

D. Appendix

Monetary Survey

(SKK billions)

	1.1.93	31.1.93	28.2.93	31.3.93	30.4.93	31.5.93	30.6.93	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	32.679	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	17.8	19.3	23.8	22.4	25.5	25.5	33.9	34.5	42.1	43.4	43.8	46.6
Foreign liabilities	28.0	27.8	28.2	28.4	28.2	29.7	30.2	35.9	36.6	43.0	45.0	44.9	46.8
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	48.7	48.3	51.3	50.6	50.8	53.7	55.5	56.6	65.7
- Net credit to FNM*/	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	215.3	214.5	216.1	215.8	219.0	222.0	226.7	229.4	230.2	230.7	233.8	235.9	237.8
- Credit to households	19.8	19.7	19.5	19.3	19.2	19.0	18.8	18.7	18.5	18.4	18.2	18.0	18.6
• 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	29.9	29.0	28.4	31.3	31.0	31.3
- Enterprises	50.0	44.1	41.2	37.5	40.3	42.5	42.0	46.2	45.3	46.5	46.5	49.0	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	75.3	75.2	74.7	74.3	74.2	74.2	73.8	72.9	72.6	73.5	73.9	82.1
- Enterprises	5.0	5.1	5.5	9.4	9.9	10.9	10.1	10.3	10.8	10.8	11.6	12.1	11.8
- Insurance companies	14.9	13.6	13.9	14.0	13.7	14.4	14.4	14.2	14.2	14.7	14.6	14.4	14.4
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	11.4	12.4	12.9	14.0	13.8	17.4	19.0	20.4	21.3	22.5	24.1
- Enterprises	1.9	2.7	2.5	4.2	4.9	4.2	5.2	4.6	4.3	4.3	4.3	4.4	4.4
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

V 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	•1201.0	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	26.0	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	25.0	-45.0	-175.0	-199.0
Holdings of SDRs	' 260.0	352.0	127.0	360.0
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 -Q3	Q1 -Q4
Capital transfers		16 300.0	16 300.0	16 300.0
Direct Investment	1 864.0	3 099.0	3 156.0	4125
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	78.0	298.0	579.0
Disbursements	-13.0	-83.0	-146.0	-377.0
Repayments		161.0	444.0	956.0
Liabilities	-20.0	395.0	6 088.6	4 916.0
Government	-256.0	413.0	3 005.6	2 287.0
Disbursements	0.0	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	-1 118.4	-1 837.0
Commercial banks	323.0	691.0	1 635.0	-618.0
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	747.0	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
A s s e t s													
Cash position	3789.2	6135.5	3980.3	5053.2	4342.1	4351.2	4225.9	4666.4	4462.7	4432.9	5315.5	5486.8	5335.2
Gold									0.1				0.3
Other cash items	3789.2	6135.5	3980.3	5053.2	4342.1	4351.2	4225.9	4666.4	4462.5	4432.9	5315.5	5486.8	5334.8
Accounts of issuing institutions	635.2	281.1	180.5	856.6	538.6	820.6	1289.9	916.7	1313.4	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	10817.8	9995.2	10166.7	8288.2	10776.2	8301.8	10560.0
Accounts of the Treasury	911.5	459.6	447.4	434.8	773.6	832.8	863.9	875.5	8893	855.1	861.0	910.8	4376.1
Federal bodies													
State bodies													3284.5
Local bodies	908.8	456.8	444.5	432.0	770.5	832.8	863.9	875.5	889.3	855.1	858.1	910.8	891.6
Funds	2.6	2.9	2.9	2.9	3.1						2.9		200.0
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	8574.7
Time deposits	73641.7	76254.5	81154.8	80895.5	82326.1	80169.5	82785.7	83465.3	83773.5	83661.1	83552.6	84253.5	98881.7
Credit and loans	494.8	713.8	948.9	4610.5	3689.1	2059.3	7815.8	8889.6	7423.7	8610.2	4144.2	5399.2	1326.8
Temporarily tied, doubtful, and irrecoverable receivables										3.5	5.8	4.6	9.3
Accepted collaterals	20.0	20.0											
Treasury bills	1870.0	600.0	1849.8	1942.7	1035.8	4487.4	5338.8	7571.1	3387.1	7125.4	7695.8	8152.5	7682.1
Marketable claims	0.1					0.3	0.2	0.2	0.3	0.3	0.3	0.2	0.1
Agency accounts				0.1	0.1			1000.0	1020.4	1020.4	492.5	3284.5	0.0
Lending to customers	197006.4	199347.2	199523.7	198575.0	201043.1	202553.2	201906.1	204982.5	204064.0	187008.7	188180.9	192846.9	197087.1
Short-term credit	57582.0	59463.5	60605.9	60134.8	61502.0	61900.9	62590.1	64028.1	63792.7	58776.0	59537.9	58090.7	57990.6
Medium-term credit	44867.7	45622.8	45091.1	44346.0	43685.1	43116.8	41512.5	42154.4	42303.6	37087.3	36758.5	39016.4	38316.6
Long-term credit	94556.7	94260.9	93826.7	94094.2	95856.0	97535.5	97803.5	98800.0	97967.8	91145.4	91884.5	95739.9	100779.8
Undeducted items of value	17.9	544.3	9.3	9.8	266.1	56.6	24.8	327.8	297.0	607.7	175.6	1269.0	93.5
Debit current accounts	4822.3	4762.7	5679.0	7515.1	7526.5	9110.3	10605.2	10540.1	11904.6	11213.5	11802.3	9848.8	9929.2
Temporarily illiquid receivables	27455.6	26098.9	26926.6	26914.3	26907.3	26965.3	26691.9	27568.2	28356.3	18139.0	29203.9	27137.4	26017.2
Non-standard, doubtful, and uncollectible receivables	7661.2	6708.7	6888.0	7744.2	8020.9	8277.4	12279.8	12068.3	12331.1	39109.9	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	194.2	237.0	176.5	263.6
Regulatory and other suspense accounts	3238.4	7645.2	7376.8	4013.0	13183.5	14692.4	13217.6	19047.4	21205.4	23912.6	10240.7	6612.5	8217.7
Securities transactions													
Securities for sale	16994.1	17243.0	18051.8	18011.4	18043.0	18053.2	18386.4	16594.3	16748.3	16747.7	18056.4	19876.5	19755.0
Funds invested in securities	568.6	1042.1	691.0	717.1	941.4	936.2	949.9	1012.2	1014.1	1057.9	1089.0	1169.4	1290.1
Resources and borrowings of branch and representative offices abroad	0.0	28.2	300.0	300.0	300.0	300.0	300.0	299.9	300.0	300.0	300.0	302.6	300.0
Capital investments: renting transactions, initial costs	7077.5	7261.0	7433.1	7831.3	8311.7	8984.8	9723.4	10129.3	10688.3	10983.4	11619.8	12236.9	13243.2
Shareholders and partners	275.2	431.8	555.4	489.4	400.5	316.0	609.9	594.4	588.7	284.9	222.3	178.8	409.7
Uncompensated losses of previous years	6.0	5.7	0.0	0.3	0.3	0.3							
Losses of last year			5.7	5.7	5.7	6.1							
Difference (expenditures-receipts) in current year	17.6	94.1	16.5	219.6	3.9	6.1	13.1	9.4	13.5	30.2	21.0	11.3	3768.1
T o t a l a s s e t s	370857.8	378014.7	361663.6	389055.8	401095.7	402722.1	416726.4	427806.5	427758.6	431739.8	425455.9	427643.5	445445.8
of which: in convertible currency	18927.8	151536.7	152773.3	25013.7	28308.9	28078.8	29654.0	37071.7	36867.6	37315.3	36208.2	37306.4	42185.2
in non-convertible currency	188.5	26360.1	3077.5	3077.4	4672.0	246.8	245.0	276.4	216.9	310.1	326.0	362.9	377.3

Assets and Liabilities of Commercial Banks

(SKK millions)

	1.1.1993	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	45103.7	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	4030.0	4189.3	3723.5	5293.4	5629.2	3907.1	1179.0
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	7932.0	9380.2	9590.2	10482.1	7634.8	10431.0	10777.2	10219.6	6367.5
of which: Lombard loans	3595.0	1725.0		2318.0	2196.6	2913.8	3802.8	5289.0	1816.8	3417.5	2180.8		
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	12142.3
Federal bodies	275.3	406.3	667.8	781.0	1111.2	1755.8	774.5	358.4	386.2	196.9	159.7	152.2	
Ordinary accounts	129.5						774.5	358.4	386.2	196.9	159.7	152.2	
Extrabudgetary funds	145.8	406.3	667.8	781.0	1111.2	1755.8							
Public funds													
State bodies	14258.1	12063.9	12348.2	12621.0	13436.2	13740.8	8627.4	10215.2	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	2426.9	1522.7	1914.6
Extrabudgetary funds	14146.6	11956.8	11847.4	1374.1	11883.9	11705.0	5548.9	6173.9	6116.1	6380.4	6225.6	6303.5	5712.8
Public funds			147.1	10830.4	229.0	311.3	387.6	1611.7	1660.1	1537.2	1952.0	1926.2	1331.1
Local bodies	5684.5	3950.8	3688.7	4087.6	4262.4	4218.9	3768.9	3410.6	3214.5	3077.5	3018.9	3083.8	3183.9
Ordinary accounts	2460.4	2379.4	2141.7	2610.8	2559.2	2548.9	2218.9	2153.6	2085.5	2020.0	1995.5	2065.3	2102.3
Extrabudgetary funds	3224.0	1571.4	1546.3	1476.8	1703.2	1670.0	1550.0	1257.0	1129.1	1056.6	1023.4	1018.4	1080.8
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	71062.7	75758.0	82530.9	78620.3	77805.2	80717.3	86445.6
Pledged items of value						5.3	25.3	42.3	127.3	45.3	83.0	123.0	96.6
Customers' deposits	182373.3	190136.1	188613.6	188476.7	189195.6	192660.5	197978.9	200078.6	199650.7	200564.3	205042.5	209077.6	228259.7
Current accounts	57605.4	55333.7	53332.1	50225.1	51735.1	53536.8	58647.7	58841.8	58142.6	59303.6	58729.2	61379.6	73077.9
Time deposits	31697.8	32242.5	32810.3	37396.1	37739.6	40104.1	40830.6	43248.6	44610.0	45174.9	46614.6	47563.9	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	30395.6	29689.8	29413.3	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	1827.2	1542.6	3022.6	1522.2	1981.0	1959.4	2562.8	1856.3	2485.9	3776.8	3864.0	3512.3	3298.8
Agency accounts													
Deposits, certificates of deposits, and Treasury bills of banks	610.3	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	10.0	10.0	10.0	10.0	10.0	10.0	11.0	11.0	11.0	16.3	18.5	18.0	18.0
Correspondents' and customers' accounts with payments entered after collection	117.0	154.5	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	7.6	7.5	39.2	45.2	47.5	48.8	48.8	36.0	36.0	36.0	15.0	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	513.4	525.2	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	12025.6	11924.3	12011.2	11979.6	14113.7
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	8.6	32.3	550.0	8.6	8.6	8.6	14.5	14.5	14.5	10.9	10.9	41.8	41.8
Profit earned last year	0.0	1029.6	446.0	980.6	170.7	114.3	54.8	59.0	58.0	54.2	54.0	14.7	2.1
Difference (receipts-expenditures) in current year	941.4	670.2	777.0	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	427758.6	431739.8	425455.9	427643.5	445445.8
of which: in convertible currency	18683.8	153346.7	153879.6	26114.2	161128.5	29560.8	31939.6	37893.9	39359.5	39630.6	38060.4	38216.4	42767.0
in non-convertible currency	17.8	29542.9	3077.8	3661.1	4629.2	53.0	55.0	52.9	63.7	92.1	52.9	54.3	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	214276.0	11298.4	10425.4	235999.8
1	212061.3	11579.1	11325.9	234966.3
2	212269.6	12375.5	11777.2	236422.3
3	210185.8	13097.7	12688.3	235971.8
4	212520.2	13605.1	12798.7	238924.0
5	214331.1	14043.6	13498.8	241873.5
6	217831.2	14126.3	14457.8	246415.3
7	219152.4	14148.3	15649.3	248950.0
8	219768.1	14244.3	15672.0	249684.4
9	218355.3	14823.9	16749.3	249928.5
10	219596.2	15309.7	17945.9	252851.8
11	221572.5	15938.4	17277.8	254788.7
12	222064.5	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	235999.8	204190.2	131350.2	718017	1038.3	10.4	0.3					913.0	1.1	83.8	828.1	149.2	145.0		7359.6	19830.2	104.6	3442.2	0.4
1	234966.3	201773.5	124997.1	75239.0	1537.4	10.7	0.6					878.1	1.1	150.4	726.6	81.7	67.6		8364.0	19707.3	140.1	4010.1	0.8
2	236422.3	204080.4	125235.9	77147.6	1696.9	10.8	0.7					877.4	4.0	131.1	742.3	94.7	50.7		9214.5	19480.0	352.5	2311.6	0.4
3	235971.8	204924.2	123595.8	79499.6	1828.8	11.0	11.0					877.1	4.0	169.7	703.4	102.3	32.0	14.4	8106.1	19294.3	235.7	2420.7	0.4
4	238924.0	207790.2	124424.2	81514.2	1851.8	10.1	10.1					775.1	4.2	0.5	770.4	85.7	35.1		8153.9	19165.9	164.0	2778.7	0.4
5	241873.5	208332.6	125234.5	81160.1	1938.0	10.1	10.1					833.4			833.4	90.0	45.0		10447.4	18991.7	146.7	3021.2	0.4
6	246415.3	213756.9	128122.0	82497.3	3137.6	15.1	10.1	5.0				863.9			863.9	100.0	43.4		10215.8	18816.4	139.6	2507.6	
7	248950.0	218067.3	128948.8	86302.1	2816.4	112.1	102.1	10.0				875.5			875.5	103.4	48.0		10303.6	18676.4	176.2	635.2	0.3
8	249684.4	218378.2	128770.9	86690.1	2917.2	195.2	96.1	99.1				889.4			889.4	104.5	59.2		10644.6	18546.7	175.8	750.0	
9	249928.5	219023.7	127591.0	88468.8	2963.9	180.1	100.6	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	1.4		861.1			861.1	107.3	23.6		9545.9	18190.9	150.3	827.1	
11	254788.7	222708.7	127050.3	91911.1	3747.3	354.2	194.7	159.5	15.6	15.6		910.9		0.8	910.1	93.5	17.3		11179.9	17985.7	155.0	1385.2	
12	260812.2	217270.0	122339.6	91207.7	3722.7	6867.5	6738.8	128.7	886.5	30.5		4376.1		3484.5	891.6	227.7	52.6	6.4	11627.2	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		68.4	204.5	37.2	34.2		963.6	29.6	2.6	273.3	
1	83179.3	80820.7	58110.8	21762.5	947.4	0.6	0.6					235.6		127.0	108.6	37.2	33.1		805.9	19.5	1.5	1257.9	0.4
2	84729.7	82694.8	58252.1	23447.2	995.5	0.7	0.7					211.3	2.9	106.7	101.7	40.5	14.5		882.9	24.2	154.8	720.1	0.4
3	86208.5	84266.8	58702.3	24571.4	993.1	0.9	0.9					237.6	2.9	138.3	96.4	46.3	19.1		628.5	30.4	152.7	844.9	0.4
4	87429.6	85764.1	58751.1	25901.0	1112.0							79.7	3.1		76.6	44.7	23.4		697.2	27.0	87.0	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							79.3			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	92.0	92.0					84.9			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					78.0			78.0	34.9	31.1		1703.7	40.6	98.7	143.0	
9	97080.0	94957.0	62604.4	29618.3	2734.3	90.7	90.7					63.8			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	1.4		47.6			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		15.6	15.6		73.2		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		200.0	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		9.3	473.8	98.5	97.3		4002.3	2887.9	100.6	303.6	0.4
1	50648.6	42192.5	21379.9	20696.6	116.0	10.1						481.3		18.3	463.0	31.0	21.0		4653.5	2855.8	137.2	286.8	0.4
2	50492.6	41643.1	20760.2	20645.0	237.9	10.1						488.2		19.3	468.9	28.3	10.3		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		15.6	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	11.7		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	5.0				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	10.0				587.9			587.9	29.9	12.0		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	13.7		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	13.7		6068.0	2379.6	43.9	762.9	
12	53468.9	39908.1	17662.7	21631.1	614.3	125.7	93.6	32.1				3894.1		3284.5	609.6	25.8	12.0		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					
1.1.93	102482.6	80139.0	47107.3	32560.6	471.1							157.0	1.1	6.1	149.8	13.5	13.5		2393.7	16912.7	1.4	2865.3
1	101138.4	78760.3	45506.4	32779.9	474.0							161.2	1.1	5.1	155.0	13.5	13.5		2904.6	16832.0	1.4	2465.4
2	101200.0	79742.5	46223.6	33055.4	463.5							177.9	1.1	5.1	171.7	25.9	25.9		3190.8	16743.5	1.4	1318.0
3	100051.0	78551.9	45137.4	32905.8	508.7							173.0	1.1	15.8	156.1	15.5			3412.7	16606.1	1.4	1290.4
4	101689.7	79796.5	46087.3	33173.1	536.1							186.8	1.1	0.5	185.2	15.5			3405.7	16506.9	1.4	1776.9
5	102535.5	80325.5	46189.2	33600.1	536.2							193.8			193.8	20.9			3836.6	16380.4	1.4	1776.9
6	104760.6	82932.2	48621.4	33372.3	938.5							193.2			193.2	28.1			3687.3	16257.9	5.5	1656.4
7	105307.3	85168.7	48816.5	36289.9	62.3							202.7			202.7	30.2			3739.5	16133.3	5.2	27.7
8	105112.1	85028.5	48352.3	36650.9	25.3	62.0		62.0				210.1			210.1	38.2			3731.9	16006.7	5.2	29.5
9	104282.8	84595.9	47273.7	37289.8	32.4	40.0		40.0				217.0			217.0	46.6			3496.1	15855.5	5.0	26.7
10	105713.7	86422.8	47904.2	38478.8	39.8	83.0		83.0				229.1			229.1	49.2			3186.3	15710.1	4.3	28.9
11	103523.3	84244.5	45336.0	38869.1	39.4	123.0		123.0				223.8			223.8	57.3			3245.6	15556.6	3.7	68.8
12	116672.3	90356.5	50831.1	39488.4	37.0	6521.1	6521.1					224.2			224.2	59.6			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	1143.0	61.6	8026.9	1.2	2247.4	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	106.4	11.5		2038.9	10176.1		2926.0	2437.4	
2	84729.7	9333.6	42624.3	1154.3	59.4	9727.4	126.4	3570.0	297.5	32.4	101.7	11.5	1.0	2216.8	9993.2	34.5	2905.9	2539.8	
3	86208.5	9963.1	42854.7	1229.5	58.7	9766.7	61.8	3125.7	278.1	25.4	101.1	10.5	1.0	2739.2	9747.9	37.8	3175.1	3032.2	
4	87429.6	9426.3	44838.6	1216.8	58.4	9837.1	61.8	2968.9	279.0	21.5	100.8	10.5	1.0	2672.1	9417.8	47.7	3426.5	3044.8	
5	89597.3	8936.0	47348.1	1253.2	31.9	10234.4	91.5	2559.1	265.8	17.5	100.9	1.5	1.0	2895.4	9276.7	3.3	3520.3	3060.7	
6	92780.0	10452.2	46790.9	1270.1	30.8	10119.3	94.2	3624.0	263.9	12.5	100.4		1.0	2708.6	9180.3	14.2	4759.5	2988.6	369.5
7	94057.3	10471.3	47054.7	1335.0	30.0	9489.8	70.9	4807.2	243.7	16.7	99.4		1.0	2682.2	9112.8	11.0	5112.6	3099.2	419.8
8	94660.5	11797.2	46397.7	1472.9	17.3	8416.9	78.1	5484.8	49.8	12.2	98.8		1.0	2665.3	9128.3	15.9	5253.0	3285.0	486.3
9	97080.0	11188.2	42899.4	1636.1	17.3	6876.3	66.8	6723.7	40.6	11.4	98.5			2031.6	3185.2	2.0	11615.6	4739.3	5948.0
10	97951.0	11787.4	43350.9	1574.8	4.0	7184.4	67.6	6069.7	38.3	6.9	99.2		7.0	2411.7	3401.4		10879.4	4375.5	6692.8
11	100507.8	9724.8	43541.2	1766.1	4.0	6070.2	71.0	5232.7	36.3	3.8	89.2			5981.8	6053.6	11.0	11513.1	4424.0	5985.0
12	90671.0	9942.3	43506.6	2020.9	4.3	6137.8	63.4	5010.8	80.3	2.2	20.8			2427.8	2083.8	1977.3	7341.1	4287.7	5763.9

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	33.9	4724.7	1922.9	3313.8	965.1	693.5	15.1	0.1	5470.2		631.7	8.8	
1	50648.6	11499.9	21620.0	27.8	4655.9	1785.5	3259.4	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	1916.0	3167.3	921.9	732.6	15.1	0.1	5677.8		582.6	172.4	
3	49712.3	11296.3	20639.4	26.2	4905.7	1872.5	3048.9	870.0	642.2	15.1		5546.9		676.8	172.3	
4	49804.7	10684.3	20961.1	25.3	4803.6	21154	2849.5	846.6	661.4	15.1		5954.8		726.2	161.4	
5	49740.7	10536.6	21178.1	25.0	4832.3	20206	2680.9	828.3	681.9	15.1		6014.8	1.0	764.6	161.5	
6	48874.7	9743.6	20883.1	24.0	4777.6	20546	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	23.2	5457.6	2090.0	2281.9	732.4	689.6	15.1		5502.9		1514.0	5506	135.2
8	49911.8	9413.5	21288.2	23.0	5417.2	2263.5	2243.3	717.0	673.8	15.1		5579.6	28	1590.4	559.1	125.3
9	48565.7	8985.5	18874.0	30.5	4546.2	1530.7	1732.6	571.7	583.7	14.9		3487.1		4547.2	1467.3	2194.3
10	49187.1	8561.4	19348.6	32.0	4082.7	1582.5	1663.2	557.4	535.6	9.9		7344.3		2874.5	792.0	1803.0
11	50757.6	8017.0	22359.0	33.2	3904.7	1686.0	1566.6	537.6	540.2	26.0	4.4	5198.1		3973.4	962.9	1948.5
12	53468.9	6996.4	25124.7	32.1	4539.3	1897.4	1506.2	518.0	732.2	24.0	4.1	3503.6	1500.5	4654.7	1357.6	1078.1

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 credit		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	102482.6	3970.1	26392.1	11460.0	34404.4	32.9	8601.9	5284.4	77.3	2357.6	162.3	3.5	8986.1		661.4	88.6	
1	101138.4	3966.5	25278.0	11460.0	35106.5	32.8	8247.7	5219.7	76.3	2437.5	157.0	3.5	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	12.0	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	12.0	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	12.0	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	12.0	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	11.4	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	6004.9	5459.2	8578.9	15657.3	6172.1	27692.8	2492.3	10.4		87484.1
1	20262.2	319.1	9714.7	67973.8	9353.3	8648.9	29929.7	5261.2	5934.1	8846.6	15618.1	6790.2	31045.4	2879.5	10.7		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	10.8		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	5017.3	190074.1
2	177715.9	6060.4	4690.0	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	191177.7
6	173149.8	8285.9	6246.3	187682.0
7	172146.7	9576.8	6642.9	188366.4
8	170032.1	9697.6	6614.4	186344.1
9	168946.1	10163.1	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	208933.6

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	188576.9	44263.0	21631.1	22172.1	459.8				15700.7	169.3		18535.4	1379.7	13750.7	3405.0	1182.6	1176.6		3062.4	99383.4	42.9	6390.5	16.0
1	190074.1	39643.5	20240.9	19182.7	219.9	40.6	7.9		14309.7	27.4		17566.8	1530.8	12540.2	3495.8	1307.6	1194.6		3043.9	108992.8	59.4	5096.9	12.9
2	188466.3	35660.5	17706.6	17711.2	242.7	503.3	52.8		15717.8	821.2		17257.3	577.5	12978.6	3701.2	1228.3	341.5		2116.7	108848.6	59.6	6932.5	141.7
3	187466.4	36895.1	18758.7	17945.9	190.5	53.0	52.1		16053.1	3590.1		17512.5	1631.5	14087.4	1793.6	1526.4	1382.7	1.1	1768.1	107025.3	64.6	6549.0	19.3
4	187445.4	42072.6	22798.6	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	21115.0	20068.1	392.6	15.2	13.3		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	20189.3	290.3	45.9	25.3		15364.4	1769.8		8387.0		6837.0	1550.0	2081.1	1841.4		2158.7	104524.4	78.3	7686.9	106.6
7	188366.4	47067.5	24559.9	22211.9	295.7	26.3	25.6		15071.6	1697.4		10116.7		8859.6	1257.1	2154.9	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	90.9	90.2		15145.9	1727.6		10018.3		8889.0	1129.3	2023.8	1764.2	4.3	2490.6	101941.3	169.1	7841.9	108.0
9	185786.5	46509.1	23883.1	22225.6	400.4	89.7	69.4		15259.2	1332.5		10010.9		8953.7	1057.2	2384.3	2123.4		2273.9	101058.5	117.7	7956.7	126.5
10	189540.1	47498.4	22212.6	24872.6	413.2	113.2	75.1	37.6	15075.1	2228.7		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	166.7	123.7	42.6	14712.6	1918.1		10125.3		9106.2	1019.1	1817.6	1517.3	0.1	2914.3	104934.4	259.1	6964.6	38.9
12	208933.6	58096.9	28726.6	28558.3	812.0	317.3	243.6	3.2	15456.6	2021.2		9256.9		8175.4	1081.5	2312.2	1930.0	0.1	2669.1	113417.0	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	94818.7	40387.2	20306.1	19722.6	358.5				754.8	19.6		17611.4	1156.0	13214.2	3241.2	935.5	930.9		3014.4	26457.1	38.6	5605.7	14.0
1	95056.3	35667.8	18794.7	16699.2	173.9	12.6	7.9		678.5	8.9		16646.5	1324.1	12003.6	3318.8	988.4	946.5		2961.5	33661.8	40.7	4385.6	12.9
2	93381.3	31967.1	16565.8	15213.0	188.3	25.3	24.8		1789.6	198.1		16775.2	565.2	12792.7	3417.3	913.4	154.8		2035.0	33632.9	35.3	6193.7	13.8
3	89070.1	30652.8	15268.0	15245.8	139.0	53.0	52.1		2069.8	187.8		17105.4	1621.3	13887.3	1596.8	1109.8	1039.0	1.1	1683.6	32375.2	40.1	3962.9	17.5
4	89236.5	33530.2	17135.9	16207.3	187.0	28.2	27.4		1707.1	157.3		15689.2	1101.3	13077.6	1510.3	1076.0	1048.3		1557.7	31509.0	64.9	4033.6	40.6
5	91476.1	32622.2	15289.1	17125.3	207.8	13.2	12.5		1174.6	63.9		16210.7	1755.8	12987.6	1467.3	1817.6	1672.8	4.2	2042.6	31561.3	63.9	5862.2	107.8
6	86635.2	37926.4	20810.6	16883.2	232.6	25.1	24.5		984.6	155.4		7291.6		5928.2	1363.4	1442.4	1348.4		2076.4	30315.9	74.3	6398.1	100.4
7	85100.1	37001.5	17685.4	19072.3	243.8	14.0	13.3		903.4	297.2		7183.2		6123.0	1060.2	1494.3	1184.5	0.7	2299.9	29899.1	76.3	6129.4	99.0
8	83423.2	35919.1	16787.8	18715.3	416.0	23.2	22.5		965.7	325.4		7098.4		6163.8	934.6	1452.5	1362.7	4.3	2397.2	29031.2	165.1	6268.8	102.0
9	83462.4	36939.2	18082.1	18550.1	307.0	56.7	56.7		598.8	21.1		7093.1		6196.6	896.5	1732.2	1648.1		2178.7	28420.9	114.1	6208.6	120.1
• 10	85546.5	36988.1	15959.6	20720.0	308.5	36.7	36.2		487.1	93.8		7166.9		6282.5	884.4	1417.3	1303.9		2067.8	31326.4	228.9	5754.4	72.9
11	87211.7	39546.4	17250.2	21265.7	1030.5	29.9	29.5		324.8	30.0		6846.2		5944.4	901.8	1242.6	1133.8	0.1	2817.5	30998.1	244.9	5125.6	35.7
12	99352.9	48895.4	23925.4	24252.2	717.8	83.9	80.2	3.2	1044.3	85.9		8023.7		7061.6	962.1	1593.3	1350.3	0.1	2555.4	31326.5	331.6	5479.9	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		924.0	223.7	536.5	163.8	247.1	245.7		48.0	72926.3	4.3	784.8	2.0
1	95017.8	3975.7	1446.2	2483.5	46.0	28.0			13631.2	18.5		920.3	206.7	536.6	177.0	319.2	248.1		82.4	75331.0	18.7	711.3	
2	95085.0	3693.4	1140.8	2498.2	54.4	478.0	28.0		13928.2	623.1		482.1	12.3	185.9	283.9	314.9	186.7		81.7	75215.7	24.3	738.8	127.9
3	98396.3	6242.3	3490.7	2700.1	51.5				13983.3	3402.3		407.1	10.2	200.1	196.8	416.6	343.7		84.5	74650.1	24.5	2586.1	1.8
4	98208.9	8542.4	5662.7	2827.9	51.8	26.9	26.9		13687.1	835.5		349.0	9.9	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	2.0	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	2122.5	947.1	1074.2	101.2				615.0	75.0		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	28.3	536.2	130.9	227.5	163.7		64.1	37979.1	18.7	513.6	
2	42959.4	2290.6	914.2	1322.1	54.3	478.0	28.0		1159.1	96.0		260.6	6.7	26.7	2272	210.1	112.2		65.6	37838.5	24.3	534.4	98.2
3	45891.2	4493.0	2918.0	1525.2	49.8				1110.3	96.0		181.1	7.1	23.9	150.1	349.4	281.5		61.4	37277.8	24.0	2394.1	0.1
4	45781.7	6791.8	5097.0	1644.7	50.1	26.1	26.1		710.3	96.0		173.1	7.6	18.2	147.3	180.0	171.5		52.2	37002.8	8.3	833.9	3.2
5	47300.6	7234.2	5283.8	1767.3	183.1	12			1414.9	776.0		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	809.4		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	12.3		1100.9	590.3		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	587.5		1675.3		1509.4	165.9	395.4	231.9		75.8	35923.8	4.0	1358.9	4.2
9	51815.2	8235.9	5547.7	2596.5	91.7	33.0	12.7		4085.4	886.6		1640.5		1503.3	137.2	477.9	307.5		87.5	35699.9	3.6	1546.8	4.7
10	53362.4	9351.1	6043.3	3203.3	104.5	76.5	38.9	37.6	4031.0	1722.9		1666.0		1534.5	131.5	447.5	296.2		79.0	36305.0	12.9	1388.6	4.8
11	53516.6	9586.9	5946.0	3525.0	115.9	136.8	94.2	42.6	3526.0	1176.1		1768.9		1654.1	114.8	317.4	135.3		84.7	36457.2	14.2	1622.1	2.4
12	54179.2	8155.1	4583.1	3478.5	93.5	233.4	163.4		3490.7	1168.5		422.7		306.1	116.6	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	46368.0	1753.3	377.9	1375.3	0.1				14330.9	74.7		242.7	185.7	0.4	56.6	91.9	91.4		16.7	29734.4		198.1	
1	45840.1	1730.8	379.5	1351.1	0.2				12761.3	0.6		224.9	178.4	0.4	46.1	91.7	84.4		18.3	30815.4		197.7	
2	45622.7	1402.8	226.6	1176.1	0.1				12769.1	527.1		221.5	5.6	159.2	56.7	104.8	74.5		16.1	30874.3		204.4	29.7
3	46033.5	1748.3	572.7	1173.9	1.7				12873.0	3306.3		226.0	3.1	176.2	46.7	67.2	62.2		23.1	30901.7	0.5	192.0	1.7
4	46069.6	1749.6	565.7	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	30893.4	0.5	192.3	1.8
5	46206.9	1718.3	542.1	1174.5	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	46738.3	1235.2	243.9	989.6	1.7	0.8	0.8		13067.1	805.0		934.7		900.4	34.3	164.0	157.7		18.4	31097.4		219.0	1.7
7	46741.9	1315.9	238.0	1076.2	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	237.8	1187.1	2.4				13072.1	814.7		928.9		900.1	28.8	175.9	169.6		17.6	30745.1		214.2	1.8
9	43904.8	1333.0	253.3	1078.0	1.7				10575.0	424.8		935.6		912.1	23.5	174.2	167.8		7.7	30676.3		201.3	1.7
10	43947.1	1158.2	209.7	948.3	0.2				10557.0	412.0		927.7		920.1	7.6	180.9	174.5		8.4	30911.0		202.2	1.7
11	44425.2	1174.6	215.7	958.1	0.8				10701.1	712.0		922.6		920.1	2.5	257.6	248.2		12.1	31139.5		216.9	0.8
12	48021.5	1045.4	218.1	826.6	0.7				10723.6	729.5		222.9		220.1	2.8	298.8	273.4		23.7	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						Under foreign control							
1.1.93	6521.0																								6521.0					
1	6536.5																									6536.5				
2	6502.9																									6502.9				
3	6471.6	1.0		1.0																						6470.6				
4	6357.6	1.0		1.0																						6356.6				
5	6194.1	1.0		1.0																						6193.1				
6	6515.2	316.7	315.7	1.0																						6198.5				
7	6557.6	1.0		1.0							315.7		315.7													6240.9				
8	6557.9	1.0		1.0							315.7		315.7													6241.2				
9	6604.1	1.0		1.0									341.7													6261.4				
10	6684.1	1.0		1.0									368.6													6314.5				
11	7088.9	1.0		1.0							160.7		587.6													6339.6				
12	7380.0	1.0		1.0							198.0	37.3	587.6													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	1307.8	930.9	1012.9	50.6	1430.8	36126.2	10.0
1	42641.2	1631.1	732.8	1205.9	48.0	1562.4	37451.0	10.0
2	42959.4	1104.1	1271.4	1424.8	87.9	1840.8	37220.4	10.0
3	45891.2	1224.0	1920.5	3045.6	999.7	1973.7	36717.7	10.0
4	45781.7	1059.1	1467.5	5129.5	211.9	1546.5	36357.2	10.0
5	47300.6	2050.4	1869.2	5193.2	207.5	1808.7	36161.6	10.0
6	47793.3	2916.6	2171.8	4682.8	155.9	1894.4	35961.8	10.0
7	49966.8	2010.2	3663.5	5604.3	1087.7	2004.3	35586.8	10.0
8	49780.1	2905.1	3141.7	5752.8	1095.0	1855.6	35019.9	10.0
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	18.0
11	53516.6	3781.7	2744.3	6330.1	1182.6	4247.0	35220.6	10.3
12	54179.2	3069.0	3131.4	4576.9	308.6	4334.5	38748.8	10.0

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	49.2	8735.8	29280.7		6521.0	4377.0	0.0	2144.0	
1	45840.1	6797.5	46.7	8636.7	30359.2		6536.5	4356.5	0.0	2180.0	
2	45622.7	6083.5	47.7	9080.1	30411.4		6502.9	4327.5	0.0	2175.4	
3	46033.5	6563.2	50.2	8981.6	30438.5		6471.6	4293.1	1.0	2177.5	
4	46069.6	6280.7	48.2	9323.5	30417.2		6357.6	4268.0	1.0	2088.6	
5	46206.9	6626.0	47.4	8998.2	30535.3		6194.1	4271.5	1.0	1921.6	
6	46738.3	7082.5	45.3	8996.1	30614.4		6515.2	4629.7	2.7	1882.8	
7	46741.9	7084.3	159.4	8969.3	30528.9		6557.6	4665.5	4.0	1888.1	
8	46582.9	7117.8	168.2	9011.3	30285.6		6557.9	4666.2	6.0	1885.7	
9	43904.8	4662.2	163.8	8863.6	30214.7	0.5	6604.1	4652.9	31.4	1919.8	
10	43947.1	4571.7	102.9	8820.4	30451.6	0.5	6684.1	4662.4	64.7	1957.0	
11	44425.2	4754.7	112.9	8852.6	30697.5	7.5	7088.9	4657.7	458.0	1973.0	0.2
12	48021.5	4092.3	130.1	8862.6	34928.5	8.0	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	45046.8	4829.6	10849.2		3578.2	29077.5
3	89070.1	41059.7	5732.6	10830.4		3433.3	28014.1
4	89236.5	43095.7	4717.9	10870.4		3175.6	27376.9
5	91476.1	45228.1	5457.9	10654.8		3171.2	26964.1
6	86635.2	48511.8	5169.1	3633.6		2932.6	26388.1
7	85100.1	47063.4	5487.8	3699.0		3075.5	25774.4
8	83423.2	46527.3	5083.9	3682.0		3092.5	25037.5
9	83462.4	46894.6	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		3203.8	26472.2
12	99352.9	59358.6	5768.2	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	1103.8	1407.8	2324.3	801.7	752.3	786.1	816.6	2538.5	6157.1	3260.8	0.0	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	15.2	15590.2	152705.7
6	2538.6	182.1	2265.1	5776.0	613.9	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	863.3	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	17.03	15.19	9.76	13.92
2	9.50	17.29	15.23	9.91	14.10
3	9.50	18.26	15.97	10.18	14.81
4	9.50	18.28	16.06	10.32	14.91
5	9.50	18.36	15.99	10.44	14.99
6	9.50	18.20	15.79	9.82	14.71
7	9.50	18.15	15.93	9.88	14.77
8	9.50	17.83	15.67	10.10	14.64
9	9.50	17.59	16.43	10.22	14.05
10	9.50	16.18	16.43	9.90	14.00
11	9.50	16.07	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	13.93	16.00
2	9.50	17.77	15.27	14.10	16.32
3	9.50	18.73	16.20	14.40	17.15
4	9.50	18.76	16.28	14.50	17.20
5	9.50	18.82	16.27	14.52	17.25
6	9.50	18.67	15.64	13.17	16.74
7	9.50	18.68	15.68	13.15	16.73
8	9.50	18.19	15.46	13.36	16.46
9	9.50	17.37	16.19	13.29	15.52
10	9.50	16.19	15.70	12.48	15.15
11	9.50	15.85	15.79	12.26	14.52
12	9.50	16.25	15.85	13.18	14.96

Average Monthly Lending Rates - Private Sector

Month	Discount	Short-term	Medium-term	Long-term	Total
1	9.50	16.14	14.91	9.81	13.21
2	9.50	16.34	15.02	9.90	13.39
3	9.50	17.29	15.63	10.35	14.07
4	9.50	17.31	15.74	10.57	14.25
5	9.50	17.48	15.61	10.77	14.34
6	9.50	17.39	15.76	10.43	14.30
7	9.50	17.19	16.01	10.54	14.38
8	9.50	17.20	15.71	10.69	14.33
9	9.50	17.98	16.43	9.96	14.14
10	9.50	16.03	16.64	10.79	14.20
11	9.50	16.26	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	10.49	16.88	3.00	5.02
2	9.50	9.87	16.92	3.01	4.96
3	9.50	12.00	17.74	3.00	5.04
4	9.50	12.87	17.62	2.94	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	3.02	5.02
10	9.50	10.57	18.95	3.18	5.31
11	9.50	10.40	18.60	3.23	5.28
12	9.50	9.44	18.67	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	2.90	12.02	10.22	12.82	18.50	7.39	5.16
2	9.50	2.90	12.05	10.29	12.85	18.50	7.47	5.24
3	9.50	2.86	12.11	10.54	12.83	18.50	7.67	5.49
4	9.50	2.90	12.15	10.54	12.94	18.50	7.70	5.51
5	9.50	3.01	12.11	10.59	12.87	18.50	7.70	5.61
6	9.50	3.02	12.19	10.69	12.95	18.30	7.88	5.76
7	9.50	3.19	12.30	10.84	13.09	18.30	8.11	6.02
8	9.50	3.19	12.31	10.85	13.09	18.30	8.15	6.06
9	9.50	2.27	13.18	12.47	13.32	17.78	8.34	6.23
10	9.50	2.29	13.13	12.40	13.32	17.71	8.27	6.21
11	9.50	2.33	14.25	13.59	14.81	15.63	8.88	6.64
12	9.50	2.38	14.30	13.63	14.72	16.51	8.67	6.39

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		5.81	3.58
2	9.50	3.10	12.84	10.14	13.57		5.73	3.61
3	9.50	3.11	12.60	10.90	13.29		6.01	3.99
4	9.50	3.15	12.90	11.58	13.65		6.34	4.42
5	9.50	3.33	12.67	11.59	13.33		6.51	4.68
6	9.50	3.30	13.26	12.63	13.62	14.50	6.98	5.00
7	9.50	3.77	13.68	13.00	14.23	14.50	8.05	6.14
8	9.50	3.80	13.62	12.85	14.23	14.50	8.14	6.18
9	9.50	2.25	13.56	14.12	13.03	14.12	7.63	5.82
10	9.50	2.02	13.35	13.69	13.03	13.78	7.59	5.65
11	9.50	2.21	13.27	13.59	13.21	9.68	7.57	5.67
12	9.50	2.23	13.80	13.83	14.02	10.40	6.52	4.45

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	11.37		4.13	3.66
2	9.50	3.57	10.70	9.03	12.26		4.76	4.05
3	9.50	3.41	11.23	9.48	13.04	14.50	4.77	4.00
4	9.50	3.47	11.70	10.07	13.31	14.50	4.90	4.10
5	9.50	3.49	11.82	10.67	13.43	14.50	5.10	4.37
6	9.50	3.48	11.72	10.66	13.59	14.50	5.22	4.53
7	9.50	3.60	11.72	10.46	13.59	14.50	5.09	4.41
8	9.50	3.57	11.83	10.77	13.51	14.50	5.21	4.52
9	9.50	2.34	12.01	11.41	13.42	14.50	4.27	3.68
10	9.50	2.36	12.35	11.97	13.66	14.50	4.57	4.10
11	9.50	2.36	12.87	12.35	14.22	14.50	4.63	4.01
12	9.50	2.46	12.63	12.07	14.19	12.55	4.50	3.96

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	12.06	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
1st 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
1st 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
1st 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
1st 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	1600.0	3400.0	4200.0	1900.0	0.0	0.0	1000.0	2500.0	5000.0	3000.0
- Average volume of loans	SKK millions	2725.8	1321.4	1180.6	1923.3	4429.0	2956.7	377.4	0.0	66.7	1983.9	3950.0	5871.0
- Average interest rate	%	18.4	10.8	12.1	20.0	18.9	16.2	16.7	9.5	17.9	17.7	17.0	16.3
- Average interest rate since 1 Jan. 1993	%	18.4	15.9	15.1	16.4	17.3	17.1	17.1	17.1	17.1	17.2	17.2	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	1354.8											
- Average interest rate	%	20.0											
• Lombard loans													
- End-of-month figure	SKK millions	1725.0	1720.0	2318.0	2196.5	2913.7	3802.7	5289.0	1816.7	3417.5	2180.8	0.0	0.0
- Average volume of loans	SKK millions	2043.1	1080.2	1871.9	2191.6	2081.8	3100.8	4429.0	2512.1	2716.7	3202.0	209.8	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	19.6
• Loans for bills of exchange rediscount													
- End-of-month figure	SKK millions	2805.2	2731.8	2799.4	2335.4	2019.8	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					246.6	1216.1	2151.9	2380.9	2668.4	2837.3	2378.1	1501.5
- Average volume of loans	SKK millions					110.9	530.4	1751.8	2264.5	2524.1	2703.4	2678.4	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										3.0	10.5	10.5
- Average volume of loans	SKK millions										0.3	5.0	10.5
- Average interest rate	%										12.0	12.0	12.0
Refinancing loans - total													
- End-of-month figure	SKK millions	7030.2	4451.8	6717.4	7931.9	9380.1	9590.1	10482.2	7634.7	10430.7	10777.2	10219.7	6367.6
- Average volume of loans	SKK millions	8609.5	5076.3	5808.2	6644.0	8869.0	8942.9	9314.1	8042.3	8521.2	11096.8	10029.1	10266.6
- Average interest rate	%	15.0	10.8	11.5	14.0	15.2	13.3	11.9	10.9	11.0	12.3	12.6	13.4
- Average interest rate since 1 Jan. 1993	%	15.0	13.5	12.9	13.2	13.7	13.6	13.3	13.0	12.8	12.7	12.7	13.9
Redistributive loans													
- End-of-month figure	SKK millions	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6
- Average volume of loans	SKK millions	33651.7	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	33656.6	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	114.6	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	216.5	92.5	114.9	76.1	89.7	6.8	0.0	0.5	0.0	4.8
- Average interest rate	%	28.5	28.5	28.5	6.3	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	44433.8	43876.3	40024.2
- Average volume of loans	SKK millions	42425.7	38732.9	39681.2	40393.0	42640.5	42675.6	43060.4	41705.7	42177.9	44753.9	43685.7	43928.0

Foreign Exchange Position of the Banking Sector vis-a-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
1.1.93	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-a-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	-488779	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	-4627268	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-a-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	5.41	24.48	20.85	23.68	16.29	2.61	18.36	21.71	27.44	53.75
28.2.1991	5.38	24.44	21.01	24.19	16.21	2.60	18.27	21.27	27.84	53.32
31.3.1991	5.18	23.58	21.48	26.00	15.57	2.50	17.54	20.60	30.15	52.22
30.4.1991	5.14	23.50	22.20	26.70	15.40	2.47	17.35	20.59	30.76	51.49
31.5.1991	5.18	23.64	21.83	26.24	15.60	2.50	17.58	20.61	30.08	51.82
30.6.1991	5.10	23.26	22.40	27.17	15.38	2.46	17.33	20.05	31.03	50.71
31.7.1991	5.14	23.41	22.17	26.54	15.52	2.49	17.49	20.07	30.50	51.42
31.8.1991	5.16	23.49	22.28	26.69	15.56	2.49	17.52	20.07	30.42	51.44
30.9.1991	5.20	23.70	22.31	26.29	15.71	2.52	17.69	20.35	29.85	51.62
31.10.1991	5.18	23.67	22.80	26.59	15.71	2.52	17.71	20.21	29.85	51.59
30.11.1991	5.27	23.85	22.34	25.58	15.97	2.56	17.99	20.36	29.01	51.36
31.12.1991	5.37	24.23	22.12	24.03	16.28	2.61	18.36	20.60	27.84	52.15
31.1.1992	5.24	23.78	22.78	24.33	15.86	2.54	17.86	20.06	28.64	51.35
29.2.1992	5.20	23.57	22.44	24.56	15.72	2.51	17.69	19.48	28.95	50.95
31.3.1992	5.20	23.37	21.80	24.43	15.67	2.51	17.64	19.37	29.03	50.38
30.4.1992	5.22	23.40	21.84	24.37	15.64	2.50	17.60	19.21	29.10	51.64
31.5.1992	5.28	23.54	22.26	24.05	15.74	2.51	17.72	19.50	28.90	52.05
30.6.1992	5.45	24.25	22.31	23.37	16.27	2.60	18.35	20.39	27.89	53.25
31.7.1992	5.49	24.49	21.63	23.29	16.43	2.63	18.54	20.83	27.56	52.75
31.8.1992	5.58	24.92	21.67	22.40	16.90	2.71	19.07	21.29	26.77	53.15
30.9.1992	5.608	22.459	22.606	21.480	16.837	2.680	18.927	21.675	27.007	47.519
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	5.284	20.537	23.123	22.349	15.951	2.549	17.931	19.904	28.752	43.406
31.12.1992	5.252	19.620	23.202	22.792	15.942	2.544	17.905	19.760	28.899	43.634
31.1.1993	5.351	19.407	23.030	22.536	16.107	2.580	18.134	19.695	28.557	43.398
28.2.1993	5.263	18.487	24.654	23.080	15.861	2.536	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	19.319	29.027	43.361
30.4.1993	5.360	19.410	25.499	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	19.150	27.433	23.087	15.541	2.477	17.429	19.631	29.586	44.175
31.7.1993	5.654	20.718	31.193	25.736	17.114	2.734	19.241	21.865	33.071	49.425
31.8.1993	5.592	20.381	31.330	24.670	17.393	2.777	19.550	22.158	32.584	48.761
30.9.1993	5.679	20.279	30.381	24.192	17.686	2.824	19.857	22.707	32.006	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	5.580	19.486	30.287	24.796	17.167	2.739	19.262	22.011	33.044	48.921
31.12.1993	5.657	19.442	29.703	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	23.131	22.646	15.913	2.544	17.890	19.586	28.927	44.344	35.059	0.000
2	5.250	18.894	24.044	23.081	15.797	2.527	17.775	19.229	29.130	42.024	34.570	35.077
3	5.217	18.339	24.943	23.440	15.768	2.519	17.725	19.199	29.213	42.556	34.389	36.086
4	5.321	18.639	25.564	22.809	16.018	2.558	18.000	19.654	28.759	44.318	35.041	36.491
5	5.324	19.510	26.086	22.701	15.997	2.551	17.944	19.891	28.807	44.662	35.078	35.128
6	5.260	19.453	27.159	22.797	15.790	2.517	17.710	19.842	29.153	44.123	34.625	34.625
7	5.502	20.266	29.790	25.037	16.649	2.660	18.721	21.184	32.092	48.014	36.491	36.491
8	5.539	20.492	31.717	25.222	17.213	2.752	19.368	21.935	32.921	49.106	36.978	36.978
9	5.654	20.478	30.508	24.351	17.613	2.811	19.782	22.605	32.147	48.968	37.588	37.588
10	5.627	20.180	30.209	24.286	17.567	2.808	19.744	22.465	32.227	48.533	37.470	37.470
11	5.568	19.772	30.516	25.009	17.255	2.754	19.365	21.976	32.891	48.719	37.138	37.138
12	5.634	19.530	30.042	24.745	17.213	2.743	19.283	22.488	32.968	49.151	37.211	38.735
Average	5.432	19.577	27.853	23.858	16.570	2.646	18.613	20.848	30.790	46.231	35.975	36.568

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	11795	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	100.4	101.1	102.4	102.4	101.4	101.1	100.6	-
goods and services	b	108.9	110.7	111.8	113.2	113.8	114.2	115.5	118.3	121.2	122.9	124.3	125.1	116.7
	c	118.8	120.7	122.0	123.4	124.1	124.6	126.0	129.0	132.2	134.1	135.5	136.4	127.2
	d	117.7	119.3	120.4	121.7	122.0	123.5	123.9	126.0	127.0	126.2	125.5	125.1	123.2
of which: foodstuffs	a	107.7	100.9	100.4	100.1	99.4	99.6	101.5	103.0	104.9	102.0	100.7	100.3	-
	b	107.7	108.6	109.1	109.2	108.5	108.0	109.7	113.0	118.5	120.8	121.7	122.0	113.1
	c	118.3	119.3	119.8	119.9	119.2	118.7	120.5	124.1	130.2	132.7	133.7	134.0	124.2
	d	117.2	118.2	119.3	120.0	119.6	119.8	121.5	123.9	126.5	124.8	122.4	122.0	121.3
non-food products	a	106.7	101.6	101.5	101.2	101.3	100.8	101.2	102.6	101.7	101.4	101.3	100.9	-
	b	106.7	108.5	110.1	111.4	112.9	113.8	115.1	118.1	120.0	121.7	123.3	124.4	115.5
	c	113.9	115.7	117.5	118.9	120.5	121.4	122.8	126.0	128.1	129.9	131.6	132.8	123.3
	d	113.6	114.9	116.3	117.3	118.2	120.7	121.5	123.9	124.4	124.6	124.4	124.4	120.4
public catering	a	122.4	101.2	99.8	101.1	99.4	100.4	100.4	102.6	101.9	101.4	101.6	100.4	-
	b	122.4	123.9	123.7	125.0	124.3	124.8	125.3	128.6	131.1	133.0	135.0	135.6	127.7
	c	137.6	139.3	139.1	140.6	139.7	140.3	140.9	144.5	147.4	149.5	151.8	152.4	143.6
	d	133.3	135.3	134.7	135.7	134.6	134.7	134.2	137.0	137.8	136.5	136.4	135.6	135.5
services paid by citizens	a	109.1	103.7	101.3	103.4	100.7	100.8	100.6	101.0	100.8	100.5	100.9	100.4	-
	b	109.1	113.1	114.6	118.5	119.3	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	126.8	127.4	125.4	128.0

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: industrial products	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		-	-				-		-	-			
	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	133.2	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
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
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	44.5	103.3	118.5	115.6	106.0	100.5	97.9	98.2	104.3	102.3	97.5	91.2
	c	74.4	67.9	72.1	69.4	79.5	74.6	72.9	72.6	73.4	72.3	68.4	68.9
	d	2263	4695	7612	11028	14701	18435	22115	25752	29564	33504	37405	40996
	e	74.4	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	69.6	63.6	67.7
of which: private sector (incl. cooperatives)	a	1103	1210	1342	1608	1738	1786	1809	1749	1911	2037	1970	2060
	b	42.9	105.5	109.6	118.3	106.6	101.5	100.6	96.1	108.7	105.5	95.3	103.6
	c	109.0	109.4	114.7	122.8	115.6	101.1	104.5	99.0	98.4	99.3	95.5	89.4
	d	1103	2313	3656	5274	7011	8786	10596	12347	14259	16295	18265	20326
	e	109.0	109.2	111.1	114.7	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	39.6	120.6	128.0	86.7	116.7	91.6	114.8	113.2	85.5	102.9	132.5	67.8
	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	366	655	689	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	42.5	105.1	130.3	118.5	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	925	100.3	103.2	104.5	97.4	101.5	106.3	112.9	113.8	135.3
	c	103.7	126.7	114.7	119.8	120.3	121.0	119.2	114.5	117.9	130.4	130.9	116.2
	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	103.2	99.3	101.1	100.4	110.4	100.2	110.3
	c	108.2	126.6	116.1	123.9	127.1	122.8	121.2	109.9	111.2	122.3	115.1	102.0
	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	122.1	147.9	119.6	121.9	121.0	120.6	121.6	119.1	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	113.7	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	-9.4	-2.8	2.4	6.9	0.9	-1.2	-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	4.4	11.0	16.0	24.7	31.7	41.2	50.1	57.3	66.6	72.9	82.0	95.1
State budget expenditures	a	8478	18884	36304	49998	61907	80004	93272	105050	121288	132038	145737	173353
(in SKK millions)	b	5.4	11.9	23.0	31.6	39.1	50.6	59.0	66.4	76.7	83.5	92.2	109.6
Balance (in SKK millions)	a	-1508	-1514	-11032	-11021	-11844	-14822	-14099	-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

Directory of NBS Branches and Sub-Branches as at 1 June 1994

Name	Address	Chief Executive	Telephone	Fax
Národná banka Slovenska - Central Bank	Štúrova 2, 818 54 Bratislava	Vladimir Masár	+42/7/323 511	+42/7/364 721
Branch Office, Bratislava	Tomášikova 28a, 820 09 Bratislava	Elena Stodolová	+42/7/238 867	+42/7/233 325
Sub-Branch, Levice	Štúrova 21, 934 01 Levice	Kamila Meszárošová	+42/813/294 88	+42/813/294 89
Sub-Branch, Nitra	Farská 7, P.O.Box 43D, 949 01 Nitra	Vendelín Šimiak	+42/87/412 459	+42/87/416 114
Sub-Branch, Nové Zámky	T.G.Masaryka 1, 940 48 Nové Zámky	Peter Slobodník	+42/817/283 22	+42/817/282 92
Sub-Branch, Trenčín	Štefánikova 20, 912 50 Trenčín	Elena Dávidková	+42/831/393 152	+42/831/324 39
Sub-Branch, Trnava	Rázusova 5, P.O.Box 11, 917 00 Trnava	Filoména Sýkorová	+42/805/20781	+42/805/252 92
Branch Office, Banská Bystrica	Národná 10, 975 77 Banská Bystrica	Jozef Kreutz	+42/88/530 83	+42/88/243 75
Sub-Branch, Lucenec	Martina Rázusa 29, 984 01 Lučenec	Roman Václavík	+42/863/267 93	+42/863/267 95
Sub-Branch, Liptovský Mikuláš	Štúrova ul., 031 01 Liptovský Mikuláš	Maria Gežiková	+42/849/208 21	+42/849/208 21
Sub-Branch, Prievidza	Matice slovenskej 10, 971 01 Prievidza	Ľubomír Pažický	+42/862/250 11	+42/862/250 11
Sub-Branch, Žilina	Makovického ul., 010 01 Žilina	Anna Chovancová	+42/89/219 86	+42/89/222 59
Branch Office, Košice	Strojárska 11, 041 41 Košice	Fedor Michališín	+42/95/622 93 26	+42/95/622 93 23
Sub-Branch, Humenné	Námestie slobody 3, 066 01 Humenné	Milan Pichoňský	+42/933/831 60	+42/933/32 33
Sub-Branch, Poprad	Namestie sv. Egídia 77, P.O.Box 20, 058 02 Poprad	Peter Stredanský	+42/92/628 64	+42/92/639 78
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