

**C. Auditor's Report
and Financial Statements**



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**AUDITOR'S REPORT TO THE BANK BOARD OF
NATIONAL BANK OF SLOVAKIA**

We have audited, in accordance with International Standards on Auditing, the balance sheet as of 31 December 1993, the profit and loss account for the year then ended and notes to the financial statements, set out on pages 4 to 14, prepared in accordance with regulatory requirements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the National Bank of Slovakia as of 31 December 1993 and the results of its operations for the year then ended in accordance with Slovak regulatory requirements.

Deloitte & Touche

DELOITTE & TOUCHE

29 March 1994

Deloitte Touche
Tohmatsu
International

**NATIONAL BANK OF SLOVAKIA
BALANCE SHEET
AS OF 31 DECEMBER 1993**

ASSETS	Sk million
Gold	2,510.2
Deposits with the International Monetary Fund	29,790.6
*Reserve position with the International Monetary Fund and Special Drawing Rights	10,844.6
*Guarantee deposits on loans from the International Monetary Fund	18,946.0
Deposits in foreign banks and securities	13,468.1
Receivables from domestic banks	40,653.2
Receivables from the State	54,461.2
*Current budget	23,011.6
*State financial liabilities	31,449.6
Investments and participations	1,585.8
Other assets	3,202.9
TOTAL	145,672.0
LIABILITIES	
Currency in circulation	27,486.2
Liabilities to the International Monetary Fund	48,748.2
*International Monetary Fund holdings	26,972.8
*Loans from the International Monetary Fund	21,775.4
Liabilities to foreign banks and securities	10,457.9
*Deposits from foreign banks	525.2
*Securities issued	9,932.7
Liabilities to domestic banks	12,505.5
Liabilities to the State	13,217.3
*State financial assets	13,065.0
*State funds	152.3
Other liabilities	29,121.2
Net equity	4,135.7
TOTAL	145,672.0
The accompanying notes form an integral part of the financial statements.	
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**NATIONAL BANK OF SLOVAKIA
PROFIT AND LOSS ACCOUNT
YEAR ENDED 31 DECEMBER 1993**

EXPENDITURES	Sk million
Interest and fee expenditures	2,541.4
Staff costs	133.8
General operating expenditures	415.7
Expenditures on bank notes and coins	369.4
Depreciation and amortization	107.9
Net result of foreign currency valuation	3,149.1
Other expenditures	24.4
Profit allocation	6,463.1
Total expenditures	13,204.8
RECEIPTS	
Interest and fee revenues	11,398.6
Other revenues	1,806.2
Total receipts	13,204.8
PROFIT ALLOCATION	
Disbursement to the State budget	4,000.0
Transfer to funds	2,463.1
Profit for the year	6,463.1
The accompanying notes form an integral part of the financial statements.	
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**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

1. General information

The National Bank of Slovakia (the "Bank") was created on the division of the former State Bank of Czecho-Slovakia ("ŠBČS") into two successor entities: National Bank of Slovakia and Czech National Bank. The Federal Constitutional Act No. 541/1992 Coll. on Property division of the Czech and Slovak Federal Republic ("CSFR") allocated most immovable property to the Republic where the property was located and allocated most movable property between the two Republics based on their relative populations.

The Bank was legally established in accordance with the Act of the National Council of the Slovak Republic No. 566/1992 Coll. ("NBS Act") and started its operations as the central bank of the Slovak Republic as of 1 January 1993.

The Bank is the central bank in the Slovak Republic and functions under the guidelines of the NBS Act. The Bank's main responsibilities are to:

- define the monetary policy,
- issue bank notes and coins,
- direct the circulation of money, coordinate payments and the settlement of accounts between domestic and foreign banks and ensure the efficient and economical performance of these operations,
- supervise the banking sector,
- keep the accounts of the state budget, and
- represent the Slovak Republic in world capital markets and with international financial institutions.

Due to the split of the CSFR and the subsequent currency split, the new Slovak crown replaced the former federal Czecho-Slovak Crown. It is the Bank's responsibility to administer the currency division, which included the withdrawal of federal bank notes, coins and temporary Slovak notes from circulation, the issuing of new Slovak notes and coins and their gradual distribution. In addition the Bank established and coordinated payment relations and the settlement of transactions between banks.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

2. Statement of accounting policies

Significant accounting policies applied in the accompanying financial statements are summarized below:

2.1. Basic principles

The financial statements were prepared in accordance with the Accounting Act No. 563/1991 Coll. and the National Bank of Slovakia Act No. 566/1992.

The accompanying financial statements reflect reclassifications of the financial statements issued by the Bank in accordance with the applicable filing requirements in the Slovak Republic.

2.2. Valuation of individual assets and liabilities

The financial statements are prepared under the historical cost basis of accounting in accordance with the Accounting Act No. 563/1991 Coll. Investments are stated at cost.

2.3. Valuation of foreign currency

Assets and liabilities denominated in foreign currency are converted into Slovak Crowns using the official exchange rate at year end published by the Bank. Revenues and expenditures arising in foreign currencies are translated at the rate of exchange on the transaction dates.

Assets and liabilities denominated in Special Drawing Rights are valued at the exchange rate provided by the International Monetary Fund.

Realized exchange rate gains and losses are recorded in the profit and loss account. Unrealized exchange rate losses are recorded in the profit and loss account and unrealized exchange rate gains are only recorded in the balance sheet of the Bank.

2.4. Tangible and intangible fixed assets

Tangible and intangible fixed assets are valued at their acquisition cost. Depreciation and amortization are calculated using the straight-line method.

2.5. Income taxes

The Bank is not subject to income taxes.

2.6. Disbursements to the State

In accordance with the NBS Act, the Bank distributes its unallocated profit to the State budget of the Slovak Republic.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

3. Assets

3.1. Gold

This item includes the balance of the total gold reserves administered by the Bank and tradeable gold abroad. The 'Gold' in the Bank's balance sheet consists of 40.1 million grams of fine gold, valued at its historical purchase price of Sk 62.54 per gram.

Part of the gold, in the amount of Sk 570 million, resulting from the split of gold reserves of the former ŠBČS, has not been released to the Bank. This gold will be part of the final settlement regarding the separation of the former ŠBČS balance sheet.

3.2. Deposits with the International Monetary Fund

This item consists of receivables from the International Monetary Fund resulting from membership by the Slovak Republic in the International Monetary Fund. Special drawing rights ("SDR") within the reserve tranche are equal to the Slovak Republic's membership quota paid to the International Monetary Fund in special drawing rights and Slovak Crowns. Based on the International Monetary Fund rules and regulations, 'Guarantee deposits on loans from the IMF', are deposits in Slovak Crowns and represent the counterpart of loans, which were granted to the Slovak Republic. Refer to Note 4.2 'Liabilities to the International Monetary Fund'.

5.5. Deposits in foreign banks and securities

This account consists of deposits held in foreign correspondent banks, most of which is in German Marks, US Dollars and Japanese Yen. As of 31 December 1993, the Bank did not have tradeable securities.

3.4. Receivables from domestic banks

This item represents short-term re-financing and long-term redistributive loans, which were granted to commercial banks in order to add to their resources in an amount of Sk 40,013.2 million. The Bank did not establish reserves for potential losses on the long term loans which were assumed from the former ŠBČS. This item also includes other current and short term deposit accounts with commercial banks in the amount of Sk 640.0 million.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

3.5 Receivables from the State

The 'Current budget' represents the actual State budget deficit for the year 1993 which was granted in the form of an interest-bearing overdraft facility to the State. In accordance, with Article #25 of the NBS Act, the Bank may provide financing to the State by acquiring short-term Government treasury bills. However, due to the establishment of the Slovak economy and the difficulties the State faced in its first year of existence, the Bank decided to temporarily finance the current state deficit, through the above mentioned overdraft facility.

'State financial liabilities' consist of budget deficits for the years 1991 and 1992 from the Slovak Republic prior to separation and include a portion of the deficit of the former federal Czecho-Slovak Republics allocated to the Slovak Republic and also state financial liabilities assumed from the split of the former federation.

3.6. investments and participations

The Bank holds participations in the following institutions:

	Shares	Sk million
Bank for International Settlements (BIS), Basel	2,670	24.8
Československá obchodná banka, a.s., Prague	1,978	1,441.0
BZCS a.s.(Bank clearing center), Bratislava	120	<u>120.0</u>
TOTAL		<u><u>1,585.8</u></u>

The Bank's ownership in BIS Basel is less than one percent. The Bank owns 24 percent of Československá obchodná banka, a.s. and 42 percent of BZCS, a.s. In addition, the Bank has an immaterial investment in the cooperative society S.W.I.F.T - Society for Worldwide International Financial Transfers network, La Hulpe (Belgium).

3.7. Other assets

This account includes the following items :

	Sk million
Accruals and prepaid expenses	1,836.0
Tangible and intangible assets (net)	969.3
Other	<u>397.6</u>
TOTAL	<u><u>3,202.9</u></u>

The item 'other' includes loans granted to other clients, advance payments made and foreign cash holdings physically held at the Bank.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

4. Liabilities

4.1. Currency in circulation

This item represents all valid domestic bank notes, coins, and commemorative coins, issued by the Bank and valid former Federal CSFR bank notes and coins that were accepted as Slovak currency.

During 1993, the Bank made two replacements of the currency, by withdrawing the Federal and temporary Slovak money. This process cannot be completed until all valid former Federal CSFR bank notes and coins are exchanged or become void and the results of this process are combined with the results of the currency exchange in the Czech Republic.

As a result, the amount of currency in circulation cannot be determined with certainty. Settlement of this item will be determined as part of the final settlement regarding the separation of the former ŠBČS balance sheet.

4.2. Liabilities to the International Monetary Fund

This item includes the deposits of the International Monetary Fund in Slovak Crowns held by the Bank and loans from the International Monetary Fund. The loans were provided in fully convertible currency to strengthen the balance of payments of the Slovak Republic and its foreign exchange reserves.

4.3. Liabilities to foreign banks and securities

'Deposits from foreign banks' represent short-term fully convertible currency deposits held at the Bank.

The item 'Securities issued' consist of mid-term and long-term bonds in US dollars and Japanese Yen, placed in foreign capital markets. In 1993, the Bank made a private placement in Japan in two tranches: a) 15 billion Japanese Yen with a coupon of 7.75% maturing in 5 years, and b) 10 billion Japanese Yen with a coupon of 8% maturing in 7 years. Both tranches represent a total amount of Sk 7,425.8 million.

The remaining liability consists of a portion of two bond issues made in 1991 assumed from the former ŠBČS: a) US dollars with a coupon of 9% and an original maturity of 3 years placed in the Euro-market, and b) Japanese Yen with a coupon of 8.5% and an original maturity of 6 years placed in a private Japanese market.

4.4. Liabilities to domestic banks

This item represents the required minimum reserve deposits from the domestic banks held at the Bank, totalling Sk 12,497.5 million. The remaining balance represents other deposits of the domestic banks.

NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993

4.5. Liabilities to the State

'State financial assets' represent long term funds and reserve funds of the State totalling Sk 5,174.0 million and funds from short-term government securities issued by the Slovak State and sold by the Bank as agent for the State totalling Sk 7,891.0 million. 'State funds' include other deposits by the State in the Bank.

4.6 Other liabilities

This item includes the following items:

	Sk million
Settlement Account	2,015.1
Other	<u>27,106.1</u>
TOTAL	29,121.2

The "Settlement Account" consists mainly of an unrealized foreign exchange gain of Sk 1,461.2 million resulting from the valuation of assets and liabilities as of year end. The balance consists of accrued expenses.

The main component in the 'Other' represents the amount incurred from the activity of separating the balance sheet of the former ŠBČS. The final amount of these liabilities will be determined as part of the final settlement regarding the separation of the former ŠBČS balance sheet.

The remaining balance represents deposits of clients and employees in the Bank totalling Sk 2,515.2 million, and social and remuneration funds and other miscellaneous items totalling Sk 14.6 million.

4.7 Net equity

This item represents the capital taken over from the split of the balance sheet of ŠBČS in the amount of Sk 466.7 million and legal reserve funds in the amount of Sk 3,669.0 million. The legal reserve funds includes 1,249.6 million obtained as a result of the split of the ŠBČS balance sheet.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

5. Expenditures

5.1. Interest and fee expenditures

This item mainly represents interest charges from foreign financial institutions totalling Sk 2,395.6 million.

5.2. Staff costs

As of 31 December 1993 the Bank had 875 employees, representing an increase of 454 employees compared to 1 January 1993. The increase was due to the expansion of the Bank with the establishment of new departments and branches throughout Slovakia.

'Staff costs' consist of wage and social costs. Social costs represent mainly costs for compulsory contributions to health care, pension and employment programs or funds.

5.5. Expenditures on Bank notes and coins

This item includes expenditures for printing the new Slovak bank notes and minting coins as well as expenses related to the continual withdrawal and destruction of bank notes and coins from circulation.

5.4. Net result of foreign currency valuation

In accordance with valid prevailing regulations and valuation methods, this item represents the net loss resulting from the realized foreign currency exchange gains and losses and unrealized foreign currency exchange losses. The net loss was mainly due to the devaluation of Slovak currency in 1993.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

6. Revenues

6.1. Interest and fee revenues

This item primarily represents revenues from interest paid to the Bank relating to activities with the Slovak State and domestic and foreign commercial banks.

6.2. Other revenues

This item includes revenues from the sale of coins, transfer and disposal of property, and from other activities.

**NATIONAL BANK OF SLOVAKIA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 1993**

7. Profit allocation

The activities of the Bank resulted in an overall profit for the year of Sk 6,463.1 million.

Based on the Bank Board decisions, Sk 4,000.0 million of the Bank's profit was transferred to the State budget.

In accordance with the Bank guidelines on the profit allocation for 1993 as approved by the Bank Board, a total of Sk 2,463.1 million was allocated to the following funds:

n Legal reserve funds	Sk 2,416.4 million
• Other funds	Sk 46.7 million

D. Appendix

Monetary Survey

(SKK billions)

	1 1 93	31 1 93	28 2 93	31 3 93	30 4 93	31.593	30.693	31 7 93	31 8 93	30 9 93	31 10 93	30 11.93	31 12 93
ASSETS													
Actual exchange rate SKK/USD	28 899	28.557	29.025	29 027	28 600	28.778	29 586	32 092	32 584	32 006	32679	33 044	33 202
Net foreign assets	-3.6	-10.0	-8.9	-4.6	-5.8	-4.2	-4.7	-2.0	-2.1	-0.9	-1.6	-1.1	-0.2
Foreign assets	24 4	178	193	23.8	224	25.5	25.5	33.9	345	42.1	434	43 8	466
Foreign liabilities	280	27.8	28.2	28.4	28.2	29.7	302	35.9	36 6	430	450	449	468
Net domestic assets	217.2	214.3	211.8	211.6	217.4	220.6	220.4	224.6	224.5	224.9	227.7	232.7	253.4
Domestic credit	279.7	281.5	282.1	290.2	293.7	296.8	304.3	306.9	308.6	311.4	317.5	320.8	337.1
- Net credit to Government	40 5	41 9	41 1	48.5	487	483	51 3	50 6	50 8	53 7	555	566	65 7
- Net credit to FNIvT/	0 4	1 1	1 0	1 0	1 0	1 2	1 2	0 5	0 4	1 3	1 7	1 8	6 9
- Total credit to households and enterprises	238.8	238.5	240.0	240.7	244.0	247.3	251.8	255.8	257.4	256.4	260.3	262.4	264.5
- Credit in SKK	235.1	234.2	235.6	235.1	238.2	241.0	245.5	248.1	248.7	249.1	252.0	253.9	256.4
- Credit to enterprises	2153	2145	216 1	2158	2190	222.0	226.7	2294	230 2	230 7	2338	2359	2378
- Credit to households	198	19.7	195	193	192	190	188	187	185	184	182	180	186
- Credit in foreign currency	3.7	4.3	4.4	5.6	5.8	6.3	6.3	7.7	8.7	7.3	8.3	8.5	8.1
LIABILITIES													
Liquid liabilities (M2)	213.6	204.3	202.9	207.0	211.6	216.4	215.7	222.6	222.4	224.0	226.1	231.6	253.2
Money (M1)	108.2	96.6	94.4	92.3	95.9	98.7	98.0	102.3	101.2	101.2	100.8	104.3	116.2
Currency outside banks (MO)	30.9	18.1	17.8	20.3	22.4	23.4	24.7	25.3	25.9	25.7	22.5	24.0	25.1
Demand deposits	77.3	78.5	76.6	72.0	73.5	75.3	73.3	77.0	75.3	75.5	78.3	80.3	91.1
- Households	26.5	33.7	33 6	32.4	31.5	31 6	30 3	299	29 0	28 4	31 3	31 0	31 3
- Enterprises	50 0	44 1	41 2	375	40 3	42.5	42 0	46.2	453	46 5	46.5	490	58 8
- Insurance companies	0 8	0 7	1 8	2 1	1 7	1 2	1 0	0 9	1 0	0 6	0 5	0 3	1 0
Quasi-Money	105.4	107.7	108.5	114.7	115.7	117.7	117.7	120.3	121.2	122.8	125.3	127.3	136.8
Time and savings deposits	92.8	94.0	94.6	98.1	97.9	99.5	98.7	98.3	97.9	98.1	99.7	100.4	108.3
- Households	72 9	753	75 2	74 7	743	742	74 2	73 8	72 9	72 6	73 5	73 9	82 1
- Enterprises	50	5 1	55	94	99	109	10 1	103	108	108	116	12 1	11 8
- Insurance companies	149	136	139	140	13.7	144	144	142	14 2	14 7	146	144	144
Foreign currency deposits	12.6	13.7	13.9	16.6	17.8	18.2	19.0	22.0	23.3	24.7	25.6	26.9	28.5
- Households	10.7	11 0	114	124	129	14.0	13.8	174	190	20.1	21 3	225	24 1
- Enterprises	1.9	27	25	42	4.9	4.2	52	46	43	43	43	44	44
Other items net	62.5	67.2	70.3	78.6	76.3	76.2	83.9	82.3	84.1	86.5	89.8	88.1	83.7

7 FNM - National Property Fund

Consolidated Balance of Payments

(SKK millions)

	Q1	Q1-Q2	Q1 -Q3	Q1 -Q4
Trade balance	764.0	-9 084.0	-15 272.0	-28 696.0
Exports (f.o.b.)	36 172.0	76 997.0	118 978.0	167 724.0
Imports (f o.b.)	35 408.0	86 081.0	134 250.0	196 420.0
Services balance	1 977.0	6 601.0	12 201.0	8 277.2
Receipts	10 675.0	24 794.0	41 467.0	60 056.0
Transportation (Shipment)	3 324.0	6 759.0	10 157.0	14 153.0
Travel	1 201.0	3 622.0	7 776.0	12 014.0
Other services	6 150.0	14 413.0	23 534.0	33 889.0
Expenditures	8 698.0	18 193.0	29 266.0	51 778.8
Transportation (Shipment)	502.0	1 276.0	1 905.0	8 998.8
Travel	2 043.0	3 406.0	5 152.0	6 660.0
Other services	6 153.0	13 511.0	22 209.0	36 120.0
Income balance	-405.8	-659.7	-644.0	+1 170.0
Interest	-683.2	-1 308.7	-2 263.0	3 095.0
Income	115.0	390.0	628.0	2 568.0
Payments	798.2	1 698.7	2 891.0	5 663.0
Investment	-84.0	-154.0	-161.0	-481.0
Income	155.0	391.0	612.0	815.0
Payments	239.0	545.0	773.0	1 296.0
Compensation of employees	361.4	803.0	1 780.0	2 406.0
Income	376.4	829.0	1 818.0	2 452.0
Payments	15.0	260.0	38.0	46.0
Current transfers	814.0	1 084.0	1 719.0	3 077.0
Official	8.0	753.0	114.0	119.0
Private	806.0	331.0	1 605.0	2 958.0
Current account	3 149.2	-2 058.7	-1 996.0	-18 511.8
Capital transfers		16 300.0	16 300.0	16 300.0
Net medium- and long-term financial account	2 550.0	-10 677.0	3 212.6	8 605.0
Direct investment	1 864.0	3 099.0	3 156.0	4 125.0
Portfolio investment	89.0	-15 837.0	-8 601.0	-8 095.0
Credits received	-20.0	395.0	6 088.6	4 916.0
Disbursements	1 873.0	3 881.0	14 761.0	19 988.0
Repayments	-1 893.0	-3 486.0	-8 672.4	-15 072.0
Credits extended	617.0	1 666.0	2 569.0	7 659.0
Disbursements	-314.0	*386.0	-448.0	-680.0
Repayments	931.0	2 052.0	3 017.0	8 339.0
Net short-term financial account	11 955.6	-9 802.0	-15 115.0	-13 449.0
Clearing balance (-, surplus)	-213.6	-212.5	14.5	5 408.0
Total capital and financial account	-9 619.2	-4 391.5	4 412.1	16 864.0
Errors and omissions	183.0	1 863.2	2 343.9	3 337.8
Overall balance	-6 287.0	-4 587.0	4 760.0	1 690.0
Change in reserves (-, increase)	6 287.0	4 587.0	-4 760.0	-1 690.0
Gold	250.0	-45.0	-1 750.0	-1 990.0
Holdings of SDRs	260.0	352.0	1 270.0	3 600.0
Foreign exchange assets	5 977.0	4 108.0	-6 496.0	-3 864.0
Valuation changes	25.0	172.0	1 784.0	2 013.0

Note: Cumulative figures

Detailed Balance of Payments Capital Account for 1993

Consolidated balance

(SKK millions)

	Q1	Q1 Q2	Q1 -0.3	Q1 -Q4
Capital transfers		16 300.0	16 300.0	16 300.0
Direct investment	1 864.0	3 099.0	3 156.0	4 125
SR abroad	- 111.0	-657 0	-2 250 0	-1 882 0
in the SR	1 975.0	3 756.0	5 406 0	6 007 0
Portfolio investment	89.0	-15 837.0	-8 601.0	-8 095.0
Other long-term financial account	597.0	2 061.0	8 657.6	12 575.0
Assets	617.0	1 666.0	2 569.0	7 659.0
Government	636.0	1 596 0	2 278 0	7 383 0
Disbursements				
Repayments				
Commercial banks	-6.0	-8.0	-7.0	-303 0
Disbursements				
Repayments				
Enterprises	-13.0	780	298 0	5790
Disbursements	-130	-83 0	-146 0	-377 0
Repayments		161 0	4440	9560
Liabilities	-20.0	395.0	6 088.6	4 916.0
Government	•256 0	413.0	3 005 6	2 287 0
Disbursements	00	1 136 0	7 112.0	4 124 0
IMF			4 124.0	2 988 0
WB		1 136.0	2 988.0	1 136 0
EXIMBANK			1 136.0	
G24				
EC				
EIB				
Others				
Repayments	-256 0	-723 0	-1 1184	-1 837 0
Commercial banks	3230	691 0	1 635 0	-6180
Disbursements	1 126 0	1 593 0	4 872 0	6 905 0
Repayments	-803 0	-902 0	-3 237 0	-7 523 0
Enterprises	-87 0	-709 0	1 448.0	3 247 0
Disbursements	7470	1 152 0	5 765 0	8 959 0
Repayments	-834 0	-1 861 0	-4 317 0	-5 712 0
Short-term financial account	-11 955.6	-9 802.0	-15 115.0	-13 449.0
Banking assets	-4 908.9	-4 468 0	-8 823 0	•16 445.0
Banking liabilities	860 3	-150 0	1 311.0	3 764 0
Enterprise assets	-4 971 0	-1 765.0	-3 233 0	- 883 0
Enterprise liabilities	-64 0	-547.0	-1 498 0	2 987 0
Other assets	-2 872 0	-2 872 0	-2 872.0	-2 872 0
Other liabilities				
Clearing balance) -, surplus)	-213.6	-212.5	14.5	5 408.0
Total capital and financial account	-9 619.2	-4 391.5	4 412.1	16 864.0

Note Cumulative figures

Assets and Liabilities of Commercial Banks

(SKK millions)

	1.1 1993	1	2	3	4	5	6	7	8	9	10	11	12
Assets													
Cash position	37892	61355	3980 3	5053.2	4342.1	4351.2	42259	46664	4462 7	4432.9	5315.5	54868	53352
Gold									0.1				0 3
Other cash items	3789 2	6135.5	3980.3	5053.2	4342.1	4351.2	4225.9	4666 4	44625	4432 9	5315 5	5486 8	53348
Accounts of issuing institutions	6352	281 1	180 5	8566	5386	8206	12899	916.7	13134	1122 0	2332 2	599.6	1036.1
Reserve money accounts with the NBS	9697.5	10157.6	6759.0	9692.5	13302.3	10623.3	108178	99952	10166 7	8288.2	10776.2	8301.8	10560 0
Accounts of the Treasury	911 5	4596	447 4	4348	773 6	8328	8639	875.5	889.3	855.1	861.0	910 8	4376 1
Federal bodies													
State bodies													3284 5
Local bodies	908.8	456 8	444 5	432.0	7705	8328	863.9	875 5	889.3	855.1	858 1	910 8	891.6
Funds	2.6	2.9	29	29	3 1						29		2000
Current accounts of financial institutions	14536 6	12043 1	12732.0	13063.7	9946 3	8929.4	8729.0	7087.0	7647.7	7031 1	8831.4	7855.7	85747
Time deposits	73641.7	762545	81154 8	80895 5	82326 1	80169.5	82785.7	83465 3	83773.5	83661 1	835526	842535	98881 7
Credit and loans	4948	7138	948.9	4610 5	3689 1	2059.3	7815 8	8889.6	7423.7	8610.2	41442	5399 2	1326.8
Temporarily tied, doubtful, and irrecoverable receivables										3.5	58	46	9 3
Accepted collaterals	20.0	200											
Treasury bills	1870.0	600 0	1849 8	19427	1035 8	4487.4	53388	7571 1	3387 1	71254	7695.8	8152.5	7682.1
Marketable claims	0.1			0.1	0.1	0.3	0.2	0.2	0.3	0.3	0.3	0.2	0 1
Agency accounts								1000.0	1020.4	1020.4	492 5	32845	0 0
Lending to customers	197006.4	199347 2	1995237	198575.0	201043 1	202553.2	201906.1	204982.5	2040640	1870087	188180 9	192846 9	197087 1
Short-term credit	57582.0	59463 5	606059	60134 8	61502 0	61900 9	62590.1	64028.1	637927	587760	59537 9	58090 7	579906
Medium-term credit	44867.7	45622.8	45091 1	44346 0	43685 1	43116.8	41512.5	42154.4	423036	37087.3	36758.5	39016 4	383166
Long-term credit	94556.7	94260 9	93826.7	94094.2	958560	97535.5	97803 5	98800 0	97967 8	91145.4	91884 5	95739 9	1007798
Undeducted items of value	17.9	544 3	9.3	98	266 1	566	248	327.8	2970	607 7	175 6	1269 0	93 5
Debit current accounts	4822 3	4762 7	5679.0	7515 1	75265	91103	10605.2	10540 1	11904.6	112135	11802 3	98488	99292
Temporarily illiquid receivables	274556	26098.9	269266	269143	26907 3	26965.3	26691 9	275682	283563	18139.0	292039	27137 4	26017 2
Non-standard, doubtful, and uncollectible receivables	7661.2	6708 7	6888 0	77442	80209	82774	12279.8	120683	12331.1	391099	30299.5	31727.8	27289 4
Adjustments total													
Papers for collection received from correspondents and customers	120.3	136.6	153.9	160.1	187.9	190 4	151 0	165 6	162.6	1942	2370	176 5	263 6
Regulatory and other suspense accounts	32384	76452	73768	4013.0	13183.5	14692.4	132176	19047 4	212054	23912.6	10240.7	66125	8217.7
Securities transactions													
Securities for sale	16994.1	17243.0	180518	180114	18043 0	18053 2	18386 4	16594 3	16748.3	167477	18056 4	19876.5	19755.0
Funds invested in securities	5686	1042 1	691 0	717.1	941 4	9362	949 9	10122	1014.1	1057 9	10890	1169 4	1290 1
Resources and borrowings of branch and representative offices abroad	00	282	300 0	3000	3000	300.0	3000	299 9	300.0	3000	300.0	302 6	300 0
Capital investments: renting transactions, initial costs	70775	7261 0	7433.1	7831 3	8311.7	8984.8	9723.4	10129.3	106883	10983.4	11619.8	122369	13243.2
Shareholders and partners	2752	431 8	555.4	4894	400.5	3160	609.9	594 4	588 7	284 9	222 3	178 8	409 7
Uncompensated losses of previous years	60	5.7	00	03	03	0.3							
Losses of last year			5.7	57	5.7	6 1							
Difference (expenditures-receipts) in current year	176	94 1	16 5	219.6	39	6.1	13.1	94	13.5	30.2	21.0	11.3	3768.1
Total assets	370857.8	378014.7	381663.6	389055.8	401095.7	402722.1	416726.4	427606.5	427758.8	431739.8	425455.9	427643.5	445445.8
of which: in convertible currency	18927.8	151536 7	152773 3	25013.7	283089	28078 8	296540	37071.7	36867 6	373153	362082	373064	421852
in non-convertible currency	188.5	26360 1	30775	3077.4	4672.0	246.8	245.0	276.4	2169	310 1	3260	362 9	377 3

Assets and Liabilities of Commercial Banks

(SKK millions)

	11 1993	1	2	3	4	5	6	7	8	9	10	11	12
Liabilities													
Issuing institutions' accounts	47888.4	41247.2	41892.1	47674.5	47578.6	451037	47276.7	48328.0	45014.8	49381.0	50063.1	47783.3	41203.1
Other accounts	44.9	550.5	3884.7	7300.5	5990.1	2066.9	40300	41893	3723.5	52934	56292	3907.1	11790
Redistributional loans	33618.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6
Refinancing loans	14224.9	7040.0	4350.8	6717.4	79320	93802	9590.2	10482.1	76348	104310	107772	102196	6367.5
of which Lombard loans	3595.0	1725.0		2318.0	21966	2913.8	3802.8	52890	18168	34175	21808		
Accounts of the Treasury	20217.9	16421.0	16704.7	17489.5	18809.8	19715.4	13170.8	13984.2	13893.3	13168.9	13783.0	12988.4	121423
Federal bodies	275.3	406.3	667.8	781.0	1111.2	17558	774.5	358.4	386.2	1969	159.7	152.2	
Ordinary accounts	1295						774.5	358.4	386.2	1969	159.7	152.2	
Extrabudgetary funds	145.8	406.3	667.8	781.0	1111.2	1755.8							
Public funds													
State bodies	142581	12063.9	12348.2	12621.0	13436.2	13740.8	8627.4	102152	10292.6	9894.6	10604.5	9752.4	8958.5
Ordinary accounts	111.5	107.2	353.7	416.5	1323.2	1724.5	2690.8	2429.6	2516.5	1977.0	24269	15227	19146
Extrabudgetary funds	141466	11956.8	11847.4	1374.1	11883.9	11705.0	5548.9	61739	6116.1	63804	62256	63035	57128
Public funds			147.1	108304	2290	311.3	387.6	16117	16601	1537.2	1952.0	19262	1331.1
Local bodies	56845	39508	3688.7	4087.6	4262.4	4218.9	3768.9	3410.6	3214.5	3077.5	3018.9	3083.8	31839
Ordinary accounts	2460.4	23794	2141.7	26108	25592	25489	22189	21536	2085.5	20200	19955	2065.3	21023
Extrabudgetary funds	3224.0	1571.4	1546.3	1476.8	1703.2	1670.0	15500	1257.0	1129.1	1056.6	1023.4	10184	10808
Public funds			0.8							0.9		0.1	0.7
Other financial institutions' accounts	9525.3	14123.4	8760.0	11177.5	17102.4	15736.6	16208.7	11924.3	5070.8	4492.3	6894.6	5579.9	7721.4
Time deposits and borrowings of financial institutions	70233.1	71612.9	76028.5	74847.5	68865.8	67385.5	710627	757580	82530.9	78620.3	77805.2	80717.3	86445.6
Pledged items of value						53	25.3	42.3	127.3	45.3	83.0	123.0	966
Customers' deposits	182373.3	190136.1	188613.6	188476.7	1891956	192860.5	197978.9	2000786	199650.7	200564.3	2050425	209077.6	228259.7
Current accounts	57605.4	55333.7	53332.1	50225.1	51735.1	535368	58647.7	58841.8	58142.6	593036	58729.2	61379.6	73077.9
Time deposits	31697.8	32242.5	32810.3	37396.1	377396	40104.1	40830.6	43248.6	44610.0	45174.9	46614.6	475639	46380.6
Savings deposits	93070.2	102560.0	102471.1	100855.5	99720.9	99219.6	98500.6	97988.2	96898.2	96085.7	99698.8	100134.1	108801.2
Current savings deposits	25493.4	32601.7	32664.3	31500.2	30748.0	303956	29689.8	294133	28939.1	28392.5	31141.2	30993.1	31532.6
Time savings deposits	67576.8	69958.2	69806.8	69355.3	68972.9	68824.0	68810.8	68574.9	67959.1	67693.3	68557.6	69141.1	77268.6
Other liabilities to customers	18272	15426	3022.6	1522.2	1981.0	19594	25628	1856.3	2485.9	3776.8	3864.0	3512.3	3298.8
Agency accounts													
Deposits, certificates of deposits, and Treasury bills of banks	6103	611.0	577.8	524.4	625.8	744.6	828.2	821.6	813.4	837.1	875.3	875.8	962.1
Guarantee deposits	100	100	100	100	100	100	110	110	110	16.3	185	180	180
Correspondents' and customers' accounts with payments entered after collection	1170	1545	165.8	166.7	198.7	197.1	153.6	162.2	160.5	194.5	224.1	168.9	134.5
Regulatory and others suspense accounts	7577.9	10679.5	13326.9	13382.3	21319.4	22140.9	26405.3	32020.0	34096.2	36775.2	19168.3	18970.9	15490.2
Securities transactions	76	75	39.2	45.2	47.5	48.8	48.8	36.0	36.0	36.0	150	50.0	35.1
Subsidies and funds from public resources	400.0	400.0	401.0	400.0	400.0				1.1	1.1	1.1	2.3	353.1
Issue of bonds and other securities	509.6	509.6	509.6	505.5	5134	5252	533.2	538.6	543.7	547.4	560.5	562.0	563.9
Special loans accepted			39.5	38.4	38.4								
Reserves	10037.6	9977.5	10577.8	11060.6	11354.6	11838.0	12896.2	13494.1	14030.5	14537.3	15324.0	16077.5	19080.1
Reserve funds	10489.7	10532.7	10547.5	10553.1	11491.4	11715.1	11933.3	12027.1	120256	11924.3	12011.2	11979.6	141137
Capital	8082.9	8317.2	8674.3	9086.4	9173.4	9366.1	11629.7	11636.3	11646.8	11353.2	12694.2	12700.1	13220.9
Undistributed profits of previous years	86	323	550.0	86	8.6	8.6	14.5	14.5	14.5	109	109	41.8	41.8
Profit earned last year	00	10296	4460	9806	1707	114.3	54.8	59.0	58.0	54.2	54.0	14.1	2.1
Difference (receipts-expenditures) in current year	941.4	670.2	7770	1106.3	2210.7	3247.0	3931.8	5014.5	5547.8	5403.5	6963.5	6400.1	2262.9
Total liabilities	370857.8	378014.7	381663.6	389055.8	401095.7	402722.1	416726.4	427806.5	427758.8	431739.8	425455.9	427643.5	445445.8
of which in convertible currency	18683.8	153346.7	153879.6	26114.2	161128.5	295608	31939.6	378939	393595	39630.6	38060.4	38216.4	42767.0
in non-convertible currency	178	295429	3077.8	3661.1	4629.2	530	55.0	529	63.7	92.1	52.9	543	984.8

Total Domestic Credit

(SKK millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.93	2142760	11298.4	104254	235999 8
1	212061 3	11579.1	11325 9	234966 3
2	212269 6	12375.5	11777 2	236422 3
3	2101858	13097.7	12688 3	235971 8
4	212520.2	13605 1	127987	238924 0
5	214331 1	14043.6	13498 8	2418735
6	217831 2	14126 3	14457 8	246415 3
7	219152.4	14148.3	15649 3	2489500
8	219768.1	14244.3	15672.0	249684 4
9	218355 3	14823.9	167493	249928 5
10	2195962	15309 7	17945 9	252851 8
11	221572.5	15938.4	17277 8	254788 7
12	2220645	16941.6	21806 1	260812 2

Bank Credits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg No.	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1 1.93	2359998	204190 2	131350 2	71801 7	1038 3	104	03					9130	1.1	83.8	828 1	149 2	145 0		7359.6	19830 2	104 6	3442.2	04
1	2349663	201773 5	124997 1	75239 0	1537 4	10.7	0.6					878 1	1.1	150 4	7266	81.7	676		8364.0	197073	140 1	4010.1	08
2	2364223	204080 4	125235 9	77147 6	16969	108	07					8774	40	131.1	742 3	947	50 7		9214.5	19480 0	352 5	2311 6	0.4
3	235971 8	2049242	123595.8	79499 6	1828 8	11.0	11.0					877 1	40	1697	703 4	102.3	32 0	144	81061	192943	2357	24207	04
4	238924 0	207790.2	124424 2	815142	1851 8	101	10.1					775 1	42	05	770 4	85 7	35 1		81539	191659	1640	27787	0.4
5	241873 5	2083326	125234 5	81160 1	1938.0	10.1	10.1					8334			8334	900	45.0		10447.4	18991.7	146 7	3021 2	04
6	246415 3	213756 9	128122.0	82497 3	3137 6	151	10.1	50				8639			863 9	100 0	43.4		10215.8	18816 4	139 6	2507.6	
7	248950 0	218067 3	128948.8	86302 1	28164	112 1	102 1	100				875.5			875 5	103.4	480		10303.6	18676.4	176.2	635 2	03
8	249684 4	218378 2	128770.9	86690 1	29172	195 2	96 1	99.1				889 4			8894	104.5	59 2		10644 6	18546.7	175 8	7500	
9	249928 5	2190237	127591 0	88468 8	29639	180 1	1006	79 5				855.1			855 1	121.0	67 3		10396 0	18398 2	190.0	764.4	
10	252851 8	222855 2	127412.1	92392 1	3051.0	221 3	20 9	200 4	92 7	14		861 1			861 1	1073	236		9545 9	18190.9	150.3	827 1	
11	254788 7	222708 7	127050.3	91911 1	37473	3542	1947	159 5	15.6	156		9109		08	9101	93 5	173		111799	17985 7	155 0	1385 2	
12	2608122	217270 0	122339 6	912077	3722 7	6867 5	6738 8	128 7	886 5	30 5		4376.1		3484 5	891 6	227 7	5; 6	6.4	116272	18614.8	144.3	798.1	

Short-Term Credits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg No	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1 1 93	82927.5	81348.0	61502.3	19382.8	462.9	0.3	0.3					272.9		684	204.5	372	34.2		9636	29.6	26	273.3	
1	83179.3	80820.7	58110.8	21762.5	947.4	0.6	0.6					235.6		1270	108.6	37.2	33.1		805.9	19.5	15	12579	0.4
2	84729.7	82694.8	58252.1	23447.2	995.5	0.7	0.7					211.3	29	1067	101.7	40.5	145		882.9	24.2	1548	720.1	0.4
3	86208.5	84266.8	58702.3	24571.4	993.1	0.9	0.9					2376	29	138.3	96.4	46.3	191		628.5	30.4	1527	844.9	0.4
4	87429.6	85764.1	58751.1	25901.0	11120							797	3.1		76.6	44.7	23.4		697.2	27.0	870	729.5	0.4
5	89597.3	87096.6	59535.1	26373.7	1187.8							74.5			74.5	42.1	34.9		1379.1	27.3	71.5	905.8	0.4
6	92780.0	90810.3	60831.9	27994.1	1984.3							793			79.3	39.1	33.9		1343.8	31.2	60.4	415.9	
7	94057.3	92130.3	60654.9	28959.2	2516.2	920	920					849			84.9	43.3	36.0		1480.9	27.7	98.6	99.6	
8	94660.5	92475.6	61191.1	28687.1	2597.4	86.0	86.0					780			78.0	34.9	31.1		1703.7	40.6	98.7	1430	
9	97080.0	94957.0	62604.4	29618.3	2734.3	90.7	90.7					638			63.8	36.2	32.3		1594.0	48.6	115.8	173.9	
10	97951.0	95821.0	62080.9	30950.2	2789.9	92.0	11.0	81.0	92.7	14		476			47.6	30.2	9.9		1525.9	45.1	110.1	186.4	
11	100507.8	97740.3	64225.7	30403.2	3111.4	92.5	92.5		156	156		732		0.8	72.4	9.5	3.6		1866.3	49.5	107.4	553.5	
12	90671.0	87005.4	53845.8	30088.2	3071.4	220.7	124.1	96.6	886.5	30.5		257.8		2000	57.8	142.3	40.6	6.4	1900.4	57.4	110.8	89.7	

Medium-Term Credits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organisations without Reg. No.	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1.1.93	50589.7	42703.2	22740.6	19858.3	104.3	10.1						483.1		93	4738	98.5	97.3		4002.3	28879	100.6	303.6	0.4
1	50648.6	42192.5	21379.9	20696.6	1160	10.1						481.3		183	463.0	31.0	21.0		4653.5	28558	137.2	286.8	0.4
2	50492.6	41643.1	20760.2	20645.0	237.9	10.1						488.2		193	468.9	28.3	103		5140.8	2712.3	196.3	273.5	
3	49712.3	42105.5	19756.1	22022.4	327.0	10.1	10.1					466.5		156	450.9	40.5	12.9	14.4	4064.9	2657.8	81.6	285.4	
4	49804.7	42229.6	19585.8	22440.1	203.7	10.1	10.1					508.6			508.6	25.5	117		4051.0	2632.0	75.6	272.3	
5	49740.7	40910.5	19510.2	21186.3	214.0	10.1	10.1					565.1			565.1	27.0	10.1		5231.7	2584.0	73.8	338.5	
6	48874.7	40014.4	18668.7	21130.9	214.8	15.1	10.1	50				591.4			591.4	32.8	9.5		5184.7	2527.3	73.7	435.3	
7	49585.4	40768.3	19477.4	21053.0	237.9	20.1	10.1	100				587.9			587.9	29.9	120		5083.2	2515.4	72.4	507.9	0.3
8	49911.8	40874.1	19227.5	21352.1	294.5	47.2	10.1	37.1				601.3			601.3	31.4	28.1		5209.0	2499.4	71.9	577.5	
9	48565.7	39470.8	17712.9	21560.7	197.2	49.4	9.9	39.5				574.3			574.3	38.2	35.0		5305.9	2494.1	69.2	563.8	
10	49187.1	40611.4	17427.0	22963.1	221.3	46.3	9.9	36.4				584.4			584.4	27.9	137		4833.7	2435.7	35.9	611.8	
11	50757.6	40723.9	17488.6	22638.8	596.5	138.7	102.2	36.5				613.9			613.9	26.7	137		6068.0	2379.6	43.9	762.9	
12	53468.9	39908.1	17662.7	21631.1	614.4	125.7	93.6	32.1				3894.1		3284.5	609.6	25.8	120		6145.9	2659.3	29.4	680.6	

Long-Term Credits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organisations without Reg No	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1.1.93	102482.6	801390	47107.3	32560.6	471.1							157.0	11	6.1	1498	135	13.5		23937	169127	14	2865.3	
1	1011384	78760.3	45506.4	32779.9	474.0							161.2	1.1	5.1	155.0	135	135		29046	16832.0	14	2465.4	
2	101200.0	79742.5	46223.6	33055.4	463.5							1779	1.1	5.1	171.7	259	259		31908	16743.5	14	13180	
3	100051.0	78551.9	45137.4	32905.8	508.7							1730	1.1	15.8	156.1	15.5			3412.7	16606.1	14	1290.4	
4	1016897	797965	46087.3	33173.1	536.1							186.8	1.1	0.5	185.2	155			3405.7	16506.9	1.4	1776.9	
5	1025355	803255	46189.2	33600.1	536.2							193.8			193.8	209			3836.6	16380.4	14	1776.9	
6	104760.6	829322	48621.4	33372.3	938.5							193.2			193.2	281			3687.3	16257.9	55	1656.4	
7	105307.3	85168.7	48816.5	36289.9	62.3							2027			2027	302			3739.5	16133.3	52	27.7	
8	105112.1	85028.5	48352.3	36650.9	25.3	620						2101			210.1	382			3731.9	16006.7	5.2	29.5	
9	104282.8	84595.9	47273.7	37289.8	32.4	400						2170			2170	466			3496.1	15855.5	50	26.7	
10	105713.7	86422.8	47904.2	38478.8	39.8	830						2291			2291	492			3186.3	15710.1	4.3	28.9	
11	1035233	84244.5	45336.0	38869.1	39.4	1230						2238			223.8	573			3245.6	15556.6	3.7	68.8	
12	116672.3	90356.5	50831.1	39488.4	370	6521.1	6521.1					2242			2242	596			3580.9	15898.1	4.1	27.8	

Short-Term Credits by Type

(SKK millions)

End-of-month figures	Total	Overdrafts and debit balances on current accounts	For active capital, seasonal expenditures	Investment credit	Mortgage credit	Interim credit	Consumer credit	Business credit	Small-scale privatization loans		Large-scale privatization loans		For purchase of securities (except large-scale privatization)	Temporary illiquid claims			Doubtful and bad debts		
									For auction collaterals and purchase of priv. units	For stocks in privatized units	For purchase of priv units	For the purchase of shares		Loans unpaid until maturity	Clients in difficult situation	Other debts	Doubtful and bad debts	Uncollectible debts	Other debts
1 1 93	82927 5	7906 9	44583 4	11430	61 6	8026 9	1 2	22474	291 7	52 7	101.6	11 5		1948 5	10250 1		5278 9	1022 1	
1	83179 3	8220 6	43818 9	1082 8	59 3	8997 4	0 9	2958 1	303 0	42 0	1064	11 5		2038.9	10176 1		2926.0	2437 4	
2	84729 7	9333 6	42624 3	11543	594	9727 4	126 4	3570.0	297 5	32 4	101.7	11.5	1 0	22168	99932	34 5	2905.9	25398	
3	86208 5	9963 1	428547	1229 5	587	9766.7	61 8	31257	278 1	25 4	101.1	105	10	2739.2	9747.9	378	3175 1	3032.2	
4	87429 6	9426 3	44838 6	12168	58 4	9837 1	61 8	29689	2790	21 5	100 8	105	1.0	2672.1	9417 8	477	3426.5	3044 8	
5	89597 3	89360	47348 1	1253 2	31 9	10234 4	91 5	2559.1	265.8	17 5	1009	15	1 0	2895.4	9276.7	33	3520.3	3060.7	
6	92780 0	104522	467909	12701	308	10119.3	94 2	3624.0	263 9	125	100 4		1 0	2708.6	9180 3	142	4759.5	2988 6	369 5
7	94057 3	10471 3	470547	1335 0	300	9489.8	709	4807 2	243 7	167	99 4		1 0	2682.2	91128	11 0	51126	3099.2	4198
8	94660 5	11797 2	46397 7	1472 9	173	8416.9	78 1	5484.8	49 8	122	988		1 0	26653	9128 3	159	5253 0	32850	486 3
9	97080 0	11188 2	42899 4	1636 1	173	68763	668	67237	40 6	11 4	98 5			2031.6	3185 2	20	116156	4739.3	5948 0
10	97951 0	11787 4	43350 9	1574 8	40	7184 4	67 6	6069 7	38 3	69	99 2		7 0	2411 7	3401 4		10879 4	43755	6692 8
11	100507 8	97248	43541.2	1766 1	40	60702	71 0	5232 7	36 3	38	892			5981.8	6053.6	11 0	115131	4424.0	5985 0
12	90671 0	99423	43506 6	2020 9	43	61378	63 4	5010 8	80 3	22	208			2427 8	2083 8	1977.3	7341.1	4287 7	57639

Medium-Term Credits by Type

(SKK millions)

End-of-month figures	Total	For active capital, seasonal expenditures	Investment credit	Mortgage credit	Interim credit	Consumer credit	Small-scale privatization loans		Large-scale privatization loans		For purchase of securities	Temporary illiquid claims		Doubtful and bad debts		
							For auction collaterals and purchase of priv units	For stocks in privatized units	For purchase of priv. units	For the purchase of shares		Clients in difficult situation	Other debts	Doubtful and bad debts	Uncollectible debts	Other debts
1.1.93	50589.7	11370.8	21439.1	339	47247	1922.9	33138	965.1	693.5	15.1	0.1	54702		631.7	88	
1	50648.6	11499.9	21620.0	27.8	4655.9	1785.5	32594	933.7	737.2	15.1	0.1	5473.2		471.4	169.4	
2	50492.6	11528.6	21051.9	27.4	4698.9	19160	31673	921.9	732.6	15.1	0.1	5677.8		5826	1724	
3	49712.3	11296.3	20639.4	26.2	4905.7	1872.5	30489	8700	6422	15.1		5546.9		6768	1723	
4	49804.7	10684.3	20961.1	25.3	4803.6	2115.4	2849.5	8466	661.4	15.1		59548		7262	161.4	
5	49740.7	10536.6	21178.1	25.0	48323	2020.6	2680.9	8283	681.9	15.1		60148	1.0	764.6	161.5	
6	48874.7	9743.6	20883.1	24.0	4777.6	2054.6	2431.9	757.4	651.7	15.1		6002.4	1.0	886.5	549.7	96.1
7	49585.4	9436.1	21156.8	232	54576	20900	2281.9	732.4	6896	15.1		55029		15140	5506	135.2
8	49911.8	9413.5	21288.2	230	5417.2	22635	2243.3	717.0	673.8	15.1		5579.6		1590.4	559.1	125.3
9	48565.7	8985.5	18874.0	30.5	45462	1530.7	1732.6	571.7	583.7	149		3487.1	2.8	45472	14673	21943
10	49187.1	8561.4	19348.6	32.0	4082.7	1582.5	16632	5574	535.6	99		7344.3		2874.5	792.0	1803.0
11	50757.6	8017.0	223590	33.2	3904.7	1686.0	1566.6	537.6	540.2	26.0	44	5198.1		39734	962.9	1948.5
12	53468.9	6996.4	25124.7	32.1	4539.3	1897.4	1506.2	5180	732.2	24.0	4.1	35036		46547	1357.6	1078.1

1500.5

Long-Term Credits by Type

(SKK millions)

End-of-month figures	Total	For active capital, seasonal expenditures	Bridging credit for production stocks	Credit for housing projects	Investment credit	Mortgage credit	Consumer credit	Small-scale privatization credit		Large-scale privatization		For purchase of securities	Temporary illiquid claims		Doubtful and bad debts		
								For auction collaterals and purchase of priv units	For stocks in privatized units	For purchase of priv. units	For the purchase of shares		Clients in difficult situation	Other debts	Doubtful and bad debts	Uncollectible debts	Other debts
1.1.93	1024826	3970.1	26392.1	11460.0	34404.4	329	8601.9	5284.4	77.3	2357.6	1623	35	8986.1		661.4	88.6	
1	101138.4	3966.5	25278.0	11460.0	35106.5	328	8247.7	5219.7	76.3	2437.5	157.0	35	8421.1		643.3	88.5	
2	101200.0	3921.5	24097.5	11485.5	35770.5	32.8	8324.2	5139.1	76.0	2449.2	155.2	120	9013.2		635.8	87.5	
3	100051.0	3918.9	23650.5	11508.9	35326.9	31.6	8343.4	5061.2	72.4	2390.0	155.2	120	8852.5		640.6	86.9	
4	101689.7	3917.7	25200.3	11642.3	35399.4	31.5	8255.5	5005.0	71.6	2421.2	153.5	120	8826.0		673.8	79.9	
5	102535.5	3929.3	25187.7	11694.0	35897.2	31.5	8224.3	4951.7	71.4	2736.3	148.2	120	8786.2		785.8	79.9	
6	104760.6	3673.4	26630.3	11486.2	35843.3	30.3	8130.1	4538.9	68.6	2639.4	148.2	114	8810.1		2623.1	125.5	1.8
7	105307.3	3638.4	27078.4	11501.9	35760.1	30.2	8110.7	4452.2	70.4	2640.7	142.9	35.3	10285.5		1360.0	194.6	6.0
8	105112.1	3604.2	25084.3	11401.4	37111.8	30.2	8026.9	4373.1	64.0	2748.3	141.2	11.4	10982.4	8.8	1305.6	213.1	5.4
9	104282.8	3767.9	24918.3	11423.2	33522.9	30.4	6368.9	3215.1	53.3	2264.3	141.3	7.9	9461.6		5467.7	1022.2	2617.8
10	105713.7	3668.0	24895.2	11430.5	33759.9	30.2	7079.7	3081.8	50.2	2235.8	136.0	7.9	13028.7	3064.6	1962.5	425.4	857.3
11	103523.3	2939.3	22198.2	11475.6	41640.0	30.2	6859.5	2838.0	47.9	2428.5	134.2	7.9	6862.5	3066.1	1883.5	354.2	757.7
12	116672.3	7330.6	21701.1	11185.8	42569.5	30.8	7037.1	3166.9	52.8	2591.3	134.2	7.9	3974.1	10557.9	3143.6	1650.2	1538.5

Bank Credit - Selected Sectors

(SKK millions)

End-of-month figures	Agriculture, hunting, and fishing	Forestry and timber industry	Raw material extraction	Processing industries							Power industry, gas and water supply	Building and construction	Trade, sales, catering and hotel services	Transportation, warehousing, travel, and telecommunications	Banking and finance	Insurance sector	Other sectors
				Total	Food industry	Chemical and pharmaceutical industry	Metallurgy and mechanical engineering	Electrical and electronic industry	Textile, clothing, and leather industry	Other industries							
1.1.93	20262.6	322.7	10464.0	65441.5	8364.6	8605.0	28428.9	60049	5459.2	85789	15657.3	6172.1	27692.8	24923	10.4		87484.1
1	20262.2	3191	9714.7	67973.8	9353.3	8648.9	29929.7	5261.2	5934.1	8846.6	15618.1	6790.2	31045.4	2879.5	107		80352.6
2	20379.7	363.9	9418.2	68516.7	9141.6	8449.8	30370.8	5949.2	6094.0	8511.3	15720.2	8356.2	31586.4	3182.0	108		78888.2
3	20462.9	346.9	9687.5	67807.5	9289.1	8306.6	29178.4	5900.0	6127.5	9005.9	15762.8	6687.4	34164.0	3223.8	11.0		77818.0
4	20595.9	387.8	9835.3	67619.7	9494.9	8045.5	29194.5	5880.9	6022.3	8981.6	16304.3	6587.5	34393.6	3771.1	10.1		79418.7
5	21233.5	389.1	10183.7	67664.5	9223.5	8514.8	29420.1	5856.9	6135.4	8513.8	15942.8	6585.3	36305.6	3680.6	10.1		79878.3
6	22443.9	384.1	10519.3	72132.0	9263.7	8923.2	30706.9	6269.6	6665.7	10302.9	15579.1	7399.3	32025.0	3333.1	15.1		82584.4
7	23483.0	230.0	7598.9	62363.3	8523.3	8323.4	24867.5	6097.1	4841.5	9710.5	15891.6	7382.3	33189.7	3518.6	112.1		95180.5
8	22407.6	223.9	7259.1	61434.5	8104.8	8320.8	25605.3	6283.3	4547.5	8572.8	16071.4	7195.2	32781.8	3396.3	195.2		98719.4
9	19118.5	248.2	7196.0	65185.6	8653.4	8443.4	28001.7	6216.8	4763.7	9106.6	15589.4	7307.8	32790.5	3526.8	180.1		98785.6
10	18527.0	246.8	9324.1	68605.5	8981.9	8461.9	30273.2	6577.5	4507.8	9803.2	16481.0	7183.4	35527.9	3983.7	221.3	92.7	92658.4
11	18162.9	258.8	9494.8	70786.9	9429.7	8787.0	31298.9	6462.1	4558.0	10251.2	17306.1	18452.1	33905.6	3705.0	354.2	15.6	82346.7
12	17709.7	264.1	9499.3	68902.9	9667.2	8751.8	30372.8	5514.4	4330.4	10266.3	18415.3	18306.6	28406.2	3801.8	6867.5	886.5	87752.3

Total Deposits

(SKK millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks - total
1 1 93	177020 2	5234 3	6322.4	188576 9
1	179633 1	5423 7	50173	1900741
2	177715 9	60604	46900	188466 3
3	176425 2	6579 4	4461.8	187466 4
4	176017 6	6687 7	4740.1	187445 4
5	178206 1	7670 0	5301.6	1911777
6	1731498	82859	6246.3	187682 0
7	172146 7	9576.8	66429	188366 4
8	170032 1	9697 6	6614.4	186344 1
9	168946 1	101631	6677 3	185786 5
10	170489 6	10940 1	8110 4	189540 1
11	172230 6	11634,5	8377 3	192242 4
12	185033 0	14488 4	9412 2	2089336

Total Deposits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg. No	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1 1 93	1885769	442630	21631 1	221721	459.8				15700.7	169.3		18535 4	1379 7	137507	3405 0	1182.6	11766		3062.4	99383.4	42 9	6390.5	16 0
1	190074.1	39643 5	20240 9	19182.7	2199	406	7.9		14309.7	274		17566.8	1530 8	12540.2	34958	1307.6	11946		30439	108992.8	59.4	5096.9	12.9
2	188466 3	35660 5	17706.6	17711 2	242.7	5033	528		157178	821 2		17257.3	5775	129786	3701.2	1228 3	341.5		2116.7	108848.6	596	6932.5	141.7
3	187466 4	36895 1	18758.7	17945.9	190 5	530	52.1		16053.1	3590 1		17512.5	1631.5	14087.4	17936	1526 4	1382 7	1.1	1768.1	1070253	646	6549.0	193
4	187445 4	42072.6	227986	19035.2	238.8	55.1	54.3		15394.2	992 8		16038.2	1111.2	13223 6	1703.4	1323.1	1284.1		1621.3	105761.8	73.7	50598	45.6
5	191177.7	41575.7	211150	20068 1	3926	152	133		15590 2	1578 6		16423.4	1755.8	12997.5	1670.1	2371.2	2150.6	4.2	2118.9	105764 2	67.8	7138.4	112.7
6	187682.0	47248 7	26769.1	201893	290 3	45.9	25.3		15364.4	1769.8		83870		6837 0	1550 0	2081.1	1841 4		2158 7	104524.4	78.3	76869	106.6
7	188366.4	470675	24559.9	22211.9	295 7	263	25 6		15071.6	1697 4		10116.7		88596	1257.1	21549	1662 3	0.7	2401.2	103695.4	80 3	7647.5	105.0
8	186344 1	46514.3	23581 6	22406.6	526.1	909	902		151459	1727 6		100183		88890	1129.3	2023.8	1764 2	4.3	24906	101941 3	169.1	7841.9	1080
9	185786 5	46509 1	23883.1	222256	400 4	89.7	69.4		15259.2	1332 5		10010.9		8953 7	10572	23843	2123.4		22739	1010585	1177	7956.7	126.5
10	189540 1	474984	22212.6	24872.6	4132	1132	75 1	37.6	15075 1	22287		10129.2		9105 7	1023 5	2045.7	1774.6		2155.2	104856 9	241.8	7345.2	79.4
11	192242 4	50308 9	23411 9	25749.8	1147 2	1667	1237	426	147126	1918.1		10125.3		91062	1019.1	18176	15173	0.1	29143	1049344	259 1	6964.6	389
12	2089336	58096 9	28726.6	28558.3	8120	317 3	2436	3.2	15456 6	2021.2		92569		8175.4	1081.5	2312.2	1930 0	0.1	2669.1	1134170	342.7	7045.6	19.3

Demand Deposits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector				Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg No
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private	Under foreign control					
1.1.93	948187	403872	203061	197226	3585				7548	195		17611.4	11560	132142	32412	9355	9309		30144	264571	386	56057	140
1	950563	356678	187947	166992	1739	12.6	79		6785	89		16646.5	13241	120036	3318.8	9884	9465		29615	336618	40.7	43856	129
2	933813	319671	165658	152130	1883	253	248		17896	1981		16775.2	5652	12792.7	34173	913.4	1548		20350	336329	35.3	6193.7	138
3	890701	306528	152680	152458	1390	530	521		20698	1878		17105.4	1621.3	13887.3	15968	11098	10390	1.1	1683.6	323752	40.1	39629	175
4	892365	335302	171359	162073	1870	28.2	274		17071	1573		15689.2	1101.3	13077.6	15103	1076.0	10483		15577	315090	64.9	40336	406
5	914761	326222	152891	17125.3	2078	132	125		11746	639		16210.7	1755.8	12987.6	1467.3	18176	1672.8	4.2	20426	315613	63.9	58622	1078
6	866352	379264	208106	16883.2	232.6	25.1	245		9846	1554		7291.6		5928.2	13634	14424	13484		2076.4	30315.9	74.3	6398.1	1004
7	851001	37001.5	17685.4	19072.3	243.8	140	133		903.4	297.2		71832		6123.0	1060.2	1494.3	1184.5	0.7	22999	29899.1	76.3	61294	990
8	83423.2	35919.1	16787.8	18715.3	4160	23.2	22.5		965.7	325.4		7098.4		61638	9346	1452.5	13627	4.3	2397.2	29031.2	165.1	6268.8	102.0
9	834624	36939.2	18082.1	18550.1	3070	56.7	567		598.8	211		7093.1		6196.6	8965	1732.2	1648.1		2178.7	28420.9	114.1	62086	120.1
10	85546.5	36988.1	15959.6	207200	308.5	36.7	362		487.1	938		7166.9		6282.5	8844	1417.3	1303.9		2067.8	31326.4	228.9	57544	72.9
11	87211.7	39546.4	17250.2	21265.7	10305	29.9	295		324.8	300		6846.2		5944.4	901.8	1242.6	1133.8	0.1	2817.5	30998.1	244.9	51256	35.7
12	99352.9	48895.4	23925.4	24252.2	7178	83.9	802	3.2	1044.3	85.9		8023.7		7061.6	962.1	1593.3	1350.3	0.1	2555.4	31326.5	331.6	54799	18.9

Time Deposits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg. No	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1.1 93	93758.2	3875.8	1325.0	2449.5	101.3				14945.9	149.7		9240	223.7	5365	163.8	247.1	245.7		480	72926.3	4.3	784.8	20
1	95017.8	3975.7	1446.2	2483.5	46.0	280			13631.2	18.5		920.3	206.7	536.6	1770	319.2	248.1		82.4	75331.0	187	711.3	
2	95085.0	3693.4	1140.8	2498.2	54.4	478.0	28.0		13928.2	623.1		482.1	123	185.9	283.9	314.9	186.7		81.7	75215.7	243	7388	127.9
3	98396.3	6242.3	3490.7	2700.1	51.5				13983.3	3402.3		407.1	102	200.1	196.8	416.6	343.7		84.5	74650.1	24.5	2586.1	18
4	98208.9	8542.4	5662.7	2827.9	51.8	26.9	26.9		13687.1	835.5		349.0	99	146.0	193.1	247.1	235.8		63.6	74252.8	8.8	1026.2	5.0
5	99701.6	8953.5	5825.9	2942.8	184.8	20	0.8		14415.6	1514.7		212.7		9.9	202.8	553.6	477.8		76.3	74202.9	3.9	1276.2	4.9
6	101046.8	9322.3	5958.5	3306.1	57.7	20.8	0.8		14379.8	1614.4		1095.4		908.8	186.6	638.7	493.0		82.3	74208.5	4.0	1288.8	6.2
7	103266.3	10066.0	6874.5	3139.6	51.9	12.3	12.3		14168.2	1400.2		2933.5		2736.6	196.9	660.6	477.8		101.3	73796.3	4.0	1518.1	6.0
8	102920.9	10595.2	6793.8	3691.3	110.1	67.7	67.7		14180.2	1402.2		2919.9		2725.2	194.7	571.3	401.5		93.4	72910.1	4.0	1573.1	6.0
9	102324.1	9569.9	5801.0	3675.5	93.4	33.0	12.7		14660.4	1311.4		2917.8		2757.1	160.7	652.1	475.3		95.2	72637.6	3.6	1748.1	6.4
10	103993.6	10510.3	6253.0	4152.6	104.7	76.5	38.9	37.6	14588.0	2134.9		2962.3		2823.2	139.1	628.4	470.7		87.4	73530.5	12.9	1590.8	6.5
11	105030.7	10762.5	6161.7	4484.1	116.7	136.8	94.2	42.6	14387.8	1888.1		3279.1		3161.8	117.3	575.0	383.5		96.8	73936.3	14.2	1839.0	3.2
12	109580.7	9201.5	4801.2	4306.1	94.2	233.4	163.4		14412.3	1935.3		1233.2		1113.8	119.4	718.9	579.7		113.7	82090.5	11.1	1565.7	0.4

Short-Term Deposits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector				Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg No
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private	Under foreign control					
1 1 93	40869.2	21225	947.1	1074.2	101.2				6150	760		681.3	38.0	536.1	107.2	155.2	154.3		31.3	36670.9	4.3	586.7	2.0
1	42641.2	2244.9	1066.7	1132.4	45.8	28.0			869.9	17.9		695.4	2.83	536.2	130.9	227.5	163.7		64.1	37979.1	1.87	513.6	
2	42959.4	2290.6	914.2	1322.1	54.3	478.0	2.80		1159.1	9.60		260.6	6.7	26.7	227.2	210.1	112.2		6.56	37838.5	2.43	534.4	98.2
3	45891.2	4493.0	2918.0	1525.2	49.8				1110.3	9.60		181.1	7.1	23.9	150.1	349.4	281.5		61.4	37277.8	2.40	2394.1	0.1
4	45781.7	6791.8	5097.0	1644.7	50.1	26.1	26.1		710.3	9.60		173.1	7.6	18.2	147.3	180.0	171.5		5.22	37002.8	8.3	833.9	3.2
5	47300.6	7234.2	5283.8	1767.3	183.1	1.2			1414.9	77.60		176.5		9.4	167.1	384.8	314.8		59.6	36991.6	3.9	1030.8	3.1
6	47793.3	7770.4	5398.9	2315.5	56.0	20.0			1312.7	80.94		160.7		8.4	152.3	474.7	335.3		63.9	36912.6	4.0	1069.8	4.5
7	49966.8	8749.1	6636.5	2062.4	50.2	12.3	1.23		1100.9	59.03		1687.6		1520.5	167.1	485.5	309.0		82.1	36546.1	4.0	1295.0	4.2
8	49780.1	9166.9	6556.0	2503.2	107.7	67.7	67.7		1108.1	58.75		1675.3		1509.4	165.9	395.4	231.9		7.58	35923.8	4.0	1358.9	4.2
9	51815.2	8235.9	5547.7	2596.5	91.7	33.0	1.27		4085.4	88.66		1640.5		1503.3	137.2	477.9	307.5		8.75	35699.9	3.6	1546.8	4.7
10	53362.4	9351.1	6043.3	3203.3	104.5	76.5	3.89	3.76	4031.0	172.29		1666.0		1534.5	131.5	447.5	296.2		79.0	36305.0	1.29	1388.6	4.8
11	53516.6	9586.9	5946.0	3525.0	115.9	136.8	9.42	4.26	3526.0	117.61		1768.9		1654.1	114.8	317.4	135.3		84.7	36457.2	1.42	1622.1	2.4
12	54179.2	8155.1	4583.1	3478.5	93.5	233.4	16.34		3490.7	116.85		422.7		306.1	11.66	420.1	306.3		90.0	40092.4	11.1	1263.3	0.4

Medium-Term Deposits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg. No.	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private						Under foreign control
1.1.93	463680	1753.3	377.9	13753	0.1				14330.9	747		242.7	185.7	0.4	566	91.9	91.4		16.7	297344		198.1	
1	45840.1	1730.8	379.5	1351.1	0.2				12761.3	0.6		2249	1784	0.4	46.1	91.7	844		183	30815.4		197.7	
2	45622.7	14028	2266	1176.1	0.1				12769.1	527.1		221.5	56	1592	567	104.8	74.5		16.1	30874.3		204.4	29.7
3	460335	1748.3	572.7	11739	1.7				12873.0	3306.3		2260	3.1	176.2	467	672	622		23.1	30901.7	0.5	192.0	1.7
4	46069.6	1749.6	5657	1182.2	1.7	0.8	0.8		12976.8	739.5		175.9	2.3	127.8	45.8	67.1	64.3		11.4	308934	0.5	192.3	1.8
5	462069	17183	542.1	11745	1.7	0.8	0.8		13000.7	738.7		36.2		0.5	35.7	168.8	163.0		16.7	31018.2		245.4	1.8
6	467383	1235.2	2439	9896	1.7	0.8	0.8		13067.1	8050		934.7		900.4	34.3	164.0	157.7		18.4	31097.4		219.0	1.7
7	46741.9	13159	2380	10762	1.7				13067.3	809.9		930.2		900.4	29.8	175.1	168.8		19.2	31009.3		223.1	1.8
8	46582.9	1427.3	2378	1187.1	2.4				13072.1	8147		9289		900.1	28.8	175.9	169.6		176	30745.1		214.2	1.8
9	439048	1333.0	253.3	1078.0	1.7				10575.0	424.8		9356		912.1	23.5	174.2	167.8		77	30676.3		201.3	1.7
10	43947.1	11582	209.7	9483	0.2				105570	4120		927.7		920.1	76	180.9	174.5		8.4	30911.0		202.2	1.7
11	44425.2	11746	2157	958.1	0.8				10701.1	7120		922.6		920.1	25	257.6	248.2		12.1	31139.5		216.9	0.8
12	48021.5	1045.4	2181	8266	0.7				107236	7295		222.9		220.1	28	298.8	273.4		237	35404.7		302.4	

Long-Term Deposits by Sector

(SKK millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (small businesses)	Personal sector (private accounts)	Non-residents	Not included in sectors	Organizations without Reg No
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Federal (extra-budgetary funds)	State (extra-budgetary funds)	Local (extra-budgetary funds)	Total	Private					
1.1.93	6521 0																		6521 0			
1	6536 5																		6536 5			
2	6502.9																		6502.9			
3	6471 6	1 0		0															64706			
4	63576	10		0															63566			
5	6194 1	1.0		0															61931			
6	6515 2	316.7	3157	0															61985			
7	65576	1.0		0							3157		3157						62409			
8	6557 9	1 0		0							3157		315 7						6241 2			
9	6604 1	10		0									341 7						6261 4			
10	6684 1	10		0									3686						63145			
11	7088 9	1 0		0							160 7		5876						63396			
12	73800	1.0		0							198 0	37 3	5876						6593 4			

Short-Term Deposits by Period

(SKK millions)

End-of-month figures	Total	1 month and less	3 months or less	6 months or less	9 months or less	1 year and less	Short-term savings deposits	Short-term guarantee deposits
1.1.93	40869.2	13078	9309	1012.9	50.6	1430.8	36126.2	10.0
1	42641.2	1631.1	732.8	1205.9	480	1562.4	37451.0	10.0
2	42959.4	1104.1	1271.4	1424.8	879	1840.8	37220.4	100
3	45891.2	1224.0	1920.5	3045.6	999.7	1973.7	36717.7	100
4	45781.7	1059.1	1467.5	5129.5	211.9	1546.5	36357.2	100
5	47300.6	2050.4	1869.2	5193.2	2075	1808.7	36161.6	100
6	47793.3	2916.6	2171.8	4682.8	155.9	1894.4	35961.8	100
7	49966.8	2010.2	3663.5	5604.3	1087.7	2004.3	35586.8	100
8	49780.1	2905.1	3141.7	5752.8	1095.0	1855.6	35019.9	100
9	51815.2	2621.5	2766.1	6001.1	1086.8	4696.0	34627.9	15.8
10	53362.4	4045.1	2698.5	6117.3	1113.9	4272.3	35097.3	180
11	53516.6	3781.7	2744.3	6330.1	1182.6	4247.0	35220.6	103
12	54179.2	3069.0	3131.4	4576.9	308.6	4334.5	38748.8	100

Medium and Long-Term Deposits by Period

(SKK millions)

End-of-month figures	Medium-Term Deposits						Long-Term Deposits				
	Total	2 years or less	3 years or less	4 years or less	Savings deposits	Guarantee deposits	Total	5 years or less	Over 5 years	Savings deposits	Guarantee deposits
1.1.93	46368.0	8302.3	492	8735.8	29280.7		6521.0	43770	00	2144.0	
1	45840.1	67975	467	8636.7	30359.2		6536.5	43565	00	2180.0	
2	45622.7	6083.5	47.7	9080.1	30411.4		65029	4327.5	00	2175.4	
3	46033.5	65632	502	8981.6	30438.5		64716	4293.1	1.0	2177.5	
4	46069.6	6280.7	482	9323.5	30417.2		6357.6	4268.0	1.0	2088.6	
5	46206.9	6626.0	474	8998.2	30535.3		6194.1	4271.5	1.0	1921.6	
6	46738.3	70825	45.3	8996.1	306144		6515.2	4629.7	27	1882.8	
7	46741.9	7084.3	159.4	89693	30528.9		6557.6	4665.5	40	1888.1	
8	46582.9	71178	1682	9011.3	302856		6557.9	46662	60	18857	
9	43904.8	46622	163.8	88636	30214.7	05	6604.1	4652.9	31.4	19198	
10	43947.1	4571.7	102.9	88204	30451.6	05	6684.1	4662.4	64.7	1957.0	
11	44425.2	4754.7	1129	8852.6	30697.5	75	7088.9	4657.7	458.0	1973.0	02
12	48021.5	4092.3	1301	8862.6	34928.5	80	7380.0	4637.3	651.5	2091.2	

Demand Deposits by Type

(SKK millions)

End-of-month figures	Total	Current accounts, overdraft facility accounts, investment deposits	Special purpose funds (total)	National property funds	As auction collaterals	Savings deposits	
						Checking accounts	Passbooks
1 1 93	94818 7	53033 4	4815.3	11477.0		2884.5	22608 5
1	95056 3	46364 1	5367.3	10724.4		3797.7	28802.8
2	93381 3	450468	48296	10849 2		35782	29077.5
3	89070 1	410597	57326	10830 4		34333	28014 1
4	89236 5	43095 7	47179	108704		31756	27376.9
5	91476 1	45228 1	5457 9	106548		3171 2	26964 1
6	86635 2	48511.8	5169 1	36336		2932.6	26388 1
7	85100 1	47063 4	5487 8	3699.0		30755	25774 4
8	834232	46527 3	5083.9	36820		3092 5	25037.5
9	834624	468946	5101.0	4075 5		2936 1	24455.2
10	85546 5	46201 7	5282.9	4072.9		3209 4	26779.6
11	87211 7	48524.0	5256.6	3755.1		32038	264722
12	993529	593586	57682	4202 2		3370 1	26653 8

Deposits - Selected Sectors

(SKK millions)

End-of-month figures	Agriculture, hunting, and fishing	Forestry and timber industry	Raw material extraction	Processing Industries							Power industry, gas and water supply	Building and construction	Trade sales, catering and hotel services	Transportation, warehousing, travel, and telecommunications	Banking and finance	Insurance sector	Other sectors
				Total	Food industry	Chemical and pharmaceutical industry	Metallurgy and mechanical engineering	Electrical and electronic industry	Textile, clothing and leather industry	Other							
1.1 93	3334.2	254.9	1279.1	7176.0	11038	1407.8	2324.3	801.7	752.3	786.1	8166	25385	6157.1	3260.8	00	15700.7	148059.0
1	2710.5	231.0	1299.1	5452.4	568.5	854.4	1977.8	520.1	864.0	667.6	658.5	1858.5	6213.9	4660.8	40.6	14309.7	152639.1
2	2236.5	135.3	1077.1	5007.0	611.8	765.9	2219.2	421.1	457.0	532.0	1238.2	1547.2	7438.8	2928.6	503.3	15717.8	150636.5
3	2648.9	218.2	1846.8	5121.6	819.5	827.1	1920.3	402.2	524.9	627.6	1100.3	1564.0	6942.4	1663.2	53.0	16053.1	150254.9
4	2624.4	210.5	2928.2	5080.9	826.8	1013.1	1596.3	512.3	498.8	633.6	988.4	1423.6	7199.8	1776.6	55.1	15394.2	149763.7
5	2570.9	177.4	1599.3	5289.1	652.1	1217.5	1665.8	492.1	630.2	631.4	1007.9	1630.4	9001.0	1590.6	152	15590.2	152705.7
6	2538.6	182.1	2265.1	5776.0	6139	1173.1	2053.9	582.6	666.8	685.7	846.7	1632.5	7575.5	2986.8	45.9	15364.4	148468.4
7	3129.8	175.3	1976.9	4842.9	730.5	602.4	1437.8	574.4	517.1	980.7	1345.9	1731.0	7486.9	1933.7	26.3	15071.6	150646.1
8	3158.9	150.6	1544.9	4311.7	691.3	646.9	1197.4	535.0	508.4	732.7	1061.5	1786.0	7590.1	1791.9	90.9	15145.9	149711.7
9	3101.9	152.1	1614.4	4526.9	630.6	663.3	1255.1	503.4	531.1	743.4	1527.1	1686.8	7349.3	1485.2	89.7	15259.2	148993.9
10	3274.4	174.8	1900.1	6391.9	598.6	2108.7	1701.1	583.0	678.2	722.3	1363.1	1702.4	8023.0	1546.4	113.2	15075.1	149975.7
11	3421.0	194.0	1826.1	6996.0	635.2	2476.3	1678.1	717.5	772.5	716.4	1613.8	1866.5	7926.5	2104.2	166.7	14712.6	151415.0
12	3988.6	247.9	2278.6	8818.5	911.7	2357.0	2438.5	966.3	858.0	1287.0	2563.9	2683.4	9131.2	2341.4	317.3	15456.6	161106.2

Average Monthly Lending Rates - Total

Month	Discount	Short-term	Medium-term	Long-term	Total
1	9.50	1703	1519	976	13.92
2	9.50	1729	15.23	9.91	14.10
3	9.50	18.26	15.97	1018	14.81
4	9.50	18.28	1606	10.32	14.91
5	9.50	1836	15.99	10.44	14.99
6	9.50	18.20	15.79	982	14.71
7	9.50	18.15	15.93	988	14.77
8	9.50	17.83	15.67	10.10	14.64
9	9.50	1759	16.43	1022	14.05
10	9.50	16.18	1643	9.90	14.00
11	9.50	1607	16.62	10.39	13.86
12	9.50	16.29	16.62	11.06	14.01

Average Monthly Lending Rates - Public Sector

Month	Discount	Short-term	Medium-term	Long-term	Total
1	9.50	17.24	15.32	1393	16.00
2	9.50	1777	1527	14.10	16.32
3	9.50	1873	16.20	14.40	17.15
4	9.50	18.76	1628	1450	17.20
5	9.50	18.82	1627	14.52	17.25
6	9.50	18.67	1564	1317	16.74
7	9.50	18.68	15.68	13.15	16.73
8	9.50	1819	15.46	1336	16.46
9	9.50	1737	16.19	13.29	15.52
10	9.50	16.19	15.70	1248	15.15
11	9.50	15.85	15.79	12.26	14.52
12	9.50	16.25	15.85	1318	14.96

Average Monthly Lending Rates - Private Sector

Month	Discount	Short-term	Medium-term	Long-term	Total
1	9.50	16.14	14.91	981	13.21
2	9.50	16.34	15.02	990	13.39
3	9.50	1729	15.63	10.35	14.07
4	9.50	1731	1574	10.57	14.25
5	9.50	1748	15.61	1077	14.34
6	9.50	1739	15.76	10.43	14.30
7	9.50	1719	16.01	10.54	14.38
8	9.50	17.20	1571	10.69	14.33
9	9.50	17.98	16.43	996	14.14
10	9.50	16.03	16.64	1079	14.20
11	9.50	1626	16.90	11.05	14.39
12	9.50	16.24	16.95	11.38	14.20

Average Monthly Lending Rates - Households

Month	Discount	Short-term	Medium-term	Long-term	Total
1	9.50	1049	1688	300	5.02
2	9.50	9.87	16.92	3.01	4.96
3	9.50	12.00	1774	3.00	5.04
4	9.50	12.87	17.62	294	4.97
5	9.50	11.71	17.61	3.01	5.01
6	9.50	10.88	16.80	3.01	4.88
7	9.50	8.65	16.80	3.02	4.89
8	9.50	10.30	16.62	3.17	5.00
9	9.50	10.66	17.60	302	5.02
10	9.50	10.57	18.95	318	5.31
11	9.50	10.40	18.60	3.23	5.28
12	9.50	9.44	1867	3.31	5.52

Average Lending Rates - Total

Period	Discount	Short-term	Medium-term	Long-term	Total
1st quarter	9.50	17.54	15.46	9.95	14.28
2nd quarter	9.50	18.28	15.95	10.19	14.87
1st half-year	9.50	17.92	15.70	10.07	14.58
3rd quarter	9.50	17.88	15.99	10.08	14.49
4th quarter	9.50	16.18	16.56	10.52	13.96
2nd half-year	9.50	16.99	16.28	10.32	14.21
Year	9.50	17.44	15.99	10.21	14.39

Average Lending Rates - Public Sector

Period	Discount	Short-term	Medium-term	Long-term	Total
1st quarter	9.50	17.93	15.58	14.14	16.49
2nd quarter	9.50	18.75	16.07	14.07	17.06
1st half-year	9.50	18.34	15.82	14.11	16.78
3rd quarter	9.50	18.16	15.74	13.27	16.26
4th quarter	9.50	16.09	15.78	12.68	14.87
2nd half-year	9.50	17.09	15.76	12.94	15.52
Year	9.50	17.72	15.79	13.44	16.13

Average Lending Rates - Private Sector

Period	Discount	Short-term	Medium-term	Long-term	Total
1st quarter	9.50	16.61	15.19	10.02	13.56
2nd quarter	9.50	17.39	15.70	10.59	14.30
1st half-year	9.50	17.03	15.45	10.31	13.94
3rd quarter	9.50	17.42	16.04	10.39	14.28
4th quarter	9.50	16.17	16.83	11.10	14.26
2nd half-year	9.50	16.76	16.45	10.78	14.27
Year	9.50	16.89	15.96	10.56	14.12

Average Lending Rates - Households

Period	Discount	Short-term	Medium-term	Long-term	Total
1st quarter	9.50	10.91	17.17	3.01	5.01
2nd quarter	9.50	11.78	17.35	2.99	4.95
1st half-year	9.50	11.37	17.26	3.00	4.98
3rd quarter	9.50	10.05	17.01	3.07	4.97
4th quarter	9.50	10.18	18.74	3.24	5.37
2nd half-year	9.50	10.12	17.87	3.16	5.17
Year	9.50	10.61	17.55	3.07	5.07

Average Monthly Deposit Rates - Total

Month	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
1	9.50	290	1202	1022	1282	18.50	739	516
2	9.50	290	12.05	10.29	1285	18.50	747	524
3	9.50	2.86	12.11	10.54	1283	18.50	767	549
4	9.50	2.90	12.15	10.54	12.94	18.50	770	551
5	9.50	3.01	12.11	10.59	12.87	18.50	770	561
6	9.50	3.02	12.19	10.69	1295	16.30	788	576
7	9.50	3.19	12.30	10.84	1309	18.30	811	602
8	9.50	3.19	12.31	10.85	1309	18.30	815	606
9	9.50	2.27	13.18	12.47	1332	17.78	834	623
10	9.50	2.29	13.13	12.40	1332	17.71	827	621
11	9.50	2.33	14.25	13.59	14.81	15.63	888	664
12	9.50	2.38	14.30	13.63	14.72	16.51	867	639

Average Monthly Deposit Rates - Public Sector

Month	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
1	9.50	3.20	12.84	9.59	13.51		581	358
2	9.50	3.10	12.84	10.14	13.57		573	361
3	9.50	3.11	12.60	10.90	13.29		601	399
4	9.50	3.15	12.90	11.58	13.65		634	442
5	9.50	3.33	12.67	11.59	13.33		651	468
6	9.50	3.30	13.26	12.63	13.62	14.50	698	500
7	9.50	3.77	13.68	13.00	14.23	14.50	805	6.14
8	9.50	3.80	13.62	12.85	14.23	14.50	814	6.18
9	9.50	2.25	13.56	14.12	13.03	14.12	763	582
10	9.50	2.02	13.35	13.69	13.03	13.78	759	565
11	9.50	2.21	13.27	13.59	13.21	9.68	757	567
12	9.50	2.23	13.80	13.83	14.02	10.40	652	445

Average Monthly Deposit Rates - Private Sector

Month	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
1	9.50	3.42	9.43	7.38	11.31		413	366
2	9.50	3.57	10.70	9.03	12.26		476	405
3	9.50	3.41	11.23	9.48	13.04	14.50	477	400
4	9.50	3.47	11.70	10.07	13.31	14.50	490	410
5	9.50	3.49	11.82	10.67	13.43	14.50	510	437
6	9.50	3.48	11.72	10.66	13.59	14.50	522	453
7	9.50	3.60	11.72	10.46	13.59	14.50	509	441
8	9.50	3.57	11.83	10.77	13.51	14.50	521	452
9	9.50	2.34	12.01	11.41	13.42	14.50	427	368
10	9.50	2.36	12.35	11.97	13.66	14.50	457	410
11	9.50	2.36	12.87	12.35	14.22	14.50	463	401
12	9.50	2.46	12.63	12.07	14.19	12.55	450	396

Average Monthly Deposit Rates - Households

Month	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
1	9.50	2.07	12.01	10.39	12.65	18.50	8.93	6.48
2	9.50	2.08	12.01	10.40	12.65	18.50	8.93	6.48
3	9.50	2.11	12.03	10.41	12.66	18.50	9.01	6.55
4	9.50	2.13	12.02	10.40	12.66	18.50	9.06	6.59
5	9.50	2.12	12.00	10.38	12.67	18.50	9.03	6.57
6	9.50	2.16	12.00	10.37	12.68	18.50	9.13	6.66
7	9.50	2.17	12.01	10.37	12.69	18.50	9.15	6.67
8	9.50	2.17	12.02	10.37	12.69	18.50	9.19	6.69
9	9.50	2.14	13.18	12.14	13.41	17.98	10.12	7.76
10	9.50	2.32	13.16	12.12	13.40	17.94	9.92	7.58
11	9.50	2.33	14.72	13.84	15.43	16.26	11.06	8.55
12	9.50	2.34	14.59	13.83	14.95	17.23	11.20	8.79

Average Deposit Rates - Total

Period	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits
1 st quarter	9.50	2.89	1206	10.36	12.83	18.50	7.51
2nd quarter	9.50	2.97	12.15	10.61	12.92	18.43	7.76
1 st half-year	9.50	2.93	12.11	10.48	12.88	18.47	7.63
3rd quarter	9.50	2.89	12.60	11.41	13.17	18.12	8.20
4th quarter	9.50	2.34	13.90	13.21	14.30	16.56	8.61
2nd half-year	9.50	2.60	13.28	12.34	13.75	17.30	8.41
Year	9.50	2.77	12.72	11.48	13.32	17.86	8.03

Average Deposit Rates - Public Sector

Period	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits
1 st quarter	9.50	3.14	12.76	10.35	13.46		5.85
2nd quarter	9.50	3.25	12.94	11.94	13.53	14.50	6.60
1 st half-year	9.50	3.19	12.86	11.41	13.49	14.50	6.22
3rd quarter	9.50	3.27	13.62	13.39	13.79	14.37	7.93
4th quarter	9.50	2.17	13.46	13.69	13.41	10.78	7.20
2nd half-year	9.50	2.70	13.53	13.54	13.59	12.01	7.55
Year	9.50	2.98	13.25	12.84	13.55	12.26	6.87

Average Deposit Rates - Private Sector

Period	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits
1 st quarter	9.50	3.46	10.54	8.75	12.29	14.50	4.54
2nd quarter	9.50	3.48	11.75	10.53	13.45	14.50	5.08
1 st half-year	9.50	3.47	11.25	9.86	12.92	14.50	4.82
3rd quarter	9.50	3.17	11.86	10.92	13.51	14.50	4.86
4th quarter	9.50	2.40	12.62	12.13	14.05	12.65	4.56
2nd half-year	9.50	2.76	12.28	11.64	13.77	12.78	4.70
Year	9.50	3.08	11.87	11.03	13.34	12.92	4.75

Average Deposit Rates - Households

Period	Discount	Demand	Time	Short-term	Medium-term	Long-term	Total deposits
1 st quarter	9.50	2.08	12.02	10.40	12.65	18.50	8.96
2nd quarter	9.50	2.14	12.01	10.38	12.67	18.50	9.07
1 st half-year	9.50	2.11	12.01	10.39	12.66	18.50	9.01
3rd quarter	9.50	2.16	12.41	10.95	12.93	18.32	9.48
4th quarter	9.50	2.33	14.17	13.28	14.61	17.11	10.74
2nd half-year	9.50	2.25	13.31	12.14	13.79	17.69	10.13
Year	9.50	2.18	12.67	11.26	13.24	18.09	9.57

Refinancing, Redistributive, and Stand-by Loans

Indicator	Unit	1	2	3	4	5	6	7	8	9	10	11	12
Refinancing loans													
- Auction refin. loans maturing within a month													
- Auction refin. loans maturing in 1 month	SKK millions	2500.0	0.0	16000	3400.0	4200.0	1900.0	0.0	0.0	1000.0	2500.0	50000	3000.0
- Average volume of loans	SKK millions	2725.8	1321.4	1180.6	1923.3	4429.0	2956.7	3774	0.0	66.7	1983.9	3950.0	5871.0
- Average interest rate	%	184	10.8	121	20.0	189	162	16.7	95	17.9	177	170	163
- Average interest rate since 1 Jan 1993	%	184	15.9	15.1	164	173	17.1	17.1	17.1	17.1	172	172	17.0
- Auction refin. loans maturing in 1 to 7 days													
- End-of-month figure	SKK millions	0.0											
- Average volume of loans	SKK millions	13548											
• Average interest rate	%	200											
- Lombard loans													
- End-of-month figure	SKK millions	1725.0	1720.0	2318.0	21965	2913.7	3802.7	52890	1816.7	3417.5	2180.8	0.0	0.0
- Average volume of loans	SKK millions	2043.1	10802	1871.9	2191.6	2081.8	31008	44290	25121	2716.7	32020	2098	6.5
- Average interest rate	%	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	196
- Loans for bills of exchange rediscount													
- End-of-month figure	SKK millions	28052	2731.8	27994	2335.4	20198	2671.3	3041.3	3437.1	3344.8	3256.1	2831.1	1855.6
- Average volume of loans	SKK millions	2485.8	2674.7	2755.6	2529.1	2247.4	2355.0	2755.8	3265.7	3213.8	3207.3	3186.0	2216.3
- Average interest rate	%	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
- Bills of exchange rediscounted for export promotion													
- End-of-month figure	SKK millions					2466	1216.1	2151.9	2380.9	2668.4	2837.3	2378.1	1501.5
- Average volume of loans	SKK millions					1109	530.4	1751.8	2264.5	2524.1	2703.4	26784	2162.4
- Average interest rate	%					9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
- Bills of exchange rediscounted for the support of privatization													
- End-of-month figure	SKK millions										30	105	105
- Average volume of loans	SKK millions										0.3	50	105
• Average interest rate	%										120	120	120
Refinancing loans - total													
- End-of-month figure	SKK millions	70302	4451.8	6717.4	7931.9	9380.1	9590.1	10482.2	7634.7	10430.7	107772	10219.7	6367.6
- Average volume of loans	SKK millions	8609.5	5076.3	5808.2	66440	88690	8942.9	9314.1	8042.3	8521.2	11096.8	10029.1	10266.6
- Average interest rate	%	150	108	11.5	140	15.2	13.3	11.9	109	110	12.3	126	134
- Average interest rate since 1 Jan 1993	%	150	135	129	132	13.7	13.6	13.3	130	128	12.7	12.7	13.9
Redistributive loans													
- End-of-month figure	SKK millions	336566	336566	336566	336566	336566	33656.6	33656.6	33656.6	33656.6	336566	33656.6	336566
- Average volume of loans	SKK millions	33651.7	33656.6	33656.6	336566	336566	33656.6	336566	336566	33656.6	336566	33656.6	33656.6
- Average interest rate	%	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
Stand-by loans													
- End-of-month figure	SKK millions	0.0	0.0	0.0	1146	114.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Average volume of loans	SKK millions	164.6	0.0	2165	925	1149	76.1	89.7	68	0.0	0.5	0.0	4.8
- Average interest rate	%	28.5	28.5	28.5	63	0.1	0.0	28.0	28.5	28.5	28.5	0.0	28.5
Refinancing, redistributive and stand-by loans - total													
- End-of-month figure	SKK millions	40686.8	38108.4	40374.0	41703.1	43151.2	43246.7	44138.8	41291.3	44087.3	444338	438763	40024.2
- Average volume of loans	SKK millions	42425.7	387329	39681.2	403930	42640.5	42675.6	430604	41705.7	421779	447539	436857	439280

Foreign Exchange Position of the Banking Sector vis-à-vis Foreign Countries

Slovak banks and branches of foreign banks operating in the SR

(USD thousands)

End-of-month position	Foreign exchange assets		Foreign exchange liabilities		Foreign exchange position	
	Convertible currency	Non-convertible currency	Convertible currency	Non-convertible currency	Convertible currency	Non-convertible currency
11 93	480598	6471	142262	26	338336	6445
1	385177	2104	72508	0	312668	2104
2	445768	5242	87050	2749	358718	2492
3	605705	3944	185270	0	420435	3944
4	578374	5596	171408	8	406966	5589
5	598299	8077	216220	12	382079	8065
6	619456	8194	270521	1469	348935	6725
7	719401	8285	302951	1317	416450	6967
8	673357	6588	288667	1432	384690	5156
9	750073	9608	268105	1458	481968	8150
10	792008	9954	303429	1428	488579	8526
11	818731	10955	276976	1418	541755	9537
12	952854	11344	339732	29449	613122	18104

Foreign Exchange Position of the Banking Sector vis-à-vis Foreign Countries

In convertible currency

Slovak banks and branches of foreign banks operating in the SR

(SKK thousands)

End-of-month position	Foreign exchange position of Slovak banks and branches of foreign banks operating in the SR											
	Total			Short-term			Medium-term			Long-term		
	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
1.1.93	9777577	13888800	4111223	10538404	13888800	3350396	-691003	0	691003	-69824	0	69824
1	8928867	10999487	2070620	9714279	11290856	1576577	-785412	-291369	494043	0	0	0
2	10411786	12938420	2526634	11196709	13234564	2037855	^(88779	0	488779	-296144	-296144	0
3	12203956	17581796	5377840	12739873	17581796	4841923	-488717	0	488717	-47200	0	47200
4	11639224	16541493	4902269	12171375	16538705	4367330	-484951	2788	487739	-47200	0	47200
5	10995459	17217849	6222390	12619800	17215058	4595258	-1577141	2791	1579932	-47200	0	47200
6	10323601	18327231	8003630	16770609	18324421	1553812	-1819740	2810	1822550	^>627268	0	4627268
7	13772428	23791325	10018897	21054869	23791325	2736456	-1950757	0	1950757	-5331684	0	5331684
8	12534736	21940661	9405925	20057516	21938147	1880631	-2170766	2514	2173280	-5352014	0	5352014
9	15425866	24006821	8580955	22769862	24004332	1234470	-2099332	2489	2101821	-5244664	0	5244664
10	15966282	25882045	9915763	23273922	25879525	2605603	-2137151	2520	2139671	-5170489	0	5170489
11	17901754	27054154	9152400	24807522	27051614	2244092	•2074338	2540	2076878	-4831430	0	4831430
12	20356890	31636664	11279774	27452258	31634106	4181848	-2152434	2558	2154992	-4942934	0	4942934

Foreign Exchange Position of the Banking Sector vis-à-vis Foreign Countries

In non-convertible currency

Slovak banks and branches of foreign banks operating in the SR

(SKK thousands)

End-of-month position	Foreign exchange position of Slovak banks and branches of foreign banks operating in the SR											
	Total			Short-term			Medium-term			Long-term		
	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
1 1 93	186247	186992	745	186247	186992	745	0	0	0	0	0	0
1	60077	60077	0	60077	60077	0	0	0	0	0	0	0
2	72335	152135	79800	72335	152135	79800	0	0	0	0	0	0
3	114473	114473	0	114473	114473	0	0	0	0	0	0	0
4	159834	160057	223	159834	160057	223	0	0	0	0	0	0
5	232098	232437	339	232098	232437	339	0	0	0	0	0	0
6	198979	242437	43458	242437	242437	0	0	0	0	-43458	0	43458
7	230421	273992	43571	273879	273992	113	0	0	0	-43458	0	43458
8	167995	214659	46664	214585	214659	74	0	0	0	-46590	0	46590
9	260853	307517	46664	307443	307517	74	0	0	0	-46590	0	46590
10	278630	325294	46664	325220	325294	74	0	0	0	-46590	0	46590
11	315141	361992	46851	361780	361992	212	0	0	0	-46639	0	46639
12	-601102	376656	977758	-548953	376656	925609	0	0	0	-52149	0	52149

Exchange Rate Development

(Midpoint rate in SKK)

	FRF	ITL	JPY	CAD	NLG	ATS	DEM	CHF	USD	GBP
31.1.1991	541	24 48	2085	2368	1629	261	18 36	21 71	27 44	5375
28.2.1991	538	24.44	21 01	24 19	16.21	2.60	18 27	21.27	27.84	5332
31 3.1991	5 18	23.58	21 48	26.00	15.57	2.50	1754	2060	30.15	5222
304 1991	5.14	23.50	22.20	26 70	15.40	2.47	1735	2059	30.76	51.49
31.5.1991	5 18	23.64	21 83	2624	15.60	2.50	17 58	2061	30.08	51 82
30 6 1991	510	23.26	22.40	27 17	15.38	2.46	17.33	20.05	31 03	50 71
31.7.1991	5 14	2341	2217	26 54	15 52	2.49	1749	20.07	30 50	51 42
31 8.1991	5.16	23 49	22.28	26 69	15.56	2.49	1752	2007	3042	51 44
30 9 1991	5.20	2370	22 31	26.29	1571	252	17 69	20 35	29 85	51 62
31 10 1991	518	23.67	22 80	26 59	1571	2.52	1771	2021	29 85	51 59
30 11.1991	5.27	23.85	22.34	2558	15.97	2.56	1799	20 36	2901	51.36
31.12.1991	5.37	2423	22 12	2403	16.28	2.61	18 36	20.60	27 84	52 15
31.1.1992	5.24	23.78	22.78	2433	1586	2.54	17.86	2006	28 64	51.35
292.1992	5 20	2357	22.44	24.56	15.72	2.51	17 69	1948	2895	50.95
31 3.1992	5 20	2337	21.80	24.43	15 67	2.51	17 64	1937	29 03	50 38
30.4.1992	5 22	23.40	21 84	2437	15 64	2.50	17 60	1921	29 10	51.64
31.5.1992	528	23 54	2226	2405	15 74	2.51	17.72	19 50	28.90	52.05
30.6 1992	5 45	24 25	22.31	23.37	1627	260	1835	20 39	27 89	53.25
31 7.1992	5 49	2449	21.63	23.29	1643	2.63	18 54	20 83	27.56	52.75
31 8.1992	5 58	24 92	21.67	2240	1690	271	19 07	21 29	2677	53.15
30 9.1992	5.608	22459	22.606	21 480	16.837	2.680	18.927	21 675	27 007	47519
31.10.1992	5.375	21 129	22 827	22 668	16.197	2 592	18 229	20 452	28 070	44 230
30.11.1992	5284	20 537	23 123	22 349	15 951	2.549	17931	19 904	28752	43406
31 12 1992	5252	19 620	23202	22.792	15.942	2 544	17 905	19 760	28 899	43634
31.1.1993	5.351	19 407	23030	22.536	16107	2.580	18134	19 695	28557	43398
28.2.1993	5 263	18.487	24.654	23.080	15861	2536	17 848	19.263	29 025	41 477
31 3.1993	5 255	17 868	24 844	23.268	15.868	2.534	17 846	19319	29 027	43 361
30.4.1993	5 360	19410	25499	22 490	16 093	2.571	18 080	19 972	28.600	44 894
31 5.1993	5 320	19 458	26.845	22.723	15 992	2.550	17 953	20 111	28 778	44.773
30.6.1993	5 176	19150	27.433	23.087	15.541	2.477	17 429	19.631	29586	44.175
31 7.1993	5 654	20718	31.193	25.736	17.114	2.734	19.241	21 865	33.071	49425
31 8.1993	5 592	20 381	31.330	24 670	17.393	2.777	19.550	22 158	32584	48.761
309 1993	5679	20279	30.381	24 192	17 686	2 824	19 857	22.707	32006	48 345
31 10.1993	5 591	20 144	30.169	24.787	17 352	2.772	19 487	22.110	32.679	48 433
30.11 1993	5580	19486	30287	24796	17 167	? 739	19262	22 011	33.044	48 921
31.12.1993	5.657	19 442	29703	24 848	17.176	2 737	19 233	22.609	33.202	49 132

Note: Figures for 1991 and 1992 are based on data from the State Bank of Czechoslovakia.

Average Monthly Exchange Rates

(Midpoint rate in SKK)

Month	FRF	ITL	JPY	CAD	NLG	ATS	DEM	CHF	USD	GBP	XEU	Clearing ECU
1	5 274	19 394	23131	22646	15.913	2 544	17 890	19 586	28 927	44 344	35 059	COOO
2	5 250	18 894	24044	23081	15 797	2.527	17775	19.229	29.130	42 024	34 570	35077
3	5217	18 339	24 943	23.440	15.768	2.519	17.725	19.199	29.213	42.556	34 389	36086
4	5 321	18 639	25.564	22.809	16.018	2.558	18 000	19.654	28759	44 318	35 041	36491
5	5 324	19 510	26 086	22 701	15 997	2551	17 944	19891	28.807	44 662	35078	35128
6	5 260	19453	27 159	22.797	15 790	2517	17710	19 842	29 153	44 123	34 625	34 625
7	5502	20 266	29.790	25.037	16 649	2.660	18 721	21 184	32 092	48 014	36491	36 491
8	5.539	20492	31 717	25.222	17213	2752	19.368	21.935	32.921	49 106	36978	36978
9	5 654	20.478	30 508	24 351	17.613	2811	19 782	22.605	32147	48 968	37 588	37588
10	5 627	20 180	30 209	24.286	17567	2 808	19 744	22 465	32 227	48 533	37 470	37470
11	5 568	19 772	30 516	25.009	17 255	2 754	19365	21.976	32 891	48719	37 138	37138
12	5 634	19.530	30 042	24.745	17.213	2.743	19 283	22.488	32.968	49 151	37.211	38735
Average	5 432	19577	27 853	23 858	16570	2.646	18.613	20.848	30790	46231	35.975	36568

Slovakia's GDP in 1992 and 1993 by Quarter

Indicator	Unit	1992					1993				
		Q1	Q2	Q3	Q4	year	Q1	Q2	Q3	Q4	year
GDP at constant prices (estimate)	Sk billions	44.0	45.6	46.9	43.1	179.6	41.6	43.3	44.9	42.4	172.2
Same period of last year = 100	index	84.0	94.8	98.5	95.7		94.5	95.0	95.7	98.4	95.9
GDP at current prices (estimate)	Sk billions	72.1	76.7	79.4	73.6	301.8	78.7	83.1	87.9	87.0	336.7
Same period of last year = 100	index	94.4	102.8	106.9	104.5		109.2	108.3	110.7	118.2	111.6

System-method (ESA)

Based on data from the Central Statistical Office of the SR

Unemployment

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	14187	13115	12383	11601	11,95	10849	9625	9406	9528	8303	8267	7676
	b	-2017	-1072	-732	-782	195	-946	-1224	-219	122	-1225	-36	•591
Number of unemployed (end-of-month figure)	a	286186	301244	306090	304682	304582	318082	339372	344767	349998	351617	357785	368095
	b	25912	15058	4846	-1408	-100	13500	21290	5395	5231	1619	6168	10310
Number of unemployed per vacancy	a	20	23	25	26	26	29	35	37	37	42	43	48
Unemployment % rate (end-of-month figure)	a	11.2	11.8	12.0	12.0	12.0	12.5	13.3	13.5	13.7	13.8	14.0	14.4

Legend

a - in the specified units

b - difference (+, -) compared with previous period

Based on data from the Central Statistical Office of the SR

Development of Consumer Prices

Indicator		1	2	3	4	5	6	7	8	9	10	11	12	Average 1 -12
Consumer Price Index:	a	108.9	101.6	101.0	101.2	100.5	1004	101.1	102.4	102.4	101.4	101.1	1006	
goods and services	b	108.9	110.7	111.8	113.2	1138	114.2	115.5	1183	121.2	122.9	124.3	125.1	1167
	c	1188	1207	1220	123.4	124.1	124.6	126.0	129.0	132.2	134.1	135.5	136.4	127.2
	d	117.7	1193	120.4	121.7	1220	123.5	123.9	1260	1270	1262	125.5	125.1	123.2
of which: foodstuffs	a	107.7	100.9	100.4	100.1	994	99.6	101.5	103.0	1049	102.0	100.7	1003	
	b	107.7	108.6	109.1	109.2	108.5	108.0	109.7	113.0	118.5	1208	121.7	122.0	113.1
	c	118.3	119.3	1198	1199	119.2	118.7	120.5	124.1	130.2	132.7	1337	134.0	124.2
	d	1172	1182	119.3	120.0	1196	119.8	121.5	123.9	126.5	124.8	122.4	122.0	121.3
non-food products	a	1067	101.6	101.5	101.2	101.3	100.8	101.2	102.6	101.7	101.4	101.3	1009	
	b	1067	108.5	110.1	111.4	1129	113.8	115.1	118.1	120.0	121.7	123.3	124.4	115.5
	c	113.9	115.7	1175	1189	120.5	121.4	122.8	126.0	128.1	129.9	131.6	132.8	1233
	d	113.6	1149	1163	1173	1182	120.7	121.5	1239	1244	124.6	124.4	124.4	1204
public catering	a	122.4	101.2	998	101.1	994	1004	1004	102.6	101.9	101.4	101.6	100.4	
	b	122.4	123.9	1237	125.0	1243	124.8	125.3	128.6	131.1	133.0	135.0	135.6	1277
	c	1376	139.3	139.1	1406	139.7	140.3	1409	1445	1474	149.5	151.8	1524	143.6
	d	1333	135.3	134.7	135.7	134.6	134.7	134.2	137.0	1378	1365	136.4	135.6	135.5
services paid by citizens	a	109.1	103.7	101.3	103.4	1007	100.8	100.6	101.0	100.8	100.5	100.9	100.4	
	b	109.1	1131	114.6	1185	1193	120.2	121.0	122.1	123.2	123.8	124.9	125.4	119.6
	c	124.0	128.6	130.3	134.7	135.7	136.7	137.6	138.9	140.0	140.7	142.1	142.6	136.0
	d	121.7	125.5	127.0	131.0	131.4	132.5	129.1	129.5	129.5	1268	1274	1254	1280

Legend:

a - index (previous month = 100)

b - index (December 1992 = 100)

c - index (December 1991 = 100)

d - index (same period of last year = 100)

Based on data from the Central Statistical Office of the SR

Development of Producer Prices - Selected Products and Materials

Indicator		1	2	3	4	5	6	7	8	9	10	11	12	Average 1-12
Producer Price Index	a	110.1	101.5	100.7	99.8	100.3	99.7	100.6	102.1	101.1	101.4	100.6	100.0	
	b													
industrial products	d	115.9	115.7	116.8	116.7	116.2	115.1	115.2	118.0	119.5	119.6	118.9	118.8	117.2
	e	211.1	214.3	215.8	215.4	216.1	215.4	216.6	221.1	223.5	226.6	227.9	227.8	219.3
construction materials	a	105.1	104.1	100.7	100.4	100.5	99.8	100.3	100.1	100.7	100.0	100.6	99.8	
	b													
	c	192.5	200.4	201.8	202.6	203.7	203.3	204.0	204.2	205.7	205.8	207.0	206.6	
	d	111.1	112.2	113.1	113.2	113.2	113.2	113.3	113.4	113.6	113.6	113.7	113.6	
	e													
agricultural products	a				-			-						
	b													
	c													
	d	105.0	107.3	105.5	107.0	106.8	104.6	123.9	125.9	118.8	110.7	109.9	110.2	114.6
	e	124.7	123.3	120.5	116.6	112.0	110.9	141.5	136.2	123.9	120.4	132.6	138.1	127.9
of which plant products	a													
	b													
	c													
	d	95.5	103.9	95.2	96.0	113.5	97.6	128.2	132.5	114.5	106.3	105.5	101.7	119.9
	e	111.5	127.4	112.3	107.6	108.2	132.8	151.2	148.4	121.8	114.0	124.3	118.8	135.7
animal products	a						-		-					-
	b													
	c													
	d	105.3	107.4	105.7	107.3	106.5	105.7	109.0	115.0	122.8	119.1	112.3	110.9	110.6
	e	125.2	123.2	120.7	116.9	112.1	108.3	112.0	117.6	125.8	133.7	137.3	139.8	122.2

Legend

a - index (previous month = 100)

b - index (December 1991 = 100)

c - index (December 1990 = 100, in construction 1 Jan 1990 = 100)

d - index (same period of last year = 100, construction materials = average since 1 Jan 1993)

e-index (1989= 100)

Based on data from the Central Statistical Office of the SR

Development of Industrial Production

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Total production of industrial commodities (in Sk millions)	a	29653	29030	31237	29206	29849	29849	25282	29049	30153	30213	32600	30285
	b	80.1	96.5	106.9	93.7	101.9	100.3	84.2	112.5	102.7	98.8	107.3	92.9
	c	89.3	88.1	86.7	88.3	95.5	89.3	86.9	92.7	87.6	87.6	91.1	90.1
	d	29653	58684	89920	119127	148976	178824	204106	233155	263308	293522	326122	356407
	e	89.3	88.7	88.0	88.1	89.5	89.4	89.1	89.5	89.3	89.1	89.3	89.4
	f	14047	13547	14475	13559	13813	13857	11672	13138	13491	13333	14305	13295
	g	89.3	88.1	86.7	88.3	95.5	89.3	86.9	92.7	87.6	87.6	91.1	90.1
	h												
of which: in private sector (incl. cooperatives)	a	6057	6700	7034	6528	6651	7015	6077	6592	6827	6190	6617	6284
	b		109.0	104.3	93.0	101.6	105.0	86.1	106.2	102.4	89.4	106.3	95.0
	c												
	d	6057	12757	19792	26320	32971	39986	46063	52654	59482	65672	72289	78573
	e												
	h	20.4	23.1	22.5	22.4	22.3	23.5	24.0	22.7	22.6	20.5	20.3	20.7
	g												
	h												
Labour productivity per employee in Sk	a	49089	47853	51265	48520	49313	50245	42595	48891	51118	51357	55966	52478
	b		96.0	106.4	94.8	101.3	102.2	84.3	112.4	103.4	99.1	108.3	93.8
	c												

Legend:

- a - in the specified unit
- b - index (previous month = 100)
- c - index (same period of last year = 100)
- d - since the beginning of the year (in Sk millions)

Based on data from the Central Statistical Office of the SR

- e - index (same period of last year • 100, cumulative figures)
- f - in the specified unit at constant prices (1989)
- g - index (same period of last year = 100, at constant prices)
- h - share of private sector (in %)

Development of Construction

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Volume of construction work (in Sk millions)	a	2263	2432	2917	3416	3673	3734	3680	3637	3812	3940	3901	3589
	b	445	103.3	1185	1156	106.0	1005	97.9	982	104.3	1023	975	91.2
	c	74.4	67.9	72.1	69.4	79.5	74.6	72.9	72.6	73.4	723	684	689
	d	2263	4695	7612	11028	14701	18435	22115	25752	29564	33504	37405	40996
	e	744	70.9	71.3	70.7	72.7	73.1	72.7	72.7	72.8	72.8	72.4	72.1
	f	1317	1373	1636	1878	2013	2037	1964	1944	1987	2067	2084	1862
	g	75.1	67.2	74.1	61.4	77.1	72.6	71.8	72.8	73.9	696	636	67.7
of which private sector (net cooperatives)	a	1103	1210	1342	1608	1738	1786	1809	1749	1911	2037	1970	2060
	b	429	105.5	109.6	1183	1066	101.5	100.6	96.1	108.7	1055	953	103.6
	c	109.0	109.4	1147	1228	1156	101.1	104.5	99.0	98.4	993	95.5	89.4
	d	1103	2313	3656	5274	7011	8786	10596	12347	14259	16295	18265	20326
	e	109.0	109.2	111.1	1147	114.6	111.6	110.0	108.3	106.8	105.9	104.7	102.9
	h	48.7	49.8	46.0	47.1	47.3	47.8	49.2	48.1	50.1	51.7	50.5	57.4
Construction work abroad (companies with at least 25 employees) (in Sk millions)	a	175	211	270	234	273	250	287	325	278	286	379	257
	b	396	120.6	1280	86.7	1167	91.6	1148	1132	85.5	102.9	1325	678
	c	93.6	59.4	80.6	21.8	54.3	50.6	60.0	76.8	83.7	48.1	38.7	60.6
	d	175	386	655	889	1163	1413	1700	2025	2303	2588	2967	3224
	e	93.6	71.2	74.7	45.5	47.4	47.9	49.5	52.5	55.0	54.1	51.5	52.1
Labour productivity per employee (in Sk)	a	12199	13335	17584	21105	23796	24506	23769	23480	25174	26898	26936	24480
	b	425	105.1	130.3	1185	111.2	101.8	96.3	98.2	106.7	105.8	98.7	90.1
	c	69.0	60.5	66.6	63.2	79.9	74.3	73.0	72.8	74.8	76.4	72.0	72.9

Based on data from the Central Statistical Office of the SR

Legend

- a - per month in the specified unit
- b - index (previous month = 100)
- c - index (same period of last year = 100)
- d - cumulative figures (since 1 Jan 1993 in Sk millions)
- e - index (cumulative, same period of last year = 100)
- f - in the specified unit at constant prices (at 1 January 1990)
- g - index (same period of last year = 100, at constant prices)
- h - share of private sector in construction (in %)

Income and Consumption of Households

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Total household income (in Sk millions)	a	17197	19597	18136	18188	18774	19621	19110	19393	20620	23289	26492	35845
	b	55.7	114.0	92.5	100.3	103.2	104.5	97.4	101.5	106.3	112.9	1138	1353
	c	1037	126.7	1147	119.8	120.3	121.0	1192	1145	1179	130.4	130.9	1162
	d	17197	36794	54930	73118	91892	111513	130623	150016	170636	193925	220417	256262
of which: wages and salaries	a	8669	9062	8979	9290	9620	9930	9856	9960	10002	11042	11063	12197
	b	72.5	104.5	99.1	103.5	103.6	1032	99.3	101.1	100.4	110.4	1002	110.3
	c	1082	126.6	116.1	123.9	127.1	1228	121.2	109.9	111.2	122.3	115.1	1020
	d	8669	17731	26710	36000	45620	55550	65406	75366	85368	96410	107473	119670
social benefits	a	4030	4186	2980	3730	3810	7121	4387	4310	3038	4720	5119	3422
	b	96.7	103.9	71.2	125.2	102.1	186.9	61.6	98.2	70.5	155.4	108.5	66.8
	c	111.2	111.4	86.9	103.0	103.6	186.9	117.5	114.3	79.8	127.7	125.2	82.1
	d	4030	8216	11196	14926	18736	25857	30244	34554	37592	42312	47431	50853
Total household consumption (in Sk millions)	a	19636	20626	18647	17748	14472	19440	19347	20437	21568	22044	24664	25718
	b	76.6	105.0	90.4	95.2	98.4	111.3	99.5	105.6	105.5	102.2	111.9	104.3
	c	1221	147.9	1196	121.9	121.0	120.6	121.6	1191	118.1	117.9	118.5	100.3
	d	19636	40262	58909	76657	94129	113569	132916	153353	174921	196965	221629	247347
of which: purchase of goods	a	10010	11280	12153	11164	11130	12475	12891	13513	14602	15150	16930	18271
	b	55.1	112.7	107.7	91.9	99.7	112.1	103.3	104.8	108.1	103.8	111.7	107.9
	c	107.4	137.9	130.9	122.1	121.2	130.5	128.1	124.1	123.6	122.4	121.5	100.6
	d	10010	21290	33443	44607	55737	68212	81103	94616	109218	124368	141298	159569
spending on services	a	2636	2476	2134	2674	2582	3425	2596	2837	2520	2410	3083	2084
	b	1137	93.9	86.2	125.3	96.6	132.6	75.8	109.3	88.8	95.6	127.9	67.6
	c	128.7	132.3	108.5	124.5	126.3	146.5	129.2	128.4	116.9	109.0	124.3	89.9
	d	2636	5112	7246	9920	12502	15927	18523	21360	23880	26290	29373	31457
Real income index	b	51.5	112.2	91.6	99.3	102.8	104.1	96.3	99.0	103.6	111.1	112.7	134.5
	c	88.2	106.3	95.3	98.5	98.7	98.4	96.8	91.2	93.1	103.9	105.1	93.7
Growth of unrealized financial resources (in Sk millions)	a	-2439	-1029	-511	440	1302	181	-237	-1044	-948	1245	1828	10127
	d	-2439	-3468	-3979	-3539	-2237	-2056	-2293	-3337	-4285	-3040	-1212	8915
Volume of household deposits (Sk millions, end-of-month figure)	a	108993	108849	107025	105762	105764	104524	103696	101942	101059	104858	104935	113417
	b	109.6	99.9	98.3	98.8	100.0	98.8	99.2	98.3	99.1	103.7	100.1	108.1
Savings rate (%)		-14.2	-94	-2.8	2.4	6.9	0.9	*12	-5.4	-4.6	5.3	6.9	28.3

Legend:

a - in the specified units

b - index (previous month = 100)

c - index (non-cumulative, same period of last year = 100)

d - since the beginning of the year

Based on data from the Central Statistical Office of the SR

State Budget

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
State budget revenues	a	6970	17370	25272	38977	50063	65182	79173	90670	105389	115236	129663	150342
(in SKK millions)	b	44	11.0	160	247	317	412	50.1	573	666	729	820	951
State budget expenditures	a	8478	18884	36304	49998	61907	80004	93272	105050	121288	132038	145737	173353
(in SKK millions)	b	54	11.9	230	31.6	39.1	506	590	664	767	835	922	1096
Balance (in SKK millions)	a	-1508	-1514	-11032	-11021	-11844	-14822	*1-1099	*14380	-15899	-16802	-16074	-23011

Legend

- a - in the specified unit
- b - fulfilment of annual budget in %

Based on data from the Central Statistical Office and the Ministry of Finance of the SR