	88,826	17,319	106,144	-	17,142	11,897		
1997	90,417	52,743	108,890	34,270	120,033	23,127	143,160	239	25,565	17,162		
1998	111,565	73,086	138,320	46,332	152,454	32,198	184,651	6,890	33,552	22,638		
1999	127,134	97,561	167,751	56,944	185,451	39,244	224,695	30,034	42,727	27,284		
2000	178,771	143,089	218,963	102,897	245,942	75,918	321,860	92,982	58,499	28,552		
2001	186,422	170,049	251,098	105,373	287,814	68,657	356,471	162,896	77,047	32,158		
2002	193,263	189,545	266,733	116,076	314,342	68,466	382,809	209,688	86,323	35,523		
2003	210,647	207,019	281,677	135,989	340,674	76,992	417,665	249,105	90,031	40,168		
2002 II	47,190	45,594	64,624	28,161	75,505	17,280	92,784	49,032	20,681	8,591		
III	49,347	47,545	67,683	29,209	79,933	16,959	96,892	57,111	28,593	9,736		
IV	52,141	52,946	71,514	33,574	86,028	19,060	105,088	59,766	19,298	8,931		
2003 I	49,714	47,146	65,063	31,797	79,033	17,826	96,859	51,321	17,980	8,224		
II	53,428	53,148	72,425	34,151	86,836	19,740	106,576	59,583	22,245	9,626		
III	52,943	51,063	70,013	33,993	84,914	19,092	104,006	65,464	28,907	11,928		
IV	54,562	55,662	74,176	36,048	89,890	20,334	110,224	72,737	20,899	10,390		

2.8.2. Other Modern Payment Instruments

	ATMs			EFTPOS terminals			Cheques				
	Number of ATMs ¹	Volume of transactions at ATMs in thousands	Value of transactions at ATMs in millions of Tolars	Number of EFT/POS ¹	Volume of transactions by EFT/POS in thousands ²	Value of transactions by EFT/POS in millions of Tolars ²	Number of issued cheque cards in thousands ¹	Number of encashed cheques in thousands	Value of transactions in millions of Tolars		
	Column	1	2	3	4	5	6	7	8	9	
Code											
1996		401	16,785	129,495	4,559	...	...	944	34,196	294,600	
1997		501	20,886	168,684	8,073	...	...	1,071	31,174	290,259	
1998		612	27,934	224,010	11,361	...	...	1,233	26,692	266,650	
1999		757	34,515	307,768	15,269	38,149	223,694	1,392	23,012	249,995	
2000		865	41,048	425,016	21,723	58,842	381,748	1,476	13,205	158,841	
2001		1,027	46,734	566,099	26,186	87,202	563,675	1,566	5,663	90,049	
2002		1,095	52,160	642,742	29,452	107,307	708,564	1,695	4,532	82,477	
2003		1,240	58,736	770,682	32,035	131,044	879,062	2,300	2,967	51,935	
1999	IV		757	9,464	89,326	15,269	8,931	58,815	1,392	5,696	62,946
2000	I		768	9,248	85,099	16,286	10,691	69,020	1,430	5,193	56,007
	II		786	10,544	106,118	18,677	12,146	79,468	1,461	3,873	46,032
	III		838	10,307	112,640	20,306	16,139	104,957	1,521	2,211	29,797
	IV		865	10,949	121,159	21,723	19,865	128,302	1,476	1,928	27,005
2001	I		892	10,824	118,095	22,662	19,923	122,672	1,504	1,527	22,702
	II		932	11,918	137,803	23,540	20,110	133,195	1,490	1,478	23,787
	III		954	11,684	139,698	25,079	20,793	137,831	1,532	1,338	21,566
	IV		1,027	12,308	149,581	26,186	26,376	169,977	1,566	1,321	21,994
2002	I		1,018	12,020	142,102	27,030	24,280	153,752	1,552	1,181	20,494
	II		1,057	13,379	163,997	27,983	23,149	153,231	1,574	1,217	21,107
	III		1,045	13,008	164,751	28,713	29,334	197,494	1,654	1,065	20,539
	IV		1,095	13,753	171,892	29,452	30,600	205,008	1,695	1,069	20,337
2003	I		1,173	13,164	162,743	30,053	28,688	184,409	1,710	942	16,105
	II		1,158	14,928	191,306	30,617	32,632	230,137	2,293	860	14,458
	III		1,171	15,007	200,994	31,145	34,732	224,456	3,138	573	10,451
	IV		1,240	15,636	215,639	32,035	34,992	240,060	2,300	591	10,921

	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	7,860	103	161,324	4,285	4,204,329	374,404
	III		122,873	40,374	2,319	3	8,263	105	163,406	5,123	4,330,402	395,715
	IV		142,334	41,592	2,687	4	9,048	117	198,678	6,811	5,024,244	393,815

2.9. The Ljubljana Stock Exchange:

Turnover by Market Segment and by Type of Securities

Column Code	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	%	
	1	2	3	4	5	6	7	8	9	10	11	12	13	
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	
1999	Aug.	17,816	8,522	47.8	9,294	52.2	8,403	47.2	6,886	38.7	1,935	10.9	591	3.3
	Sep.	23,546	12,504	53.1	11,042	46.9	12,753	54.2	6,512	27.7	4,184	17.8	97	0.4
	Oct.	27,707	16,080	58.0	11,627	42.0	12,872	46.5	8,846	31.9	5,937	21.4	52	0.2
	Nov.	21,428	11,197	52.3	10,231	47.8	12,477	58.2	5,236	24.4	2,515	11.7	1,201	5.6
	Dec.	44,278	26,728	60.4	17,550	39.6	29,871	67.5	9,266	20.9	4,259	9.6	883	2.0
2000	Jan.	20,762	11,554	55.7	9,208	44.4	10,256	49.4	4,346	20.9	5,068	24.4	1,092	5.3
	Feb.	21,753	10,951	50.3	10,802	49.7	10,865	50.0	3,306	15.2	7,524	34.6	59	0.3
	Mar.	28,021	15,379	54.9	12,643	45.1	15,665	55.9	6,547	23.4	5,809	20.7	0	0.0
	Apr.	16,776	9,681	57.7	7,095	42.3	7,910	47.2	2,850	17.0	5,758	34.3	257	1.5
	May	15,167	7,441	49.1	7,726	50.9	6,580	43.4	4,907	32.4	3,680	24.3	0	0.0
	Jun.	23,393	13,757	58.8	9,636	41.2	13,772	58.9	4,952	21.2	4,669	20.0	0	0.0
	Jul.	17,555	11,221	63.9	6,334	36.1	11,596	66.1	1,895	10.8	4,063	23.2	0	0.0
	Aug.	10,889	5,425	49.8	5,464	50.2	6,337	58.2	2,985	27.4	1,567	14.4	0	0.0
	Sep.	18,966	7,240	38.2	11,726	61.8	10,132	53.4	5,935	31.3	2,899	15.3	0	0.0
	Oct.	19,640	10,433	53.1	9,207	46.9	11,968	60.9	4,994	25.4	2,678	13.6	0	0.0
	Nov.	23,572	12,273	52.1	11,299	47.9	12,147	51.5	7,659	32.5	3,766	16.0	0	0.0
	Dec.	53,123	30,832	58.0	22,291	42.0	28,095	52.9	14,290	26.9	8,960	16.9	1,779	3.4
2001	Jan.	33,268	19,860	59.7	13,408	40.3	19,145	57.5	10,407	31.3	3,716	11.2	0	0.0
	Feb.	18,737	12,525	66.8	6,212	33.2	10,102	53.9	2,764	14.8	5,630	30.0	241	1.3
	Mar.	18,043	10,802	59.9	7,241	40.1	10,518	58.3	4,229	23.4	3,297	18.3	0	0.0
	Apr.	17,513	11,623	66.4	5,890	33.6	10,035	57.3	3,344	19.1	4,085	23.3	50	0.3
	May	26,114	17,542	67.2	8,572	32.8	17,835	68.3	4,335	16.6	3,594	13.8	350	1.3
	Jun.	31,816	17,166	54.0	14,650	46.0	20,352	64.0	8,559	26.9	2,905	9.1	0	0.0
	Jul.	30,807	24,675	80.1	6,131	19.9	24,653	80.0	1,951	6.3	4,203	13.6	0	0.0
	Aug.	18,767	12,901	68.7	5,866	31.3	13,199	70.3	2,447	13.0	3,121	16.6	0	0.0
	Sep.	35,868	23,082	64.4	12,785	35.6	30,066	83.8	3,705	10.3	2,091	5.8	5	0.0
	Oct.	30,897	22,564	73.0	8,333	27.0	22,465	72.7	4,162	13.5	4,270	13.8	0	0.0
	Nov.	40,230	28,126	69.9	12,104	30.1	30,143	74.9	4,563	11.3	4,338	10.8	1,186	2.9
	Dec.	46,585	32,433	69.6	14,152	30.4	28,629	61.5	6,586	14.1	10,371	22.3	998	2.1
2002	Jan.	30,038	23,391	77.9	6,646	22.1	20,088	66.9	3,016	10.0	6,934	23.1	0	0.0
	Feb.	30,660	17,551	57.2	13,109	42.8	14,684	47.9	7,442	24.3	8,533	27.8	0	0.0
	Mar.	37,324	22,519	60.3	14,805	39.7	20,242	54.2	8,565	22.9	8,517	22.8	0	0.0
	Apr.	40,918	27,541	67.3	13,377	32.7	28,027	68.5	7,585	18.5	5,307	13.0	0	0.0
	May	35,982	25,382	70.5	10,600	29.5	19,609	54.5	6,710	18.6	9,662	26.9	0	0.0
	Jun.	31,289	19,792	63.3	11,497	36.7	13,200	42.2	7,453	23.8	10,638	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

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	
1999	Oct.	923,877	0.030	639,306	0.025	284,571	0.041	578,791	0.022	129,480	0.068	215,606	0.028
	Nov.	899,672	0.022	633,297	0.018	266,375	0.034	555,842	0.022	127,673	0.041	216,157	0.012
	Dec.	919,692	0.047	635,850	0.042	283,842	0.059	566,461	0.053	132,468	0.070	220,763	0.019
2000	Jan.	1,025,675	0.019	685,239	0.017	340,436	0.024	625,761	0.016	180,778	0.024	219,135	0.023
	Feb.	1,015,726	0.021	692,143	0.016	323,582	0.033	610,579	0.018	166,231	0.020	238,915	0.031
	Mar.	1,031,277	0.027	724,439	0.021	306,837	0.041	631,126	0.025	150,931	0.043	249,220	0.023
	Apr.	1,036,131	0.016	729,886	0.013	306,244	0.022	629,390	0.013	150,764	0.019	255,976	0.022
	May	1,019,044	0.015	718,622	0.010	300,421	0.026	614,924	0.011	143,749	0.034	260,371	0.014
	Jun.	1,030,455	0.023	719,678	0.019	310,777	0.031	617,909	0.022	147,458	0.034	265,088	0.018
	Jul.	1,020,058	0.017	713,209	0.016	306,849	0.021	629,171	0.018	145,077	0.013	245,810	0.017
	Aug.	1,046,803	0.010	730,453	0.007	316,350	0.017	644,338	0.010	150,599	0.020	251,866	0.006
	Sep.	1,014,816	0.019	709,251	0.010	305,565	0.038	616,679	0.016	144,900	0.041	253,237	0.011
	Oct.	1,056,450	0.019	736,342	0.014	320,108	0.029	640,138	0.019	157,086	0.032	259,226	0.010
	Nov.	1,071,994	0.022	758,279	0.016	313,715	0.036	666,417	0.018	166,338	0.046	239,240	0.016
	Dec.	1,138,431	0.045	808,009	0.038	330,422	0.062	705,093	0.040	178,324	0.080	255,015	0.035
2001	Jan.	1,136,930	0.029	831,749	0.024	305,181	0.044	727,110	0.026	157,149	0.066	252,671	0.015
	Feb.	1,130,714	0.016	822,039	0.015	308,676	0.019	714,794	0.014	161,352	0.017	254,568	0.022
	Mar.	1,124,272	0.016	800,104	0.014	324,167	0.022	686,579	0.015	158,122	0.027	279,570	0.012
	Apr.	1,123,874	0.016	803,091	0.014	320,783	0.018	677,996	0.015	152,906	0.022	292,972	0.014
	May	1,160,611	0.022	836,392	0.021	324,219	0.025	712,106	0.025	148,245	0.029	300,261	0.012
	Jun.	1,191,804	0.027	862,636	0.020	329,169	0.045	736,978	0.028	147,483	0.058	307,343	0.009
	Jul.	1,221,661	0.025	887,589	0.028	334,072	0.018	759,319	0.032	153,164	0.013	309,177	0.014
	Aug.	1,257,673	0.015	910,590	0.014	347,083	0.017	789,513	0.017	157,960	0.015	310,199	0.010
	Sep.	1,263,876	0.028	909,602	0.025	354,274	0.036	785,343	0.038	163,408	0.023	315,126	0.007
	Oct.	1,302,727	0.024	925,415	0.024	377,312	0.022	798,571	0.028	162,591	0.026	341,565	0.013
	Nov.	1,353,788	0.029	958,360	0.029	395,428	0.028	835,697	0.036	167,120	0.027	350,971	0.012
	Dec.	1,379,969	0.033	985,291	0.033	394,677	0.033	849,989	0.034	169,061	0.039	360,919	0.029
2002	Jan.	1,444,902	0.021	1,033,481	0.023	411,422	0.016	873,532	0.023	174,713	0.017	396,658	0.017
	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

Source: The Ljubljana Stock Exchange and computations in BS.

2.11. The Ljubljana Stock Exchange:

Slovenian Stock Exchange Index and Bond Index

Column Code	Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)					
	SBI	dT	d%	min	max	BIO	dT	d%	min	max	
	1	2	3	4	5	6	7	8	9	10	
1994	1,396.8	-171.0	-10.9	1,131.2	1,598.0	-	-	-	-	-	
1995	1,448.8	51.9	3.7	1,017.0	1,590.2	111.7	11.1	11.1	100.5	113.5	
1996	1,183.3	-265.5	-18.3	891.9	1,589.2	107.9	-3.8	-3.4	106.6	112.0	
1997	1,404.7	221.4	18.7	1,156.1	1,655.4	107.3	-0.6	-0.5	104.9	111.0	
1998	1,705.8	301.1	21.4	1,378.5	2,026.5	108.2	0.9	0.8	101.7	108.2	
1999	1,806.3	100.5	5.9	1,679.5	1,981.9	108.5	0.3	0.3	104.5	110.5	
2000	1,807.9	1.7	0.1	1,584.2	1,903.7	109.0	0.5	0.5	104.0	109.6	
2001	2,151.6	343.7	19.0	1,700.2	2,159.4	109.3	0.2	0.2	107.8	110.1	
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	
1999	Jul.	1,779.5	80.2	4.7	1,691.3	1,779.5	106.8	0.0	0.0	106.2	106.9
	Aug.	1,922.3	142.8	8.0	1,764.1	1,922.3	106.2	-0.7	-0.6	104.5	106.8
	Sep.	1,905.2	-17.1	-0.9	1,902.9	1,974.1	107.0	0.9	0.8	106.4	107.3
	Oct.	1,845.0	-60.2	-3.2	1,835.6	1,903.2	107.0	-0.1	-0.1	106.6	107.1
	Nov.	1,817.7	-27.3	-1.5	1,816.5	1,860.3	107.1	0.2	0.2	106.5	107.7
	Dec.	1,806.3	-11.4	-0.6	1,779.0	1,820.1	108.5	1.4	1.3	106.8	109.5
2000	Jan.	1,901.5	95.3	5.3	1,794.7	1,903.7	106.7	-1.8	-1.7	105.6	107.9
	Feb.	1,771.8	-129.7	-6.8	1,771.8	1,897.6	106.5	-0.2	-0.2	106.4	107.0
	Mar.	1,729.3	-42.5	-2.4	1,726.0	1,775.4	106.2	-0.2	-0.2	106.0	106.8
	Apr.	1,716.3	-13.0	-0.8	1,700.4	1,756.6	106.8	0.6	0.6	106.1	106.8
	May	1,635.2	-81.1	-4.7	1,584.2	1,709.7	106.2	-0.6	-0.6	106.0	106.9
	Jun.	1,624.2	-11.0	-0.7	1,613.3	1,691.8	105.6	-0.7	-0.6	104.0	106.6
	Jul.	1,671.7	47.6	2.9	1,623.5	1,677.4	106.4	0.8	0.8	105.3	106.9
	Aug.	1,703.1	31.4	1.9	1,668.3	1,737.7	106.4	0.0	0.0	106.3	107.2
	Sep.	1,632.3	-70.8	-4.2	1,632.3	1,697.1	107.2	0.9	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

Source: The Ljubljana Stock Exchange and computations in BS.

FINANCIAL MARKETS

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

		EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK
		Tolars per 1 unit of currency									
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
2002	Sep.	228.0310	361.4872	155.6284	232.4664	1.9271	7.5554	0.9361	56.0485	5.3068	31.0871
	Oct.	228.6678	363.1139	156.0785	233.1563	1.8812	7.4714	0.9392	56.4932	5.4712	30.7818
	Nov.	229.3464	360.3644	156.2916	229.2173	1.8849	7.4628	0.9641	58.0069	5.5236	30.7724
	Dec.	229.9663	358.2494	156.6234	226.2178	1.8526	7.3857	0.9750	57.7493	5.5087	31.0100
2003	Jan.	230.7019	351.1390	157.8315	217.5326	1.8320	7.3364	0.9616	56.8118	5.5433	30.7075
	Feb.	231.2969	346.2344	157.5873	214.5393	1.7970	7.3188	0.9442	55.6049	5.5116	30.4581
	Mar.	231.9026	340.0503	157.8920	214.8451	1.8101	7.3107	0.9455	53.6860	5.5566	30.2470
	Apr.	232.3835	337.4386	155.4735	214.4403	1.7886	7.3519	0.9469	54.0856	5.6645	30.8252
	May	232.9593	327.0806	153.7702	201.6995	1.7193	7.4277	0.9490	53.8280	5.6676	30.9370
	Jun.	233.4795	331.8124	151.5223	199.7860	1.6887	7.4423	0.8973	52.7045	5.6313	30.9960
	Jul.	234.1190	334.7979	151.2922	205.8367	1.7349	7.3579	0.8879	52.7344	5.6056	31.2313
	Aug.	234.7014	335.9126	152.3702	210.6733	1.7722	7.2827	0.9051	53.7793	5.6000	31.2462
	Sep.	234.9866	337.5808	151.8714	210.0532	1.8226	7.2660	0.9207	52.7683	5.6636	31.3275
	Oct.	235.4817	336.9396	152.1438	201.2364	1.8349	7.3716	0.9223	51.3504	5.7062	31.0127
	Nov.	235.9789	340.6778	151.4138	201.7175	1.8476	7.3852	0.9118	51.1108	5.7425	31.0078
	Dec.	236.4629	337.0861	152.1045	193.0047	1.7881	7.3243	0.8938	50.8294	5.7529	30.8407
2004	Jan.	236.9978	342.1188	151.3959	187.8383	1.7666	7.2460	0.8971	50.3356	5.8204	30.8231

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

	EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK	
	Tolars per 1 unit of currency										
Column	1	2	3	4	5	6	7	8	9	10	
Code											
1992	31. Dec.	119.4741	149.2738	67.5004	98.7005	0.7925	3.3584	1.1692	0.0063	-	0.1300
1993	31. Dec.	147.8001	195.2084	89.8447	131.8420	1.1819	4.2931	1.2808	0.0061	3.8730	0.0200
1994	31. Dec.	155.1327	197.6472	96.5088	126.4576	1.2687	4.5533	1.1607	0.0053	4.0795	22.0000
1995	31. Dec.	161.4538	194.5444	109.4581	125.9902	1.2224	4.7260	0.9314	50.0004	4.2194	23.6770
1996	31. Dec.	175.4113	239.0169	104.6444	141.4792	1.2201	5.2536	0.8988	49.7196	4.4357	25.5786
1997	31. Dec.	186.7334	281.5091	116.3514	169.1792	1.3063	4.9700	0.8426	47.3093	4.8667	26.8496
1998	31. Dec.	188.9271	269.5999	117.7452	161.2011	1.3976	5.4048	0.7441	47.1241	4.3637	25.7502
1999	31. Dec.	197.3215	318.1579	122.9647	196.7705	1.9249	5.4681	0.7758	47.4582	4.6526	25.7617
2000	31. Dec.	211.5062	339.3329	138.9295	227.3771	1.9798	6.0387	0.7980	54.9224	4.8113	27.9818
2001	31. Dec.	221.4095	363.5027	149.5606	250.9458	1.9138	6.9234	0.9033	63.3051	5.1816	30.1816
2002	31. Dec.	230.2673	354.0940	158.5099	221.0708	1.8542	7.3194	0.9768	57.6331	5.5300	30.8380
2003	31. Dec.	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2002	30. Sep.	228.3133	363.0937	155.6646	233.4731	1.9066	7.5351	0.9398	56.1684	5.4399	31.1244
	31. Oct.	229.0068	362.7543	156.3613	232.9672	1.8965	7.4249	0.9522	57.5727	5.5124	30.6130
	30. Nov.	229.6486	358.9381	155.5990	231.2675	1.8886	7.4501	0.9682	57.6225	5.4742	30.9208
	31. Dec.	230.2673	354.0940	158.5099	221.0708	1.8542	7.3194	0.9768	57.6331	5.5300	30.8380
2003	31. Jan.	230.9874	353.0298	157.1022	214.8720	1.8007	7.3521	0.9496	56.5425	5.5367	30.4974
	28. Feb.	231.5699	338.8497	158.2735	214.0005	1.8304	7.3201	0.9530	55.1265	5.5373	30.3340
	31. Mar.	232.1401	338.4460	157.1381	216.3266	1.8014	7.2931	0.9400	53.1140	5.6052	30.2936
	30. Apr.	232.6343	337.4446	154.3487	212.0834	1.7648	7.4000	0.9482	54.7517	5.6782	30.8043
	31. May	233.2213	324.7755	152.7117	197.1273	1.6598	7.4516	0.9381	53.0712	5.6635	30.9111
	30. Jun.	233.7549	338.8243	151.1802	204.7070	1.7105	7.3924	0.8816	52.3269	5.6083	31.2085
	31. Jul.	234.3969	332.8083	151.3996	204.9820	1.7118	7.3421	0.8911	53.5703	5.6036	31.0459
	31. Aug.	234.9364	340.2903	152.9136	215.4194	1.8479	7.2449	0.9145	53.8697	5.5964	31.4932
	30. Sep.	235.1867	339.5707	152.5107	206.1414	1.8465	7.4156	0.9281	51.7076	5.7195	31.0950
	31. Oct.	235.7260	342.9740	151.9734	201.3032	1.8624	7.3506	0.9210	50.4702	5.7124	31.0869
	30. Nov.	236.2200	338.9582	152.6955	196.9977	1.7981	7.3678	0.8941	50.3056	5.7474	30.8704
	31. Dec.	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2004	31. Jan.	237.2375	346.9399	151.8029	191.6142	1.8126	7.1225	0.8975	49.5773	5.8011	30.9508

2.12.2. Selected Bank of Slovenia Exchange Rates - Daily Rates

		EUR	GBP	CHF	USD	JPY	CZK	HUF	PLN	SKK	HRK
		Tolars per 1 unit of currency									
Column		1	2	3	4	5	6	7	8	9	10
Code											
2003 Nov.	28	236.1942	339.7989	152.5507	198.2992	1.8174	7.3804	0.8943	50.6789	5.7707	30.8743
	29	236.2200	338.9582	152.6955	196.9977	1.7981	7.3678	0.8941	50.3056	5.7474	30.8704
	30	236.2200	338.9582	152.6955	196.9977	1.7981	7.3678	0.8941	50.3056	5.7474	30.8704
2003 Dec.	1	236.2200	338.9582	152.6955	196.9977	1.7981	7.3678	0.8941	50.3056	5.7474	30.8704
	2	236.2436	339.0408	152.3071	196.5584	1.7980	7.3745	0.9035	50.8652	5.7571	30.7409
	3	236.2697	339.9075	151.7565	197.8146	1.8083	7.3024	0.8638	50.6821	5.7415	30.7323
	4	236.2945	337.1782	151.8017	194.9303	1.7984	7.2908	0.8675	50.7113	5.7493	30.6478
	5	236.3240	337.4129	151.6550	195.9081	1.8092	7.3301	0.8762	50.9319	5.7640	30.7110
	6	236.3478	337.0619	151.7579	195.8143	1.8076	7.3161	0.8832	51.0393	5.7660	30.6738
	7	236.3478	337.0619	151.7579	195.8143	1.8076	7.3161	0.8832	51.0393	5.7660	30.6738
	8	236.3478	337.0619	151.7579	195.8143	1.8076	7.3161	0.8832	51.0393	5.7660	30.6738
	9	236.3726	335.9474	152.6265	193.6687	1.8002	7.3389	0.8830	50.7444	5.7617	30.6826
	10	236.3986	335.7935	152.7814	192.7110	1.7995	7.3604	0.8838	50.5871	5.7567	30.7011
	11	236.4196	337.0681	152.8443	193.3428	1.7875	7.3695	0.8965	50.9305	5.7397	30.7046
	12	236.4390	339.1265	152.3742	194.5200	1.7956	7.3818	0.8987	50.8909	5.7388	30.7064
	13	236.4647	337.3729	152.5874	193.0482	1.7900	7.3642	0.8996	50.7784	5.7513	30.7977
	14	236.4647	337.3729	152.5874	193.0482	1.7900	7.3642	0.8996	50.7784	5.7513	30.7977
	15	236.4647	337.3729	152.5874	193.0482	1.7900	7.3642	0.8996	50.7784	5.7513	30.7977
	16	236.4860	337.3071	152.3161	193.7616	1.7926	7.3663	0.8971	50.8506	5.7448	30.7764
	17	236.5027	334.6578	152.3858	191.7641	1.7825	7.3402	0.8950	50.9561	5.7473	30.9154
	18	236.5257	336.0217	152.1653	191.9696	1.7825	7.3256	0.8966	50.9556	5.7522	31.0116
	19	236.5485	336.8677	151.8868	190.5651	1.7718	7.3133	0.8982	50.9781	5.7498	31.1330
	20	236.5586	337.1221	152.0593	190.6808	1.7692	7.2928	0.9017	50.8739	5.7557	30.9632
	21	236.5586	337.1221	152.0593	190.6808	1.7692	7.2928	0.9017	50.8739	5.7557	30.9632
	22	236.5586	337.1221	152.0593	190.6808	1.7692	7.2928	0.9017	50.8739	5.7557	30.9632
	23	236.5795	335.6690	152.1118	190.3141	1.7732	7.2928	0.8989	50.9036	5.7492	30.9862
	24	236.6028	336.7532	151.5422	190.7779	1.7759	7.2819	0.9032	50.9492	5.7541	30.9608
	25	236.6250	336.7848	151.5564	190.7958	1.7761	7.2826	0.9033	50.9539	5.7546	30.9638
	26	236.6250	336.7848	151.5564	190.7958	1.7761	7.2826	0.9033	50.9539	5.7546	30.9638
	27	236.6250	336.7848	151.5564	190.7958	1.7761	7.2826	0.9033	50.9539	5.7546	30.9638
	28	236.6250	336.7848	151.5564	190.7958	1.7761	7.2826	0.9033	50.9539	5.7546	30.9638
	29	236.6250	336.7848	151.5564	190.7958	1.7761	7.2826	0.9033	50.9539	5.7546	30.9638
	30	236.6632	336.5039	151.7072	189.4670	1.7724	7.2816	0.9075	50.6253	5.7568	30.9679
	31	236.6903	336.2556	151.7343	189.3674	1.7708	7.2774	0.9067	50.5759	5.7561	30.9723
2004 Jan.	1	236.7079	335.3278	151.8526	187.8038	1.7568	7.2942	0.9042	50.3280	5.7579	30.9827
	2	236.7079	335.3278	151.8526	187.8038	1.7568	7.2942	0.9042	50.3280	5.7579	30.9827
	3	236.7079	335.3278	151.8526	187.8038	1.7568	7.2942	0.9042	50.3280	5.7579	30.9827
	4	236.7079	335.3278	151.8526	187.8038	1.7568	7.2942	0.9042	50.3280	5.7579	30.9827
	5	236.7079	335.3278	151.8526	187.8038	1.7568	7.2942	0.9042	50.3280	5.7579	30.9827
	6	236.7810	336.0502	151.7730	186.6916	1.7574	7.3222	0.9071	50.4455	5.7711	30.8872
	7	236.8076	338.2966	151.1216	185.8481	1.7501	7.3206	0.9101	50.5190	5.7970	30.8383
	8	236.8338	339.2548	151.0227	187.0430	1.7616	7.3135	0.9025	50.7117	5.7906	30.7169
	9	236.8712	340.9200	150.9503	188.2021	1.7729	7.3272	0.8998	50.8133	5.7971	30.7833
	10	236.8974	341.2524	151.2368	185.8456	1.7423	7.2925	0.8848	50.5338	5.8277	30.7859
	11	236.8974	341.2524	151.2368	185.8456	1.7423	7.2925	0.8848	50.5338	5.8277	30.7859
	12	236.8974	341.2524	151.2368	185.8456	1.7423	7.2925	0.8848	50.5338	5.8277	30.7859
	13	236.9179	341.3311	151.3466	184.2715	1.7305	7.2763	0.8817	50.4070	5.8268	30.7287
	14	236.9444	343.3977	151.6153	186.1453	1.7487	7.2843	0.8821	50.3494	5.8418	30.7241
	15	236.9796	343.1006	151.8711	186.9367	1.7606	7.2678	0.8912	50.0855	5.8420	30.6762
	16	237.0031	342.2922	151.6238	187.6955	1.7689	7.2723	0.8895	50.0133	5.8175	30.7357
	17	237.0143	343.6982	151.3501	189.7177	1.7914	7.2530	0.8875	50.3194	5.8149	30.7899
	18	237.0143	343.6982	151.3501	189.7177	1.7914	7.2530	0.8875	50.3194	5.8149	30.7899
	19	237.0143	343.6982	151.3501	189.7177	1.7914	7.2530	0.8875	50.3194	5.8149	30.7899
	20	237.0339	342.6831	151.0251	191.8992	1.7895	7.2299	0.8968	50.3342	5.8175	30.7357
	21	237.0638	342.7263	150.8327	189.5297	1.7633	7.1968	0.8990	50.0895	5.8282	30.7643
	22	237.0943	343.8641	151.1695	187.9165	1.7583	7.2098	0.9005	50.2531	5.8412	30.8003
	23	237.1188	343.8996	151.1948	186.5902	1.7523	7.2081	0.9018	50.4465	5.8649	30.8147
	24	237.1355	344.0236	151.4469	186.1638	1.7588	7.1920	0.9014	50.6105	5.8555	30.8080
	25	237.1355	344.0236	151.4469	186.1638	1.7588	7.1920	0.9014	50.6105	5.8555	30.8080
	26	237.1355	344.0236	151.4469	186.1638	1.7588	7.1920	0.9014	50.6105	5.8555	30.8080
	27	237.1507	344.9465	151.5146	188.7091	1.7789	7.2028	0.9045	50.5652	5.8541	30.8782
	28	237.1755	343.1359	151.2502	189.9531	1.7931	7.2171	0.9041	50.1195	5.8511	30.8666
	29	237.2014	345.2211	151.2282	188.1506	1.7791	7.1768	0.9018	50.0573	5.8309	30.9428
	30	237.2198	346.3063	151.7818	189.7000	1.7889	7.1387	0.9018	50.0200	5.8263	31.0014
	31	237.2375	346.9399	151.8029	191.6142	1.8126	7.1225	0.8975	49.5773	5.8011	30.9508

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	
1999	Oct.	196.6459	196.4787	196.4903	196.5989	196.6370	412.0	439.1	-27.1	21.0	23.4	-2.4
	Nov.	196.9618	196.9684	196.6803	196.8490	196.9497	438.9	448.4	-9.5	11.6	11.2	0.4
	Dec.	197.8138	197.8729	197.3942	198.0962	197.8095	511.1	515.8	-4.6	18.8	21.2	-2.4
2000	Jan.	199.6078	199.6254	199.2377	199.7239	199.6132	370.4	457.4	-87.0	21.4	15.4	5.9
	Feb.	201.0896	201.1152	200.7153	201.4202	201.0943	394.0	429.6	-35.6	13.6	20.8	-7.2
	Mar.	202.8456	202.7212	202.2670	202.7857	202.8317	501.2	555.6	-54.4	26.2	44.6	-18.4
	Apr.	203.6894	203.8255	203.3312	203.8237	203.6784	419.9	408.6	11.3	20.0	30.9	-10.8
	May	204.6656	204.3870	204.3973	204.9229	204.6399	484.2	505.3	-21.1	53.5	32.8	20.7
	Jun.	206.2179	206.8117	205.9336	206.5744	206.2567	474.5	493.2	-18.7	32.6	23.0	9.5
	Jul.	207.5472	207.8679	207.6083	207.9198	207.6016	473.9	449.5	24.5	70.2	29.9	40.4
	Aug.	208.1924	208.6019	208.3277	208.5535	208.2421	460.4	432.9	27.5	64.9	32.2	32.7
	Sep.	208.9665	209.2450	208.8802	209.3669	209.0325	463.2	490.1	-26.9	96.0	43.7	52.3
	Oct.	209.8739	209.7164	209.7664	210.1181	209.8404	485.0	491.6	-6.6	230.8	156.5	74.3
	Nov.	210.9981	211.1183	210.8303	211.3669	211.0348	501.4	530.8	-29.4	101.0	48.4	52.6
	Dec.	212.2271	212.2226	212.0032	212.8115	212.2854	537.5	494.2	43.3	83.2	69.0	14.1
2001	Jan.	213.5169	213.7530	213.2010	213.9541	213.5993	438.1	512.4	-74.3	79.6	42.2	37.3
	Feb.	214.7788	215.0824	214.4704	215.0942	214.8489	444.5	414.5	30.0	110.9	51.6	59.4
	Mar.	215.6974	215.8226	215.4421	215.8788	215.7265	536.4	520.5	15.8	215.8	107.1	108.6
	Apr.	216.3031	216.1529	216.0873	216.5192	216.2458	546.8	457.4	89.5	292.4	39.4	253.0
	May	217.0574	216.9175	216.7645	217.0780	217.0091	545.6	497.4	48.2	226.9	143.2	83.7
	Jun.	217.8899	217.7815	217.6478	217.7103	217.8220	511.9	493.7	18.2	287.1	133.4	153.7
	Jul.	218.6788	218.7147	218.7817	218.7457	218.6769	692.9	495.7	197.2	257.1	152.4	104.8
	Aug.	219.5504	219.3778	219.5298	219.7152	219.5040	534.5	435.3	99.3	168.4	69.6	98.8
	Sep.	219.8998	219.7337	219.7656	220.0459	219.8678	511.9	496.7	15.2	134.5	28.7	105.7
	Oct.	220.3805	220.3218	220.4719	220.3892	220.3575	546.8	530.4	16.4	181.4	135.1	46.2
	Nov.	221.0915	221.0233	221.3527	221.2044	221.0814	553.1	499.8	53.3	176.5	115.1	61.4
	Dec.	221.6199	221.5427	222.0097	221.9373	221.6472	626.3	559.7	66.5	183.7	163.8	19.9
2002	Jan.	222.5118	222.2913	222.7810	222.7784	222.5079	568.3	551.0	17.4	163.8	210.7	-46.9
	Feb.	223.3042	223.2938	223.4540	223.2954	223.3019	445.1	484.4	-39.3	165.6	268.4	-102.8
	Mar.	224.0161	223.9854	224.1389	224.0876	224.0071	504.8	514.3	-9.6	136.9	213.5	-76.6
	Apr.	224.7506	224.7172	224.9178	224.8627	224.7468	599.3	519.5	79.8	304.9	300.7	4.2
	May	225.4943	225.4118	225.6378	225.5115	225.4594	580.0	559.8	20.2	494.8	439.7	55.1
	Jun.	226.1743	226.2168	226.3092	226.2520	226.1933	521.0	503.9	17.1	371.6	361.2	10.4
	Jul.	226.8982	226.8499	227.0725	226.9396	226.8867	608.5	568.7	39.8	521.0	502.8	18.2
	Aug.	227.5777	227.3833	227.7047	227.5000	227.5006	560.3	464.7	95.6	266.9	282.3	-15.4
	Sep.	228.2656	228.2104	228.3863	228.2183	228.2447	515.6	504.2	11.4	161.2	363.7	-202.5
	Oct.	228.8726	228.8836	229.0417	228.7986	228.8690	591.8	541.9	49.9	320.6	538.1	-217.5
	Nov.	229.5236	229.5695	229.7810	229.5128	229.5423	597.1	550.5	46.6	291.9	482.8	-191.0
	Dec.	230.1476	230.0731	230.4059	230.0959	230.1232	668.3	634.4	34.0	332.6	310.7	21.9
2003	Jan.	230.8739	230.8876	231.1573	230.9850	230.8881	510.8	507.7	3.1	488.1	438.3	49.9
	Feb.	231.5477	231.5830	231.7512	231.5776	231.5626	521.3	488.4	32.9	395.4	392.7	2.7
	Mar.	232.0390	231.9093	232.3525	231.8969	231.9927	535.8	589.4	-53.6	534.2	264.7	269.4
	Apr.	232.5291	232.4242	232.7911	232.5223	232.4874	621.5	569.1	52.4	663.5	343.4	320.1
	May	233.0373	233.0864	233.3664	233.0948	233.0594	584.8	563.4	21.4	388.0	138.0	249.9
	Jun.	233.6837	233.6428	233.9363	233.5941	233.6586	600.9	524.1	76.8	641.0	354.6	286.4
	Jul.	234.2726	234.3523	234.4291	234.4458	234.3294	649.5	597.1	52.4	889.0	602.5	286.5
	Aug.	234.8263	234.9662	235.0035	234.8928	234.8939	491.9	457.1	34.8	846.0	418.4	427.6
	Sept.	234.9905	235.0663	235.1067	235.2536	235.0404	549.1	649.2	-100.1	839.0	385.1	453.9
	Oct.	235.6362	235.7201	235.7607	235.6559	235.6703	549.5	544.9	4.6	495.9	406.1	89.8
	Nov.	236.1042	236.1008	236.1478	236.0691	236.0972	545.5	543.4	2.1	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

Spot exchange market - Turnover						Exchange offices				
Population - Banks	Banks - Population	Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance	
Millions of EUR						SIT per EUR	Millions of EUR			
12	13	14=12-13	15	16	17=8+11+14	18	19	20	21=19-20	Column Code
...	...	...	255.9	3,597.1	733.4	111.0571	822.1	966.0	-143.9	1992
...	...	...	210.4	5,232.3	447.2	134.6792	1,416.0	1,468.9	-52.9	1993
...	...	...	145.2	6,475.9	642.3	150.2712	1,941.7	1,629.2	312.5	1994
...	...	...	325.0	8,117.1	261.9	154.1153	1,895.0	2,011.1	-116.1	1995
...	...	...	375.8	8,911.0	255.8	169.5566	2,097.7	2,019.2	78.5	1996
...	...	...	480.6	10,187.9	334.8	180.1366	2,418.9	1,974.0	445.0	1997
...	...	...	575.8	10,882.0	16.7	186.3112	2,169.1	1,969.1	200.0	1998
...	...	...	513.7	11,281.7	-254.6	194.4018	1,907.4	1,966.1	-58.7	1999
264.0	135.1	128.9	1,086.8	14,151.1	221.8	206.1232	1,898.0	1,944.0	-46.0	2000
346.1	178.1	168.0	1,935.6	18,358.0	1,875.9	217.8704	2,223.6	1,981.0	242.6	2001
460.1	281.2	179.0	1,967.7	23,672.8	-201.0	226.6245	1,588.9	1,878.4	-289.4	2002
348.1	255.0	93.1	1,981.6	27,514.8	2,890.2	234.0105	1,520.5	1,856.2	-335.7	2003
5.8	3.1	2.7	59.1	963.4	-26.8	196.4624	159.2	152.7	6.4	Oct. 1999
9.7	4.0	5.7	50.2	973.9	-3.4	196.7083	142.4	135.9	6.4	Nov.
20.9	8.2	12.8	56.4	1,152.3	5.7	197.5574	148.4	167.5	-19.1	Dec.
18.6	6.5	12.1	59.7	949.6	-69.0	199.3368	130.5	124.8	5.7	Jan. 2000
20.5	6.8	13.7	53.1	938.5	-29.1	200.7562	141.0	133.5	7.5	Feb.
23.3	10.4	12.9	47.7	1,208.9	-60.0	202.3814	158.5	155.2	3.3	Mar.
20.4	9.6	10.8	51.1	960.5	11.2	203.4441	151.0	160.3	-9.3	Apr.
23.0	10.2	12.8	48.6	1,157.6	12.4	204.4955	162.8	155.2	7.5	May
22.5	12.2	10.3	75.3	1,133.4	1.0	206.0168	170.0	182.5	-12.5	Jun.
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	2,390.5	387.3	232.6379	132.8	160.7	-27.9	Apr.
33.4	20.0	13.4	206.1	1,933.7	284.7	233.2338	123.6	142.5	-19.0	May
31.6	25.0	6.5	163.1	2,340.3	369.8	233.6917	134.6	171.7	-37.1	Jun.
24.7	24.9	-0.2	301.2	3,088.8	338.7	234.4070	159.4	234.4	-75.0	Jul.
20.6	15.0	5.6	105.1	2,354.2	468.0	235.0270	142.7	167.6	-24.8	Avg.
27.3	17.5	9.8	125.1	2,592.2	363.6	235.1625	134.4	142.0	-7.6	Sept.
25.7	18.6	7.0	149.0	2,189.7	101.5	235.7684	128.5	148.0	-19.5	Oct.
25.5	21.7	3.8	196.7	2,197.1	140.8	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

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		
2003 Oct.												
	15	235.5056	235.7550	235.7185	235.1397	235.5727	38.8	31.5	7.3	19.6	16.2	3.4
	16	235.7948	235.7917	235.8161	235.7325	235.7916	20.6	22.0	-1.4	15.4	16.2	-0.8
	17	235.7167	235.8042	235.8884	235.6674	235.7291	27.6	19.0	8.6	17.3	15.6	1.7
	20	235.6229	235.7328	235.7112	235.7537	235.6731	28.9	29.0	-0.1	24.1	23.2	0.9
	21	235.7447	235.7755	235.9488	235.6560	235.7520	22.5	21.7	0.9	16.5	14.7	1.9
	22	235.6546	235.6726	235.7743	235.6088	235.6713	17.5	26.7	-9.3	13.6	11.8	1.8
	23	235.4544	235.2802	235.7450	235.3529	235.3724	23.1	28.5	-5.4	35.3	20.8	14.5
	24	235.7382	235.7404	235.9679	235.6818	235.7519	23.6	33.7	-10.1	22.7	22.3	0.4
	27	235.7919	235.8699	236.0850	235.9010	235.8478	20.0	28.6	-8.5	22.8	23.0	-0.1
	28	235.8908	235.8072	235.9782	235.7688	235.8382	21.7	31.9	-10.2	55.2	25.2	30.0
	29	235.8022	235.8195	235.9944	235.7307	235.7934	37.3	23.3	14.1	41.5	39.0	2.5
	30	235.9302	235.8979	236.1256	235.7091	235.8800	52.0	27.9	24.1	37.9	37.6	0.3
2003 Nov.												
	3	236.0234	235.8425	236.2945	236.1352	235.9311	25.4	36.4	-11.0	50.5	35.6	14.9
	4	236.3209	235.8712	236.3778	235.9167	236.0909	18.3	27.9	-9.7	28.7	18.4	10.2
	5	235.9375	235.9142	236.0926	236.0308	235.9561	20.3	27.9	-7.6	18.4	18.6	-0.2
	6	235.9786	236.0144	236.1794	235.9533	235.9923	25.6	23.8	1.8	60.0	20.0	40.0
	7	236.0559	236.0519	235.8947	235.9651	236.0171	29.0	19.4	9.6	52.4	18.0	34.4
	10	235.8954	235.9901	235.9250	236.0010	235.9344	28.0	26.2	1.8	20.4	20.7	-0.2
	11	236.0022	236.0105	236.1011	236.0552	236.0218	20.1	28.9	-8.8	29.4	29.5	-0.1
	12	235.9509	236.0724	235.9182	236.0133	236.0088	20.4	29.5	-9.1	17.6	21.8	-4.2
	13	235.8999	236.0844	235.9880	235.5898	235.9004	39.8	21.9	17.9	12.2	13.1	-0.9
	14	235.9349	236.1731	235.9205	235.9314	235.9754	42.6	27.8	14.7	12.6	7.6	5.0
	17	236.1063	236.1123	236.1912	236.0336	236.1043	25.5	24.0	1.5	32.2	21.0	11.2
	18	236.2287	236.1404	236.3122	236.1470	236.1922	25.0	24.3	0.7	11.6	10.6	0.9
	19	235.8486	235.9859	235.8133	236.1443	235.9380	28.8	31.0	-2.2	16.9	8.5	8.4
	20	236.1921	236.1843	236.2193	236.1809	236.1738	29.0	20.4	8.6	21.0	11.4	9.6
	21	236.2759	236.3416	236.3176	236.2557	236.2704	28.3	20.4	7.9	14.3	9.8	4.5
	24	236.2478	236.3213	236.3239	236.7655	236.2880	25.7	28.1	-2.3	11.7	11.6	0.1
	25	236.3200	236.3889	236.3346	236.3600	236.3837	17.6	34.3	-16.7	26.3	30.5	-4.2
	26	236.2542	236.1251	236.2568	236.4660	236.2560	20.5	39.8	-19.3	18.2	12.2	6.0
	27	236.2527	236.4950	236.2565	236.4600	236.3334	27.8	21.3	6.6	15.6	16.1	-0.5
	28	236.3378	236.3850	236.3853	236.3709	236.3388	47.8	30.1	17.6	29.7	29.6	0.1
2003 Dec.												
	1	236.3511	236.4556	236.4268	236.4258	236.3977	24.9	35.4	-10.5	11.0	11.5	-0.5
	3	236.1693	236.1442	236.0959	236.2571	236.1785	30.2	30.0	0.2	29.8	16.4	13.4
	4	236.7575	236.8832	236.5855	236.5050	236.7500	21.9	21.6	0.4	11.2	15.6	-4.4
	5	236.4434	236.6069	236.4308	236.5052	236.4808	26.4	18.9	7.5	20.0	8.3	11.6
	8	236.4040	236.4705	236.2404	236.5247	236.4376	20.3	25.2	-5.0	11.4	10.4	1.0
	9	236.4637	236.4891	236.5058	236.3582	236.4835	17.1	26.7	-9.6	8.9	5.1	3.8
	10	236.6632	236.9454	236.6675	236.5689	236.6714	27.8	27.9	-0.1	3.5	3.2	0.3
	11	236.6362	237.5762	236.7825	236.7839	236.7454	24.1	30.7	-6.6	2.6	3.1	-0.6
	12	236.5035	236.0221	236.3998	236.6117	236.4103	45.4	19.3	26.1	5.5	5.2	0.3
	15	236.6737	236.8419	236.7763	236.6298	236.6827	44.4	36.3	8.2	19.9	4.7	15.2
	16	236.2083	236.1658	236.3089	236.3926	236.2318	29.5	32.8	-3.3	8.8	6.4	2.4
	17	236.6373	236.7928	236.4979	237.4102	236.6612	32.0	31.7	0.3	2.6	7.9	-5.3
	18	236.4204	236.5006	236.4415	236.6879	236.4649	39.6	86.4	-46.8	68.2	3.8	64.4
	19	236.6459	236.7660	236.7667	236.6601	236.6495	40.3	32.9	7.5	3.8	3.1	0.7
	22	236.6773	236.7596	236.7535	236.7742	236.7294	41.0	61.8	-20.9	20.5	19.2	1.3
	23	236.7345	236.6704	236.7701	236.9019	236.7437	37.4	39.3	-1.9	21.7	15.1	6.6
	24	236.7269	236.8567	236.8355	236.8628	236.7643	46.8	44.3	2.5	6.9	4.0	2.9
	29	236.6579	236.6816	236.7363	236.7130	236.6731	49.4	54.5	-5.1	16.7	12.0	4.7
	30	236.7753	236.9103	236.8186	236.8462	236.7729	65.9	35.6	30.4	12.3	7.5	4.8
	31	236.7136	235.8456	236.5505	236.8223	236.6026	20.2	15.4	4.8	3.5	2.0	1.6
2004 Jan.												
	5	236.8182	236.8746	236.6694	236.9078	236.8619	24.3	33.3	-9.0	27.6	16.0	11.6
	6	236.8319	236.9079	236.7119	236.9598	236.8915	17.6	30.3	-12.7	4.1	1.6	2.5
	7	236.9469	237.1495	236.9187	237.0202	237.0150	20.4	28.0	-7.5	6.9	4.4	2.5
	8	237.1050	237.0880	237.1094	237.1378	237.0893	16.1	20.5	-4.4	55.0	14.7	40.3
	9	236.7764	237.0020	236.5457	237.1301	236.9412	22.3	23.1	-0.8	62.8	22.2	40.6
	12	236.7640	237.0449	236.7356	237.2895	236.9498	21.0	31.5	-10.5	78.7	19.1	59.6
	13	237.2607	237.3999	237.2343	237.1929	237.3244	27.6	28.3	-0.6	29.2	19.9	9.3
	14	237.1646	237.3533	236.9734	237.2321	237.2157	36.6	21.2	15.4	34.2	19.7	14.5
	15	237.1313	237.4888	237.1555	237.3800	237.2269	37.8	31.5	6.3	13.9	15.9	-2.0
	16	237.2965	238.4487	237.3173	237.5727	237.5125	25.7	16.0	9.7	4.9	7.0	-2.1
	19	237.4908	237.5713	237.4684	237.3732	237.5624	25.6	34.4	-8.8	19.2	9.7	9.5
	20	236.9812	237.4059	236.8829	237.3862	237.1921	23.8	37.8	-14.0	49.8	12.0	37.9
	21	237.0595	237.3571	236.8864	237.3391	237.1788	34.0	23.0	11.1	22.6	9.1	13.5
	22	237.1129	237.0540	236.8714	237.0842	237.0811	21.0	20.3	0.7	14.1	15.9	-1.8
	23	237.1147	237.2794	237.0458	237.3200	237.1913	19.6	28.8	-9.1	15.0	7.1	7.9
	26	237.5089	238.1219	237.6302	237.4744	237.7205	22.8	37.8	-15.0	11.4	11.2	0.2
	27	237.4062	237.3775	237.3365	237.4117	237.3924	20.4	30.6	-10.2	36.4	20.8	15.5
	28	237.1259	237.1112	237.0076	237.2926	237.1322	35.4	32.4	3.0	22.4	26.4	-4.1
	29	237.4244	237.4433	237.7005	237.4598	237.4277	28.7	20.8	7.9	5.8	10.2	-4.4
	30	237.4414	237.4084	237.5365	237.3072	237.3761	51.7	27.6	24.0	18.2	11.9	6.3

Population - Banks	Banks - Population	Spot exchange market - Turnover					Exchange offices				Column Code
		Balance	Banks - Banks	Total turnover	Total balance	Middle rate	Purchases	Sales	Balance		
						SIT per EUR	Millions of EUR				
12	13	14=12-13	15	16	17=8+11+14	18	19	20	21=19-20		
1.1	0.8	0.4	0.7	108.7	11.0	235.7784	5.1	5.9	-0.8	15	2003 Oct.
0.8	0.5	0.3	4.0	79.5	-1.9	235.8047	5.0	5.9	-0.9	16	
1.3	1.1	0.2	6.2	88.0	10.6	235.8196	5.9	8.2	-2.3	17	
1.5	1.1	0.4	3.5	111.2	1.2	235.8373	6.6	6.3	0.3	20	
1.1	0.7	0.4	2.5	79.7	3.1	235.8558	4.6	5.8	-1.2	21	
1.0	0.8	0.2	8.1	79.6	-7.3	235.8881	4.9	5.9	-1.0	22	
1.0	0.6	0.4	21.8	131.0	9.5	235.9216	4.5	5.7	-1.2	23	
1.3	1.0	0.3	4.4	109.1	-9.5	235.9141	5.2	7.6	-2.4	24	
1.6	1.0	0.6	7.3	104.3	-8.1	235.9527	6.3	6.7	-0.4	27	
1.1	1.0	0.1	18.8	154.9	19.9	236.0132	4.9	5.4	-0.5	28	
1.3	0.9	0.4	11.0	154.2	17.0	236.0364	5.5	6.0	-0.5	29	
1.0	0.7	0.3	5.5	162.5	24.6	236.0390	6.6	9.4	-2.8	30	
1.3	0.7	0.6	8.6	158.3	4.6	236.0854	6.8	6.6	0.2	3	2003 Nov.
1.0	0.9	0.1	20.2	115.4	0.6	236.0727	5.1	6.3	-1.2	4	
1.0	0.6	0.5	18.1	104.9	-7.4	236.1341	4.5	5.6	-1.1	5	
1.0	0.8	0.1	9.3	140.4	41.9	236.1082	4.5	5.5	-1.0	6	
1.3	2.2	-0.8	16.0	138.4	43.1	236.1750	5.4	6.6	-1.2	7	
1.6	1.1	0.5	6.8	104.8	2.1	236.0762	6.0	6.0	0.1	10	
1.1	0.8	0.3	8.5	118.4	-8.6	236.1152	4.5	5.0	-0.6	11	
1.2	0.7	0.5	10.6	101.8	-12.9	236.0964	4.5	6.4	-1.9	12	
1.0	0.9	0.1	14.3	103.2	17.2	236.1566	4.6	5.6	-1.0	13	
1.4	1.5	-0.1	5.7	99.1	19.6	236.1848	5.8	8.0	-2.2	14	
2.0	1.7	0.2	3.5	110.0	12.9	236.1965	6.1	6.6	-0.5	17	
1.7	0.9	0.7	4.6	78.6	2.4	236.2098	5.4	6.9	-1.5	18	
1.1	0.9	0.2	18.0	105.2	6.4	236.2407	4.9	7.7	-2.8	19	
1.0	1.1	-0.2	13.0	96.8	18.0	236.2533	4.5	6.4	-1.9	20	
1.3	1.4	-0.1	17.0	92.6	12.3	236.2581	5.5	8.9	-3.3	21	
1.7	1.3	0.4	2.7	82.8	-1.8	236.2986	6.1	6.3	-0.3	24	
1.4	1.2	0.2	1.0	112.3	-20.7	236.3302	4.8	5.7	-0.9	25	
1.0	1.0	0.0	4.8	97.5	-13.2	236.3444	4.5	5.8	-1.3	26	
1.1	0.8	0.3	3.0	85.8	6.4	236.4049	4.8	5.3	-0.5	27	
1.4	1.1	0.3	11.0	150.8	18.1	236.4090	5.6	7.5	-1.9	28	
1.5	1.1	0.4	2.4	87.8	-10.7	236.4138	6.1	7.2	-1.2	1	2003 Dec.
1.0	1.0	-0.1	22.4	130.6	13.5	236.4836	4.7	7.0	-2.3	3	
1.0	1.3	-0.3	17.0	89.6	-4.3	236.4930	4.6	6.2	-1.5	4	
1.4	1.4	0.0	10.1	86.4	19.1	236.5250	5.0	6.6	-1.6	5	
1.4	1.3	0.1	6.4	76.4	-3.9	236.5604	5.8	6.3	-0.5	8	
1.2	0.8	0.4	4.8	64.6	-5.4	236.5717	4.8	5.9	-1.1	9	
1.0	0.9	0.1	13.1	77.5	0.3	236.5972	4.5	6.1	-1.6	10	
1.4	1.2	0.2	9.2	72.2	-7.0	236.6266	4.7	6.6	-1.9	11	
1.2	1.6	-0.4	8.3	86.4	26.0	236.6322	5.3	7.4	-2.1	12	
1.5	1.6	-0.2	4.7	113.2	23.2	236.6627	7.0	7.7	-0.7	15	
1.1	2.7	-1.6	5.2	86.6	-2.4	236.7051	5.3	6.8	-1.5	16	
1.1	2.0	-0.9	0.1	77.4	-5.9	236.6850	5.2	7.3	-2.1	17	
1.3	1.9	-0.7	2.6	203.7	16.9	236.7098	5.8	8.1	-2.3	18	
1.3	1.6	-0.2	12.2	95.2	7.9	236.7321	6.5	10.7	-4.2	19	
1.6	1.5	0.1	26.1	171.9	-19.4	236.7362	8.0	9.8	-1.8	22	
1.1	1.4	-0.3	20.2	136.3	4.4	236.7879	7.2	10.9	-3.7	23	
1.0	1.4	-0.4	26.5	130.8	5.0	236.8125	5.9	8.9	-3.0	24	
1.7	1.9	-0.2	14.1	150.4	-0.6	236.8263	8.8	12.0	-3.2	29	
1.4	1.5	-0.1	22.2	146.5	35.0	236.8504	6.4	10.4	-4.0	30	
0.5	1.0	-0.5	11.3	53.9	5.9	236.8067	3.1	5.1	-2.1	31	
1.0	1.4	-0.3	18.5	122.1	2.3	236.8854	5.9	7.7	-1.9	5	2004 Jan.
1.0	1.8	-0.9	7.4	63.8	-11.0	236.9259	4.1	6.5	-2.4	6	
0.9	1.7	-0.8	16.5	78.9	-5.8	236.9413	4.3	6.8	-2.6	7	
1.3	1.2	0.1	22.0	130.8	36.0	236.9712	4.1	6.3	-2.2	8	
1.2	1.7	-0.5	18.7	152.1	39.4	237.0170	4.5	7.7	-3.2	9	
1.4	1.1	0.3	9.4	162.1	49.4	236.9995	5.7	6.6	-0.8	12	
0.9	1.7	-0.8	2.2	109.9	7.9	237.0556	4.4	6.4	-2.1	13	
1.2	1.1	0.1	11.7	125.5	30.0	237.0837	4.6	6.1	-1.5	14	
1.0	1.2	-0.2	1.0	102.4	4.2	237.0721	5.3	7.0	-1.7	15	
1.2	2.0	-0.8	7.5	64.3	6.8	237.1441	5.4	8.7	-3.3	16	
1.5	1.6	-0.1	1.3	93.3	0.6	237.1681	5.6	7.0	-1.4	19	
1.7	1.3	0.4	3.5	129.8	24.3	237.2023	5.1	6.0	-0.9	20	
1.0	1.7	-0.7	17.7	109.2	23.8	237.2184	4.5	6.5	-2.0	21	
1.3	1.9	-0.5	1.1	75.6	-1.6	237.2014	4.1	5.6	-1.6	22	
1.0	2.0	-1.0	2.5	76.1	-2.2	237.2378	4.8	7.0	-2.2	23	
1.0	1.2	-0.2	3.6	89.2	-15.0	237.2504	5.3	5.9	-0.6	26	
1.1	0.9	0.2	8.1	118.2	5.5	237.2485	4.5	5.1	-0.6	27	
0.9	0.8	0.1	12.7	131.0	-1.0	237.2589	4.2	4.7	-0.5	28	
1.1	1.2	-0.1	12.7	80.4	3.3	237.3056	4.3	5.8	-1.5	29	
1.1	1.3	-0.2	26.8	138.8	30.2	237.3062	5.4	7.6	-2.1	30	

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

		Millions of EUR	Enterprises-Banks	Banks-Enterprises	Balance	Foreign-Banks	Banks-Foreign	Balance	Banks-Banks	Total turnover	Total balance
	Column Code	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7	8 = 1+2+4+5+7	9 = 3 + 6	
2000		11.2	77.8	-66.6	197.1	381.0	-183.9	575.6	1,242.7	-250.5	
2001		10.3	180.0	-169.7	519.7	1,341.3	-821.6	1,299.8	3,351.0	-991.3	
2002		19.2	56.4	-37.1	2,737.3	1,290.9	1,446.4	1,774.5	5,878.4	1,409.3	
2003		55.1	148.2	-93.2	335.4	2,729.4	-2,394.0	467.1	3,735.3	-2,487.2	
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	

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

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

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	I-2003	II-2003	III-2003	IV-2003
I. Current account	8.5	74.8	4.9	-5.7	-6.9	27.8	-10.3
1. Goods¹	-148.5	-60.0	-127.2	-35.0	-30.2	-12.8	-49.2
1.1. Export of goods	2,270.9	2,507.8	2,671.1	639.4	671.3	661.5	698.9
- Export f.o.b. ¹	2,247.6	2,480.7	2,637.9	634.1	663.9	650.2	689.7
- Coverage adjustment	23.4	27.0	33.2	5.2	7.4	11.3	9.3
1.2. Import of goods	-2,419.4	-2,567.8	-2,798.3	-674.4	-701.5	-674.3	-748.1
- Import c.i.f. ¹	-2,464.1	-2,619.2	-2,860.4	-692.0	-718.6	-687.4	-762.4
- Valuation adjustment	93.2	99.0	108.2	26.2	27.2	26.0	28.8
- Coverage adjustment	-48.5	-47.6	-46.1	-8.6	-10.1	-12.9	-14.5
2. Services	116.4	141.8	126.4	32.4	38.6	25.6	29.8
2.1. Export of services	473.5	554.6	576.3	117.8	145.3	172.4	140.9
2.2. Import of services	-357.1	-412.7	-450.0	-85.4	-106.6	-146.8	-111.1
3. Income⁸	9.3	-39.4	-16.0	-5.2	-19.4	7.5	1.2
3.1. Receipts	110.9	113.4	122.8	32.4	30.4	33.2	26.8
3.2. Expenditures	-101.6	-152.8	-138.7	-37.5	-49.8	-25.8	-25.6
4. Current transfers	31.2	32.3	21.7	2.1	4.1	7.6	7.9
4.1. In Slovenia	94.8	108.2	104.4	23.4	25.8	26.2	29.0
4.2. Abroad	-63.6	-76.0	-82.7	-21.3	-21.7	-18.7	-21.0
II. Capital and financial account	-32.1	-74.0	-15.9	7.0	0.6	-26.2	2.8
A. Capital account	-0.9	0.4	0.9	-0.2	0.7	0.1	0.2
1. Capital transfers	0.1	0.6	1.3	0.1	0.7	0.2	0.2
2. Nonproduced nonfinancial assets	-1.0	-0.2	-0.4	-0.3	0.0	-0.1	0.0
B. Financial account	-31.2	-74.4	-16.7	7.1	-0.2	-26.3	2.6
1. Direct investment^{8,9}	54.7	365.8	-26.3	-15.1	2.5	-14.5	0.8
1.1. Abroad	-35.1	-22.3	-63.1	-15.1	-16.0	-15.2	-16.8
1.2. In Slovenia	89.8	388.1	36.8	0.0	18.5	0.7	17.6
2. Portfolio investment^{2,3}	15.9	-15.9	51.5	4.4	5.5	-23.4	-29.1
2.1. Assets	-25.8	-21.6	-45.3	-12.2	-3.6	-11.6	-17.8
a) Equity securities	-5.7	-17.0	-21.4	-4.8	-1.5	-6.3	-8.8
b) Debt securities	-20.1	-4.7	-23.9	-7.4	-2.1	-5.3	-9.0
2.2. Liabilities	41.7	5.7	-6.2	7.8	9.1	-11.7	-11.3
a) Equity securities	-0.6	2.7	3.0	-0.2	2.2	0.8	0.2
b) Debt securities	42.3	3.0	-9.2	8.0	6.9	-12.5	-11.6
3. Other investment	212.2	11.7	129.9	10.5	63.2	22.6	33.5
3.1. Assets	56.3	-213.4	-225.5	-55.7	-46.7	-74.1	-49.0
a) Trade credits ⁴	-52.0	-89.6	-53.4	-3.4	-12.7	-34.1	-3.2
- Long-term	9.2	5.0	1.7	0.5	-0.1	0.4	0.9
- Short-term ⁴	-61.2	-94.6	-55.1	-4.0	-12.6	-34.5	-4.0
b) Loans	4.3	-53.7	-61.4	-4.6	-1.1	-20.1	-35.5
Banks	-3.7	-23.7	-29.2	-1.9	-7.0	-7.2	-13.0
Other sectors	8.0	-30.0	-32.2	-2.7	5.9	-12.9	-22.5
c) Currency and deposits	110.9	-53.9	-95.7	-40.6	-32.1	-17.4	-5.7
Banks	-65.7	78.0	48.0	-9.4	10.3	10.5	36.7
Other sectors	176.6	-131.9	-143.7	-31.2	-42.3	-27.9	-42.3
- Households	176.0	-130.5	-138.3	-30.3	-40.4	-28.0	-39.7
- Account's abroad	0.7	-1.4	-5.4	-0.9	-2.0	0.1	-2.7
d) Other assets	-6.9	-16.2	-15.0	-7.1	-0.8	-2.5	-4.7
Bank of Slovenia ⁵	-1.4	-1.5	0.1	0.0	0.1	0.0	0.0
Banks	-4.9	-14.2	-14.9	-7.2	-0.9	-1.8	-5.0
Other sectors	-0.5	-0.5	-0.2	0.1	0.0	-0.6	0.3
3.2. Liabilities	155.9	225.2	355.4	66.2	109.9	96.7	82.5
a) Trade credits ⁴	-2.1	-3.5	-1.6	0.1	-0.5	-0.2	-1.0
b) Loans	125.0	190.3	264.6	45.2	80.0	92.5	46.9
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-16.2	-21.1	-15.7	-2.5	-1.4	-3.3	-8.5
Banks ²	33.2	83.8	157.9	20.3	55.0	63.3	19.2
Other sectors	108.1	127.6	122.4	27.3	26.4	32.5	36.2
c) Deposits	33.2	29.4	99.9	27.0	33.5	3.2	36.3
d) Other liabilities	-0.3	9.0	-7.5	-6.0	-3.2	1.3	0.4
4. Reserve assets⁷	-314.1	-436.0	-68.9	16.1	-71.4	-11.1	-2.5
4.1. Gold, SDR's and Reserve position in IMF	-0.7	-9.5	-3.1	0.1	-0.8	-1.8	-0.6
4.2. Currency and deposits ^{2,5}	-240.7	-85.3	197.8	60.6	126.7	12.4	-1.9
4.3. Securities	-72.7	-341.1	-263.6	-44.6	-197.3	-21.6	0.0
III. Net errors and omissions	23.7	-0.8	11.0	-1.3	6.3	-1.6	7.5

Millions of EUR	2001	2002	2003	I-2003	II-2003	III-2003	IV-2003
I. Current account	38.0	329.7	16.7	-25.1	-30.9	117.1	-44.3
1. Goods¹	-684.5	-265.4	-544.3	-151.3	-130.0	-54.9	-208.2
1.1. Export of goods	10,454.3	11,081.2	11,426.5	2,763.4	2,881.5	2,819.4	2,962.2
- Export f.o.b. ¹	10,346.8	10,962.0	11,284.8	2,740.8	2,849.8	2,771.3	2,922.9
- Coverage adjustment	107.5	119.2	141.7	22.7	31.6	48.1	39.3
1.2. Import of goods	-11,138.7	-11,346.6	-11,970.8	-2,914.7	-3,011.4	-2,874.3	-3,170.4
- Import c.i.f. ¹	-11,344.5	-11,574.1	-12,236.6	-2,990.7	-3,084.8	-2,930.1	-3,231.0
- Valuation adjustment	429.0	437.7	462.7	113.1	116.7	110.8	122.2
- Coverage adjustment	-223.2	-210.2	-196.9	-37.1	-43.2	-55.0	-61.6
2. Services	535.6	626.9	540.9	139.9	165.8	109.0	126.2
2.1. Export of services	2,177.6	2,449.2	2,464.6	509.1	623.5	734.8	597.1
2.2. Import of services	-1,642.1	-1,822.4	-1,923.6	-369.3	-457.7	-625.8	-470.9
3. Income⁸	43.2	-174.2	-72.7	-23.0	-84.4	30.7	4.0
3.1. Receipts	511.1	501.4	525.3	139.8	130.4	141.6	113.5
3.2. Expenditures	-467.8	-675.6	-598.0	-162.8	-214.8	-110.9	-109.5
4. Current transfers	143.6	142.4	92.8	9.3	17.7	32.2	33.6
4.1. In Slovenia	436.2	478.1	446.4	101.3	110.6	111.9	122.7
4.2. Abroad	-292.5	-335.7	-353.6	-92.0	-92.9	-79.6	-89.1
II. Capital and financial account	-148.4	-326.6	-62.9	30.7	3.7	-110.3	12.9
A. Capital account	-4.0	2.0	3.7	-0.7	3.0	0.6	0.8
1. Capital transfers	0.7	2.8	5.5	0.5	3.2	1.0	0.8
2. Nonproduced nonfinancial assets	-4.7	-0.8	-1.8	-1.2	-0.1	-0.5	-0.1
B. Financial account	-144.3	-328.5	-66.6	31.4	0.7	-110.8	12.1
1. Direct investment^{8,9}	251.2	1,608.2	-109.0	-64.3	11.9	-61.1	4.4
1.1. Abroad	-161.2	-98.7	-269.4	-65.2	-68.5	-64.7	-71.0
1.2. In Slovenia	412.4	1,706.9	160.4	1.0	80.4	3.7	75.4
2. Portfolio investment^{2,3}	79.8	-69.1	-218.9	-19.1	23.4	99.6	-123.5
2.1. Assets	-119.3	-94.1	-193.6	-52.9	-15.5	-49.6	-75.5
a) Equity securities	-26.1	-74.3	-91.2	-20.8	-6.3	-26.8	-37.4
b) Debt securities	-93.2	-19.8	-102.3	-32.2	-9.2	-22.8	-38.1
2.2. Liabilities	199.1	25.0	-25.3	33.9	38.9	-50.0	-48.0
a) Equity securities	-2.6	12.1	12.9	-0.8	9.3	3.4	1.1
b) Debt securities	201.6	12.9	-38.2	34.7	29.6	-53.4	-49.1
3. Other investment	964.0	51.1	556.1	45.8	271.4	97.2	141.7
3.1. Assets	247.9	-939.2	-963.3	-240.8	-199.6	-315.0	-207.8
a) Trade credits ⁴	-239.3	-397.3	-227.9	-15.0	-54.3	-145.0	-13.5
- Long-term	42.2	22.1	7.4	2.2	-0.4	1.9	3.7
- Short-term ⁴	-281.5	-419.4	-235.3	-17.3	-54.0	-146.9	-17.1
b) Loans	19.4	-237.6	-260.6	-19.8	-4.6	-85.6	-150.6
Banks	-17.0	-104.7	-124.2	-8.1	-30.1	-30.8	-55.2
Other sectors	36.4	-132.9	-136.4	-11.7	25.5	-54.8	-95.4
c) Currency and deposits	499.7	-232.4	-410.8	-175.4	-137.4	-73.9	-24.1
Banks	-300.7	351.3	203.9	-40.7	44.3	44.9	155.4
Other sectors	800.4	-583.7	-614.7	-134.7	-181.7	-118.9	-179.5
- Households	796.9	-577.6	-591.5	-130.8	-173.3	-119.2	-168.1
- Account's abroad	3.5	-6.1	-23.2	-3.9	-8.3	0.3	-11.3
d) Other assets	-31.9	-71.9	-64.0	-30.5	-3.3	-10.5	-19.7
Bank of Slovenia ⁵	-6.7	-6.9	0.4	0.1	0.5	-0.1	0.0
Banks	-22.8	-62.8	-63.7	-30.9	-4.0	-7.8	-21.0
Other sectors	-2.4	-2.2	-0.8	0.3	0.2	-2.5	1.3
3.2. Liabilities	716.1	990.2	1,519.4	286.6	471.0	412.2	349.6
a) Trade credits ⁴	-9.6	-15.4	-7.0	0.4	-2.1	-1.0	-4.2
b) Loans	574.7	836.0	1,131.1	195.3	342.8	394.0	198.9
Bank of Slovenia ⁶	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	-74.0	-93.1	-66.8	-10.6	-6.0	-14.2	-36.0
Banks ²	151.6	367.8	674.4	87.9	235.3	269.7	81.5
Other sectors	497.1	561.3	523.5	118.0	113.5	138.6	153.4
c) Deposits	152.4	130.5	427.7	116.8	143.9	13.7	153.2
d) Other liabilities	-1.4	39.2	-32.4	-25.9	-13.7	5.5	1.6
4. Reserve assets⁷	-1,439.3	-1,918.7	-294.7	69.0	-305.9	-47.3	-10.5
4.1. Gold, SDR's and Reserve position in IMF	-3.1	-42.8	-13.3	0.5	-3.5	-7.7	-2.6
4.2. Currency and deposits ^{2,5}	-1,100.4	-381.0	848.0	257.3	546.3	52.6	-8.1
4.3. Securities	-335.8	-1,494.9	-1,129.4	-188.8	-848.6	-92.1	0.1
III. Net errors and omissions	110.4	-3.2	46.2	-5.6	27.1	-6.8	31.4

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	74.8	3,284.0	-3,209.2	-60.0	2,507.8	-2,567.8	141.8	554.6	-412.7	
2003	4.9	3,474.6	-3,469.7	-127.2	2,671.1	-2,798.3	126.4	576.3	-450.0	
2002	Jul.	10.0	300.0	-290.0	7.5	226.8	-219.3	-0.1	53.4	-53.5
	Aug.	9.8	242.1	-232.3	-3.8	168.0	-171.8	10.5	56.5	-46.0
	Sep.	29.6	304.9	-275.3	6.8	231.4	-224.6	21.9	55.5	-33.5
	Oct.	18.7	304.2	-285.5	6.5	241.0	-234.6	10.7	45.7	-35.0
	Nov.	6.4	281.3	-274.9	-13.3	216.7	-230.0	15.2	46.4	-31.2
	Dec.	-26.1	257.8	-283.9	-33.9	189.8	-223.7	7.6	45.3	-37.7
2003	Jan.	20.5	258.8	-238.3	2.1	197.6	-195.5	12.1	41.5	-29.4
	Feb.	-7.3	263.4	-270.7	-20.9	210.7	-231.6	9.0	35.9	-26.9
	Mar.	-18.9	290.7	-309.6	-16.2	231.0	-247.3	11.2	40.4	-29.1
	Apr.	3.0	297.6	-294.6	-4.7	230.5	-235.1	11.4	46.7	-35.4
	May	-15.7	282.9	-298.5	-22.9	217.8	-240.7	13.6	47.4	-33.9
	Jun.	5.8	292.2	-286.5	-2.6	223.0	-225.6	13.7	51.1	-37.4
	Jul.	5.2	320.8	-315.7	-2.7	239.1	-241.9	3.2	60.2	-56.9
	Aug.	0.3	249.4	-249.1	-14.1	168.9	-183.0	7.8	61.8	-54.0
	Sep.	22.3	323.1	-300.8	4.0	253.5	-249.5	14.6	50.4	-35.8
	Oct.	18.5	325.5	-307.0	1.9	259.0	-257.0	13.5	49.5	-36.0
	Nov.	-2.2	294.3	-296.5	-13.9	233.4	-247.3	7.7	42.7	-35.0
	Dec.	-26.6	275.9	-302.4	-37.2	206.6	-243.8	8.6	48.7	-40.1

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	329.7	14,510.0	-14,180.2	-265.4	11,081.2	-11,346.6	626.9	2,449.2	-1,822.4	
2003	16.7	14,862.9	-14,846.1	-544.3	11,426.5	-11,970.8	540.9	2,464.6	-1,923.6	
2002	Jul.	43.8	1,323.3	-1,279.4	32.8	1,000.4	-967.6	-0.3	235.5	-235.9
	Aug.	42.9	1,064.5	-1,021.6	-16.9	738.7	-755.6	46.1	248.3	-202.2
	Sep.	129.7	1,336.8	-1,207.1	29.7	1,014.7	-984.9	96.2	243.4	-147.1
	Oct.	81.7	1,330.0	-1,248.3	28.1	1,053.8	-1,025.7	46.8	200.0	-153.2
	Nov.	27.7	1,226.4	-1,198.7	-58.1	944.6	-1,002.7	66.2	202.2	-136.0
	Dec.	-113.5	1,121.1	-1,234.6	-147.5	825.4	-972.9	32.9	197.1	-164.1
2003	Jan.	88.4	1,121.4	-1,033.0	9.1	856.3	-847.3	52.5	179.9	-127.4
	Feb.	-32.0	1,138.7	-1,170.7	-90.4	910.9	-1,001.3	38.9	155.2	-116.3
	Mar.	-81.6	1,253.5	-1,335.1	-70.0	996.2	-1,066.2	48.5	174.0	-125.6
	Apr.	12.5	1,280.3	-1,267.8	-20.1	991.6	-1,011.7	48.8	201.1	-152.3
	May	-67.6	1,214.2	-1,281.8	-98.4	934.9	-1,033.3	58.3	203.7	-145.4
	Jun.	24.2	1,251.5	-1,227.3	-11.4	955.0	-966.4	58.6	218.7	-160.1
	Jul.	21.6	1,370.2	-1,348.6	-11.7	1,021.3	-1,033.0	13.7	256.9	-243.2
	Aug.	0.9	1,062.6	-1,061.7	-60.2	719.4	-779.7	33.3	263.4	-230.1
	Sep.	94.6	1,374.9	-1,280.3	17.0	1,078.7	-1,061.6	62.0	214.5	-152.5
	Oct.	78.0	1,381.9	-1,303.9	8.1	1,099.5	-1,091.4	57.2	210.2	-153.0
	Nov.	-9.8	1,246.9	-1,256.6	-58.9	988.9	-1,047.8	32.8	181.1	-148.2
	Dec.	-112.6	1,166.7	-1,279.3	-157.3	873.8	-1,031.1	36.2	205.9	-169.7

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
8.5	62.6	-54.1	67.2	116.9	-49.8	15.4	15.8	-0.4	-0.1	10.4	-10.4
7.9	59.8	-51.8	60.4	128.0	-67.7	13.1	15.9	-2.8	5.9	12.9	-7.1
9.7	65.2	-55.5	86.2	167.8	-81.6	6.6	12.6	-6.0	8.9	16.7	-7.8
15.3	74.5	-59.2	105.5	189.0	-83.4	4.2	12.7	-8.4	7.6	17.0	-9.3
21.4	89.6	-68.2	87.5	180.7	-93.3	6.4	12.2	-5.8	5.7	15.1	-9.4
25.7	95.0	-69.3	75.1	174.6	-99.5	-1.0	10.5	-11.5	7.5	17.5	-10.0
30.6	109.7	-79.1	100.2	214.7	-114.5	3.4	14.8	-11.4	14.7	25.4	-10.7
44.1	121.6	-77.4	109.4	240.2	-130.8	5.8	17.2	-11.3	8.7	21.2	-12.5
56.5	143.6	-87.1	114.2	258.7	-144.5	8.0	21.7	-13.7	20.1	33.8	-13.7
60.6	158.7	-98.2	120.5	276.5	-156.0	-0.5	16.4	-16.9	11.6	25.4	-13.8
5.5	13.8	-8.3	1.5	29.9	-28.4	0.4	1.4	-1.0	-0.3	1.0	-1.3
4.7	11.2	-6.5	8.0	34.1	-26.1	-0.2	1.8	-2.0	2.3	3.1	-0.8
5.5	13.7	-8.2	13.5	25.5	-12.0	5.1	6.6	-1.5	2.6	3.5	-0.9
3.6	11.7	-8.2	12.0	21.6	-9.6	1.5	2.3	-0.8	1.0	2.4	-1.4
4.8	12.0	-7.2	9.6	17.2	-7.6	-1.0	0.6	-1.5	-0.1	1.2	-1.3
4.4	13.6	-9.2	7.7	16.1	-8.5	1.2	2.2	-1.0	1.5	3.1	-1.6
3.9	10.6	-6.6	12.3	18.6	-6.3	-1.0	0.3	-1.3	3.7	4.7	-1.0
4.2	11.1	-6.9	9.0	15.3	-6.3	-0.4	0.5	-0.9	1.0	2.3	-1.2
4.8	11.8	-7.0	9.5	16.9	-7.4	1.3	2.4	-1.1	1.0	2.2	-1.2
4.9	12.6	-7.7	11.8	20.9	-9.1	0.1	1.6	-1.5	0.9	2.2	-1.3
5.5	13.3	-7.8	12.1	23.1	-11.0	-1.5	0.5	-2.0	1.9	3.0	-1.1
6.0	13.9	-7.9	10.1	24.7	-14.5	0.9	2.2	-1.3	1.1	2.1	-1.1
6.0	15.1	-9.1	1.1	32.1	-31.0	-1.4	0.2	-1.6	2.9	4.1	-1.2
5.5	15.2	-9.7	7.8	37.7	-30.0	-0.5	0.9	-1.4	-0.3	0.6	-0.9
5.2	12.5	-7.3	15.5	28.2	-12.7	-0.9	0.4	-1.3	-0.2	0.9	-1.1
5.1	13.7	-8.6	12.3	22.5	-10.2	2.5	3.5	-0.9	-0.6	0.6	-1.2
4.6	13.3	-8.8	9.7	18.4	-8.7	-1.1	1.0	-2.1	-0.3	0.8	-1.1
4.7	15.6	-10.9	9.1	18.1	-9.0	1.4	2.9	-1.5	0.5	2.0	-1.5

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
57.3	383.9	-326.6	507.7	989.1	-481.5	38.8	73.8	-35.0	52.3	98.4	-46.1
84.6	411.9	-327.2	585.0	1,047.9	-462.8	23.6	70.3	-46.8	42.4	94.1	-51.7
115.0	480.9	-365.9	469.7	970.8	-501.1	34.2	65.2	-31.1	30.5	80.9	-50.4
132.3	489.8	-357.5	388.6	900.1	-511.5	-5.2	54.0	-59.2	38.5	90.2	-51.7
149.4	534.4	-385.0	488.7	1,044.8	-556.2	16.2	71.8	-55.6	71.7	123.8	-52.1
202.9	559.2	-356.3	504.0	1,104.8	-600.8	26.7	78.8	-52.1	39.6	97.1	-57.5
249.7	634.5	-384.8	504.8	1,142.7	-637.8	35.0	95.5	-60.4	89.2	149.5	-60.4
259.1	678.7	-419.6	515.7	1,182.2	-666.5	-2.3	69.9	-72.2	50.0	109.0	-59.0
24.3	61.1	-36.8	6.6	131.8	-125.2	1.7	6.2	-4.4	-1.4	4.3	-5.7
20.6	49.2	-28.7	35.4	150.0	-114.6	-0.9	8.1	-9.0	10.0	13.7	-3.7
24.1	60.0	-35.9	59.3	111.8	-52.5	22.3	28.9	-6.6	11.5	15.5	-3.9
15.5	51.2	-35.7	52.4	94.6	-42.2	6.6	10.0	-3.4	4.3	10.5	-6.2
20.9	52.3	-31.5	41.7	75.0	-33.3	-4.3	2.4	-6.7	-0.3	5.2	-5.6
19.1	59.3	-40.2	33.3	70.1	-36.8	5.1	9.6	-4.5	6.6	13.5	-6.9
17.1	45.9	-28.8	53.5	80.6	-27.1	-4.3	1.3	-5.6	16.0	20.3	-4.3
18.3	47.9	-29.7	39.1	66.2	-27.1	-1.7	2.1	-3.8	4.4	9.8	-5.4
20.7	50.8	-30.1	40.9	72.7	-31.8	5.5	10.2	-4.8	4.3	9.4	-5.1
21.1	54.4	-33.3	51.0	90.0	-39.1	0.4	6.8	-6.4	4.0	9.5	-5.4
23.7	57.0	-33.3	52.0	99.0	-47.1	-6.3	2.3	-8.6	8.3	13.1	-4.8
25.7	59.4	-33.6	43.4	105.6	-62.2	3.9	9.6	-5.7	4.6	9.1	-4.6
25.8	64.6	-38.9	4.8	137.3	-132.5	-6.0	0.8	-6.8	12.4	17.3	-4.9
23.4	64.8	-41.4	33.1	160.8	-127.7	-2.2	3.9	-6.1	-1.4	2.3	-3.8
22.3	53.3	-31.0	66.1	119.9	-53.8	-3.8	1.6	-5.4	-0.8	3.9	-4.7
21.8	58.2	-36.4	52.3	95.5	-43.2	10.8	14.8	-4.0	-2.5	2.4	-4.9
19.3	56.5	-37.1	41.1	77.9	-36.8	-4.5	4.2	-8.7	-1.2	3.6	-4.8
19.9	65.8	-45.9	38.6	76.7	-38.1	5.9	12.2	-6.3	1.9	8.3	-6.4

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	-26.9	41.6	-68.5	-30.1	55.1	-85.2	-39.4	36.1	44.3	-8.2	-75.4	
2003	-23.9	50.5	-74.4	-41.9	48.8	-90.7	-16.0	37.0	46.8	-9.9	-52.9	
2002	Jul.	-2.4	3.5	-5.9	-4.7	3.8	-8.5	-2.7	3.0	3.7	-0.6	-5.7
	Aug.	-1.9	2.6	-4.5	-2.4	3.5	-6.0	1.1	2.9	3.6	-0.7	-1.7
	Sep.	-2.0	2.9	-4.9	-2.8	3.3	-6.1	-2.4	3.0	3.7	-0.7	-5.4
	Oct.	-3.0	3.1	-6.2	-4.3	4.6	-8.9	0.2	2.9	3.7	-0.7	-2.7
	Nov.	-2.0	3.6	-5.6	3.9	11.8	-7.9	0.8	3.1	3.8	-0.6	-2.3
	Dec.	-4.2	4.4	-8.6	-2.9	5.9	-8.8	-4.9	3.0	4.0	-1.0	-7.9
2003	Jan.	-2.9	4.1	-7.0	-4.0	3.2	-7.2	4.1	3.2	3.8	-0.6	0.9
	Feb.	-1.6	3.6	-5.2	-3.3	3.2	-6.4	4.6	3.1	3.8	-0.7	1.4
	Mar.	-2.3	3.6	-5.9	-3.0	3.6	-6.6	-13.8	3.1	3.8	-0.7	-17.0
	Apr.	-2.2	3.8	-6.1	-4.2	5.5	-9.7	-4.8	2.9	3.9	-1.0	-7.7
	May	-2.1	3.7	-5.8	-2.4	3.8	-6.3	-8.8	3.2	3.9	-0.7	-12.0
	Jun.	-0.7	4.3	-5.0	-3.7	3.8	-7.6	-5.9	3.0	3.9	-0.9	-8.9
	Jul.	-1.5	4.2	-5.7	-4.0	4.4	-8.4	2.8	3.0	3.9	-0.9	-0.2
	Aug.	-1.9	3.3	-5.2	-2.7	4.1	-6.8	4.7	3.1	3.9	-0.8	1.5
	Sep.	-2.0	4.2	-6.3	-3.1	4.2	-7.3	0.0	3.1	4.0	-0.9	-3.1
	Oct.	-1.6	5.0	-6.6	-4.4	4.3	-8.6	3.4	3.2	4.0	-0.8	0.2
	Nov.	-1.6	5.0	-6.7	-3.5	4.2	-7.7	0.6	3.1	3.9	-0.9	-2.4
	Dec.	-3.6	5.6	-9.2	-3.5	4.5	-8.1	-2.8	2.9	4.0	-1.0	-5.8

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	-118.6	184.1	-302.7	-133.3	243.0	-376.3	-174.2	159.5	195.7	-36.2	-333.6	
2003	-102.4	215.9	-318.3	-179.2	208.8	-388.0	-72.7	158.1	200.3	-42.2	-230.8	
2002	Jul.	-10.7	15.5	-26.2	-20.9	16.8	-37.7	-11.9	13.3	16.1	-2.8	-25.3
	Aug.	-8.3	11.6	-19.9	-10.7	15.6	-26.3	5.0	12.7	15.9	-3.2	-7.7
	Sep.	-8.8	12.8	-21.6	-12.1	14.5	-26.6	-10.7	13.2	16.1	-3.0	-23.9
	Oct.	-13.2	13.8	-27.0	-18.9	19.9	-38.8	0.8	12.8	16.0	-3.2	-12.0
	Nov.	-8.7	15.7	-24.5	17.0	51.5	-34.5	3.2	13.6	16.4	-2.8	-10.4
	Dec.	-18.4	19.0	-37.4	-12.7	25.6	-38.3	-21.4	13.1	17.3	-4.2	-34.6
2003	Jan.	-12.4	17.8	-30.2	-17.4	14.0	-31.4	17.6	13.9	16.6	-2.7	3.7
	Feb.	-7.0	15.5	-22.5	-14.2	13.7	-27.9	19.4	13.4	16.5	-3.1	6.0
	Mar.	-9.8	15.5	-25.2	-13.1	15.4	-28.5	-59.9	13.5	16.6	-3.1	-73.5
	Apr.	-9.6	16.5	-26.2	-18.1	23.8	-41.9	-21.1	12.4	16.8	-4.4	-33.5
	May	-8.8	15.9	-24.7	-10.5	16.4	-26.9	-37.9	13.7	16.8	-3.1	-51.6
	Jun.	-3.0	18.6	-21.6	-16.0	16.5	-32.4	-25.4	13.0	16.7	-3.7	-38.4
	Jul.	-6.4	18.0	-24.3	-16.9	18.9	-35.8	11.5	12.8	16.6	-3.8	-1.3
	Aug.	-8.0	14.1	-22.1	-11.5	17.5	-29.0	19.5	13.3	16.7	-3.3	6.1
	Sep.	-8.6	18.1	-26.6	-13.2	17.7	-30.9	-0.2	13.2	16.9	-3.6	-13.5
	Oct.	-6.6	21.2	-27.8	-18.6	18.0	-36.7	14.0	13.4	16.9	-3.4	0.5
	Nov.	-7.0	21.2	-28.2	-14.9	17.6	-32.5	2.3	13.0	16.6	-3.6	-10.7
	Dec.	-15.1	23.6	-38.8	-15.0	19.2	-34.2	-12.3	12.5	16.7	-4.3	-24.7

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
69.1	-1.4	30.9	39.7	-144.6	-45.7	-62.1	-36.8	32.3	15.6	92.6	-32.2	-43.7
76.0	2.7	23.3	50.0	-128.9	-24.4	-60.6	-43.8	21.7	15.4	89.0	-32.0	-50.6
5.2	0.1	2.7	2.4	-10.9	-4.3	-6.1	-0.5	5.3	2.3	8.6	-2.3	-3.3
6.2	-0.3	2.4	4.1	-7.9	-3.3	-2.9	-1.8	2.0	1.5	6.4	-2.2	-3.6
5.8	-0.1	2.6	3.3	-11.3	-3.9	-6.6	-0.7	3.3	1.0	7.5	-2.6	-2.5
5.9	-0.3	2.9	3.3	-8.7	-3.3	-4.6	-0.7	1.3	0.2	7.6	-2.4	-4.1
5.2	-0.2	3.0	2.4	-7.5	-2.7	-3.8	-1.0	3.7	1.6	7.7	-2.4	-3.2
5.8	-0.3	2.6	3.4	-13.7	-3.3	-8.7	-1.7	5.2	3.6	9.4	-2.3	-5.4
7.8	0.5	2.8	4.5	-6.9	-0.7	-5.5	-0.6	2.1	1.1	6.9	-3.0	-2.9
5.7	0.0	2.5	3.3	-4.3	-0.7	-2.9	-0.6	0.0	0.7	6.6	-3.5	-3.8
7.4	0.0	2.4	5.0	-24.3	-1.5	-5.7	-17.1	0.0	0.6	7.5	-2.6	-5.5
8.1	0.4	2.3	5.5	-15.8	-2.2	-4.6	-9.1	1.1	0.7	7.6	-3.1	-4.2
5.3	0.2	2.1	3.1	-17.3	-4.9	-5.2	-7.1	2.4	0.1	8.3	-2.5	-3.5
5.2	0.1	1.7	3.4	-14.1	-2.0	-7.6	-4.5	0.6	1.2	7.8	-3.3	-5.1
8.8	1.3	1.8	5.7	-9.0	-3.7	-4.8	-0.5	1.9	1.2	7.7	-2.0	-5.0
7.6	0.2	1.4	6.0	-6.1	-2.8	-2.5	-0.8	2.0	0.5	6.8	-2.2	-3.1
5.1	0.0	1.4	3.7	-8.2	-2.1	-5.5	-0.6	3.7	2.7	7.4	-2.0	-4.4
5.7	0.0	1.5	4.2	-5.5	-0.9	-3.8	-0.8	-0.3	0.3	7.0	-3.0	-4.6
4.3	0.1	1.6	2.6	-6.7	-1.3	-4.0	-1.4	3.3	3.1	6.9	-2.6	-4.0
5.0	0.0	1.8	3.1	-10.7	-1.5	-8.6	-0.6	4.9	3.2	8.5	-2.3	-4.5

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
305.7	-6.3	136.4	175.7	-639.4	-202.0	-273.9	-163.5	142.4	68.9	409.2	-142.5	-193.2
325.0	11.3	99.7	213.9	-555.8	-108.2	-259.2	-188.4	92.8	65.5	380.9	-137.0	-216.6
23.0	0.6	11.7	10.7	-48.3	-19.1	-27.1	-2.1	23.3	10.0	38.2	-10.2	-14.7
27.2	-1.3	10.6	17.9	-34.9	-14.4	-12.8	-7.8	8.7	6.5	28.0	-9.8	-15.9
25.6	-0.4	11.5	14.5	-49.5	-17.3	-28.9	-3.2	14.4	4.3	32.8	-11.4	-11.2
26.0	-1.2	12.6	14.6	-38.0	-14.6	-20.2	-3.1	5.9	1.1	33.1	-10.3	-18.0
22.6	-1.1	13.3	10.4	-33.0	-12.1	-16.5	-4.3	16.3	6.9	33.7	-10.5	-13.8
25.2	-1.2	11.5	14.9	-59.8	-14.5	-37.6	-7.6	22.5	15.4	40.7	-10.1	-23.6
33.7	2.2	12.1	19.4	-30.0	-3.5	-23.9	-2.6	9.3	4.8	30.1	-12.8	-12.8
24.7	-0.1	10.8	14.1	-18.7	-3.4	-12.5	-2.8	0.2	2.8	28.6	-15.1	-16.2
31.7	-0.1	10.4	21.4	-105.2	-6.8	-24.5	-73.9	-0.2	2.5	32.5	-11.3	-23.9
34.9	1.5	9.8	23.6	-68.4	-9.6	-19.9	-39.0	4.9	3.1	32.8	-13.1	-17.9
22.8	0.8	8.8	13.2	-74.5	-21.5	-22.4	-30.5	10.4	0.2	35.7	-10.8	-14.8
22.4	0.5	7.3	14.6	-60.8	-8.8	-32.5	-19.5	2.4	5.3	33.4	-14.3	-22.0
37.4	5.4	7.7	24.2	-38.7	-16.0	-20.3	-2.3	8.1	5.3	32.7	-8.6	-21.4
32.4	0.7	5.9	25.8	-26.2	-12.2	-10.7	-3.3	8.4	1.9	28.8	-9.2	-13.1
21.8	-0.1	6.1	15.7	-35.2	-9.2	-23.3	-2.7	15.8	11.5	31.6	-8.5	-18.8
24.3	0.0	6.4	17.8	-23.7	-4.3	-16.0	-3.4	-1.2	1.4	29.7	-12.7	-19.7
18.1	0.4	6.7	10.9	-28.8	-6.0	-16.8	-6.0	14.1	13.1	29.1	-11.0	-17.1
20.9	0.1	7.6	13.1	-45.7	-6.9	-36.4	-2.4	20.8	13.4	35.9	-9.7	-18.9

3.3. Balance of Payments - Capital and Financial Account

Billions of Tolars		Capital and financial account	Capital account	Capital transfers	Nonproduced nonfinancial assets	Financial account	Direct investment ^{8,9}	Abroad	In Slovenia	Portfolio investment ^{2,3}	Other investment
Column	Code	1	2	3	4	5	6	7	8	9	10
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		-74.0	0.4	0.6	-0.2	-74.4	365.8	-22.3	388.1	-15.9	11.7
2003		-15.9	0.9	1.3	-0.4	-16.7	-26.3	-63.1	36.8	-51.5	129.9
2002	Jul.	-12.1	0.0	0.0	0.0	-12.1	15.4	-2.4	17.8	5.5	-37.5
	Aug.	0.4	-0.4	0.1	-0.5	0.8	10.1	4.8	5.3	1.0	1.0
	Sep.	-33.9	0.1	0.1	0.0	-34.0	100.1	2.6	97.5	11.8	-26.1
	Oct.	-17.6	0.0	0.0	0.0	-17.6	-3.7	-3.7	-0.1	-5.7	10.9
	Nov.	-6.7	0.1	0.1	0.0	-6.7	165.1	-3.7	168.9	-2.8	-2.8
	Dec.	26.4	0.1	0.2	0.0	26.2	-11.1	-3.5	-7.6	-21.3	46.8
2003	Jan.	-20.0	-0.1	-0.1	0.0	-19.9	-16.9	-10.7	-6.2	-2.3	3.0
	Feb.	7.7	-0.2	0.1	-0.3	7.9	0.6	-0.4	1.0	2.2	22.2
	Mar.	19.3	0.1	0.1	0.0	19.2	1.2	-4.0	5.2	-4.3	-14.7
	Apr.	-4.7	0.1	0.1	0.0	-4.8	-1.7	-7.5	5.8	-1.8	12.3
	May	13.7	0.3	0.3	0.0	13.4	0.8	-3.1	3.9	2.3	8.9
	Jun.	-8.5	0.3	0.3	0.0	-8.8	3.4	-5.4	8.9	4.9	42.1
	Jul.	0.6	0.1	0.1	0.0	0.5	-18.4	-7.0	-11.4	-8.5	31.3
	Aug.	2.9	0.1	0.1	-0.1	2.9	-1.0	-2.6	1.7	-7.5	41.3
	Sep.	-29.7	0.0	0.0	0.0	-29.7	4.8	-5.6	10.4	-7.4	-50.0
	Oct.	-20.8	-0.2	0.1	-0.3	-20.7	-5.4	-7.5	2.2	-12.2	-7.7
	Nov.	2.1	0.3	0.0	0.3	1.8	6.8	-1.2	8.1	-7.6	6.5
	Dec.	21.5	0.0	0.1	0.0	21.5	-0.7	-8.0	7.3	-9.3	34.7

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}	Other investment
Column	Code	1	2	3	4	5	6	7	8	9	10
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		-326.6	2.0	2.8	-0.8	-328.5	1,608.2	-98.7	1,706.9	-69.1	51.1
2003		-62.9	3.7	5.5	-1.8	-66.6	-109.0	-269.4	160.4	-218.9	556.1
2002	Jul.	-53.3	0.1	0.1	0.0	-53.4	67.8	-10.6	78.4	24.1	-165.2
	Aug.	2.3	-1.8	0.2	-2.0	4.0	44.5	21.0	23.5	4.3	4.7
	Sep.	-148.1	0.3	0.3	0.0	-148.4	439.6	11.6	428.0	51.9	-114.2
	Oct.	-76.5	0.1	0.1	-0.1	-76.6	-16.2	-16.0	-0.2	-24.7	47.8
	Nov.	-29.5	0.4	0.3	0.1	-29.9	719.5	-16.2	735.6	-12.2	-12.3
	Dec.	114.9	0.6	0.7	-0.1	114.2	-48.2	-15.1	-33.1	-92.5	203.7
2003	Jan.	-86.4	-0.4	-0.4	0.0	-86.0	-73.1	-46.5	-26.6	-9.9	13.1
	Feb.	33.5	-0.9	0.2	-1.1	34.4	3.1	-1.6	4.7	9.4	96.0
	Mar.	83.6	0.6	0.6	0.0	83.0	5.7	-17.2	22.9	-18.6	-63.4
	Apr.	-19.8	0.3	0.3	0.0	-20.0	-6.8	-32.0	25.2	-7.5	52.9
	May	59.3	1.4	1.4	0.0	57.9	3.7	-13.3	16.9	10.0	38.1
	Jun.	-35.8	1.4	1.5	-0.1	-37.2	15.1	-23.2	38.3	20.9	180.3
	Jul.	2.9	0.2	0.3	0.0	2.7	-78.3	-29.9	-48.4	-36.2	133.7
	Aug.	12.9	0.3	0.6	-0.3	12.6	-3.7	-11.1	7.4	-32.0	176.2
	Sep.	-126.1	0.0	0.2	-0.2	-126.1	21.0	-23.7	44.7	-31.4	-212.7
	Oct.	-87.9	-0.7	0.5	-1.1	-87.2	-22.4	-32.0	9.6	-52.0	-32.6
	Nov.	9.3	1.3	0.1	1.1	8.1	29.4	-5.3	34.6	-32.2	27.4
	Dec.	91.5	0.2	0.2	0.0	91.3	-2.6	-33.7	31.1	-39.3	147.0

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		
11	12=13+14	13	14	15=16+..+18	16	17	18	19=20+..+22	20	21	22	
-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	
-213.4	-89.6	5.0	-94.6	-53.7	-18.6	-5.1	-30.0	-53.9	78.0	-130.5	-1.4	
-225.5	-53.4	1.7	-55.1	-61.4	-17.8	-11.4	-32.2	-95.7	48.0	-138.3	-5.4	
-39.3	-24.4	0.3	-24.7	-7.6	-2.7	-1.1	-3.9	-9.7	8.7	-13.8	-4.5	
-13.4	0.9	-0.1	1.1	1.8	-0.4	0.4	1.8	-18.5	-15.6	-4.8	1.9	
-23.2	-18.5	0.9	-19.4	-5.0	-0.3	0.1	-4.9	4.8	13.9	-8.8	-0.3	
-23.7	-12.8	0.3	-13.1	-2.0	-2.5	0.2	0.3	-26.0	-16.4	-10.0	0.4	
-51.3	-8.5	0.3	-8.9	-9.7	-5.9	-0.6	-3.2	-24.7	-17.5	-7.3	0.1	
6.1	34.8	0.6	34.2	-8.1	-2.2	0.1	-6.1	-13.8	-3.6	-10.7	0.6	
-26.9	-15.5	0.1	-15.6	-2.0	-1.7	0.0	-0.3	-9.7	0.0	-10.7	0.9	
-8.1	7.4	0.3	7.1	0.7	0.1	0.6	0.0	-13.4	-4.2	-9.6	0.4	
-20.6	4.7	0.2	4.5	-3.2	-0.1	-0.7	-2.4	-17.5	-5.2	-10.0	-2.2	
-10.8	-20.9	0.1	-21.0	12.1	-0.1	-0.2	12.4	-5.6	8.0	-14.0	0.4	
7.7	4.8	0.1	4.7	-2.7	-0.6	-0.5	-1.6	5.0	16.4	-11.6	0.2	
-43.6	3.4	-0.3	3.7	-10.5	-3.6	-2.0	-4.9	-31.4	-14.1	-14.8	-2.6	
-8.4	-16.8	0.3	-17.1	0.9	0.6	-0.1	0.4	9.3	20.9	-11.0	-0.6	
4.6	9.5	-0.1	9.6	-0.8	0.3	-0.7	-0.3	-4.8	2.0	-5.9	-0.9	
-70.3	-26.8	0.2	-27.0	-20.3	-5.0	-2.2	-13.0	-22.0	-12.5	-11.1	1.5	
-29.6	-18.0	0.3	-18.3	-11.1	0.0	-1.9	-9.2	-0.5	13.2	-13.2	-0.5	
-13.7	0.3	0.2	0.1	-8.6	-2.6	-1.2	-4.8	-4.1	10.1	-11.3	-2.9	
-5.7	14.5	0.3	14.2	-15.8	-4.9	-2.4	-8.5	-1.1	13.4	-15.2	0.7	

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		
11	12=13+14	13	14	15=16+..+18	16	17	18	19=20+..+22	20	21	22	
-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	
-939.2	-397.3	22.1	-419.4	-237.6	-82.0	-22.7	-132.9	-232.4	351.3	-577.6	-6.1	
-963.3	-227.9	7.4	-235.3	-260.6	-75.8	-48.4	-136.4	-410.8	203.9	-591.5	-23.2	
-173.2	-107.6	1.4	-109.0	-33.8	-11.8	-4.8	-17.2	-42.6	38.2	-60.9	-19.9	
-58.9	4.3	-0.6	4.9	7.9	-1.7	1.7	7.8	-81.5	-68.6	-21.3	8.4	
-101.7	-81.0	3.8	-84.8	-22.1	-1.2	0.4	-21.3	21.1	60.9	-38.4	-1.3	
-103.7	-56.0	1.3	-57.3	-8.6	-10.9	1.1	1.2	-113.9	-71.7	-43.9	1.7	
-223.5	-37.1	1.5	-38.6	-42.5	-25.9	-2.6	-14.0	-107.7	-76.5	-31.7	0.4	
26.4	151.5	2.8	148.7	-35.4	-9.6	0.6	-26.4	-59.8	-15.8	-46.5	2.5	
-116.5	-67.2	0.3	-67.5	-8.8	-7.4	-0.1	-1.3	-42.2	0.0	-46.2	4.0	
-35.2	32.0	1.1	30.9	2.9	0.2	2.7	0.0	-57.9	-18.2	-41.5	1.8	
-89.0	20.2	0.8	19.4	-14.0	-0.5	-3.1	-10.4	-75.3	-22.6	-43.1	-9.7	
-46.5	-90.0	0.5	-90.5	52.1	-0.4	-1.0	53.5	-24.2	34.2	-60.3	1.9	
33.3	20.8	0.6	20.3	-11.6	-2.6	-2.2	-6.8	21.4	70.5	-49.8	0.7	
-186.4	14.8	-1.4	16.2	-45.1	-15.5	-8.5	-21.2	-134.7	-60.4	-63.3	-11.0	
-35.9	-71.8	1.4	-73.1	3.9	2.6	-0.4	1.8	39.9	89.4	-46.9	-2.6	
19.9	40.6	-0.3	40.9	-3.3	1.1	-3.1	-1.3	-20.2	8.6	-25.1	-3.7	
-299.0	-113.8	0.8	-114.6	-86.2	-21.4	-9.5	-55.2	-93.6	-53.0	-47.2	6.6	
-125.8	-76.1	1.4	-77.6	-47.2	0.0	-8.2	-39.0	-2.3	55.9	-55.8	-2.3	
-58.1	1.4	0.9	0.5	-36.5	-11.2	-4.9	-20.4	-17.2	42.9	-47.9	-12.2	
-23.9	61.2	1.3	59.9	-66.9	-20.8	-10.1	-36.0	-4.6	56.6	-64.4	3.2	

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	-1.5	-14.2	-0.5	225.2	-3.5	190.3	0.0	-21.1	83.8	81.5
2003	0.1	-14.9	-0.2	355.4	-1.6	264.6	0.0	-15.7	157.9	145.3
2002	Jul.	0.0	2.5	0.0	1.8	-0.8	18.2	0.0	-0.6	-0.6
	Aug.	0.0	2.4	0.0	14.5	-0.2	13.4	0.0	-0.5	3.3
	Sep.	0.0	-4.5	0.0	-2.9	-0.2	3.3	0.0	-4.7	1.8
	Oct.	0.0	17.0	0.2	34.6	-0.2	21.0	0.0	0.0	13.5
	Nov.	0.0	-8.3	0.0	48.5	-0.2	40.1	0.0	-1.1	26.9
	Dec.	-0.1	-6.9	0.1	40.8	-1.6	38.7	0.0	-3.3	17.4
2003	Jan.	0.0	0.2	0.2	29.9	-0.3	16.9	0.0	0.2	4.7
	Feb.	0.0	-2.7	-0.1	30.4	-0.1	19.8	0.0	-0.8	4.5
	Mar.	0.0	-4.6	0.0	6.0	0.5	8.5	0.0	-1.9	10.5
	Apr.	0.1	3.6	0.0	23.1	-0.2	6.7	0.0	0.0	-1.8
	May	0.0	0.6	0.0	1.1	-0.1	0.0	0.0	-0.8	-5.9
	Jun.	0.0	-5.1	0.0	85.6	-0.1	73.3	0.0	-0.6	64.5
	Jul.	0.0	-1.5	-0.3	39.7	-0.1	36.9	0.0	-0.9	15.5
	Aug.	0.0	1.0	-0.3	36.7	0.0	16.2	0.0	-0.5	8.9
	Sep.	0.0	-1.4	0.1	20.3	-0.1	39.3	0.0	-2.0	29.2
	Oct.	0.0	0.1	-0.2	21.9	-0.3	30.9	0.0	0.0	15.9
	Nov.	0.0	-1.4	0.0	20.2	-0.1	16.5	0.0	-0.8	-2.8
	Dec.	0.0	-3.7	0.5	40.4	-0.6	-0.6	0.0	-7.7	5.0
										4.4

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	-6.9	-62.8	-2.2	990.2	-15.4	836.0	0.0	-93.1	367.8	357.7
2003	0.4	-63.7	-0.8	1,519.4	-7.0	1,131.1	0.0	-66.8	674.4	620.7
2002	Jul.	-0.2	11.0	-0.1	8.0	-3.7	80.2	0.0	-3.7	-2.5
	Aug.	0.0	10.4	0.0	63.6	-1.0	58.8	0.0	-2.4	14.5
	Sep.	-0.1	-19.7	0.0	-12.5	-0.7	14.6	0.0	-20.4	6.0
	Oct.	-0.1	74.2	0.7	151.5	-1.1	91.8	0.0	0.0	59.1
	Nov.	0.1	-36.2	-0.1	211.3	-0.9	174.8	0.0	-4.9	97.8
	Dec.	-0.3	-30.0	0.4	177.2	-6.8	168.2	0.0	-14.1	83.2
2003	Jan.	0.1	0.8	0.8	129.7	-1.2	73.2	0.0	0.7	20.2
	Feb.	-0.1	-11.6	-0.5	131.3	-0.6	85.7	0.0	-3.3	19.4
	Mar.	0.1	-20.0	0.0	25.7	2.1	36.4	0.0	-8.0	48.2
	Apr.	0.3	15.4	-0.1	99.4	-1.0	28.9	0.0	0.0	-7.6
	May	0.1	2.4	0.1	4.9	-0.5	0.1	0.0	-3.3	-25.2
	Jun.	0.1	-21.8	0.2	366.7	-0.6	313.9	0.0	-2.7	268.1
	Jul.	0.0	-6.4	-1.5	169.6	-0.3	157.7	0.0	-3.8	67.5
	Aug.	-0.1	4.4	-1.3	156.3	-0.2	69.2	0.0	-2.0	38.1
	Sep.	0.0	-5.8	0.3	86.3	-0.6	167.1	0.0	-8.4	167.7
	Oct.	0.0	0.5	-0.8	93.2	-1.1	131.4	0.0	0.2	72.1
	Nov.	-0.1	-5.7	0.0	85.5	-0.6	70.0	0.0	-3.5	-11.7
	Dec.	0.0	-15.7	2.0	170.9	-2.5	-2.4	0.0	-32.7	21.1
										18.4

Liabilities							Reserve assets ⁷	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{2,5}	Securities	Net errors and omissions													
Loans				Deposits	Other liabilities																			
Banks ²	Total		Other sectors																					
	Short-term	Long-term	Short-term																					
11	12=13+14	13	14	15	16	17	18	19	20	21														
0.0	16.5	17.2	-0.7	-0.4	-9.0	-81.3	0.0	-76.4	-4.9	-7.5														
0.4	25.5	31.3	-5.8	4.5	0.9	-27.8	0.0	-14.0	-13.8	-22.6														
-0.4	32.9	32.3	0.7	21.9	-0.6	-78.5	0.0	-51.9	-26.6	0.3														
0.0	59.3	48.3	11.0	3.1	0.1	-204.3	0.0	-78.0	-126.3	12.4														
0.1	41.8	45.3	-3.5	7.4	0.9	-26.2	-7.6	117.5	-136.0	10.0														
1.3	91.5	87.8	3.8	0.6	1.3	18.3	-7.8	97.4	-71.3	7.6														
-1.1	133.0	137.9	-4.9	7.0	-2.6	-38.4	4.0	-36.9	-5.4	8.6														
-0.2	108.1	110.7	-2.7	33.2	-0.3	-314.1	-0.7	-240.7	-72.7	23.7														
2.3	127.6	129.3	-1.7	29.4	9.0	-436.0	-9.5	-85.3	-341.1	-0.8														
12.6	122.4	115.4	6.9	99.9	-7.5	-68.9	-3.1	197.8	-263.6	11.0														
0.0	19.6	20.0	-0.4	-10.9	-4.6	4.5	-3.9	8.7	-0.2	2.1														
0.0	10.6	10.0	0.6	1.4	0.0	-11.2	0.5	0.6	-12.3	-10.2														
0.5	6.2	5.7	0.5	-5.7	-0.3	-119.9	-0.5	-84.5	-34.9	4.3														
4.7	7.5	6.9	0.6	12.7	1.2	-19.1	0.4	-25.6	6.1	-1.2														
-4.5	18.8	20.1	-1.3	7.8	0.7	-166.2	0.9	-144.6	-22.6	0.2														
1.7	22.8	24.2	-1.4	-4.3	8.0	11.8	-0.1	230.5	-218.7	-0.3														
-0.2	12.1	12.4	-0.3	16.4	-3.1	-3.7	0.2	-172.1	168.2	-0.5														
1.2	16.1	15.7	0.4	11.3	-0.6	-17.1	-0.1	-16.1	-1.0	-0.4														
0.7	-0.9	-1.1	0.3	-0.7	-2.3	36.9	0.0	248.8	-211.8	-0.4														
0.0	8.5	8.5	0.0	20.3	-3.7	-13.6	-2.2	155.9	-167.4	1.7														
1.4	6.6	6.9	-0.2	-1.2	2.4	1.4	0.2	27.8	-26.5	1.9														
-1.9	11.3	9.7	1.6	14.4	-1.9	-59.2	1.2	-56.9	-3.4	2.7														
0.3	22.0	21.0	1.0	0.5	2.3	-3.9	-4.4	1.0	-0.5	-5.7														
-0.8	8.6	7.1	1.6	18.2	2.3	-30.0	-0.1	-31.3	1.3	-3.2														
10.2	1.8	2.9	-1.1	-15.6	-3.3	22.8	2.6	42.7	-22.5	7.4														
1.1	13.9	13.9	0.0	-8.2	-0.6	4.7	0.0	-0.7	5.3	2.3														
0.0	20.1	19.9	0.2	2.9	0.9	-3.9	-0.1	6.2	-10.0	0.1														
0.6	2.2	-1.3	3.4	41.5	0.1	-3.3	-0.5	-7.5	4.7	5.0														

Liabilities							Reserve assets ⁷	Gold, SDR's and Reserve position in IMF	Currency and deposits ^{2,5}	Securities	Net errors and omissions													
Loans				Deposits	Other liabilities																			
Banks ²	Total		Other sectors																					
	Short-term	Long-term	Short-term																					
11	12=13+14	13	14	15	16	17	18	19	20	21														
-2.6	190.8	186.9	3.9	128.5	-3.5	-463.1	-0.1	-307.6	-155.4	1.6														
0.0	328.9	267.9	61.0	17.5	0.5	-1,141.1	0.1	-447.1	-694.0	68.2														
0.4	224.2	243.2	-19.0	39.0	5.1	-146.3	-40.5	624.2	-730.0	54.9														
6.6	470.6	450.9	19.7	1.6	6.4	88.5	-40.9	502.2	-372.8	39.6														
-5.2	646.6	670.7	-24.1	33.6	-13.2	-186.8	19.4	-182.7	-23.4	41.4														
-0.7	497.1	507.5	-10.4	152.4	-1.4	-1,439.3	-3.1	-1,100.4	-335.8	110.4														
10.0	561.3	568.7	-7.4	130.5	39.2	-1,918.7	-42.8	-381.0	-1,494.9	-3.2														
53.7	523.5	494.0	29.5	427.7	-32.4	-294.7	-13.3	848.0	-1,129.4	46.2														
0.0	86.4	88.1	-1.7	-48.0	-20.5	20.0	-17.4	38.2	-0.9	9.5														
0.0	46.7	44.1	2.6	6.0	-0.1	-49.5	2.1	2.5	-54.1	-45.2														
2.0	27.1	24.8	2.3	-24.9	-1.5	-525.7	-2.1	-370.6	-153.0	18.4														
20.4	32.7	30.3	2.5	55.5	5.2	-83.5	1.8	-111.9	26.6	-5.2														
-19.4	82.0	87.6	-5.7	34.2	3.2	-724.9	4.1	-630.6	-98.4	1.8														
7.4	99.2	105.4	-6.2	-18.9	34.7	51.2	-0.4	1,002.4	-950.8	-1.3														
-0.7	52.3	53.6	-1.3	71.1	-13.5	-16.1	0.9	-745.9	728.9	-2.1														
5.0	69.6	67.9	1.7	48.7	-2.6	-74.1	-0.4	-69.5	-4.2	-1.5														
3.0	-3.8	-4.9	1.1	-3.1	-9.8	159.2	0.0	1,072.7	-913.5	-2.0														
0.0	36.5	36.6	-0.1	87.5	-16.0	-58.6	-9.4	671.0	-720.2	7.3														
5.9	28.5	29.5	-1.0	-5.2	10.5	6.2	0.9	119.2	-113.9	8.3														
-8.1	48.5	41.5	6.9	61.6	-8.1	-253.5	5.0	-243.9	-14.6	11.6														
1.3	94.0	89.5	4.5	2.3	9.9	-16.5	-18.6	4.2	-2.0	-24.5														
-3.6	36.7	30.1	6.7	77.6	9.7	-127.9	-0.3	-133.2	5.6	-13.8														
43.5	7.8	12.3	-4.5	-66.3	-14.0	97.1	11.2	181.6	-95.7	31.5														
4.6	59.0	58.8	0.2	-34.7	-2.4	19.8	0.0	-2.8	22.6	9.9														
0.0	85.2	84.3	0.9	12.5	3.6	-16.5	-0.3	26.2	-42.4	0.4														
2.7	9.1	-5.3	14.4	175.5	0.4	-13.7	-2.2	-31.5	20.0	21.2														

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
	Koda	1	2	3	4	5	6	7	8
Total	74,75	2,507,75	-2,567,755	554,586	-412,736	113,412	-152,778	108,232	-75,965
Europe	195,785	2,329,06	-2,251,875	517,710	-369,656	105,419	-154,778	90,53	-70,638
European Union	-111,503	1,492,217	-1,747,550	347,519	-215,138	102,574	-132,060	73,736	-32,802
Austria	-26,454	180,330	-216,257	74,790	-62,002	31,589	-36,074	6,096	-4,926
Belgium	4,352	22,333	-36,590	12,026	-6,103	4,918	-3,522	15,618	-4,328
Denmark	9,130	21,979	-13,854	2,529	-1,405	1,121	-2,276	1,372	-336
Finland	-9,393	6,112	-15,778	611	-469	5	54	95	-24
France	-89,448	168,181	-261,489	17,853	-11,111	3,602	-7,626	4,236	-3,094
Greece	-7,119	8,144	-11,219	1,114	-5,184	82	-56	57	-57
Ireland	-8,635	3,154	-8,592	1,993	-4,783	8	-446	372	-341
Italy	-67,686	304,094	-461,054	106,752	-38,500	18,132	-4,045	12,951	-6,016
Luxembourg	-23,201	1,775	-6,394	1,133	-799	8,753	-27,853	242	-58
Germany	178,311	617,147	-492,514	90,741	-44,633	20,321	-29,685	25,825	-8,890
Netherlands	-9,749	41,795	-52,898	8,398	-5,357	3,046	-5,419	1,159	-472
Portugal	1,101	5,005	-4,074	368	-351	306	-252	125	-27
Spain	-51,223	26,496	-77,897	2,423	-3,051	1,854	-625	379	-802
Sweden	-2,312	22,565	-25,612	4,472	-4,166	312	-285	1,000	-598
United Kingdom	-9,176	63,107	-63,327	22,315	-27,224	8,525	-13,950	4,208	-2,831
EFTA	12,838	47,664	-46,171	29,370	-12,460	2,211	-14,784	9,809	-2,803
Iceland	75	237	-98	153	-232	0	0	20	-4
Liechtenstein	2,047	923	-314	1,763	-231	39	-233	137	-37
Norway	4,032	5,035	-3,267	2,967	-750	73	-119	1,058	-965
Switzerland	6,684	41,469	-42,491	24,487	-11,247	2,099	-14,432	8,595	-1,797
Other Eur. cou., of which	294,451	789,187	-458,155	140,821	-142,058	633	-7,934	6,990	-35,034
Bulgaria	808	9,553	-7,941	943	-949	-663	-65	19	-89
Czech Republic	-16,726	45,272	-62,877	6,503	-4,229	209	-1,206	307	-705
Hungary	-28,237	44,950	-74,245	10,423	-9,327	58	-183	422	-335
Poland	33,350	69,002	-36,686	2,961	-2,140	287	-81	135	-128
Romania	-3,952	17,693	-21,485	1,309	-1,457	161	-59	30	-144
Slovakia	-5,771	29,938	-35,460	2,895	-3,207	252	-106	106	-189
Bosnia and Herzegovina	90,111	111,653	-15,488	10,166	-5,674	-65	-2,359	584	-8,707
Croatia	94,592	220,945	-95,669	74,538	-89,470	-1,025	-1,927	3,937	-16,738
Macedonia	30,547	35,262	-5,659	3,103	-2,107	801	-235	88	-705
Serbia and Montenegro	61,409	78,232	-13,698	11,778	-9,554	-405	-405	856	-5,395
Estonia	1,104	1,245	-204	138	-90	0	0	25	-9
Latvia	1,824	2,733	-797	627	-574	6	-39	39	-172
Lithuania	7,451	7,903	-379	186	-164	0	-38	10	-67
Belarus	3,702	4,466	-840	500	-303	2	-7	7	-123
Russian Federation	13,310	71,969	-59,018	6,919	-5,480	316	-559	233	-1,071
Ukraine	14,334	19,622	-4,507	566	-1,122	13	-89	2	-152
Turkey	-8,941	11,871	-21,512	2,997	-2,275	0	-64	81	-38
Africa	-7,134	17,77	-22,037	76	-4,122	71	3	15	-391
America, of which	-15,744	84,09	-112,959	21,13	-27,689	6,404	2,205	14,76	-3,706
Argentina	-10,191	243	-10,246	26	-122	60	-105	5	-53
Canada	-553	6,452	-8,029	1,128	-1,830	225	-514	2,647	-631
Mexico	-584	2,550	-2,685	101	-236	0	-1	41	-354
USA	8,093	69,400	-75,287	19,425	-23,833	6,237	2,679	11,987	-2,516
Asia, of which	-103,843	69,79	-177,396	8,530	-5,982	44	-256	1,704	-689
Iran	12,713	13,593	-440	29	-393	1	-25	10	-62
Israel	-148	3,805	-6,513	3,711	-1,134	0	-44	62	-36
Hong Kong	-1,267	1,881	-2,971	84	-368	8	0	131	-33
Japan	-28,047	3,702	-32,944	948	-343	213	-225	685	-83
South Korea	-11,778	3,747	-15,703	499	-355	149	-136	56	-35
China	-47,270	5,127	-51,822	113	-710	2	-69	221	-132
Thailand	-3,055	1,269	-4,024	9	-311	0	-5	20	-13
Taiwan	-15,170	3,372	-18,620	70	-120	0	-1	145	-15
Oceania, of which	2,201	6,242	-2,759	1,300	-3,249	22	18	89	-433
Australia	2,786	5,681	-2,098	1,126	-2,653	19	248	855	-392
New Zealand	-115	506	-577	135	-148	0	0	6	-37
Not allocated	3,489	773	-729	5,140	-2,039	405	-138	185	-107

Millions of Tolars 2003	Current account	Goods		Services		Income		Current transfers		
		Net	Export	Import	Export	Import	Receipts	Expenditures	In Slovenia	
	Stolpec	1	2	3	4	5	6	7	8	
	Koda								9	
Total		4,928	2,671,111	-2,798,327	576,317	-449,960	122,783	-138,735	104,398	-82,659
Europe		151,978	2,461,395	-2,441,937	543,850	-405,438	114,114	-135,380	91,143	-75,770
European Union		-149,737	1,566,292	-1,881,336	378,714	-231,903	108,324	-122,870	74,287	-41,244
Austri		-34,584	199,212	-247,112	83,858	-71,653	32,042	-33,240	9,092	-6,784
Belgiu		-4,791	22,429	-37,732	12,222	-6,346	4,876	-5,159	10,732	-5,814
Denmar		11,609	23,873	-14,203	3,331	-1,452	1,103	-1,758	1,355	-640
Finlan		-10,197	6,179	-16,933	914	-543	205	-100	110	-28
Franc		-128,533	151,540	-278,769	19,972	-11,039	4,373	-14,661	4,375	-4,326
Greec		-3,482	9,212	-8,653	1,473	-5,536	79	-68	131	-119
Irelan		-12,420	4,065	-11,614	1,949	-5,826	-27	-1,121	437	-283
Ital		-78,247	352,265	-512,793	102,349	-42,701	20,436	-5,207	13,329	-5,926
Luxembourg		-7,683	6,226	-7,374	1,217	-818	8,661	-15,560	248	-284
German		150,677	615,130	-535,777	110,384	-48,865	21,729	-29,543	28,028	-10,409
Netherland		-4,834	46,656	-58,475	10,294	-5,854	6,333	-3,861	873	-801
Portuga		216	4,658	-4,971	437	-339	415	-34	83	-34
Spai		-17,473	38,728	-56,667	3,189	-3,286	1,308	-100	272	-916
Swede		-3,755	24,957	-30,850	5,224	-4,009	775	323	889	-1,065
United Kingdo		-6,239	61,161	-59,414	21,901	-23,636	6,015	-12,783	4,334	-3,816
EFTA		3,604	43,662	-51,883	23,115	-15,092	2,562	-6,284	9,659	-2,135
Icelan		-27	194	-110	125	-242	1	0	10	-4
Liechtenstei		1,200	767	-283	1,521	-646	60	-93	84	-209
Nowa		3,355	5,188	-4,431	2,770	-352	223	-27	1,046	-1,062
Switzerlan		-924	37,513	-47,059	18,700	-13,852	2,278	-6,163	8,519	-860
Other Eur. cou., of which		298,111	851,442	-508,718	142,021	-158,442	3,228	-6,226	7,197	-32,391
Bulgari		3,516	12,201	-8,635	1,438	-1,247	-94	-74	49	-122
Czech Republi		-19,236	48,092	-69,463	7,659	-4,775	204	-619	409	-741
Hungar		-25,258	52,950	-79,316	11,990	-10,862	47	-77	552	-543
Polan		30,726	72,992	-42,891	2,882	-2,238	84	-119	148	-132
Romani		4,603	21,209	-15,997	1,327	-1,835	308	-126	44	-327
Slovaki		1,561	38,078	-36,958	4,518	-3,601	52	-354	152	-325
Bosnia and Herzegovin		87,096	110,108	-18,136	9,870	-6,473	861	-1,598	551	-8,087
Croati		97,039	239,812	-105,535	75,221	-99,465	744	-1,973	3,710	-15,474
Macedoni		28,007	32,575	-5,086	2,983	-2,143	468	-254	119	-655
Serbia and Montenegr		61,230	80,478	-15,687	10,039	-9,447	158	-589	425	-4,147
Estoni		1,126	1,419	-363	143	-91	26	-7	9	-10
Latvi		2,525	3,358	-783	871	-842	0	-27	42	-95
Lithuan		5,898	6,890	-582	269	-424	0	-124	17	-148
Belaru		3,680	5,485	-1,425	75	-421	12	-8	11	-48
Russian Federatio		8,430	80,993	-70,799	6,249	-6,603	37	-667	270	-1,051
Ukrain		15,052	21,663	-6,194	1,401	-1,427	-23	-80	39	-327
Turke		-12,273	16,731	-29,154	2,490	-2,366	5	-40	107	-47
Afric		-10,310	16,642	-24,572	730	-3,920	965	-24	100	-231
America, of whic		-16,353	111,359	-124,517	17,782	-29,560	6,080	-3,002	10,256	-4,752
Argentin		-21,809	445	-21,905	55	-202	4	-75	23	-152
Canad		-5,909	5,103	-10,447	1,594	-3,079	457	-458	1,555	-634
Mexic		1,210	4,276	-2,799	9	-255	0	0	36	-57
US		28,633	97,204	-68,884	15,758	-23,574	5,718	-2,398	8,581	-3,772
Asia, of whic		-123,768	73,928	-202,029	9,224	-6,242	555	-174	1,957	-986
Ira		13,563	14,303	-358	20	-203	1	-10	7	-197
Israe		72	4,237	-7,440	4,469	-1,219	0	-39	98	-34
Hong Kon		-1,407	1,689	-3,106	240	-338	14	12	121	-40
Japa		-36,411	3,844	-40,522	949	-1,211	117	-21	536	-102
South Kore		-13,272	4,688	-18,442	542	-117	174	-138	43	-23
China		-59,925	6,094	-65,559	70	-588	0	-46	294	-191
Thailand		-3,793	1,075	-4,618	23	-245	0	-28	25	-25
Taiwa		-12,379	3,646	-16,174	101	-129	0	1	189	-14
Oceania, of whic		1,356	7,043	-4,057	1,120	-3,023	57	-23	766	-526
Australi		1,577	6,399	-3,302	954	-2,763	57	-22	726	-472
New Zealand		-143	620	-711	156	-191	0	0	28	-46
Not allocate		2,026	743	-1,215	3,611	-1,776	1,013	-132	177	-395

BALANCE OF PAYMENTS AND EXTERNAL POSITION

3.5. Merchandise trade by countries

Millions of EUR	Exports				Imports			
	2001	2002	January - December		2001	2002	January - December	
			2002	2003			2002	2003
Total	10,347	10,962	10,962	11,285	11,344	11,574	11,574	12,237
European Union	6,435	6,514	6,514	6,600	7,675	7,870	7,870	8,231
Austria	773	774	774	827	944	956	956	1,053
Belgium	112	97	97	93	176	170	170	170
Denmark	97	97	97	102	63	67	67	67
Finland	30	27	27	26	62	72	72	75
France	702	734	734	638	1,205	1,190	1,190	1,230
Greece	33	36	36	39	36	51	51	38
Ireland	15	14	14	17	42	39	39	49
Italy	1,294	1,328	1,328	1,483	2,004	2,070	2,070	2,239
Luxembourg	3	8	8	26	25	29	29	32
Germany	2,715	2,714	2,714	2,610	2,178	2,216	2,216	2,357
Netherlands	172	183	183	197	219	240	240	257
Portugal	17	22	22	20	17	19	19	22
Spain	100	116	116	164	295	356	356	249
Sweden	82	97	97	105	115	116	116	136
United Kingdom	290	268	268	252	292	278	278	255
EFTA	134	207	207	176	192	202	202	221
Iceland	1	1	1	1	0	0	0	0
Liechtenstein	6	4	4	3	1	1	1	1
Norway	19	22	22	22	20	15	15	20
Switzerland	108	180	180	150	170	186	186	200
Non-European members of OECD	400	447	447	586	732	715	715	761
Australia	23	25	25	27	13	9	9	14
South Korea	12	16	16	19	70	72	72	82
Mexico	11	11	11	18	10	12	12	12
New Zealand	3	2	2	3	3	3	3	3
Canada	22	28	28	21	45	36	36	46
Japan	14	16	16	16	163	151	151	180
Turkey	44	52	52	71	95	98	98	129
United States of America	273	297	297	410	333	334	334	294
CEFTA	828	954	954	1,044	1,081	1,094	1,094	1,121
Bulgaria	36	42	42	52	35	36	36	38
Czech Republic	188	201	201	205	278	288	288	308
Hungary	175	196	196	223	352	341	341	352
Poland	271	305	305	311	161	168	168	189
Romania	65	79	79	91	95	98	98	70
Slovakia	93	132	132	162	160	162	162	163
Countries of former Yugoslavia	1,750	1,952	1,952	1,967	604	575	575	613
Bosnia and Herzegovina	445	492	492	471	70	69	69	78
Croatia	894	954	954	1,007	451	419	419	445
Macedonia	147	159	159	143	30	26	26	22
Serbia and Montenegro	264	347	347	346	53	61	61	68
Baltic countries	44	54	54	52	6	6	6	7
Estonia	5	5	5	6	1	1	1	2
Latvia	11	13	13	15	3	3	3	3
Lithuania	28	36	36	31	2	2	2	2
Coun. of former Sov. Union, of which	417	455	455	498	355	336	336	374
Belarus	20	20	20	23	3	4	4	6
Russian federation	315	320	320	347	315	269	269	311
Ukraine	54	87	87	93	16	20	20	27
Other Europe	12	13	13	13	6	2	2	3
Albania	10	11	11	12	0	0	0	0
Malta	2	2	2	1	6	2	2	2
Other countries								
Other developed countries	76	80	80	75	154	160	160	154
Other Middle East	42	57	57	45	3	4	4	5
Other Asia	88	133	133	145	329	397	397	462
Other North Africa	61	53	53	47	96	70	70	76
Other East Africa	9	13	13	11	14	6	6	7
Other Africa	4	4	4	5	10	15	15	14
Other Middle and South America	46	25	25	20	87	123	123	188
Other Oceania	0	0	0	0	0	0	0	0
Other N.E.C.	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.

3.5.1. Merchandise Trade; The Effective Exchange Rate

	Export	Import	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
					1995=100		
					Consumer Prices	Industrial producers prices	Unit labour costs
Column	1	2	3=1-2	4	5	6	7
Code							
1996	6,637	7,536	-899	89.9	96.7	95.6	99.0
1997	7,405	8,287	-881	84.7	97.0	95.1	99.7
1998	8,053	8,999	-947	82.5	100.7	98.6	102.9
1999	8,031	9,478	-1,447	77.9	100.0	95.2	103.8
2000	9,492	10,984	-1,493	71.5	97.8	90.8	96.0
2001	10,347	11,344	-998	67.2	97.5	91.9	94.6
2002	10,962	11,574	-612	65.3	100.2	93.9	95.1
2003	11,285	12,237	-952	65.4	104.3	95.3	98.9
2001	Nov.	886	983	-97	66.2	98.2	93.0
	Dec.	725	881	-157	66.1	97.8	94.0
2002	Jan.	829	878	-50	65.7	98.5	93.5
	Feb.	856	914	-58	65.3	98.5	93.4
	Mar.	967	1,025	-59	65.1	98.6	93.2
	Apr.	967	1,040	-73	65.0	99.6	93.2
	May	917	985	-67	65.2	100.1	93.5
	Jun.	920	919	2	65.6	100.3	94.3
	Jul.	984	987	-3	65.8	101.1	94.7
	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	101.3	94.4
	Dec.	815	973	-158	65.2	101.5	94.9
2003	Jan.	847	869	-21	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	96.4
	Jul.	1,005	1,053	-48	65.4	104.9	95.7
	Aug.	703	792	-89	65.0	103.8	94.9
	Sep.	1,063	1,085	-21	65.0	103.9	95.1
	Oct.	1,088	1,118	-30	65.4	104.9	95.7
	Nov.	977	1,068	-91	65.3	104.9	95.7
	Dec.	858	1,045	-187	65.7	105.6	96.8

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			
	2001	2002	January - December		2001	2002	January - December	
			2002	2003			2002	2003
Total	10,347	10,962	10,962	11,285	11,344	11,574	11,574	12,237
Food and live animals	248	246	246	242	604	604	604	620
Beverages and tobacco	122	143	143	143	58	63	63	61
Crude materials except fuels	187	190	190	194	568	575	575	601
Mineral fuels and lubricants	99	118	118	153	916	815	815	946
Animal and vegetable oils and fats	7	10	10	7	35	41	41	39
Chemical products	1,197	1,354	1,354	1,552	1,442	1,548	1,548	1,633
Manufactured goods classified by mat.	2,769	2,860	2,860	2,890	2,598	2,661	2,661	2,799
Machinery and transport equipment	3,738	4,064	4,064	4,125	3,816	3,937	3,937	4,210
Miscellaneous articles	1,979	1,968	1,968	1,974	1,293	1,318	1,318	1,320
Other commodities and transactions	1	9	9	6	15	11	11	8
Intermediate goods	5,039	5,245	5,245	5,463	6,701	6,816	6,816	7,080
Capital goods	1,417	1,542	1,542	1,634	2,009	2,072	2,072	2,320
Consumption goods	3,891	4,175	4,175	4,188	2,635	2,686	2,686	2,837

Source: Statistical Office of RS.

3.6. Short - term commercial credits - claims

Mio EUR	May 03	Jun 03	Jul 03	Aug 03	Sep 03	Oct 03	Nov 03	Dec 03
Total	2,938	2,951	2,926	2,846	2,951	3,060	3,095	2,712
European Union	1,376	1,352	1,314	1,254	1,307	1,351	1,362	1,157
Austria	192	203	202	209	173	171	167	139
Belgium	16	17	16	15	16	17	16	14
Denmark	22	19	18	18	18	18	21	19
Finland	4	4	4	4	5	6	6	4
France	182	151	135	132	146	146	188	144
Greece	9	11	10	9	9	9	10	9
Ireland	6	7	7	5	5	5	5	4
Italia	330	321	323	291	308	316	319	280
Luxembourg	7	7	4	4	5	5	6	4
Germany	463	460	440	417	468	491	460	393
Netherlands	30	33	32	31	31	32	27	24
Portugal	6	6	6	6	5	5	5	5
Spain	33	35	34	34	34	37	37	35
Sweden	17	17	18	19	21	23	23	19
United Kingdom	60	63	66	61	63	69	71	64
EFTA	59	58	56	51	57	66	63	51
Iceland	0	0	0	0	0	0	0	1
Liechtenstein	2	3	2	2	2	2	2	1
Norway	11	9	9	6	9	14	14	7
Switzerland	46	45	45	43	47	50	47	42
Other European countries, of that	1,231	1,283	1,305	1,298	1,328	1,377	1,403	1,241
Bulgariaa	14	14	14	14	16	17	18	16
Czech Republic	38	38	39	35	38	43	41	33
Hungary	37	41	41	40	43	45	46	40
Poland	98	99	105	111	112	119	113	101
Romania	25	26	28	28	28	29	31	29
Slovakia	21	22	21	22	22	22	24	22
Bosnia and Herzegovina	158	160	160	157	161	166	167	150
Croatia	420	439	436	429	434	445	455	420
Macedonia	59	62	63	62	62	61	63	55
Serbia and Montenegro	192	197	204	203	214	219	233	192
Estonia	1	1	1	1	1	1	1	1
Latvia	2	2	2	2	2	2	2	2
Lithuania	3	4	3	3	3	4	4	4
Belarus	5	5	5	6	5	7	8	6
Russian federation	110	124	131	131	133	136	137	118
Ukraine	20	21	23	24	27	32	29	24
Turkey	14	15	16	14	14	14	14	14
Africa	16	15	14	14	14	15	16	13
America, of that	157	143	136	135	146	145	147	150
Argentina	1	1	1	1	1	1	1	1
Canada	5	6	7	7	6	7	6	5
Mexico	3	3	3	3	3	3	3	3
USA	139	124	117	116	127	126	127	132
Asia, of that	91	91	93	86	90	96	97	93
Iran	9	9	9	10	9	10	11	11
Israel	9	9	8	10	9	9	9	8
Hong Kong	4	4	3	3	2	3	3	3
Japan	13	14	14	6	5	6	5	4
South Korea	5	5	6	4	5	6	5	5
China	4	4	4	4	5	5	5	6
Thailand	1	1	2	2	2	2	2	2
Taiwan	3	3	3	3	4	3	4	4
Oceania, of that	8	9	8	7	8	9	8	8
Australia	8	9	7	7	8	8	7	7
New Zealand	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

Short - term commercial credits - liabilities

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Mio EUR	May 03	Jun 03	Jul 03	Aug 03	Sep 03	Oct 03	Nov 03	Dec 03
Total	2,253	2,240	2,187	2,122	2,105	2,172	2,219	2,011
European Union	1,633	1,606	1,569	1,513	1,509	1,564	1,607	1,470
Austria	404	434	410	416	369	388	392	380
Belgium	28	31	29	26	32	48	59	59
Denmark	11	12	12	11	11	11	11	11
Finland	5	5	4	4	4	5	5	4
France	193	153	132	136	139	147	173	116
Greece	3	3	3	3	3	3	2	3
Ireland	10	10	9	7	6	7	6	6
Italy	424	410	417	381	376	381	400	371
Luxembourg	19	19	16	16	17	16	17	14
Germany	387	388	389	380	417	421	400	375
Netherlands	40	40	40	38	39	41	42	38
Portugal	2	1	1	2	2	2	2	2
Spain	37	34	35	27	27	30	33	23
Sweden	18	16	16	14	17	16	17	18
United Kingdom	53	52	54	52	50	49	48	50
EFTA	99	106	100	96	102	109	104	91
Iceland	0	0	0	0	0	0	0	0
Liechtenstein	5	6	5	5	5	5	5	5
Norway	4	3	4	4	5	8	9	4
Switzerland	89	97	90	87	93	96	90	83
Other European countries, of that	400	402	400	391	383	385	390	347
Bulgariaa	3	3	4	4	4	4	4	4
Czech Republic	47	46	44	42	45	44	46	44
Hungary	35	33	33	33	35	32	33	29
Poland	19	19	18	19	20	18	17	14
Romania	3	3	3	3	3	3	3	3
Slovakia	15	17	15	16	15	14	14	14
Bosnia and Herzegovina	31	31	32	32	32	37	40	33
Croatia	98	100	101	97	103	100	97	92
Macedonia	5	5	4	5	5	5	4	5
Serbia and Montenegro	35	34	34	33	33	40	37	31
Estonia	0	0	0	0	0	0	0	0
Latvia	1	2	1	1	1	2	2	1
Lithuania	0	0	0	0	0	0	0	0
Belarus	3	2	2	2	1	2	1	1
Russian federation	54	51	53	44	37	37	35	29
Ukraine	4	3	2	2	4	3	2	2
Turkey	7	7	7	6	5	7	7	4
Africa	12	12	13	13	14	14	11	9
America, of that	54	56	51	52	46	55	60	56
Argentina	0	0	0	0	0	0	0	0
Canada	4	3	3	3	3	3	3	4
Mexico	0	0	0	0	0	0	0	1
USA	46	49	44	45	39	48	53	45
Asia, of that	54	56	54	55	51	42	42	36
Iran	0	0	1	1	1	1	1	0
Israel	8	9	10	11	11	12	12	12
Hong Kong	2	2	2	2	1	1	2	2
Japan	18	22	19	20	17	5	4	1
South Korea	4	4	4	2	3	3	3	4
China	3	3	3	3	2	2	2	1
Thailand	0	0	0	0	0	0	0	0
Taiwan	1	2	2	2	2	2	2	2
Oceania, of that	1	1	1	2	1	2	3	3
Australia	0	1	1	1	1	2	3	3
New Zealand	0	0	0	0	0	0	0	0
Not allocated	-	-	-	-	-	-	-	-

3.7. International Investment Position of Slovenia - Assets

Millions of EUR	1994	1995	1996	1997	1998	1999	2000	2001	2002
Summary									
Net	600.2	360.4	-418.9	-361.4	-842.2	-1,970.5	-2,545.5	-1,451.9	-1,398.0
Assets	4,830.3	5,338.8	5,771.2	6,947.2	7,210.2	7,834.2	8,923.0	11,264.8	13,083.6
Direct Investment Abroad	288.6	382.3	370.6	416.2	542.8	624.7	825.3	1,139.2	1,416.9
Portfolio Investment	50.6	83.0	75.7	50.6	33.8	130.1	188.5	284.9	310.6
Other Investment	3,269.1	3,452.5	3,471.9	3,477.3	3,528.9	3,920.1	4,473.3	4,857.0	4,574.7
Reserve Assets	1,222.0	1,420.9	1,853.0	3,003.1	3,104.6	3,159.3	3,435.9	4,983.7	6,781.4
Liabilities	4,230.0	4,978.3	6,190.1	7,308.7	8,052.4	9,804.6	11,468.5	12,716.8	14,481.6
Direct Investment in Slovenia	1,080.8	1,376.0	1,611.6	1,999.8	2,369.5	2,675.0	3,109.8	2,952.4	3,918.1
Portfolio Investment	72.5	81.2	918.0	1,156.6	1,212.9	1,656.3	1,927.9	2,142.3	2,095.6
Other Investment	3,076.7	3,521.1	3,660.5	4,152.2	4,470.1	5,473.4	6,430.7	7,622.0	8,467.9
Breakdown Items									
Assets	4,830.3	5,338.8	5,771.2	6,947.2	7,210.2	7,834.2	8,923.0	11,264.8	13,083.6
Direct Investment Abroad	288.6	382.3	370.6	416.2	542.8	624.7	825.3	1,139.2	1,416.9
Equity Capital and Reinvested Earnings	279.1	285.7	276.6	294.2	325.5	378.0	498.9	692.4	894.3
Banks	56.7	57.9	59.2	67.1	64.1	68.0	81.2	98.7	77.0
Other Sectors	222.3	227.8	217.4	227.1	261.4	310.0	417.5	593.6	817.2
Other Capital	9.5	96.6	94.0	122.0	217.3	246.7	326.4	446.9	522.7
Claims on Affiliated Enterprises	216.3	274.3	279.6	364.8	368.4	410.9	502.6	576.6	686.1
Banks	7.0	9.2	10.6	12.1	12.6	12.6	7.3	2.7	7.3
Other Sectors	209.4	265.1	269.0	352.7	355.8	398.3	495.3	573.9	678.9
Liabilities to Affiliated Enterprises	-206.8	-177.8	-185.6	-242.7	-151.1	-164.2	-176.2	-129.8	-163.4
Banks	-34.0	-25.0	-11.2	-10.0	-11.3	-13.0	-12.1	-1.4	-1.3
Other Sectors	-172.8	-152.8	-174.4	-232.7	-139.8	-151.2	-164.2	-128.4	-162.1
Portfolio Investment	50.6	83.0	75.7	50.6	33.8	130.1	188.5	284.9	310.6
Equity Securities	12.2	13.4	12.7	14.0	14.3	32.3	39.5	24.7	34.4
Banks	3.3	4.8	5.1	5.4	6.2	6.2	5.7	4.9	9.7
Other Sectors	9.0	8.5	7.6	8.6	8.1	26.1	33.8	19.8	24.8
Debt Securities	38.3	69.7	63.0	36.6	19.6	97.7	149.0	260.2	276.1
Bonds and Notes	38.3	69.7	63.0	36.6	19.6	97.7	149.0	260.2	276.1
Banks	38.3	69.7	63.0	36.6	19.6	97.7	140.6	225.5	171.0
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	8.4	34.8	105.2
Other Investment	3,269.1	3,452.5	3,471.9	3,477.3	3,528.9	3,920.1	4,473.3	4,857.0	4,574.7
Trade Credits	1,360.7	1,412.2	1,401.7	1,703.3	1,796.0	1,996.4	2,189.9	1,927.5	1,914.1
Other Sectors	1,360.7	1,412.2	1,401.7	1,703.3	1,796.0	1,996.4	2,189.9	1,927.5	1,914.1
Long-term	149.4	140.1	136.1	140.8	153.7	198.8	207.6	48.3	22.7
Short-term	1,211.2	1,272.1	1,265.6	1,562.5	1,642.3	1,797.6	1,982.3	1,879.2	1,891.4
Loans	23.0	33.9	36.9	94.9	118.0	144.9	192.6	183.1	415.8
Banks	18.7	29.2	31.5	90.6	106.5	118.7	107.2	119.2	218.3
Long-term	12.2	18.5	21.4	51.7	74.2	73.8	79.6	106.2	184.0
Short-term	6.5	10.7	10.1	38.9	32.3	44.8	27.6	13.0	34.3
Other Sectors	4.4	4.7	5.4	4.3	11.4	26.2	85.3	63.8	197.5
Long-term	3.2	3.6	2.8	3.1	4.7	21.3	77.3	58.2	132.5
Short-term	1.1	1.1	2.6	1.3	6.7	4.9	8.0	5.6	65.0
Currency and Deposits	1,467.5	1,631.3	1,812.4	1,392.9	1,334.2	1,461.8	1,747.5	2,165.3	1,691.4
Banks	1,040.9	1,218.4	1,441.0	926.4	941.2	954.5	1,242.2	1,562.5	1,187.4
Other Sectors	426.6	412.9	371.4	466.5	393.0	507.3	505.3	602.8	524.0
Other Assets	417.9	375.1	220.8	286.2	280.8	317.0	343.3	581.1	553.4
Bank of Slovenia	84.2	132.8	26.8	36.9	39.5	51.7	62.3	86.2	81.3
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.1	14.3	14.5
Short-term	84.2	132.8	26.8	36.9	39.5	51.7	62.2	71.9	66.8
General Government	...	...	...	...	...	...	...	...	...
Banks	333.7	242.3	194.0	249.3	241.3	265.3	281.1	324.5	321.7
Long-term	0.0	0.0	0.9	1.8	0.9	0.0	0.0	0.8	15.1
Short-term	333.7	242.3	193.0	247.5	240.4	265.3	281.1	323.7	306.6
Other Sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	170.4	150.4
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	170.3	150.4
Reserve Assets	1,222.0	1,420.9	1,853.0	3,003.1	3,104.6	3,159.3	3,435.9	4,983.7	6,781.4
Monetary Gold	0.1	0.1	0.1	0.1	0.1	0.1	0.1	76.2	79.9
Special Drawing Rights	0.1	0.0	0.1	0.1	0.2	1.6	4.0	5.7	6.7
Reserve Position in the Fund	15.3	14.9	14.9	15.7	55.8	107.3	88.5	91.3	115.9
Foreign Exchange	1,206.5	1,405.9	1,837.9	2,987.3	3,048.5	3,050.3	3,343.3	4,810.5	6,578.9
Currency and Deposits	1,132.0	1,243.1	1,525.9	1,985.2	1,344.9	867.0	1,060.4	2,153.3	2,510.0
Securities	74.5	162.7	312.0	1,002.1	1,703.6	2,183.3	2,282.9	2,657.3	4,068.9
Bonds and Notes	74.5	162.7	312.0	1,002.1	1,703.6	2,183.3	2,282.9	2,657.3	4,068.9

International Investment Position of Slovenia - Liabilities

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of EUR	1994	1995	1996	1997	1998	1999	2000	2001	2002
Liabilities	4,230.0	4,978.3	6,190.1	7,308.7	8,052.4	9,804.6	11,468.5	12,716.8	14,481.6
Direct Investment in Slovenia	1,080.8	1,376.0	1,611.6	1,999.8	2,369.5	2,675.0	3,109.8	2,952.4	3,918.1
Equity Capital and Reinvested Earnings	787.8	939.2	1,028.3	1,412.8	1,720.3	1,904.7	2,116.9	2,479.6	3,410.6
Banks	16.9	45.7	42.6	129.9	140.4	149.5	157.3	224.6	494.0
Other Sectors	770.9	893.4	985.7	1,282.9	1,579.9	1,755.2	1,959.6	2,255.0	2,916.6
Other Capital	293.0	436.9	583.3	587.0	649.1	770.2	992.9	472.8	507.5
Claims on Direct Investors	-94.7	-107.4	-140.9	-169.4	-94.6	-110.8	-143.2	-228.8	-352.7
Banks	0.0	0.0	0.0	-11.5	-9.5	-9.7	-5.1	0.0	0.0
Other Sectors	-94.7	-107.4	-140.9	-157.9	-85.1	-101.2	-138.1	-228.8	-352.7
Liabilities to Direct Investors	387.7	544.3	724.2	756.4	743.8	881.0	1,136.1	701.7	860.2
Banks	5.2	38.8	60.9	40.3	87.5	103.6	201.5	24.3	144.2
Other Sectors	382.5	505.5	663.2	716.0	656.3	777.4	934.5	677.4	716.0
Portfolio Investment	72.5	81.2	918.0	1,156.6	1,212.9	1,656.3	1,927.9	2,142.3	2,095.6
Equity Securities	37.4	49.0	107.9	142.0	119.0	162.6	180.4	193.3	104.2
Banks	14.6	21.5	24.3	14.2	15.3	13.9	26.4	11.7	32.2
Other Sectors	22.8	27.5	83.5	127.8	103.7	148.6	154.0	181.5	72.1
Debt Securities	35.1	32.3	810.1	1,014.6	1,093.9	1,493.8	1,747.5	1,949.1	1,991.4
Bonds and Notes	35.1	32.3	810.1	1,014.6	1,093.9	1,493.8	1,747.5	1,934.2	1,935.2
General Government	0.0	0.0	761.5	962.9	1,039.6	1,430.7	1,688.0	1,908.2	1,894.0
Banks	0.0	13.3	20.4	19.9	20.1	20.1	20.1	0.3	19.6
Other Sectors	35.1	19.0	28.2	31.8	34.3	42.9	39.4	25.6	21.6
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.9	56.2
General Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	56.2
Other Sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.5	0.0
Other Investment	3,076.7	3,521.1	3,660.5	4,152.2	4,470.1	5,473.4	6,430.7	7,622.0	8,467.9
Trade Credits	1,258.4	1,356.2	1,278.9	1,523.7	1,548.6	1,760.4	1,921.1	1,746.2	1,730.8
General Government	5.9	5.4	4.4	1.6	0.8	0.4	0.1	0.0	0.0
Long-term	5.9	5.4	4.4	1.6	0.8	0.4	0.1	0.0	0.0
Other sectors	1,252.5	1,350.9	1,274.5	1,522.1	1,547.8	1,760.0	1,921.0	1,746.2	1,730.8
Long-term	63.9	61.0	77.2	86.7	115.4	101.4	86.9	56.2	34.9
Short-term	1,188.6	1,289.9	1,197.4	1,435.4	1,432.4	1,658.7	1,834.2	1,690.0	1,695.9
Loans	1,538.5	1,859.3	1,969.5	2,221.6	2,490.0	3,212.9	4,030.1	5,144.5	5,850.7
Bank of Slovenia	5.9	3.1	1.0	0.0	0.0	0.0	0.0	0.0	0.0
Use of Fund Credit and Loans from Fund	5.9	3.1	1.0	0.0	0.0	0.0	0.0	0.0	0.0
General Government	464.8	608.7	587.6	620.6	701.8	699.7	809.3	587.9	464.2
Long-term	464.8	608.7	587.6	620.6	701.8	699.7	809.3	587.9	464.2
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks	264.3	303.1	493.3	513.3	458.3	688.9	922.7	1,357.6	1,673.8
Long-term	263.1	300.5	493.3	513.3	457.9	681.7	920.7	1,356.4	1,662.9
Short-term	1.2	2.6	0.0	0.0	0.4	7.2	2.0	1.2	11.0
Other Sectors	803.5	944.4	887.6	1,087.7	1,330.0	1,824.2	2,298.1	3,199.1	3,712.6
Long-term	762.8	937.9	875.6	1,017.0	1,272.6	1,752.5	2,253.1	3,173.0	3,696.3
Short-term	40.7	6.5	12.0	70.6	57.4	71.8	45.0	26.1	16.3
Currency and Deposits	140.0	170.9	293.4	312.6	347.9	363.9	401.3	557.9	662.3
Bank of Slovenia	0.1	0.1	0.2	0.2	0.3	0.3	0.0	0.0	0.0
Banks	139.9	170.8	293.2	312.4	347.6	363.6	401.3	557.9	662.3
Other Liabilities	139.9	134.6	118.7	94.3	83.6	136.1	78.2	173.4	224.2
General Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	9.8
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	9.8
Banks	53.5	61.4	57.2	62.8	62.5	122.5	71.7	82.4	111.5
Long-term	53.4	60.9	56.8	62.5	62.0	68.6	71.3	73.4	63.9
Short-term	0.1	0.5	0.3	0.4	0.5	53.9	0.4	9.0	47.5
Other Sectors	86.4	73.1	61.5	31.5	21.0	13.6	6.5	79.7	102.9
Long-term	86.4	73.1	61.5	31.5	21.0	13.6	6.5	5.8	3.4
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.9	99.5

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	0	0	0	0	0	0	0	0		
2003	31.Dec.	0	0	0	0	0	0	0	0	0	0	0		
2003	30.Apr.	0	0	0	0	0	0	0	0	0	0	0		
	31.May	0	0	0	0	0	0	0	0	0	0	0		
	30.Jun.	0	0	0	0	0	0	0	0	0	0	0		
	31.Jul.	0	0	0	0	0	0	0	0	0	0	0		
	31.Aug.	0	0	0	0	0	0	0	0	0	0	0		
	30.Sep.	0	0	0	0	0	0	0	0	0	0	0		
	31.Oct.	0	0	0	0	0	0	0	0	0	0	0		
	30.Nov.	0	0	0	0	0	0	0	0	0	0	0		
	31.Dec.	0	0	0	0	0	0	0	0	0	0	0		
		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	464	0	0	2,358	2,424		
2003	31.Dec.	32	0	0	8	40	1,886	375	0	0	2,260	2,300		
2003	30.Apr.	100	0	0	9	109	1,897	446	0	0	2,343	2,452		
	31.May	104	0	0	9	112	1,897	432	0	0	2,329	2,441		
	30.Jun.	95	0	0	9	105	1,900	434	0	0	2,334	2,439		
	31.Jul.	76	0	0	9	85	1,901	430	0	0	2,331	2,416		
	31.Aug.	64	0	0	10	74	1,901	435	0	0	2,335	2,409		
	30.Sep.	51	0	0	9	60	1,891	421	0	0	2,313	2,372		
	31.Oct.	47	0	0	9	56	1,891	419	0	0	2,310	2,366		
	30.Nov.	40	0	0	9	49	1,892	412	0	0	2,304	2,353		
	31.Dec.	32	0	0	8	40	1,886	375	0	0	2,260	2,300		
		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	10	66	1,894	464	0	0	2,358	2,424		
2003	31.Dec.	32	0	0	8	40	1,886	375	0	0	2,260	2,300		
2003	30.Apr.	100	0	0	9	109	1,897	446	0	0	2,343	2,452		
	31.May	104	0	0	9	112	1,897	432	0	0	2,329	2,441		
	30.Jun.	95	0	0	9	105	1,900	434	0	0	2,334	2,439		
	31.Jul.	76	0	0	9	85	1,901	430	0	0	2,331	2,416		
	31.Aug.	64	0	0	10	74	1,901	435	0	0	2,335	2,409		
	30.Sep.	51	0	0	9	60	1,891	421	0	0	2,313	2,372		
	31.Oct.	47	0	0	9	56	1,891	419	0	0	2,310	2,366		
	30.Nov.	40	0	0	9	49	1,892	412	0	0	2,304	2,353		
	31.Dec.	32	0	0	8	40	1,886	375	0	0	2,260	2,300		

Bank of Slovenia												Mio EUR
Money market instruments	Short-term				Long-term				Total	Total	Mio EUR	
	Loans	Currency and deposits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Other debt ass./liab.				
	12	13	14	15	16=12+..+15	17	18	19	20	21=17+..20	22=16+21	Column Code
Claims												
-	-	1,132	84	1,216	75	-	-	15	90	1,306	31.Dec.	1994
-	-	1,243	133	1,376	163	-	-	15	178	1,554	31.Dec.	1995
-	-	1,526	27	1,553	312	-	-	15	327	1,880	31.Dec.	1996
-	-	1,985	37	2,022	1,002	-	-	16	1,018	3,040	31.Dec.	1997
-	-	1,345	39	1,384	1,704	-	-	56	1,759	3,144	31.Dec.	1998
-	-	867	52	919	2,183	-	-	107	2,291	3,209	31.Dec.	1999
-	-	1,060	62	1,123	2,283	-	-	89	2,372	3,494	31.Dec.	2000
0	0	2,153	72	2,225	2,657	0	0	106	2,763	4,988	31.Dec.	2001
0	0	2,510	67	2,577	4,069	0	0	130	4,199	6,776	31.Dec.	2002
0	0	1,635	56	1,691	5,040	0	0	129	5,170	6,860	31.Dec.	2003
0	0	1,573	64	1,637	4,947	0	0	135	5,081	6,718	30.Apr.	2003
0	0	1,446	59	1,505	5,049	0	0	127	5,176	6,681	31.May	
0	0	1,694	61	1,755	5,079	0	0	125	5,203	6,958	30.Jun.	
0	0	1,689	61	1,750	5,018	0	0	141	5,159	6,910	31.Jul.	
0	0	1,828	64	1,892	5,032	0	0	146	5,178	7,069	31.Aug.	
0	0	1,641	61	1,702	5,135	0	0	133	5,268	6,970	30.Sep.	
0	0	1,642	60	1,702	5,054	0	0	130	5,184	6,886	31.Oct.	
0	0	1,611	58	1,670	5,065	0	0	129	5,194	6,863	30.Nov.	
0	0	1,635	56	1,691	5,040	0	0	129	5,170	6,860	31.Dec.	
Liabilities												
-	-	0	-	0	-	6	-	-	6	6	31.Dec.	1994
-	-	0	-	0	-	3	-	-	3	3	31.Dec.	1995
-	-	0	-	0	-	1	-	-	1	1	31.Dec.	1996
-	-	0	-	0	-	-	-	-	-	0	31.Dec.	1997
-	-	0	-	0	-	-	-	-	-	0	31.Dec.	1998
-	-	0	-	0	-	-	-	-	-	0	31.Dec.	1999
-	-	0	-	0	-	-	-	-	-	0	31.Dec.	2000
0	0	0	0	0	0	0	0	0	0	0	31.Dec.	2001
0	0	0	0	0	0	0	0	0	0	0	31.Dec.	2002
0	0	0	0	0	0	0	0	0	0	0	31.Dec.	2003
0	0	0	0	0	0	0	0	0	0	0	30.Apr.	2003
0	0	0	0	0	0	0	0	0	0	0	31.May	
0	0	0	0	0	0	0	0	0	0	0	30.Jun.	
0	0	0	0	0	0	0	0	0	0	0	31.Jul.	
0	0	0	0	0	0	0	0	0	0	0	31.Aug.	
0	0	0	0	0	0	0	0	0	0	0	30.Sep.	
0	0	0	0	0	0	0	0	0	0	0	31.Oct.	
0	0	0	0	0	0	0	0	0	0	0	30.Nov.	
0	0	0	0	0	0	0	0	0	0	0	31.Dec.	
Net position												
-	-	-1,132	-84	-1,216	-75	6	-	-15	-84	-1,300	31.Dec.	1994
-	-	-1,243	-133	-1,376	-163	3	-	-15	-175	-1,550	31.Dec.	1995
-	-	-1,526	-27	-1,552	-312	1	-	-15	-326	-1,878	31.Dec.	1996
-	-	-1,985	-37	-2,022	-1,002	-	-	-16	-1,018	-3,040	31.Dec.	1997
-	-	-1,345	-39	-1,384	-1,704	-	-	-56	-1,759	-3,144	31.Dec.	1998
-	-	-867	-52	-918	-2,183	-	-	-107	-2,291	-3,209	31.Dec.	1999
-	-	-1,060	-62	-1,123	-2,283	-	-	-89	-2,372	-3,494	31.Dec.	2000
0	0	-2,153	-72	-2,225	-2,657	0	0	-106	-2,763	-4,988	31.Dec.	2001
0	0	-2,510	-67	-2,577	-4,069	0	0	-130	-4,199	-6,776	31.Dec.	2002
0	0	-1,635	-56	-1,691	-5,040	0	0	-129	-5,170	-6,860	31.Dec.,	2003
0	0	-1,573	-64	-1,637	-4,947	0	0	-135	-5,081	-6,718	30.Apr.	2003
0	0	-1,446	-59	-1,505	-5,049	0	0	-127	-5,176	-6,681	31.May	
0	0	-1,694	-61	-1,755	-5,079	0	0	-125	-5,203	-6,958	30.Jun.	
0	0	-1,689	-61	-1,750	-5,018	0	0	-141	-5,159	-6,909	31.Jul.	
0	0	-1,828	-64	-1,892	-5,032	0	0	-146	-5,178	-7,069	31.Aug.	
0	0	-1,641	-61	-1,702	-5,135	0	0	-133	-5,268	-6,970	30.Sep.	
0	0	-1,642	-60	-1,702	-5,054	0	0	-130	-5,184	-6,886	31.Oct.	
0	0	-1,611	-58	-1,670	-5,065	0	0	-129	-5,194	-6,863	30.Nov.	
0	0	-1,635	-56	-1,691	-5,040	0	0	-129	-5,170	-6,860	31.Dec.,	

3.8. Net external debt position - (continued)

Mio EUR	Banks										Total	
	Short-term					Long-term						
	Money market instruments	Loans	Currency and deposits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Other debt ass./liab.	Total		
Column	1	2	3	4	5=1+..4	6	7	8	9	10=6+...9	11=5+9	
Code												
						Claims						
1994	31.Dec.	-	6	1,041	334	1,381	38	12	-	0	50	
1995	31.Dec.	-	11	1,218	242	1,471	70	19	-	0	88	
1996	31.Dec.	-	10	1,441	193	1,644	63	21	-	1	85	
1997	31.Dec.	-	39	926	247	1,213	37	52	-	2	90	
1998	31.Dec.	-	32	941	240	1,214	20	74	-	1	95	
1999	31.Dec.	-	45	955	265	1,265	98	74	-	0	172	
2000	31.Dec.	-	28	1,242	281	1,551	141	80	-	0	220	
2001	31.Dec.	0	13	1,563	324	1,899	225	106	0	1	332	
2002	31.Dec.	0	34	1,167	307	1,508	171	184	0	15	370	
2003	31.Dec.	0	79	918	377	1,374	186	233	0	18	437	
2003	30.Apr.	0	33	1,157	317	1,507	174	190	0	19	384	
	31.May	0	34	1,066	312	1,412	176	189	0	19	385	
	30.Jun.	0	42	1,134	340	1,516	179	206	0	19	405	
	31.Jul.	0	44	1,044	349	1,436	190	203	0	20	413	
	31.Aug.	0	47	1,046	346	1,439	193	204	0	20	417	
	30.Sep.	0	57	1,090	349	1,496	187	223	0	19	429	
	31.Oct.	0	64	1,030	347	1,441	187	222	0	19	428	
	30.Nov.	0	69	982	351	1,403	186	232	0	18	437	
	31.Dec.	0	79	918	377	1,374	186	233	0	18	437	
							Liabilities					
1994	31.Dec.	-	1	140	0	141	-	263	-	53	316	
1995	31.Dec.	-	3	171	0	174	13	300	-	61	375	
1996	31.Dec.	-		293	0	293	20	493	-	57	570	
1997	31.Dec.	-	0	312	0	313	20	513	-	62	596	
1998	31.Dec.	-	0	348	0	348	20	458	-	62	540	
1999	31.Dec.	-	7	364	54	425	20	682	-	69	770	
2000	31.Dec.	-	2	401	0	404	20	921	-	71	1,012	
2001	31.Dec.	0	1	396	9	406	0	1,356	162	73	1,592	
2002	31.Dec.	0	11	383	48	441	20	1,663	279	64	2,026	
2003	31.Dec.	0	64	558	11	632	33	2,258	506	55	2,853	
2003	30.Apr.	0	18	546	9	573	26	1,721	312	61	2,121	
	31.May	0	24	532	18	574	26	1,686	312	58	2,082	
	30.Jun.	0	16	566	10	592	26	1,963	343	59	2,392	
	31.Jul.	0	17	552	19	588	32	2,029	358	59	2,478	
	31.Aug.	0	14	619	28	660	32	2,069	374	62	2,536	
	30.Sep.	0	57	536	13	606	32	2,190	385	59	2,667	
	31.Oct.	0	62	500	9	570	32	2,256	383	58	2,730	
	30.Nov.	0	61	509	9	580	33	2,242	386	57	2,719	
	31.Dec.	0	64	558	11	632	33	2,258	506	55	2,853	
							Net position					
1994	31.Dec.	0	-5	-901	-334	-1,240	-38	251	0	53	266	
1995	31.Dec.	0	-8	-1,048	-242	-1,297	-56	282	0	61	287	
1996	31.Dec.	0	-10	-1,148	-193	-1,351	-43	472	0	56	485	
1997	31.Dec.	0	-39	-614	-247	-900	-17	462	0	61	506	
1998	31.Dec.	0	-32	-594	-240	-865	1	384	0	61	445	
1999	31.Dec.	0	-38	-591	-211	-840	-78	608	0	69	599	
2000	31.Dec.	0	-26	-841	-281	-1,147	-120	841	0	71	792	
2001	31.Dec.	0	-12	-1,166	-315	-1,493	-225	1,250	162	73	1,260	
2002	31.Dec.	0	-23	-784	-259	-1,067	-151	1,479	279	49	1,656	
2003	31.Dec.	0	-15	-361	-367	-742	-153	2,025	506	37	2,415	
2003	30.Apr.	0	-15	-611	-308	-933	-148	1,531	312	42	1,737	
	31.May	0	-10	-534	-294	-838	-150	1,497	312	38	1,697	
	30.Jun.	0	-27	-568	-329	-924	-153	1,757	343	40	1,988	
	31.Jul.	0	-26	-492	-330	-848	-158	1,825	358	40	2,065	
	31.Aug.	0	-33	-427	-318	-778	-161	1,864	374	42	2,120	
	30.Sep.	0	0	-554	-336	-890	-155	1,967	385	40	2,237	
	31.Oct.	0	-3	-530	-337	-870	-154	2,034	383	39	2,302	
	30.Nov.	0	-8	-473	-342	-823	-153	2,010	386	39	2,282	
	31.Dec.	0	-15	-361	-367	-742	-153	2,025	506	37	2,415	

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Other sectors												Mio EUR	
Short-term						Long-term						Total	
Money market instruments	Loans	Currency and deposits	Trade credits	Other debt ass./liab.	Total	Bonds and notes	Loans	Currency and deposits	Trade credits	Other debt ass./liab.	Total		
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	65	524	1,891	150	2,631	105	133	0	23	0	260	2,891	31.Dec. 2002
0	116	515	1,854	156	2,641	125	194	0	17	0	337	2,977	31.Dec. 2003
0	66	544	2,041	145	2,796	125	92	0	21	0	237	3,034	30Apr. 2003
0	68	505	2,023	138	2,733	129	95	0	20	0	243	2,977	31.May
0	82	525	2,064	141	2,812	132	103	0	21	0	257	3,069	30.Jun.
0	74	547	2,043	145	2,808	118	105	0	21	0	244	3,052	31.Jul.
0	75	573	1,982	151	2,781	119	105	0	21	0	246	3,027	31.Aug.
0	94	544	2,073	148	2,859	126	139	0	21	0	286	3,145	30.Sep.
0	105	529	2,149	147	2,931	126	165	0	19	0	310	3,242	31.Oct.
0	109	518	2,150	145	2,921	126	182	0	18	0	325	3,247	30.Nov.
0	116	515	1,854	156	2,641	125	194	0	17	0	337	2,977	31.Dec.
Liabilities													
-	41	-	1,189	-	1,229	35	763	-	64	86	948	2,178	31.Dec. 1994
-	6	-	1,290	-	1,296	19	945	-	61	73	1,099	2,395	31.Dec. 1995
-	12	-	1,197	-	1,209	28	930	-	77	62	1,097	2,306	31.Dec. 1996
-	71	-	1,435	-	1,506	32	1,133	-	87	31	1,283	2,789	31.Dec. 1997
-	57	-	1,432	-	1,490	34	1,433	-	115	21	1,603	3,093	31.Dec. 1998
-	72	-	1,659	-	1,730	43	1,916	-	101	14	2,074	3,805	31.Dec. 1999
-	45	-	1,834	-	1,879	39	2,537	-	87	7	2,670	4,549	31.Dec. 2000
12	26	0	1,690	74	1,801	26	3,173	0	56	6	3,261	5,062	31.Dec. 2001
0	16	0	1,696	99	1,812	22	3,696	0	35	3	3,756	5,568	31.Dec. 2002
0	38	0	1,572	157	1,767	28	4,123	0	26	0	4,177	5,944	31.Dec.
Net position													
0	40	-427	-23	0	-410	35	760	0	-86	86	796	386	31.Dec. 1994
0	5	-413	18	0	-390	19	942	0	-79	73	955	565	31.Dec. 1995
0	9	-371	-68	0	-430	28	927	0	-59	62	958	528	31.Dec. 1996
0	69	-467	-127	0	-524	32	1,129	0	-54	31	1,139	614	31.Dec. 1997
0	51	-393	-210	0	-552	34	1,428	0	-38	21	1,445	893	31.Dec. 1998
0	67	-507	-139	0	-579	43	1,895	0	-97	14	1,854	1,275	31.Dec. 1999
0	37	-505	-148	0	-616	31	2,460	0	-121	7	2,377	1,760	31.Dec. 2000
12	20	-603	-189	-96	-856	-9	3,115	0	8	6	3,119	2,263	31.Dec. 2001
0	49	-524	-196	-51	-819	-84	3,564	0	12	3	3,496	2,677	31.Dec. 2002
0	78	-515	-282	1	-874	-97	3,929	0	9	0	3,841	2,967	31.Dec. 2003
2	-50	-544	-291	-46	-929	-98	3,753	0	13	0	3,669	2,739	30Apr. 2003
2	-54	-505	-335	-39	-931	-101	3,770	0	12	0	3,681	2,751	31.May
2	-60	-525	-370	-37	-990	-104	3,804	0	11	0	3,711	2,720	30.Jun.
2	-48	-547	-372	-42	-1,006	-90	3,891	0	11	0	3,812	2,806	31.Jul.
2	-42	-573	-392	-38	-1,043	-91	3,919	0	11	0	3,839	2,796	31.Aug.
2	-68	-544	-452	-26	-1,088	-96	3,889	0	10	0	3,804	2,716	30.Sep.
2	-79	-529	-452	-25	-1,083	-97	3,916	0	10	0	3,829	2,745	31.Oct.
0	-85	-518	-449	-8	-1,059	-97	3,970	0	10	0	3,883	2,824	30.Nov.
0	-78	-515	-282	1	-874	-97	3,929	0	9	0	3,841	2,967	31.Dec.

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	27	383	1,696	157	2,319	1,935	5,824	279	35
2003 31.Dec.	32	101	558	1,572	176	2,439	1,947	6,756	506	26
2003 30.Apr.	102	34	546	1,750	118	2,550	1,950	6,012	312	34
31.May	106	38	532	1,688	126	2,489	1,950	5,983	312	32
30.Jun.	97	37	566	1,694	124	2,518	1,955	6,305	343	32
31.Jul.	78	43	552	1,671	131	2,476	1,961	6,454	358	32
31.Aug.	66	46	619	1,590	151	2,473	1,961	6,528	374	32
30.Sep.	53	83	536	1,621	144	2,437	1,954	6,640	385	31
31.Oct.	49	88	500	1,698	140	2,475	1,952	6,756	383	29
30.Nov.	40	85	510	1,701	155	2,490	1,954	6,806	386	28
31.Dec.	32	101	558	1,572	176	2,439	1,947	6,756	506	26
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	1,244	0	0
2003 31.Dec.	32	0	0	0	8	40	1,886	1,441	0	0
2003 30.Apr.	100	0	0	0	9	109	1,897	1,303	0	0
31.May	104	0	0	0	9	112	1,897	1,300	0	0
30.Jun.	95	0	0	0	9	105	1,900	1,316	0	0
31.Jul.	76	0	0	0	9	85	1,901	1,340	0	0
31.Aug.	64	0	0	0	10	74	1,901	1,368	0	0
30.Sep.	51	0	0	0	9	60	1,891	1,382	0	0
31.Oct.	47	0	0	0	9	56	1,891	1,417	0	0
30.Nov.	40	0	0	0	9	49	1,892	1,465	0	0
31.Dec.	32	0	0	0	8	40	1,886	1,441	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	27	383	1,696	147	2,253	41	4,580	279	35
2003 31.Dec.	0	101	558	1,572	168	2,399	61	5,315	506	26
2003 30.Apr.	2	34	546	1,750	109	2,440	53	4,709	312	34
31.May	2	38	532	1,688	117	2,377	54	4,683	312	32
30.Jun.	2	37	566	1,694	115	2,414	54	4,989	343	32
31.Jul.	2	43	552	1,671	122	2,391	60	5,115	358	32
31.Aug.	2	46	619	1,590	142	2,399	60	5,160	374	32
30.Sep.	2	83	536	1,621	135	2,377	62	5,258	385	31
31.Oct.	2	88	500	1,698	131	2,418	61	5,339	383	29
30.Nov.	0	85	509	1,701	146	2,442	62	5,342	386	28
31.Dec.	0	101	558	1,572	168	2,399	61	5,315	506	26

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		
67	8,140	163	0	163	860	13	847	1,023	11,482	31.Dec.	2002		
55	9,290	180	2	179	1,085	39	1,046	1,266	12,995	31.Dec.	2003		
61	8,369	189	0	189	967	12	955	1,156	12,075	30.Apr.	2003		
58	8,335	160	0	160	1,002	13	989	1,162	11,986	31.May			
59	8,694	171	0	171	1,210	17	1,194	1,381	12,594	30.Jun.			
59	8,865	162	0	162	1,109	15	1,093	1,270	12,611	31.Jul.			
62	8,956	174	0	174	1,109	18	1,091	1,283	12,711	31.Aug.			
59	9,069	161	0	161	1,109	23	1,086	1,270	12,776	30.Sep.			
58	9,178	153	0	153	1,102	22	1,080	1,255	12,908	31.Oct.			
57	9,231	177	0	177	1,139	22	1,117	1,316	13,038	30.Nov.			
55	9,290	180	2	179	1,085	39	1,046	1,266	12,995	31.Dec.			
Public and Publicly Guaranteed Debt													
0	1,097	0	0	0	0	0	0	0	1,097	31.Dec.	1994		
0	1,178	0	0	0	0	0	0	0	1,178	31.Dec.	1995		
0	1,657	0	0	0	0	0	0	0	1,657	31.Dec.	1996		
0	1,875	0	0	0	0	0	0	0	1,875	31.Dec.	1997		
0	2,007	0	0	0	0	0	0	0	2,007	31.Dec.	1998		
0	2,462	0	0	0	0	0	0	0	2,462	31.Dec.	1999		
0	2,883	0	0	0	0	0	0	0	2,883	31.Dec.	2000		
0	3,107	0	0	0	0	0	0	0	3,122	31.Dec.	2001		
0	3,138	0	0	0	0	0	0	0	3,204	31.Dec.	2002		
0	3,327	0	0	0	0	0	0	0	3,367	31.Dec.	2003		
0	3,200	0	0	0	0	0	0	0	3,309	30.Apr.	2003		
0	3,196	0	0	0	0	0	0	0	3,309	31.May			
0	3,217	0	0	0	0	0	0	0	3,321	30.Jun.			
0	3,241	0	0	0	0	0	0	0	3,326	31.Jul.			
0	3,268	0	0	0	0	0	0	0	3,342	31.Aug.			
0	3,273	0	0	0	0	0	0	0	3,333	30.Sep.			
0	3,308	0	0	0	0	0	0	0	3,364	31.Oct.			
0	3,357	0	0	0	0	0	0	0	3,405	30.Nov.			
0	3,327	0	0	0	0	0	0	0	3,367	31.Dec.			
Non-guaranteed private sector external debt													
140	644	207	-	-	388	-	-	595	2,609	31.Dec.	1994		
134	905	178	-	-	544	-	-	722	3,097	31.Dec.	1995		
118	1,311	186	-	-	724	-	-	910	3,724	31.Dec.	1996		
94	1,472	243	-	-	756	-	-	999	4,290	31.Dec.	1997		
83	1,719	151	-	-	744	-	-	895	4,452	31.Dec.	1998		
82	2,350	164	-	-	881	-	-	1,045	5,550	31.Dec.	1999		
78	3,012	176	-	-	1,136	-	-	1,312	6,607	31.Dec.	2000		
79	4,241	130	0	130	702	5	696	832	7,281	31.Dec.	2001		
67	5,002	163	0	163	860	13	847	1,023	8,278	31.Dec.	2002		
55	5,964	180	2	179	1,085	39	1,046	1,266	9,629	31.Dec.	2003		
61	5,169	189	0	189	967	12	955	1,156	8,766	30.Apr.	2003		
58	5,139	160	0	160	1,002	13	989	1,162	8,677	31.May			
59	5,478	171	0	171	1,210	17	1,194	1,381	9,273	30.Jun.			
59	5,624	162	0	162	1,109	15	1,093	1,270	9,285	31.Jul.			
62	5,688	174	0	174	1,109	18	1,091	1,283	9,369	31.Aug.			
59	5,796	161	0	161	1,109	23	1,086	1,270	9,443	30.Sep.			
58	5,871	153	0	153	1,102	22	1,080	1,255	9,544	31.Oct.			
57	5,875	177	0	177	1,139	22	1,117	1,316	9,633	30.Nov.			
55	5,964	180	2	179	1,085	39	1,046	1,266	9,629	31.Dec.			

3.10. Debt - service payment schedule

Millions of EUR	Immediate	1 year or less (Months)				Over 1 year to 2 years		Over 2 years	Total
		0 - 3	4 - 6	7 - 9	10 - 12	13 - 18	19 - 24		
For outstanding external debt on 31.12.2003									
1. Public and publicly guaranteed debt	0	98	308	39	37	682	108	2,971	4,242
1.1. Debt securities	0	50	274	0	6	607	6	1,565	2,507
1.1.1. Principal	0	0	210	0	5	505	5	1,191	1,917
1.1.2. Interest	0	50	64	0	1	101	1	374	589
1.2. Loans	0	40	34	39	30	75	103	1,406	1,727
1.2.1. Principal	0	28	16	26	18	46	79	1,204	1,418
1.2.2. Interest	0	13	18	13	13	29	23	202	309
1.3. Currency and deposits	0	0	0	0	0	0	0	0	0
1.3.1. Principal	0	0	0	0	0	0	0	0	0
1.3.2. Interest	-	-	-	-	-	-	-	-	-
1.4. Trade credits	0	0	0	0	0	0	0	0	0
1.4.1. Principal	0	0	0	0	0	0	0	0	0
1.4.2. Interest	0	0	0	0	0	0	0	0	0
1.5. Other debt liabilities	0	8	0	0	0	0	0	0	8
1.5.1. Principal	0	8	0	0	0	0	0	0	8
1.5.2. Interest	0	0	0	0	0	0	0	0	0
1.6. Direct investment: Intercompany lending	0	0	0	0	0	0	0	0	0
1.6.1. Debt liabilities to affiliated enterprises	0	0	0	0	0	0	0	0	0
1.6.1.1. Principal	0	0	0	0	0	0	0	0	0
1.6.1.2. Interest	0	0	0	0	0	0	0	0	0
1.6.2. Debt liabilities to direct investors	0	0	0	0	0	0	0	0	0
1.6.2.1. Principal	0	0	0	0	0	0	0	0	0
1.6.2.2. Interest	0	0	0	0	0	0	0	0	0
2. Non-guaranteed private sector debt	201	3,007	514	404	385	572	1,084	4,392	10,559
2.1. Debt securities	0	6	1	0	1	1	1	61	70
2.1.1. Principal	0	6	0	0	0	0	0	56	61
2.1.2. Interest	0	0	1	0	1	1	1	6	9
2.2. Loans	0	265	489	385	334	547	585	3,589	6,195
2.2.1. Principal	0	219	436	343	286	468	516	3,178	5,446
2.2.2. Interest	0	47	53	42	48	80	69	411	749
2.3. Currency and deposits	0	627	0	0	0	0	436	0	1,064
2.3.1. Principal	0	627	0	0	0	0	436	0	1,064
2.3.2. Interest	-	-	-	-	-	-	-	-	-
2.4. Trade Credit	0	1,575	2	2	2	3	3	17	1,604
2.4.1. Principal	0	1,575	2	1	2	2	2	14	1,599
2.4.2. Interest	0	0	0	0	0	1	0	2	5
2.5. Other debt liabilities	160	53	0	0	0	0	0	10	0
2.5.1. Principal	130	53	0	0	0	0	0	10	0
2.5.2. Interest	30	0	0	0	0	0	0	0	30
2.6. Direct investment: Intercompany lending	41	479	22	18	48	21	49	726	1,403
126.1. Debt liabilities to affiliated enterprises	2	158	1	2	1	2	2	5	172
126.1.1. Principal	2	158	1	2	1	1	1	5	171
126.1.2. Interest	0	0	0	0	0	0	0	0	1
126.2. Debt liabilities to direct investors	39	321	21	16	47	19	48	720	1,231
126.2.1. Principal	26	315	16	10	34	9	32	635	1,077
126.2.2. Interest	13	6	6	6	13	10	15	85	154
3. GROSS EXTERNAL DEBT PAYMENTS	201	3,105	822	443	421	1,254	1,192	7,363	14,801
3.1. Principal	158	2,989	680	383	345	1,033	1,083	6,284	12,955
3.2. Interest	43	116	142	60	76	221	109	1,079	1,846

3.11. Debt indicators

	Stocks in millions of EUR				
	1999	2000	2001	2002	Dec 2003
A. Short - term debt (1):	3,374	4,382	4,569	4,448	4,555
B. International monetary reserves	3,159	3,436	4,984	6,781	6,879
C. Foreign exchange	4,104	4,705	6,513	7,842	7,700
D. Gross external assets in debt instruments	7,697	8,700	10,825	12,584	12,809
E. Gross external debt	8,012	9,490	10,403	11,482	12,995
Debt indicators:					
- international reserves to short-term debt (B/A)	0.94	0.78	1.09	1.52	1.51
- foreign exchange to short-term debt (C/A)	1.22	1.07	1.43	1.76	1.69
- gross external assets in debt instruments / gross external debt (D/E)	0.96	0.92	1.04	1.10	0.99

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	-	1,024.8	-333.6	7,699.8	
1999 30. Jun.	0.1	0.6	98.7	3,097.0	3,196.4	50.0	-	1,076.6	-57.5	4,173.7	
31. Jul.	0.1	0.6	97.7	2,979.9	3,078.2	48.5	-	1,056.0	-41.1	4,035.8	
31. Aug.	0.1	1.0	104.7	2,948.9	3,054.7	49.6	-	1,135.2	-41.7	4,084.1	
30. Sep.	0.1	1.0	105.4	2,921.3	3,027.9	51.0	-	1,149.5	-35.0	4,070.8	
31. Oct.	0.1	1.0	105.9	2,926.6	3,033.7	49.7	-	1,150.6	-33.3	4,077.2	
30. Nov.	0.1	1.6	108.6	3,037.9	3,148.1	51.2	-	1,092.8	-50.0	4,130.7	
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. Jan.	0.1	1.6	107.6	3,010.0	3,119.3	57.9	-	1,052.4	-48.5	4,062.4	
29. Feb.	0.1	2.2	108.6	3,005.6	3,116.4	59.0	-	1,127.6	-41.8	4,133.2	
31. Mar.	0.1	2.2	108.4	3,331.5	3,442.2	59.7	-	1,122.8	-47.5	4,454.3	
30. Apr.	0.1	2.3	112.0	3,406.1	3,520.5	62.9	-	1,137.7	-52.7	4,543.9	
31. May	0.1	2.8	101.3	3,215.7	3,320.0	61.1	-	1,216.1	-58.8	4,431.8	
30. Jun.	0.1	2.8	101.0	3,201.5	3,305.5	60.4	-	1,212.3	-69.3	4,413.8	
31. Jul.	0.1	2.9	99.6	3,235.4	3,337.9	61.8	-	1,197.1	-58.9	4,432.5	
31. Aug.	0.1	3.6	94.9	3,259.6	3,358.2	64.9	-	1,244.3	-52.8	4,503.9	
30. Sep.	0.1	3.6	95.3	3,281.4	3,380.4	65.5	-	1,278.7	-65.9	4,560.1	
31. Oct.	0.1	3.7	95.1	3,365.1	3,464.0	67.8	-	1,268.1	-47.7	4,633.2	
30. Nov.	0.1	4.2	93.9	3,320.7	3,418.8	66.8	-	1,505.6	-51.8	4,826.3	
31. Dec.	0.1	4.0	88.5	3,343.3	3,435.9	62.4	-	1,361.2	-124.0	4,704.5	
2001 31. Jan.	0.1	3.9	88.2	3,299.4	3,391.6	68.8	-	1,443.8	-45.3	4,743.2	
28. Feb.	0.1	4.5	84.1	3,395.4	3,484.0	69.1	-	1,595.7	-53.1	4,991.1	
31. Mar.	0.1	4.6	90.4	3,426.8	3,521.9	71.7	-	1,519.0	-63.7	4,945.8	
30. Apr.	0.1	4.5	89.2	3,955.9	4,049.6	70.6	-	1,524.4	-57.5	5,480.3	
31. May	0.1	5.1	95.4	4,050.5	4,151.1	74.0	-	1,590.0	-47.1	5,640.5	
30. Jun.	77.5	5.1	95.6	4,095.1	4,273.3	88.3	-	1,501.8	-52.8	5,596.9	
31. Jul.	73.9	5.0	92.4	4,177.0	4,348.3	86.3	-	1,461.9	-56.4	5,638.9	
31. Aug.	73.0	5.3	91.0	3,903.6	4,072.9	83.7	-	1,423.4	-47.6	5,327.0	
30. Sep.	77.7	5.3	90.2	4,059.9	4,233.2	83.5	-	1,328.6	-43.0	5,388.5	
31. Oct.	74.8	5.3	90.5	4,252.7	4,423.2	84.4	-	1,358.6	-44.8	5,611.3	
30. Nov.	75.3	5.7	91.5	4,414.6	4,587.1	85.7	-	1,643.8	-43.5	6,058.4	
31. Dec.	76.2	5.7	91.3	4,810.5	4,983.7	86.2	-	1,703.0	-123.5	6,513.5	
2002 31. Jan.	79.2	5.7	92.0	4,836.1	5,013.1	93.5	-	1,655.6	-59.3	6,491.7	
28. Feb.	83.4	6.0	115.0	5,092.4	5,296.8	93.6	-	1,481.3	-51.9	6,573.7	
31. Mar.	84.1	6.0	114.7	5,067.0	5,271.8	93.2	-	1,396.8	-52.8	6,463.8	
30. Apr.	82.8	5.9	116.6	5,167.3	5,372.6	90.6	-	1,306.0	-95.6	6,473.3	
31. May	84.7	6.1	114.6	5,156.3	5,361.7	87.9	-	1,268.4	-82.4	6,424.7	
30. Jun.	77.6	5.9	110.9	5,281.5	5,475.9	83.6	-	1,144.1	-116.7	6,425.6	
31. Jul.	75.3	6.0	135.2	5,266.9	5,483.4	84.8	-	1,104.9	-88.9	6,371.8	
31. Aug.	77.1	6.4	127.3	5,323.4	5,534.2	84.7	-	1,168.9	-91.0	6,492.3	
30. Sep.	80.4	6.5	126.4	5,864.9	6,078.2	85.2	-	1,112.0	-89.3	6,976.8	
31. Oct.	78.3	6.4	125.7	5,940.1	6,150.5	84.9	-	1,177.2	-107.2	7,117.3	
30. Nov.	78.0	6.8	120.1	6,653.7	6,858.7	84.1	-	1,241.2	-99.5	7,894.9	
31. Dec.	79.9	6.7	115.9	6,578.9	6,781.4	81.3	-	1,263.2	-212.8	7,842.1	
2003 31. Jan.	83.0	6.6	112.8	6,570.2	6,772.6	79.2	-	1,239.2	-114.3	7,809.4	
28. Feb.	78.0	6.9	111.6	6,646.2	6,842.6	78.9	-	1,240.3	-161.3	7,886.5	
31. Mar.	75.8	6.9	112.8	6,488.1	6,683.6	79.3	-	1,285.7	-144.6	7,773.9	
30. Apr.	74.6	6.8	120.6	6,519.9	6,721.9	77.7	-	1,247.5	-122.3	7,767.3	
31. May	74.2	6.8	113.6	6,494.3	6,688.8	73.1	-	1,155.1	-149.9	7,649.3	
30. Jun.	73.6	6.9	111.0	6,772.3	6,963.8	75.0	-	1,209.7	-283.7	7,981.9	
31. Jul.	75.3	6.9	127.5	6,707.6	6,917.3	74.5	-	1,140.0	-278.0	7,847.6	
31. Aug.	83.6	7.5	131.8	6,860.1	7,083.0	77.4	-	1,147.5	-325.8	8,007.6	
30. Sep.	81.3	7.4	119.7	6,776.0	6,984.4	74.7	-	1,167.6	-289.4	7,943.6	
31. Oct.	80.2	7.2	116.8	6,696.2	6,900.3	73.1	-	1,126.2	-281.1	7,822.4	
30. Nov.	80.7	7.5	115.4	6,676.0	6,879.5	72.0	-	1,087.0	-278.4	7,763.0	
31. Dec.	80.9	7.3	115.7	6,675.0	6,878.9	69.8	-	1,024.8	-333.6	7,699.8	
2004 31. Jan.	78.4	7.4	115.5	6,735.2	6,936.5	70.3	-	983.8	-322.9	7,719.0	

4.1. Derivation and Expenditure on Gross domestic product

	1999	2000	2001	2002*	1999	2000	2001	2002
	Millions of Tolars at current prices				Real growth rates in %			
Gross domestic product by activities								
A,B Agriculture, hunting and forestry,fishing	...	128,562	133,752	141,785	1.4	-1.5	-2.5	1.1
C Mining and quarrying	...	27,095	24,972	24,284	1.7	-1.8	-5.3	-0.5
D Manufacturing	...	994,856	1,117,933	1,231,154	3.8	8.1	4.9	4.6
E Electricity, gas and water supply	...	106,454	128,738	132,555	-0.2	2.3	6.4	5.6
F Construction	...	230,721	244,942	260,712	16.5	2.3	-2.2	1.1
G Wholesale and retail trade, certain repair	...	423,913	486,274	545,726	7.0	2.0	1.6	2.5
H Hotels and restaurants	...	95,167	106,350	111,075	3.8	9.2	6.3	0.8
I Transport, storage, communication	...	269,912	305,719	337,472	3.9	4.2	5.9	2.4
J Financial intermediation	...	186,803	178,652	248,227	3.9	5.4	5.4	9.3
K Real estate, renting and business services	...	545,979	620,529	688,186	5.4	2.4	4.0	2.1
L Public administration and defence	...	230,036	269,966	306,092	6.1	5.2	5.9	4.3
M Education	...	205,792	239,217	265,544	4.1	3.2	2.1	2.6
N Health and social work	...	186,516	213,464	241,465	7.1	3.6	2.5	3.5
O,P Other social and personal services	...	128,085	143,918	154,388	6.3	4.0	2.2	2.1
Imputed bank services (FISIM)	...	-106,919	-98,989	-128,748	-0.8	1.4	10.8	6.5
Agriculture (A+B)	...	128,562	133,752	141,785	-1.4	-1.5	-2.5	1.1
Industry (C+D+E)	...	1,128,405	1,271,643	1,387,993	3.3	7.2	4.8	4.5
Construction (F)	...	230,721	244,942	260,712	16.5	2.3	-2.2	1.1
Services (G to P)	...	2,272,203	2,564,090	2,898,176	5.5	3.6	3.8	3.1
Total Value Added, at basic cost	...	3,652,971	4,115,438	4,559,918	5.3	4.6	3.3	3.3
Corrections	...	569,433	624,684	715,909	9.3	1.4	-0.1	0.7
Gross domestic product	3,839,852	4,222,404	4,740,122	5,275,827	5.9	4.1	2.9	2.9
Cost structure of gross domestic product								
Total	3,839,852	4,222,404	4,740,122	5,275,827	...	100.0	100.0	100.0
1. Taxes on production and on imports	...	695,106	771,895	878,945	...	16.5	16.3	16.7
2. Less: Subsidies	...	59,180	64,078	73,106	...	1.4	1.4	1.4
3. Compensation of employees	...	2,233,795	2,518,626	2,777,896	...	52.9	53.1	52.7
-Wages and salaries	...	1,989,952	2,244,981	2,472,864	...	47.1	47.4	46.9
- Employers actual social contributions	...	243,843	273,645	305,032	...	5.8	5.8	5.8
4. Gross operating surplus	...	1,001,747	1,129,567	1,278,609	...	23.7	23.8	24.2
- Consumption of fixed capital	...	661,784	733,116	790,966	...	15.7	15.5	15.0
- Net operating surplus	...	339,963	396,452	487,643	...	8.1	8.4	9.2
5. Gross mixed income	...	350,937	384,111	413,484	...	8.3	8.1	7.8
- Consumption of fixed capital	...	88,167	96,370	98,656	...	2.1	2.0	1.9
- Net mixed incom	...	262,769	287,741	314,827	...	6.2	6.1	6.0
Expenditure on gross domestic product								
Total (3+4)	3,839,852	4,222,404	4,740,122	5,275,827	5.9	4.1	2.9	2.9
1. Exports of goods and services	1,912,183	2,387,289	2,746,628	3,055,212	1.6	13.0	6.4	6.5
2. Imports of goods and services	2,073,595	2,538,115	2,774,572	2,980,308	8.0	7.6	3.0	4.9
3. Foreign balance (exports-imports)	-161,412	-150,826	-27,944	74,904	-	-	-	-
4. Total domestic consumption (5+6)	4,001,264	4,373,230	4,768,066	5,200,923	9.5	1.5	1.0	2.1
5. Final consumption	2,948,946	3,234,886	3,622,054	3,963,730	5.1	0.8	2.8	1.4
-Households	2,154,430	2,339,484	2,587,474	2,810,204	5.8	0.2	2.4	1.0
- Nonprofit institutions	46,245	52,461	60,259	69,572	7.6	3.8	4.8	5.4
- Government	748,271	842,941	974,321	1,083,953	2.9	2.3	4.0	2.5
6. Gross capital formation	1,052,319	1,138,345	1,146,012	1,237,192	22.4	3.3	-4.2	4.1
- Gross fixed capital formation	1,013,930	1,085,925	1,136,836	1,193,152	22.6	2.6	-0.4	1.3
- Changes in inventories	38,389	52,419	9,176	44,040	-	-	-	-
* Consumption of fixed capital	673,533	749,951	829,486	889,622	...	...	...	...
* Net fixed capital formation	340,397	335,974	307,350	303,530	...	...	...	...
GDP at market prices, in millions of EUR	19,831	20,594	21,825	23,321				
GDP per capita, in EUR	9,997	10,352	10,957	11,690				

Source: Statistical Office of RS.

4.2. Quarterly Real Gross Domestic Product

	Value added in selected activities										Gross Domestic Product		
	Agriculture		Manufacturing		Construction		Trade		Transport				
	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	Millions of Tolars, 2000 prices	Annual growth in %	
	Column	1	2	3	4	5	6	7	8	9	10	11	12
Code													
1993	123,605	-4.3	711,388	-2.0	138,241	-8.3	319,227	8.8	196,824	-1.5	3,105,722	2.8	
1994	128,840	4.2	763,496	7.3	138,800	0.4	334,028	4.6	209,250	6.3	3,271,172	5.3	
1995	130,824	1.5	782,266	2.5	151,543	9.2	356,544	6.7	221,584	5.9	3,405,519	4.1	
1996	132,577	1.3	796,748	1.9	172,103	13.6	368,160	3.3	227,988	2.9	3,535,776	3.8	
1997	128,560	-3.0	848,191	6.5	185,140	7.6	378,066	2.7	237,358	4.1	3,693,085	4.4	
1998	132,444	3.0	887,069	4.6	193,518	4.5	388,468	2.8	249,469	5.1	3,830,739	3.7	
1999	130,557	-1.4	920,554	3.8	225,522	16.5	415,782	7.0	259,112	3.9	4,056,708	5.9	
2000	128,562	-1.5	994,856	8.1	230,721	2.3	423,913	2.0	269,912	4.2	4,222,404	4.1	
2001	125,309	-2.5	1,043,950	4.9	225,737	-2.2	430,901	1.6	285,786	5.9	4,343,041	2.9	
2002	126,662	1.1	1,091,539	4.6	228,265	1.1	441,551	2.5	292,780	2.4	4,471,092	2.9	
2000	I	31,680	-3.6	236,521	7.1	54,277	21.8	100,654	4.7	69,044	10.3	1,018,071	6.1
	II	30,767	-1.2	260,766	12.8	58,879	1.1	107,049	-5.6	66,008	2.1	1,064,959	2.7
	III	33,509	-1.0	242,961	5.6	59,949	1.7	104,524	6.6	69,718	11.7	1,046,260	5.2
	IV	32,605	-0.3	254,608	6.8	57,616	-9.7	111,686	3.3	65,142	-6.2	1,075,113	2.6
2001	I	30,921	-2.4	254,373	7.5	53,826	-0.8	101,847	1.2	72,680	5.3	1,050,003	3.1
	II	29,944	-2.7	271,927	4.3	55,991	-4.9	108,247	1.1	71,033	7.6	1,094,872	2.8
	III	32,666	-2.5	256,712	5.7	58,872	-1.8	105,794	1.2	73,675	5.7	1,095,704	3.0
	IV	31,779	-2.5	260,938	2.5	57,048	-1.0	115,014	3.0	68,398	5.0	1,102,461	2.5
2002	I	31,332	1.3	260,798	2.5	53,837	0.0	103,864	2.0	74,995	3.2	1,074,767	2.4
	II	30,254	1.0	283,890	4.4	56,607	1.1	110,689	2.3	73,360	3.3	1,128,251	3.0
	III	32,960	0.9	273,586	6.6	59,663	1.3	108,830	2.9	75,514	2.5	1,131,291	3.2
	IV	32,116	1.1	273,264	4.7	58,158	1.9	118,167	2.7	68,912	0.8	1,136,783	3.1
2003	I	29,990	-4.3	268,237	2.9	54,493	1.2	106,740	2.8	74,970	0.0	1,098,315	2.2
	II	28,958	-4.3	289,028	1.8	58,889	4.0	114,470	3.4	73,030	-0.4	1,151,494	2.1
	III	31,492	-4.5	277,646	1.5	60,974	2.2	112,720	3.6	76,795	1.7	1,157,471	2.3

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

4.3. Industry

	Industrial Output									
	Total		Mining		Manufacturing		Electricity supply			
	1992=100	Annual growth in %	1992=100	Annual growth in %	1992=100	Annual growth in %	1992=100	Annual growth in %		
	Column	1	2	3	4	5	6	7	8	
Code										
1992	100.0	-13.2	100.0	0.1	100.0	-13.4	100.0	-5.1		
1993	97.3	-2.8	89.7	-10.3	97.6	-2.5	96.4	-3.6		
1994	103.5	6.4	85.1	-5.1	104.1	6.7	104.0	7.8		
1995	105.5	2.0	85.9	0.9	107.1	2.8	103.7	-0.3		
1996	106.6	1.0	86.2	0.4	108.0	0.9	104.5	0.8		
1997	107.6	1.0	87.8	1.8	108.2	0.2	113.1	8.2		
1998	111.7	3.7	87.4	-0.3	112.5	3.9	116.9	3.3		
1999	111.1	-0.5	83.9	-4.0	112.5	0.0	112.1	-4.1		
2000	118.0	6.2	81.6	-2.7	120.4	7.0	113.9	1.6		
2001	121.4	2.9	75.2	-7.9	123.8	2.8	124.5	9.3		
2002	124.4	2.4	81.0	7.7	126.2	2.0	131.3	5.4		
2003	126.1	1.4	85.7	5.8	128.3	1.6	126.7	-3.5		
2002	Nov.	130.2	0.6	82.7	13.4	132.6	1.1	134.2	-8.1	
	Dec.	111.0	2.8	58.1	-14.0	110.2	5.2	153.4	-9.4	
2003	Jan.	117.7	-1.9	67.9	-21.9	117.7	0.0	151.4	-8.3	
	Feb.	121.5	2.8	68.3	-21.6	122.5	3.0	145.3	13.1	
	Mar.	132.0	1.4	100.0	13.9	132.6	1.0	145.7	2.7	
	Apr.	127.4	-2.4	96.5	26.8	129.1	-3.2	128.4	-4.1	
	May	125.4	-0.8	85.5	4.5	129.0	-0.7	107.3	-7.3	
	Jun.	124.6	2.5	89.3	11.5	127.2	3.2	117.2	-9.6	
	Jul.	129.1	-0.8	104.0	27.4	131.5	-2.0	116.5	-0.2	
	Aug.	102.9	-2.6	69.7	19.5	105.5	-3.3	91.8	-4.5	
	Sep.	136.6	3.4	97.7	-3.2	139.3	3.4	127.7	5.1	
	Oct.	141.8	3.8	98.7	9.4	144.6	4.0	135.6	-2.1	
	Nov.	136.6	4.9	83.7	1.2	140.6	6.1	121.3	-9.6	
	Dec.	117.8	6.1	66.9	15.1	119.4	8.3	132.3	-13.7	

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				
		Column	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10
Code											
1992	5,098	3,083	2,015	71,968	26,706	45,274	46,320	17,565	28,755	2,088	
1993	5,385	3,372	2,013	82,642	28,293	54,346	51,988	18,585	33,402	1,495	
1994	5,866	3,385	2,481	93,522	28,440	65,080	59,916	20,480	39,433	2,065	
1995	5,883	3,448	2,435	90,751	28,720	62,031	65,166	22,446	42,721	2,060	
1996	5,832	3,282	2,551	98,712	28,841	69,871	71,169	22,214	48,955	2,795	
1997	6,385	3,306	3,079	101,571	27,372	74,199	71,406	20,916	50,490	3,736	
1998	6,279	3,221	3,058	89,867	25,438	64,429	59,058	18,454	40,603	4,036	
1999	6,057	3,315	2,741	84,279	25,364	58,916	54,308	18,101	36,207	4,235	
2000	6,716	3,313	3,403	89,503	26,954	62,549	55,660	18,464	37,196	4,969	
2001	7,130	3,317	3,813	87,374	26,637	60,376	53,482	17,873	35,609	5,119	
2002	7,321	3,300	4,021	86,197	27,354	58,843	53,104	18,830	34,274	4,993	
2003	7,495	3,323	4,172	...	...	...	...	...	...	5,208	
2002	Dec.	369	200	169	5,747	1,939	3,808	3,852	1,450	2,402	14
2003	Jan.	423	191	231	5,111	1,632	3,479	3,108	1,141	1,967	6
	Feb.	451	277	174	4,751	1,590	3,162	3,055	1,153	1,902	16
	Mar.	430	217	213	5,746	1,882	3,865	3,700	1,370	2,330	16
	Apr.	485	190	295	6,796	2,100	4,696	4,318	1,462	2,857	123
	May	596	238	357	7,335	2,420	4,915	4,591	1,679	2,912	225
	Jun.	772	331	441	7,983	2,454	5,529	4,611	1,552	3,059	571
	Jul.	1,098	501	597	9,913	2,928	6,984	...	...	...	2,019
	Aug.	1,284	530	754	11,418	3,313	8,105	...	...	...	1,863
	Sep.	689	252	437	7,708	2,492	5,215	...	...	...	309
	Oct.	507	211	297	6,801	2,302	4,499	...	...	...	36
	Nov.	356	176	179	5,937	2,117	3,820	...	...	...	7
	Dec.	360	183	177	...	...	...	...	...	...	15

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								
Column	In enterprises and institutions	By self-employed persons	Total	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	...			
2003	Jan.	630,302	64,685	694,987	49,951	31,097	81,048	776,035	101,636	877,671	11.6			
	Feb.	630,966	64,836	695,822	49,900	31,097	80,997	776,819	100,611	877,430	11.5			
	Mar.	632,160	65,320	697,480	49,875	31,097	80,972	778,452	98,823	877,275	11.3	7.0		
	Apr.	633,062	66,136	699,198	49,861	29,224	79,085	778,283	97,053	875,336	11.1			
	May	633,617	66,576	700,193	49,893	29,224	79,117	779,310	95,262	874,572	10.9			
	Jun.	634,461	66,863	701,324	49,824	29,224	79,048	780,372	94,385	874,757	10.8	6.6		
	Jul.	631,700	66,799	698,499	49,724	26,623	76,347	774,846	96,905	871,751	11.1			
	Aug.	631,148	66,561	697,709	49,621	26,623	76,244	773,953	98,159	872,112	11.3			
	Sep.	633,504	66,786	700,290	49,603	26,623	76,226	776,516	98,165	874,681	11.2	6.6		
	Oct.	635,428	66,959	702,387	49,605	26,532	76,137	778,524	98,925	877,449	11.3			
	Nov.	636,154	66,858	703,012	49,585	26,532	76,117	779,129	96,174	875,303	11.0			
	Dec.	633,260	65,589	698,849	49,346	26,532	75,878	774,727	95,993	870,720	11.0	...		

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			
			1992=100	Annual growth in %	Tolars	Annual growth in %	1992=100		1992=100	An.growth in %	1992=100	Annual growth in %	
Column	1	2	3	4	5	6	7	8	9	10	11	12	
Code													
1992	51,044	203.4	100.0	-	43,304	194.0	100.0	-	30,813	198.5	100.0	-	
1993	75,432	47.8	113.3	13.3	62,491	44.3	110.1	10.1	46,826	52.0	116.4	16.4	
1994	94,618	25.4	117.3	3.6	79,347	27.0	115.4	4.9	60,089	28.3	123.3	6.0	
1995	111,996	18.4	122.4	4.4	92,877	17.1	119.1	3.2	71,279	18.6	129.1	4.7	
1996	129,125	15.3	128.5	4.9	106,144	14.3	123.9	4.0	81,830	14.8	134.8	4.4	
1997	144,249	11.8	132.5	3.2	118,967	12.1	128.1	3.4	91,198	11.5	138.7	2.9	
1998	158,069	9.6	134.5	1.6	132,076	11.0	131.8	2.9	99,906	9.6	140.8	1.5	
1999	173,245	9.6	138.8	3.3	144,121	9.1	135.5	2.8	109,279	9.4	145.0	3.0	
2000	191,669	10.6	141.0	1.6	161,267	11.9	139.2	2.8	120,689	10.4	147.1	1.4	
2001	214,561	11.9	145.6	3.3	178,614	10.8	142.2	2.2	134,856	11.7	151.6	3.1	
2002	235,436	9.7	148.7	2.0	196,219	9.9	145.3	2.2	147,946	9.7	154.8	2.1	
2003	268,354	7.5	151.5	1.8	211,067	7.6	148.1	1.9	167,796	7.5	157.6	1.8	
2002	Nov.	252,885	7.7	157.2	0.9	214,073	8.3	156.1	1.4	158,335	8.2	163.0	1.3
	Dec.	262,136	12.0	162.0	4.4	219,587	16.0	159.1	8.1	163,849	12.0	167.7	4.4
2003	Jan.	247,080	9.1	151.1	2.3	205,498	9.1	147.4	2.3	155,936	8.8	158.0	2.1
	Feb.	241,505	8.2	147.0	1.8	197,457	7.7	141.0	1.4	153,521	8.6	154.8	2.3
	Mar.	243,699	7.4	147.2	1.0	201,462	6.5	142.8	0.2	153,627	7.5	153.7	1.2
	Apr.	246,928	7.9	148.6	2.5	205,119	8.2	144.8	2.7	154,810	8.0	154.3	2.5
	May	249,309	7.9	149.2	2.2	207,324	7.4	145.5	1.7	156,252	7.7	154.8	2.0
	Jun.	248,213	8.3	148.2	2.1	203,318	7.9	142.3	1.7	156,098	8.3	154.3	2.1
	Jul.	250,918	8.1	149.0	2.0	209,445	7.4	145.9	1.3	157,665	8.0	155.1	1.9
	Aug.	251,482	6.5	150.0	1.0	209,493	7.0	146.5	1.4	157,856	6.6	155.9	1.1
	Sep.	253,770	7.4	151.0	2.4	212,218	8.0	148.1	2.9	159,456	7.5	157.1	2.4
	Oct.	257,171	7.2	152.5	2.3	217,074	7.6	151.0	2.7	161,240	7.1	158.4	2.1
	Nov.	270,294	6.9	159.8	1.7	229,720	7.3	159.3	2.1	168,980	6.7	165.4	1.5
	Dec.	277,591	5.9	164.0	1.2	234,675	6.9	162.6	2.2	173,166	5.7	169.4	1.0

Source: Statistical Office of RS and computations in BS.

4.7. Registered Household Income

	Net Wages and Salaries			Other receipts from employment			Transfer receipts			Total			
	Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		
		1992=100	Annual growth in %		1992=100	Annual growth in %		1992=100	Annual growth in %		1992=100	Annual growth in %	
Column	1	2	3	4	5	6	7	8	9	10=1+4+7	11	12	
Code													
1992	238,780	100.0	-	89,856	100.0	-	132,532	100.0	-	461,168	100.0	-	
1993	359,259	116.1	16.1	150,590	130.3	30.3	220,481	131.0	31.0	730,330	123.1	23.1	
1994	445,487	118.9	2.4	165,048	118.0	-9.4	284,858	139.7	6.6	895,394	124.6	1.3	
1995	529,684	124.7	4.9	206,838	130.6	10.6	329,933	142.9	2.3	1,066,455	131.0	5.1	
1996	594,907	127.5	2.2	261,298	150.0	14.9	420,773	165.7	15.9	1,276,978	142.7	8.9	
1997	654,872	129.6	1.6	289,031	153.2	2.1	494,015	179.7	8.4	1,437,917	148.4	4.0	
1998	720,371	132.1	2.0	308,850	151.8	-0.9	551,855	186.0	3.5	1,581,075	151.2	1.9	
1999	790,867	136.6	3.4	340,106	157.6	3.8	627,297	199.2	7.1	1,758,269	158.4	4.8	
2000	883,905	140.2	2.6	384,700	163.7	3.9	703,403	205.1	3.0	1,972,007	163.1	3.0	
2001	1,000,885	146.4	4.4	412,283	161.7	-1.2	765,550	205.8	0.3	2,178,717	166.2	1.9	
2002	1,106,170	150.5	2.8	438,256	159.9	-1.1	868,336	217.2	5.5	2,412,763	171.3	3.0	
2003	1,196,041	154.2	2.4	458,481	158.4	-0.9	954,730	226.2	4.1	2,609,253	175.4	2.4	
2002	Nov.	93,586	150.4	1.8	33,440	144.1	-1.8	73,174	216.1	3.4	200,200	167.8	1.8
	Dec.	108,031	172.6	3.1	47,577	203.9	5.5	76,775	225.4	7.6	232,383	193.7	5.1
2003	Jan.	94,808	150.0	4.0	29,954	127.1	-4.8	72,736	211.5	3.3	197,498	163.0	2.3
	Feb.	96,949	152.6	2.4	29,367	124.0	-4.6	74,022	214.1	1.3	200,339	164.5	0.9
	Mar.	95,003	148.4	0.7	34,311	143.8	-2.3	76,829	220.6	5.1	206,143	168.0	1.8
	Apr.	98,119	152.7	4.0	42,968	179.3	-6.8	78,803	225.4	8.9	219,891	178.5	3.3
	May	97,455	150.8	3.6	40,053	166.2	-3.5	77,617	220.7	6.7	215,125	173.6	3.3
	Jun.	99,649	153.8	1.5	58,013	240.1	4.6	100,540	285.2	5.2	258,203	207.9	3.6
	Jul.	98,790	151.7	2.1	36,824	151.7	-4.5	78,057	220.3	2.8	213,670	171.2	1.2
	Aug.	98,139	151.3	0.1	32,230	133.3	-7.5	76,529	216.9	2.5	206,898	166.4	-0.3
	Sep.	98,761	151.9	2.2	33,532	138.3	12.3	79,586	225.0	5.7	211,880	170.0	5.0
	Oct.	100,661	154.3	2.6	36,046	148.2	5.7	79,900	225.2	4.6	216,606	173.3	3.8
	Nov.	101,532	155.2	3.2	35,314	144.8	0.4	78,641	220.9	2.2	215,487	171.8	2.4
	Dec.	116,176	177.4	2.8	49,868	204.3	0.2	81,469	228.7	1.4	247,513	197.2	1.8

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

4.8. Prices

	Consumer price index								Retail prices			Industrial producers prices		
	Total			Goods		Services		Retail prices			Industrial producers prices			
	1992=100	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	1992=100	Annual growth in %	Monthly growth in %	1992=100	Annual growth in %	Monthly growth in %	
Column	1	2	3	4	5	6	7	8	9	10	11	12	13	
Code														
1992	100.0	207.3	5.6	213.9	5.5	174.0	6.4	100.0	201.3	5.6	100.0	215.7	4.8	
1993	132.9	32.9	1.7	29.9	1.5	50.1	2.8	132.3	32.3	1.7	121.6	21.6	1.4	
1994	160.8	21.0	1.5	19.9	1.5	26.2	1.5	158.5	19.8	1.4	143.1	17.7	1.4	
1995	182.5	13.5	0.7	12.3	0.6	18.4	1.2	178.5	12.6	0.7	161.4	12.8	0.6	
1996	200.4	9.9	0.7	8.4	0.6	15.2	1.0	195.8	9.7	0.7	172.3	6.8	0.5	
1997	217.1	8.4	0.7	7.7	0.7	10.0	0.8	213.6	9.1	0.8	182.9	6.1	0.5	
1998	234.3	8.0	0.5	7.3	0.5	10.2	0.8	231.9	8.6	0.6	193.8	6.0	0.3	
1999	248.7	6.1	0.6	5.6	0.6	7.9	0.7	247.3	6.6	0.7	197.9	2.1	0.3	
2000	270.8	8.9	0.7	9.1	0.7	8.5	0.7	274.3	10.9	0.8	212.9	7.6	0.7	
2001	293.7	8.4	0.6	7.8	0.5	10.3	0.8	299.9	9.3	0.6	232.0	9.0	0.6	
2002	315.6	7.5	0.6	6.3	0.5	10.7	0.8	322.2	7.5	0.6	243.9	5.1	0.3	
2003	333.3	5.6	0.4	5.0	0.3	6.9	0.5	339.2	5.6	0.4	250.2	2.5	0.2	
2000	Feb.	262.4	8.3	0.9	8.4	1.0	8.4	0.9	262.3	9.4	0.9	207.5	5.5	1.2
	Mar.	264.7	9.0	0.9	9.2	1.0	8.6	0.7	265.7	10.5	1.3	207.9	6.1	0.2
	Apr.	266.3	9.2	0.6	9.5	0.5	8.9	1.0	267.8	11.1	0.8	209.1	6.8	0.6
	May	267.5	9.1	0.5	9.2	0.4	8.9	0.5	269.0	10.9	0.5	209.5	7.3	0.2
	Jun.	269.1	9.7	0.6	9.9	0.6	9.4	0.7	272.9	12.2	1.4	210.3	7.1	0.4
	Jul.	271.4	8.8	0.9	9.5	0.9	7.3	0.8	276.3	11.5	1.2	212.4	8.2	1.0
	Aug.	272.2	8.2	0.3	8.4	0.0	7.6	1.0	276.6	10.0	0.1	215.0	9.4	1.2
	Sep.	276.1	8.9	1.4	9.3	1.7	8.0	0.7	281.7	11.1	1.9	216.2	9.3	0.6
	Oct.	277.6	9.0	0.6	9.4	0.7	8.2	0.5	283.8	11.4	0.7	219.9	9.1	1.7
	Nov.	280.7	9.7	1.1	10.0	1.1	9.1	1.1	287.4	12.4	1.3	221.1	9.3	0.6
	Dec.	281.0	8.9	0.1	9.1	-0.2	8.5	0.8	286.1	10.6	-0.5	222.5	9.2	0.6
2001	Jan.	282.1	8.5	0.4	7.9	0.1	10.1	1.1	286.1	10.0	0.0	226.7	10.6	1.9
	Feb.	285.4	8.7	1.1	8.2	1.2	10.3	1.1	289.8	10.5	1.3	229.0	10.4	1.0
	Mar.	288.4	8.9	1.1	8.2	1.1	10.8	1.1	293.3	10.4	1.2	227.9	9.6	-0.5
	Apr.	290.3	9.0	0.7	8.4	0.6	10.5	0.8	295.8	10.5	0.9	229.9	10.0	0.9
	May	293.8	9.7	1.1	9.6	1.5	10.2	0.2	300.7	11.8	1.6	230.3	9.9	0.1
	Jun.	294.9	9.5	0.4	9.1	0.2	10.6	1.1	302.4	10.8	0.6	230.9	9.8	0.3
	Jul.	295.4	8.8	0.2	8.3	0.1	10.2	0.4	302.1	9.4	-0.1	231.9	9.2	0.4
	Aug.	295.4	8.5	0.0	8.1	-0.2	9.7	0.4	303.3	9.7	0.4	232.6	8.2	0.3
	Sep.	297.8	7.9	0.9	7.0	0.6	10.6	1.5	305.3	8.4	0.7	233.5	8.0	0.4
	Oct.	299.2	7.8	0.5	6.8	0.5	10.5	0.4	306.4	8.0	0.4	235.8	7.2	1.0
	Nov.	300.5	7.0	0.4	6.0	0.3	10.0	0.7	307.6	7.0	0.4	236.8	7.1	0.5
	Dec.	300.8	7.0	0.1	6.2	0.0	9.6	0.5	306.1	7.0	-0.4	239.1	7.5	1.0
2002	Jan.	305.7	8.4	1.6	7.5	1.4	10.7	2.1	310.1	8.4	1.3	239.8	5.8	0.3
	Feb.	308.4	8.1	0.9	7.1	0.7	11.0	1.4	313.1	8.1	1.0	241.2	5.3	0.6
	Mar.	310.6	7.6	0.7	6.7	0.7	10.4	0.6	315.6	7.6	0.8	242.1	6.3	0.4
	Apr.	314.6	8.4	1.4	7.6	1.5	10.6	1.0	321.4	8.7	1.8	243.1	5.7	0.4
	May	315.7	7.5	0.3	6.2	0.1	11.3	0.8	321.7	7.0	0.1	243.3	5.7	0.1
	Jun.	314.9	6.8	-0.2	5.5	-0.5	10.7	0.5	321.1	6.2	-0.2	243.8	5.6	0.2
	Jul.	316.8	7.2	0.5	5.6	0.2	11.8	1.4	322.6	6.8	0.5	244.2	5.3	0.2
	Aug.	317.1	7.3	0.1	5.5	-0.2	12.3	1.0	324.2	6.9	0.5	244.7	5.2	0.2
	Sep.	319.5	7.2	0.8	5.9	1.0	10.7	0.0	327.5	7.3	1.0	244.9	4.9	0.1
	Oct.	320.8	7.2	0.5	6.2	0.8	9.9	-0.3	330.0	7.7	0.7	245.8	4.2	0.3
	Nov.	320.8	6.7	0.0	5.8	-0.1	9.4	0.2	329.7	7.7	-0.1	246.5	4.1	0.3
	Dec.	322.7	7.2	0.6	6.4	0.6	9.4	0.5	330.0	7.8	0.1	248.0	3.7	0.6
2003	Jan.	326.0	6.6	1.0	6.1	1.1	8.1	0.9	325.8	7.5	1.0	248.5	3.6	0.2
	Feb.	327.6	6.2	0.5	5.8	0.4	7.3	0.7	335.0	7.0	0.5	248.0	2.8	-0.2
	Mar.	330.1	6.3	0.7	6.0	0.9	7.1	0.4	336.9	6.8	0.6	248.1	2.5	0.1
	Apr.	331.4	5.3	0.5	4.8	0.4	6.8	0.6	338.3	5.2	0.4	248.9	2.4	0.3
	May	333.3	5.5	0.5	5.0	0.3	7.0	1.0	339.9	5.6	0.5	250.1	2.8	0.5
	Jun.	334.1	6.0	0.3	5.5	-0.1	7.3	1.1	340.9	6.2	0.3	250.4	2.7	0.1
	Jul.	335.7	6.0	0.5	3.3	0.3	5.8	1.0	342.9	6.3	0.6	250.4	2.5	0.0
	Aug.	334.4	5.5	-0.4	2.5	-0.7	6.3	0.4	334.3	5.5	-0.3	250.3	2.3	0.0
	Sep.	335.2	5.0	0.3	3.1	0.5	6.0	-0.2	342.9	4.7	0.3	251.0	2.5	0.2
	Oct.	336.3	4.8	0.3	4.3	0.7	6.2	-0.5	343.5	4.1	0.2	251.3	2.3	0.2
	Nov.	337.4	5.1	0.3	4.7	0.3	6.1	0.0	344.5	4.5	0.3	251.8	2.1	0.2
	Dec.	337.6	4.6	0.1	3.9	-0.2	6.5	0.8	345.2	4.6	0.2	253.1	2.1	0.5
2004	Jan.	339.0	4.0	0.4	3.0	0.2	6.4	0.8	346.2	3.9	0.3	254.2	2.3	0.4
	Feb.	339.2	3.6	0.1	2.5	-0.1	6.3	0.6	347.3	3.7	0.3	...	...	...

Source: Statistical Office of RS and computations in BS.

5.1. General Government Revenues and Expenditure

Millions of Tolars	Total revenue (I)										
	Tax revenues										
	Taxes on income, profits and capital gains			Taxes on payroll and work force	Social security contributions			Total	Taxes on property	Domestic taxes on goods and services	
	Personal income tax	Corporate income tax	Total		Employees	Employers	Other unallocable social security contributions				
Column	1	2	3	4	5	6	7	8	9	10	
Code											
1992	69,278	5,943	75,221	0	103,064	77,739	8,808	189,611	2,834	111,136	
1993	98,110	6,660	104,770	0	144,689	118,580	11,553	274,822	4,304	167,253	
1994	125,832	14,994	140,826	5,919	165,803	137,904	13,710	317,417	4,254	240,014	
1995	147,429	12,941	160,370	3,829	195,413	151,504	16,083	363,000	12,343	298,159	
1996	174,639	22,291	196,930	18,259	221,929	134,112	20,143	376,184	14,628	349,451	
1997	194,062	33,562	227,624	37,491	247,519	127,472	25,639	400,630	19,589	412,094	
1998	213,342	39,593	252,936	45,905	276,805	142,649	28,944	448,398	27,722	479,713	
1999	231,641	42,177	273,818	55,416	305,649	157,206	33,515	496,371	26,597	601,470	
2000	259,634	51,795	311,429	68,071	342,129	172,980	37,465	552,574	26,513	602,895	
2001	289,102	68,775	357,877	83,369	377,817	188,925	54,165	620,908	32,965	673,380	
2002	319,822	75,223	395,045	93,897	415,634	208,271	57,910	681,816	34,428	672,703	
2002	Sep.	26,884	6,074	32,958	7,792	34,899	17,462	4,883	57,245	2,501	52,984
	Oct.	26,092	5,155	31,247	7,839	35,170	17,560	5,148	57,877	3,041	68,833
	Nov.	28,208	5,232	33,440	7,930	34,919	17,807	5,039	57,765	4,249	60,180
	Dec.	35,258	5,872	41,130	10,586	41,529	22,646	5,365	69,541	2,779	90,480
2003	Jan.	27,968	5,055	33,023	8,498	35,736	18,765	4,430	58,930	1,106	64,468
	Feb.	28,471	4,948	33,418	8,552	35,925	17,555	4,959	58,439	2,207	49,917
	Mar.	28,779	6,324	35,103	8,330	35,992	18,400	4,941	59,333	1,668	71,918
	Apr.	31,457	34,247	65,704	8,465	36,141	18,456	5,093	59,689	2,094	67,065
	May	31,117	5,722	36,840	8,503	36,214	18,429	5,123	59,766	3,953	57,598
	Jun.	32,297	7,201	39,498	8,919	36,601	18,748	4,959	60,308	3,576	67,454
	Jul.	24,529	7,591	32,121	8,780	37,293	19,200	5,259	61,752	2,577	78,287
	Aug.	22,052	6,853	28,905	8,649	36,252	18,272	5,129	59,654	4,749	56,863
	Sep.	28,865	7,733	36,599	9,035	37,084	18,919	5,275	61,277	2,897	71,862
	Oct.	28,517	6,790	35,307	8,666	37,642	19,513	5,346	62,502	2,802	77,578
	Nov.	29,921	7,663	37,584	8,965	37,318	19,031	5,172	61,521	4,325	58,192

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	
2002	Sep.	933	61	167,954	41,446	32,650	74,096	1,455	736	2,191	3,187
	Oct.	180	36	192,291	43,157	37,536	80,694	5,053	354	5,407	3,971
	Nov.	1,733	196	181,475	42,860	37,594	80,454	2,620	237	2,857	10,965
	Dec.	3,974	10,302	249,036	43,733	40,509	84,242	7,545	352	7,897	13,857
2003	Jan.	1,270	290	192,200	42,402	36,746	79,148	6,428	472	6,900	5,294
	Feb.	143	27	164,324	48,269	36,501	84,771	8,339	347	8,686	4,550
	Mar.	676	31	190,749	45,057	36,109	81,166	6,125	12,101	18,226	3,928
	Apr.	727	122	218,451	45,242	39,069	84,311	6,804	5,961	12,766	4,901
	May	166	22	179,446	46,727	36,697	83,424	2,378	7,654	10,031	4,612
	Jun.	974	80	202,831	56,712	36,563	93,275	7,625	3,017	10,642	5,120
	Jul.	1,113	228	202,187	45,866	37,039	82,905	4,981	359	5,340	7,004
	Aug.	233	140	173,242	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	202,335	45,433	38,112	83,545	3,630	314	3,943	5,138
	Nov.	2,558	125	187,863	47,569	36,235	83,804	5,785	213	5,998	12,217

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
30,419	16,922	1,973	114	155,567	4,533	2,833	3,174	10,541	166,107	854
46,004	16,160	3,453	35	172,325	8,970	3,442	5,998	18,410	190,735	1,341
48,650	5,279	2,823	26	166,412	4,264	3,105	3,488	10,857	177,269	2,277
51,019	26,218	2,950	52	217,517	5,571	3,330	4,922	13,824	231,342	3,419
42,786	15,881	2,636	16	168,677	14,582	2,695	3,984	21,260	189,937	703
41,343	2,753	1,938	15	154,487	3,497	2,871	2,718	9,087	163,573	580
39,538	23,898	2,871	16	179,239	3,372	3,486	3,359	10,216	189,455	586
45,587	14,005	3,292	17	206,326	3,364	2,997	3,682	10,043	216,369	1,233
34,800	16,012	3,005	38	169,702	2,414	3,295	3,002	8,711	178,412	846
43,273	17,380	2,802	23	182,579	9,588	3,148	5,731	18,466	201,045	731
51,848	18,985	2,844	20	186,380	4,171	3,187	5,382	12,740	199,120	1,726
43,667	7,377	2,719	15	161,554	4,735	2,539	3,232	10,506	172,060	809
34,505	30,021	2,463	17	184,150	5,897	2,771	5,121	13,789	197,939	1,335
52,018	17,748	2,938	23	189,816	4,400	2,964	3,418	10,782	200,598	1,801
47,786	3,331	4,009	28	174,623	2,315	3,126	3,723	9,164	183,786	1,393

Total expenditure (II)										
Current expenditure										
Current transfers										
Transfers to households	Of which:	Transfers to nonprofit institutions	Other domestic transfers	Transfers abroad	Total	Current reserves	Total	Capital expenditure	Total expenditure (II)	Nonfinancial balance (A = I - II.)
8	9	10	11	12	13	14	15	16	17	18
167,836	116,157	963	0	1,114	199,697	2,068	393,826	34,698	428,524	12,438
246,811	169,190	2,708	1,100	1,433	289,627	2,057	578,417	49,946	628,363	12,532
327,363	224,927	3,724	876	2,109	370,227	1,015	723,123	80,232	803,355	206
391,785	273,892	5,501	809	2,780	442,622	1,225	863,969	93,304	957,273	913
444,184	310,075	5,980	719	3,829	489,259	1,783	976,207	107,379	1,083,586	8,229
519,109	352,534	7,368	775	3,934	571,146	1,736	1,135,487	121,181	1,256,668	-34,081
573,820	391,921	8,489	4,569	5,035	641,153	10,713	1,283,131	140,364	1,423,494	-25,591
648,071	441,027	14,598	6,648	5,214	737,619	10,552	1,445,544	167,769	1,613,314	-23,297
731,077	490,682	16,883	2,757	3,822	813,491	12,597	1,610,500	170,945	1,781,444	-54,720
821,358	544,511	18,868	-782	5,421	908,026	9,018	1,832,033	198,945	2,030,978	-63,193
910,391	600,833	22,312	-598	5,076	997,615	9,858	2,025,214	216,268	2,241,482	-157,622
73,388	48,628	1,639	644	201	79,059	830	156,175	15,824	171,999	-4,045
75,405	48,635	1,778	467	173	81,796	129	168,025	21,435	189,460	2,831
74,886	48,883	2,325	1,105	1,098	90,379	626	174,315	20,618	194,933	-13,458
76,804	48,937	3,134	1,002	1,204	96,002	2,136	190,277	43,360	233,637	15,399
75,312	49,028	1,020	619	179	82,424	727	169,199	19,125	188,324	3,877
77,270	49,163	1,028	785	86	83,719	247	177,423	11,998	189,421	-25,098
79,552	51,417	1,580	1,080	529	86,668	587	186,647	12,950	199,597	-8,848
81,637	51,443	1,708	929	610	89,785	452	187,314	12,339	199,663	18,798
80,805	51,556	2,038	1,322	314	89,090	652	183,198	12,554	195,752	-16,306
102,541	73,935	2,254	964	711	111,590	656	216,163	15,378	231,541	-28,711
81,133	51,680	2,456	1,401	402	92,395	514	181,154	16,418	197,572	4,615
79,973	51,662	1,796	1,131	220	87,013	443	168,518	17,563	186,081	-12,839
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	2,883
82,151	52,388	2,611	1,301	623	98,903	492	189,197	24,964	214,161	-26,299

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	
2002	Sep.	171	113,260	42	113,474	487	14	200	701	112,773
	Oct.	179	-239	616	556	542	30	23	595	-39
	Nov.	271	-462	37	-155	526	15	331	2,373	-2,528
	Dec.	1,174	378	-122	1,430	810	66	2	878	551
2003	Jan.	157	779	789	1,725	739	9	56	804	921
	Feb.	123	0	53	175	153	1	157	311	-136
	Mar.	188	7	43	237	528	2	507	1,038	-800
	Apr.	125	95	328	547	463	66	53	582	-35
	May	174	226	-99	301	151	14	0	165	136
	Jun.	792	273	2,533	3,597	533	104	168	805	2,793
	Jul.	267	-35	383	615	482	47	245	815	-200
	Aug.	186	2	14	202	97	-52	961	1,006	-804
	Sep.	175	4	12	192	287	50	708	1,065	-873
	Oct.	217	6	858	1,082	140	14	72	225	856
	Nov.	99	68	9	176	427	73	160	921	-745

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			
Column	10	11	12	13	14	15	16	17	18	
Code										
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	
2002	Sep.	108,728	7,570	2,744	4,825	2,001	4,679	-2,678	2,147	110,875
	Oct.	2,792	26,990	19,421	7,569	63	438	-375	7,194	9,986
	Nov.	-15,986	15,039	5,640	9,399	111	805	-694	8,705	-7,281
	Dec.	15,951	14,026	5,106	8,920	84	4,572	-4,489	4,431	20,382
2003	Jan.	4,798	29,892	57,800	-27,908	0	949	-949	-28,858	-24,060
	Feb.	-25,234	44,041	20,759	23,282	74	827	-753	22,529	-2,705
	Mar.	-9,649	10,651	22,331	-11,680	100	1,947	-1,846	-13,526	-23,175
	Apr.	18,763	28,971	7,663	21,308	0	438	-438	20,870	39,634
	May	-16,171	6,568	5,492	1,076	38	364	-326	750	-15,421
	Jun.	-25,918	43,326	21,329	21,997	25	1,789	-1,764	20,233	-5,685
	Jul.	4,415	38,374	22,590	15,785	56	971	-916	14,869	19,284
	Aug.	-13,643	-9,411	414	-9,824	403	753	-350	-10,174	-23,817
	Sep.	14,287	3,778	5,590	-1,813	0	1,973	-1,973	-3,785	10,502
	Oct.	3,739	35,852	2,709	33,144	52	469	-417	32,727	36,466
	Nov.	-27,043	11,306	6,745	4,561	0	369	-369	4,193	-22,850

5.3. Debt of Republic of Slovenia

Millions of Tolars	Debt incurred in domestic market						Debt incurred abroad			Total debt 10 = 6 +
	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
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
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

Source: Ministry of Finance.

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

as at January 31, 2004

I. Banks

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

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- 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
Tel.: +386 (1) 587 66 00

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- 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.

BANKS AND SAVING BANKS IN SLOVENIA

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

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

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

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

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- 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.

FACTOR BANKA d.d.
Tivolska c. 48
1000 LJUBLJANA
Tel.: +386 (1) 431 11 36

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- trading in financial derivatives
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- services in connection with securities, in accordance with the law governing the securities market
- administering pension funds in accordance with the law governing pension funds
- performance of payment services
- custody.

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

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- 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.

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

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- 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.

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

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

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

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

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- 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.

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

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

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

NOVA LJUBLJANSKA BANKA d.d., LJUBLJANA
1520 LJUBLJANA

Tel.: +386 (1) 425 01 55

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

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

Tel.: +386 (2) 228 82 00

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- 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

Tel.: +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.

SKB BANKA d.d. LJUBLJANA

1513 LJUBLJANA

Tel.: +386 1 471 51 00

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

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

SLOVENSKA INVESTICIJSKA BANKA d.d. - in liquidation procedure
 Čopova 38
 1101 LJUBLJANA
 Tel.: +386 (1) 242 03 00

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

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

SLOVENSKA ZADRUŽNA KMETIJSKA BANKA d.d., LJUBLJANA
 Kolodvorska 9
 1000 LJUBLJANA
 Tel.: +386 (1) 472 71 00

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- collection, analysis and provision of information on the credit-worthiness of legal persons
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- services in connection with securities, in accordance with the law governing the securities market
- performance of payment services.

VOLKS BANK - LJUDSKA BANKA d.d.
 Dunajska 128 a
 1000 LJUBLJANA
 Tel.: +386 (1) 530 74 00

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

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

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

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

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

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

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

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

Branch office:

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

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

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

II. Savings banks

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

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

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

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

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

- factoring
- issuing of guarantees and other commitments
- lending, including consumer credits, mortgage credits, and financing of commercial transactions
- trading in foreign means of payment, including foreign exchange transactions
- issuing and administering of other means of payment (e.g., debit and credit cards, travellers' cheques, bankers' drafts)
- collection, analysis and provision of information on the credit-worthiness of legal persons
- safe custody services
- mediation in the conclusion of loan and credit transactions
- performance of payment services.

III. Representative offices of foreign banks:

Bank	Representative office address
Die Kärntner Sparkasse AG, Celovec Neuer Platz 14 A-9020 Klagenfurt Austria	Kärntner Sparkasse AG, Celovec Predstavništvo Ljubljana Dunajska 156 1000 Ljubljana Tel.: +386 1 568 83 09
European Bank for Reconstruction and Development One Exchange Square London EC2A 2JN Great Britain	European Bank for Reconstruction and Development Trg republike 3 1000 Ljubljana Tel.: +386 (1) 426 36 00
Raiffeisen Zentralbank Österreich AG Am Stadtpark 9 A-1030 Wien Austria	Raiffeisen Zentralbank Österreich AG Predstavništvo Slovenija Trg republike 3 1000 Ljubljana Tel.: +386 (1) 200 18 00
Bank für Arbeit und Wirtschaft AG Seitzergasse 2-4 A-1010 Wien Austria	Bank für Arbeit und Wirtschaft AG Wien- Predstavništvo Trg republike 3 1000 Ljubljana Tel.: +386 (1) 470 08 58
UniCredito Italiano S.p.A. Via Dante 1 IT-16121 Genova Italy	UniCredito Italiano S.p.A Predstavništvo Koper Zore Perello Godina 3 6000 Koper Tel.: +386 (5) 639 83 01

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IV. NOTES ON METHODOLOGY

General Notes

Sectors

External sector consists of non-residents.

Residents of the Republic of Slovenia are defined as:

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

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

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

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

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

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

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

Households (Individuals) include resident individuals.

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

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

Characteristics of the data

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

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

Data in tables are not seasonally adjusted.

Table: Republic of Slovenia: general information

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

1. MONEY AND BANKS

Last published data are preliminary.

Sectorization of banks' data as from April 30, 1999

For data from April 30, 1999 on a new sectorization has been implemented according to ***Regulation on Introduction and Implementation of Standard Classification of Institutional Sectors***, (hereinafter "SKIS") - Official Gazette 56/98. SKIS which implemented a national standard for economic sectorization is based on European System of Accounts 95 and is in accordance with System of National Accounts 93. According to SKIS the sectors of the economy are: 1.) Non-financial corporations, 2.) Financial corporations (central bank, commercial banks, other financial institutions), 3.) General government, 4.) Households, 5.) Non-profit institutions serving households and 6.) External Sector (non-residents)

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

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

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

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

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

Non-monetary financial institutions consist of: Savings banks, Co-operatives and *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 3.8. 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

Discount rate (End of period): Indicative rate posted by the Bank of Slovenia. It was abolished as of 1st January 2003.

Lombard loan: Within the framework of standing lombard facility Bank of Slovenia provides one-day lombard loans to banks and savings banks with Bank of Slovenia Bills or Government Securities used as collateral. The pledged securities should amount to 110% of the amount of lombard loan. Interest rate for lombard loans is determined with the Decree on lombard loan interest rate and interest rate for overnight deposit.

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

Penalty rate is an official penalty rate set by Bank of Slovenia. Penalty rate is generally used in cases of overdue payments. Penalty rate is determined by the Law on the legal penalty rate since 28.06.2003.

Repo interest rate for loans granted on the basis of temporary purchase of Bank of Slovenia's Bills in foreign currency with obligatory repurchase in 7, 28 or 60 days is the weighted arithmetic average of daily repo interest rates (28 - day repo was abolished in August 2000 and 60 - day repo in February 2003). The repo interest rate is given as the effective interest rate.

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

Bank of Slovenia uses *liquidity loans* to regulate liquidity of the banking system, and occasionally for regulation of base money. *Liquidity facilities of last resort* are permanently available to banks and saving banks (till March 2001 only to banks) in case of unexpected liquidity constraints. The interest rate applied is the penalty rate. It was abolished with October 2002.

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 loans or deposits on the interbank market. Interest rate for overnight deposits (SIONIA) is weighted average interest rate for overnight deposits. Interest rate for deposits till 30 days is weighted average interest rate for deposits with maturity till 30 days.

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

Tolar indexation clause

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

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

Financial liabilities and assets in domestic currency, with maturity exceeding 1 year, are revalued with TOM.

Financial liabilities in domestic currency, with maturity less than 30 days, are not revalued from September 1995. Since July 2002 financial liabilities and assets in domestic currency, with maturity less than 1 year, are not revalued.

Foreign exchange indexation clause

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

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

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

Table 2.3.: Interest Rates for Bank of Slovenia Bills

Tolar bills are registered securities subscribed by banks and savings banks with maturity of 60, 270 days (Tolar bills with maturity of 7, 14 and 30 days were abolished on 3rd of April 2000, bills with 2-day maturity were abolished as of 1st July 2001, 12-day tolar bills on 21st of December 2001 and 360-days tolar bills on 14th 2002). All bills are offered on a permanent basis except for 270 - day bills, which are sold by auction. Interest rates for tolar bills are nominal given.

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

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

Foreign currency bills are transferable registered securities not issued in series. They are offered on permanent basis and can be purchased by banks and by other legal persons through banks. They are sold for Euros (till 16.02.1999 for German Marks) or US Dollars at a discount with maturities of two to four months (foreign currency bills with maturities of 180, 270 and 360 days were abolished by March 2001). Interest rates for a certain type of bill in the table are those last valid in a period.

Table 2.4.: 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 2.5.: Average Effective Commercial Banks' Interest Rates

Average effective interest rates are calculated on the basis of the interest accounted in the period.

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 are no longer possible.

Table: Breakdown of banks' assets and liabilities by type of Indexation Clause

		Loans			Deposits			Total		
		TOM	D	NOM	TOM	D	NOM	TOM	D	NOM
2000	Jan.-Mar.	93.	6.0	0.3	59.	2.9	37.	76.	4.4	19.
	Apr.-Jun.	93.	6.1	0.4	58.	2.8	38.	75.	4.5	20.
	Jul.-Sep.	93.	6.5	0.6	59.	2.7	38.	75.	4.6	19.
	Okt.-Dec.	92.	6.7	0.8	60.	2.6	36.	76.	4.6	18.
2001	Jan.-Mar.	92.	6.8	0.7	62.	2.6	34.	77.	4.7	17.
	Apr.-Jun.	91.	7.3	0.8	63.	2.7	33.	77.	5.0	17.
	Jul.-Sep.	91.	7.7	1.0	64.	2.7	33.	77.	5.1	17.
	Okt.-Dec.	90.	8.0	1.1	64.	2.8	32.	77.	5.3	17.
2002	Jan.-Mar.	90.	8.6	1.4	65.	2.6	31.	77.	5.4	17.
	Apr.-Jun.	73.	9.1	17.	45.	2.6	52.	58.	5.6	36.
	Jul.-Sep.	68.	9.5	22.	36.	2.6	60.	51.	5.8	43.
	Okt.-Dec.	63.	10.	26.	33.	2.9	64.	46.	6.2	47.
2003	Jan.-Mar.	59.	11.	29.	31.	3.2	65.	44.	6.8	49.
	Apr.-Jun.	57.	12.	30.	29.	3.2	67.	41.	7.2	50.
	Jul.-Sep.	52.	13.	34.	25.	3.2	71.	37.	7.7	54.
	Okt.-Dec.	49.	14.	36.	25.	3.0	71.	36.	8.2	55.

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

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

Ljubljana Stock Exchange (Tables 2.9. to 2.11.)**Table 2.9.: The Ljubljana Stock Exchange: Turnover by Market Segment and by Type of Securities**

Shares – Privatization Investment Funds shares are not included.

PIF - Privatization Investment Funds shares.

Turnover is measured by a single counting.

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

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

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

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

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

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

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

Exchange rates (Tables 2.12.1. to 2.13.4.)

Tables 2.12.: Selected Bank of Slovenia Exchange Rates- Average Rates

The tables show Bank of Slovenia middle rates. Annual rates are computed as arithmetical averages of monthly rates. Monthly averages are computed as arithmetical averages of daily rates (Sundays and holidays are not included).

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

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

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

Introduction of a new currency, the Kuna (=1,000 previous Croatian Dinars) on 30th May 1994. The Polish zloty was denominated on 1st January 1995 at the exchange rate 1 new zloty for 10.000 old zlotys.

Tables 2.13.: Turnover and Foreign Exchange Market

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

Totals also include transactions between banks and enterprises and between banks solely. In addition to that the transactions between enterprises are included until 30th September 1999 and the transactions of banks with non-residents and households from 1st October 1999.

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

Notice

From 2003 onwards Bank of Slovenia will stop publishing balance of payments data calculated in USD. Balance of payments data will be published only in Euro and in national currency.

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

Bank of Slovenia revises the yearly data (t-1) for balance of payments when the i.i.p. data and final goods data for the corresponding year (t-1) are available (end-August). At the same time data for the period (t-2) are revised. In case of major methodological changes or data sources' discrepancies data for the period (t-3) are revised as well.

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 2003 is not available yet, therefore a five-year average (from 1998 to 2002) of reinvested earnings is included as an estimation in 2003. In the year 2004 this estimation will be replaced with the actual data for reinvested earnings for the year 2003.

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

Exports f.o.b. and imports c.i.f. Years 2003: provisional data (Source: Statistical Office of RS).

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

Note 1: Romania became a member of CEFTA on July 1, 1997. According to SORS its data are included in CEFTA figures also for previous periods.

Note 2: Bulgaria became a member of CEFTA on January 1, 1999. According to SORS its data are included in CEFTA figures also for previous periods.

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.

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. Inter-company 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>.

Data sources

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

Table 3.8 Net External Debt

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

Table 3.9 Gross External Debt

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

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

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

Stocks as at 31 December 2002				
			bil. of EUR	
NET POSITION	1,4	=	NET POSITION	1,4
CLAIMS-total	13,6	=	CLAIMS-total	13,6
LIABILITIES-total	15,0	=	LIABILITIES-total	15,0
EQUITY AND EQUITY SECURITIES	3,5	=	EQUITY AND EQUITY SECURITIES	3,5
DEBT LIABILITIES	11,5	=	GROSS EXTERNAL DEBT	11,5
EXTERNAL DEBT (World Bank concepts - Grey Book)	8,4			
Long-term debt	8,3			
Public and publicly guaranteed	3,1			
Private non-guaranteed *	5,2	→ 4,7 →	Public and publicly guaranteed debt **	3,2
Short-term debt	0,1	→ 0,6	Private non-guaranteed debt	8,3
DEBT INSTRUMENTS INCLUDED ONLY IN TABLE INTERNAT. INVESTMENT POSITION OF SLOVENIA	3,1		Part of debt instruments of private non-guaranteed gross external debt-total	3,6
Money market instruments - general government **	0,1		Short-term trade credits	1,7
Short-term trade credits - other sectors	1,7		Currency and deposits	0,7
Currency and deposits-banks	0,7		Other debt liabilities	0,2
Other liabilities-banks and other sectors	0,2		* Liabilities to direct investors and affiliated enterprises	1,0
Short-term trade credits	0,4			

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

** Data from Central Securities Clearing Corporation

Table 3.10 Debt – Service Payment Schedule

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

Table 3.11 Debt indicators

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

International Liquidity (Table 3.12.)**Table 3.12.: International Liquidity**

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

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

4. GENERAL ECONOMIC INDICATORS**Table 4.1.: Derivation and Expenditure on Gross domestic product**

Data for 1999 are partially estimated.

Table 4.2.: Quarterly real gross domestic product

1999 - 1994: constant prices 1992; reference year 2000;

1995 - 2000: constant prices 1995; reference year 2000;

2000 and following: constant prices 2000;

Table 4.3.: Industry

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

Table 4.5.: Employment and unemployment

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

Table 4.6.: Average wages

Real wages are deflated with consumer price index.

Table 4.7.: Registered households' income

Real aggregates are deflated with consumer prices index.

5. PUBLIC FINANCE**Table 5.1.: General Government Revenues and Expenditures**

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

Tables 5.2.: General Government Lending, Repayments and Financing

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

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

Tables 5.3.: Debt of Republic of Slovenia

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

ADVANCE RELEASE CALENDAR

ADVANCE RELEASE CALENDAR

Data Category	Release*			Dissemination formats
	March 2004	April 2004	May 2004	
REAL SECTOR				
National accounts	NLT 31 (Q4 2003)			"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Production index	**	6 (for Jan and Feb 2004)	6 (for Mar 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Forward-looking indicators	NLT 24 (for Mar 2004)	NLT 23 (for Apr 2004)	NLT 24 (for May 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Employment			31 (Q1 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Unemployment			31 (Q1 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Labor market: Wages	15 (for Jan 2004)	15 (for Feb 2004)	17 (for Mar 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Consumer Price Index	31 (for Mar 2004)	29 (for Apr 2004)	31 (for May 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
Price indices: Producer Price Index	8 (for Feb 2004)	7 (for Mar 2004)	7 (for Apr 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
FISCAL SECTOR				
General government or public sector operations				http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government operations	NLT 31 (for Feb 2004)	NLT 29 (for Mar 2004)	NLT 31 (for Apr 2004)	http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Central government debt	NLT 31 (Q4 2003)			http://www.sigov.si/mf/angl/tekgib/atek_gib.html
FINANCIAL SECTOR				
Analytical accounts of the banking sector (Consolidated Balance Sheet of the Monetary System)	24 (for Feb 2004)	23 (for Mar 2004)	24 (for Apr 2004)	http://www.bsi.si/html/eng/financial_data/hit/mon_survey.html
Analytical accounts of the central bank (Balance Sheet of the Bank of Slovenia)	12 (for Feb 2004)	15 (for Mar 2004)	14 (for Apr 2004)	http://www.bsi.si/html/eng/financial_data/hit/bilanca_bs.html
Interest rates ^{1,2}	NLT 31 (for Mar 2004)	NLT 30 (for Apr 2004)	NLT 31 (for May 2004)	http://www.bsi.si/html/eng/financial_data/hit/repo.html http://www.sigov.si/mf/angl/tekgib/atek_gib.html
Stock market: Share price index	NLT 15 (for Feb 2004)	NLT 14 (for Mar 2004)	NLT 17 (for Apr 2004)	http://www.bsi.si/html/eng/financial_data/hit/sbi.html
EXTERNAL SECTOR				
Balance of payments	NLT 19 (for Jan 2004)	NLT 16 (for Feb 2004)	NLT 19 (for Mar 2004)	http://www.bsi.si/html/eng/financial_data/hit/placiina_bilanca.html
Official reserve assets	5 (for Feb 2004)	7 (for Mar 2004)	7 (for Apr 2004)	http://www.bsi.si/html/eng/financial_data/hit/rezerve_bs.html
International reserves and foreign currency liquidity	NLT 31 (for Feb 2004)	NLT 30 (for Mar 2004)	NLT 31 (for Apr 2004)	http://www.bsi.si/html/eng/financial_data/hit/int_liquid_curr.html
Merchandise trade	NLT 12 (for Jan 2004)	NLT 9 (for Feb 2004)	NLT 12 (for Mar 2004)	"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)
International investment position				http://www.bsi.si/html/eng/financial_data/hit/int_inv_pos.html
External debt	NLT 19 (for Jan 2004)	NLT 16 (for Feb 2004)	NLT 19 (for Mar 2004)	http://www.bsi.si/html/eng/financial_data/hit/gross_ext_debt.html
Exchange rates ³				http://www.bsi.si/html/eng/publications/index.html
Addendum:				
Population		NLT 30 (for Q4 2003)		"Prva statistična objava - First release" (Statistical Office of the Republic of Slovenia)

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

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

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/arhiv/index.html).

PGP key:

PGP version: 2.6.3i

Type: RSA

Length: 1024

Key ID: 0x84CB62D1

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

Date: 13.11.1997

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