

G. APPENDICES



Selected Indicators of Economic and Monetary Development in the SR

Indicator	Unit	1993	1994	1995	1996	1997	1998	1999	2000	2000				
										Q1	Q2	Q3	Q4	
GDP at current prices	Sk billions	1/	390.6	466.2	546.0	606.1	686.1	750.8	815.3	887.2	201.6	227.7	230.1	227.8
Same period of previous year = 100	index			119.4	117.1	111.0	113.2	109.4	108.6	108.8	108.1	108.6	109.4	109.0
GDP at constant prices of 1995	Sk billions	1/	487.6	511.6	546.0	579.9	615.9	641.1	653.3	667.7	156.2	171.7	172.8	167.0
Same period of previous year = 100	index			104.9	106.7	106.2	106.2	104.1	101.9	102.2	101.5	101.9	102.5	102.9
Consumer prices, average for the period														
Same period of previous year = 100	index		123.2	113.4	109.9	105.8	106.1	106.7	110.6	112.0	115.5	115.8	108.9	108.5
Consumer prices, end of the period														
Same period of previous year = 100	index		125.1	111.7	107.2	105.4	106.4	105.6	114.2	108.4	116.6	115.4	108.7	108.4
Industrial producer prices, average for the period														
Same period of previous year = 100	index		117.2	110.0	109.0	104.1	104.5	103.3	103.8	109.8	109.5	111.4	109.5	108.9
Industrial production index														
Same period of previous year = 100	index	2/							96.4	109.1	107.3	108.6	109.0	111.4
Retail sales, hotels and restaurants, constant prices														
Same period of previous year = 100	index				107.0	104.8	108.6	109.8	102.3	98.3	98.8	103.6	107.9	
Average monthly nominal wage	Sk		5,379	6,294	7,195	8,154	9,226	10,003	10,728	11,430	10,497	11,224	11,150	12,803
Same period of previous year = 100	index		118.4	117.0	114.3	113.3	113.1	109.6	107.2	106.5	108.4	106.1	104.8	106.5
Real wage														
Same period of previous year = 100	index		96.4	103.2	104.0	107.1	106.6	102.7	96.9	95.1	93.9	91.6	96.2	98.2
Unemployment rate														
end of the period	%	3/	14.4	14.6	13.1	12.8	12.5	15.6	19.2	17.9	19.3	19.1	16.6	17.9
Exchange rate (midpoint)														
	SKK/USD	4/	33.202	31.277	29.569	31.895	34.782	36.913	42.266	47.389	43.463	45.416	49.373	47.389
	SKK/DEM	4/	19.233	20.060	20.646	20.514	19.398	22.081	21.708	22.495	21.253	22.027	22.355	22.495
Real effective exchange rate														
- based on CPI	a/	8/	104.0	110.2	113.7	116.5	125.8	118.8	131.7	134.6	141.0	138.0	135.3	134.6
	b/		93.5	97.8	101.5	98.7	109.0	94.5	106.2	106.3	113.0	111.6	107.9	106.3
- based on PPI	a/		107.0	109.4	114.2	119.1	127.2	120.6	124.2	124.5	126.9	126.6	124.2	124.5
	b/		88.1	91.9	96.2	96.1	107.0	93.3	97.7	96.8	99.5	100.4	98.3	96.8
Foreign exchange reserves														
Total	US\$ millions		1,402.3	3,092.9	5,036.7	5,682.5	6,488.4	6,055.0	4,387.4	5,580.9	4,533.8	5,033.4	5,869.5	5,580.9
- of which: NBS reserves	US\$ millions		449.6	1,745.0	3,418.4	3,473.3	3,284.8	2,923.2	3,425.2	4,076.8	3,726.6	4,069.5	4,220.7	4,076.8
State budget														
Revenues	Sk billions	5/	150.3	139.1	163.1	166.3	180.8	177.8	216.7	213.4	51.1	105.3	161.9	213.4
- Fulfilment of the annual budget	%		95.1	103.3	111.4	100.5	105.7	105.5	120.5	116.1	27.8	57.3	88.1	116.1
Expenditures	Sk billions	5/	173.3	162.0	171.4	191.9	217.8	197.0	231.5	241.1	52.0	106.1	169.7	241.1
- Fulfilment of the annual budget	%		109.6	108.5	102.4	99.7	104.7	106.6	118.8	119.5	25.7	52.6	84.1	119.5
Balance	Sk billions		-23.0	-22.9	-8.3	-25.6	-37.0	-19.2	-14.8	-27.7	-0.8	-0.8	-7.8	-27.7
MONETARY AGGREGATES														
Net domestic assets	%	6/	19.3	-1.1	5.1	20.0	8.9	11.9	11.2	7.2	11.7	7.5	3.4	7.2
Money supply (M2)	%	6/	18.5	18.6	21.2	16.6	8.8	4.2	11.4	15.4	12.1	11.8	19.6	15.4
Loans to households and enterprises	%	6/	10.8	1.9	14.7	18.2	2.2	6.7	4.5	0.3	3.2	1.7	1.9	0.3
- of which: in foreign currency	%	6/	118.9	77.8	57.6	35.7	14.9	25.4	17.6	-3.3	3.4	-10.6	-2.7	-3.3
Total deposits	%	6/ 7/	17.9	18.8	25.0	17.2	7.4	3.3	9.0	19.4	13.5	13.0	23.4	19.4
- in Slovak crowns	%		10.8	16.6	28.3	18.9	6.6	-2.0	8.8	18.6	15.2	14.9	20.0	18.6
- in foreign currency	%		115.2	34.6	5.0	4.5	13.8	46.2	10.0	23.5	4.7	3.6	40.8	23.5
Average interest rates														
- on loans	%		14.00	14.51	13.34	11.89	12.53	13.48	11.07	9.79	10.76	10.18	9.54	8.69
- on deposits	%		8.61	9.29	8.29	6.70	8.00	10.16	10.45	7.23	9.10	7.60	6.49	5.74

1/ For 1997 - 2000 preliminary data

2/ Preliminary data

3/ Since December 1997 the dispensable rate of unemployment

4/ On the last day of the period under review

5/ Cumulative figure since the beginning of the year

6/ Compared with the same period of last year; end of year compared with 1 January - cumulative figures (at current exchange rates)

7/ Including funds, the government, and non-residents

8/ Compared with the weighted average for the first nine months of 1990

a/ USA, Great Britain, Austria, France, Germany, Italy, the Netherlands, Switzerland

b/ USA, Great Britain, Austria, France, Germany, Italy, the Netherlands, Switzerland, Czech Republic

Ratios of Selected Economic Indicators to GDP

	1993	1994	1995	1996	1997	1998	1999	2000
Real GDP / capita (Sk)	91,575	95,673	101,795	107,912	114,412	118,927	121,091	123,634
Nominal GDP / capita (Sk)	73,358	87,183	101,795	112,788	127,452	139,277	151,119	164,278
Nominal GDP / capita (US\$)	2,383	2,721	3,423	3,680	3,791	3,952	3,649	3,556
GDP generated (% , 1995 constant prices)	.	.	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, fishing	.	.	5.3	4.8	4.8	4.6	4.9	4.9
Industry	.	.	29.1	29.5	27.6	26.8	28.2	28.3
Construction	.	.	7.0	6.5	6.1	5.5	3.8	3.1
Market services	.	.	39.2	37.8	39.1	40.3	40.6	41.8
Non-market services	.	.	11.6	13.0	14.3	13.2	12.9	12.8
Other	.	.	7.8	8.4	8.1	9.5	9.6	9.1
GDP used (% , 1995 constant prices)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Domestic demand	104.7	94.8	98.2	107.3	105.4	110.9	103.8	100.2
Final consumption	79.2	73.4	70.9	74.4	73.6	74.5	71.5	68.1
Formation of gross capital	25.5	21.3	27.3	32.9	31.8	36.4	32.3	32.2
Net exports	-4.7	5.2	1.8	-7.3	-5.4	-10.9	-3.8	-0.2
Exports of goods and services	56.9	61.9	59.8	56.7	62.7	67.6	68.6	77.8
Imports of goods and services	61.5	56.7	58.0	64.0	68.1	78.5	72.4	78.0
Average annual exchange rate SKK/USD	30.790	32.039	29.735	30.647	33.616	35.242	41.417	46.200

Balance of Payments Ratios (%)

	1993	1994	1995	1996	1997	1998	1999	2000
Exports of goods / GDP	45.4	48.7	49.4	47.0	49.6	52.7	52.0	61.8
Exports of goods and services / GDP	53.2	48.2	63.7	58.8	61.4	63.9	62.4	73.5
Imports of goods / GDP	62.3	65.7	50.7	59.2	60.2	64.6	57.5	66.6
Imports of goods and services / GDP	67.2	59.9	61.2	70.0	71.0	75.4	66.9	76.0
Current account / GDP	-4.4	5.4	2.9	-10.4	-9.4	-9.7	-5.0	-3.7
Capital and financial account / GDP	4.8	1.3	6.6	11.7	9.2	9.9	9.8	7.1
Direct investment in the SR / GDP	1.5	1.9	1.5	1.9	1.1	2.5	1.9	10.3
Other long-term capital / GDP	3.4	3.6	2.3	5.1	6.2	8.1	3.2	2.5
Short-term capital / GDP	-4.4	-4.7	2.4	4.9	2.5	-0.3	1.6	-5.5

Ratios of the M2 Money Supply to GDP (at current prices) (%)

	1993	1994	1995	1996	1997	1998	1999	2000
Money supply [M2]	0.64	0.64	0.65	0.68	0.65	0.61	0.62	0.65
Money [M1]	0.30	0.28	0.27	0.29	0.24	0.20	0.19	0.21
Currency outside banks [MO]	0.06	0.07	0.06	0.07	0.07	0.07	0.07	0.08
Demand deposits	0.23	0.20	0.21	0.22	0.17	0.13	0.12	0.14
- Households	0.08	0.07	0.07	0.08	0.07	0.06	0.05	0.06
- Enterprises	0.15	0.13	0.14	0.14	0.10	0.07	0.07	0.07
- Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quasi-money [QM]	0.34	0.37	0.38	0.39	0.41	0.42	0.44	0.44
Time deposits	0.28	0.29	0.31	0.33	0.35	0.34	0.36	0.37
- Households	0.21	0.21	0.23	0.24	0.27	0.28	0.29	0.28
- Enterprises	0.03	0.04	0.05	0.06	0.06	0.04	0.05	0.06
- Insurance companies	0.04	0.03	0.03	0.03	0.02	0.02	0.02	0.02
Foreign-currency deposits	0.06	0.08	0.07	0.06	0.06	0.07	0.07	0.08
- Households	0.05	0.07	0.06	0.07	0.01	0.02	0.02	0.02
- Enterprises	0.05	0.07	0.06	0.05	0.05	0.05	0.05	0.05

Influence on GDP Growth (%)

(at constant 1995 prices)	1998	1999	Q1	Q2	2000	Q3	Q4	year
GDP generated								
Year-on-year growth in GDP	4.1	1.9	1.5	1.9	2.5	2.9		2.2
of which:								
Agriculture, forestry, fishing	0.0	0.4	0.4	0.3	0.1	-0.1		0.1
Industry	0.3	2.0	-0.4	-0.9	2.1	1.9		0.7
of which: manufacturing	1.2	0.7	0.3	-0.6	2.1	3.4		1.3
Construction	-0.4	-1.7	-0.8	-1.1	-0.4	0.0		-0.6
Market services	3.0	1.0	0.1	1.7	1.9	4.5		2.1
of which: trade	1.7	0.5	1.2	1.6	1.4	2.1		1.6
transport	0.4	0.3	-0.4	-0.1	0.3	-0.3		-0.1
Non-market services	-0.6	-0.1	0.1	0.1	0.2	0.3		0.2
Other	1.8	0.3	2.1	1.8	-1.4	-3.7		-0.3
GDP used								
Year-on-year growth in GDP	4.1	1.9	1.5	1.9	2.5	2.9		2.2
of which:								
Domestic demand	10.0	-5.1	-2.6	-6.2	-1.4	5.0		-1.3
Final consumption in total	3.9	-1.6	-4.2	-5.3	-1.6	3.3		-1.9
of which: household consumption	2.7	0.1	-3.3	-4.0	-0.9	1.2		-1.7
Gross capital formation	6.1	-3.5	1.6	-0.9	0.2	1.7		0.6
of which: gross fixed capital formation	3.8	-6.9	0.1	-2.5	1.8	-0.2		-0.2
Net exports	-5.9	7.0	4.1	8.1	3.9	-2.1		3.6
Exports of goods and services	7.6	2.3	11.7	9.1	11.0	11.9		10.8
Imports of goods and services	13.5	-4.7	7.6	1.0	7.1	13.0		7.2

Development of GDP by Sector

		1995	1996	1997	1998	1999	2000	Indices ^{1/}		
								1998/1997	1999/1998	2000/1999
GDP (at constant 1995 prices)	a	546.0	579.9	615.9	641.1	653.3	667.7	104.1	101.9	102.2
Agriculture, forestry, fishing	a	28.8	27.9	29.4	29.3	31.9	32.9	99.9	108.8	103.1
	b	5.3	4.8	4.8	4.6	4.9	4.9	x	x	x
Industry in total	a	158.9	170.8	170.2	171.9	184.4	188.9	101.0	107.3	102.5
	b	29.1	29.5	27.6	26.8	28.2	28.3	x	x	x
Mining and quarrying	a	5.1	5.9	6.4	6.8	8.0	6.5	106.8	116.6	81.7
	b	0.9	1.0	1.0	1.1	1.2	1.0	x	x	x
Manufacturing	a	132.0	138.3	142.3	149.6	154.0	162.5	105.2	102.9	105.5
	b	24.2	23.9	23.1	23.3	23.6	24.3	x	x	x
Electricity generation and distribution, gas and water supply	a	21.8	26.6	21.5	15.4	22.4	19.9	71.6	145.3	88.8
	b	4.0	4.6	3.5	2.4	3.4	3.0	x	x	x
Construction	a	38.1	37.6	37.7	35.5	24.7	21.0	94.2	69.5	85.0
	b	7.0	6.5	6.1	5.5	3.8	3.1	x	x	x
Market services	a	214.3	219.3	240.5	258.7	265.2	278.8	107.5	102.5	105.1
	b	39.2	37.8	39.1	40.3	40.6	41.8	x	x	x
Trade, hotels and restaurants	a	70.1	71.8	75.6	85.9	89.3	99.7	113.7	103.9	111.7
	b	12.8	12.4	12.3	13.4	13.7	14.9	x	x	x
Transport	a	37.3	48.3	46.7	49.3	51.5	50.6	105.7	104.4	98.3
	b	6.8	8.3	7.6	7.7	7.9	7.6	x	x	x
Postal and telecommunications services	a	12.7	13.6	16.4	18.5	18.7	17.5	112.7	101.4	93.7
	b	2.3	2.3	2.7	2.9	2.9	2.6	x	x	x
Other services	a	94.2	85.7	101.9	104.9	105.7	110.9	103.0	100.8	104.9
	b	17.2	14.8	16.5	16.4	16.2	16.6	x	x	x
Non-market services	a	63.4	75.5	88.1	84.7	84.1	85.4	96.1	99.4	101.5
	b	11.6	13.0	14.3	13.2	12.9	12.8	x	x	x
Other	a	42.5	48.8	50.1	61.1	63.0	60.8	122.0	103.1	96.5
	b	7.8	8.4	8.1	9.5	9.6	9.1	x	x	x

a - Absolute figure, in Sk billions

b - Share of GDP in %

1/ Calculated from data rounded to Sk thousands

Development of GDP by Use

										Indices		
		1993	1994	1995	1996	1997	1998	1999	2000	1998/1997	1999/1998	2000/1999
GDP (at constant 1995 prices)	a	487.6	511.6	546.0	579.9	615.9	641.1	653.3	667.7	104.1	101.9	102.2
Domestic demand	a	510.3	484.8	536.3	622.4	649.3	710.8	678.1	669.3	109.5	95.4	98.7
	b	104.7	94.8	98.2	107.3	105.4	110.9	103.8	100.2	x	x	x
Final consumption in total	a	386.2	375.6	387.0	431.7	453.4	477.4	467.1	454.5	105.3	97.8	97.3
	b	79.2	73.4	70.9	74.4	73.6	74.5	71.5	68.1	x	x	x
Households	a	266.6	269.2	277.3	300.1	317.0	333.8	334.2	322.7	105.3	100.1	96.6
	b	54.7	52.6	50.8	51.8	51.5	52.1	51.2	48.3	x	x	x
Non-profit institutions serving households	a	2.2	2.4	3.5	3.1	2.7	4.5	3.4	3.5	166.7	75.6	102.9
	b	0.5	0.5	0.6	0.5	0.4	0.7	0.5	0.5	x	x	x
Government	a	117.4	104.0	106.2	128.5	133.7	139.1	129.5	128.3	104.0	93.1	99.1
	b	24.1	20.3	19.5	22.2	21.7	21.7	19.8	19.2	x	x	x
Gross capital formation	a	124.1	109.2	149.3	190.7	195.9	233.4	211.0	214.8	119.1	90.4	101.8
	b	25.5	21.3	27.3	32.9	31.8	36.4	32.3	32.2	x	x	x
Gross fixed capital formation	a	144.1	136.9	144.2	190.3	213.1	236.8	192.2	190.9	111.1	81.2	99.3
	b	29.6	26.8	26.4	32.8	34.6	36.9	29.4	28.6	x	x	x
Change in stocks	a	-20.0	-27.7	5.1	0.4	-17.2	-3.4	18.8	23.9	x	x	x
	b	-4.1	-5.4	0.9	0.1	-2.8	-0.5	2.9	3.6	x	x	x
Net exports	a	-22.7	26.8	9.7	-42.5	-33.4	-69.7	-24.8	-1.6	x	x	x
	b	-4.7	5.2	1.8	-7.3	-5.4	-10.9	-3.8	-0.2	x	x	x
Exports of goods and services	a	277.4	316.8	326.4	328.6	386.3	433.3	448.0	519.2	112.2	103.4	115.9
	b	56.9	61.9	59.8	56.7	62.7	67.6	68.6	77.8	x	x	x
Imports of goods and services	a	300.1	290.0	316.7	371.1	419.7	503.0	472.8	520.8	119.8	94.0	110.2
	b	61.5	56.7	58.0	64.0	68.1	78.5	72.4	78.0	x	x	x
GDP at current prices	a	390.6	466.2	546.0	606.1	686.1	750.8	815.3	887.2	109.4	108.6	108.8
GDP deflator	c	80.1	91.1	100.0	104.5	111.4	117.1	124.8	132.9	105.1	106.6	106.5

a - Absolute figures, in Sk billions
b - Share of GDP in %
c - Index

Balance of Payments of the SR for January to December 2000

used exchange rate of USD = 46.200 Sk	Receipts / Credit (+)		Payments / Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
Goods	548,372.0	11,869.5	590,728.0	12,786.3	-42,356.0	-916.8
Services	103,794.3	2,246.6	83,496.2	1,807.3	20,298.1	439.4
Transportation	45,868.1	992.8	19,975.1	432.4	25,893.0	560.5
Travel	19,935.5	431.5	13,642.4	295.3	6,293.1	136.2
Other services	37,990.7	822.3	49,878.7	1,079.6	-11,888.0	-257.3
Income	12,411.0	268.6	28,734.6	622.0	-16,323.6	-353.3
Compensation of employees	820.8	17.8	307.0	6.6	513.8	11.1
Income from investment	11,590.2	250.9	28,427.6	615.3	-16,837.4	-364.4
Current transfers	15,916.3	344.5	10,475.9	226.8	5,440.4	117.8
CURRENT ACCOUNT	680,493.6	14,729.3	713,434.7	15,442.3	-32,941.1	-713.0
Capital account	4,885.9	105.8	-670.2	-14.5	4,215.7	91.2
Financial account	1,412,228.8	30,602.7	-1,353,029.4	-29,277.4	59,199.4	1,325.3
Direct investment	458,822.2	9,931.2	-363,736.0	-7,873.1	95,086.2	2,058.1
Abroad (direct investor = resident)	10,431.9	225.8	-11,219.0	-242.8	-787.1	-17.0
Equity capital and reinvested earnings	1,140.9	24.7	-1,692.0	-36.6	-551.1	-11.9
Other capital	9,291.0	201.1	-9,527.0	-206.2	-236.0	-5.1
In the SR (recipient of dir. investment = resident)	448,390.3	9,705.4	-352,517.0	-7,630.2	95,873.3	2,075.2
Equity capital and reinvested earnings	93,995.3	2,034.5	-2,680.0	-58.0	91,315.3	1,976.5
Other capital	354,395.0	7,670.9	-349,837.0	-7,572.2	4,558.0	98.7
Portfolio investment	142,354.9	3,110.2	-105,980.1	-2,291.3	36,374.8	818.9
Assets	15,459.3	334.6	-24,716.5	-535.0	-9,257.2	-200.4
Liabilities	126,895.6	2,775.6	-81,263.6	-1,756.3	45,632.0	1,019.3
Other investment	811,051.7	17,561.2	-883,313.3	-19,113.0	-72,261.6	-1,551.8
Long-term	61,282.0	1,332.4	-85,183.3	-1,837.5	-23,901.3	-505.1
Assets	3,955.2	85.6	-7,596.3	-164.4	-3,641.1	-78.8
Liabilities	57,326.8	1,246.8	-77,587.0	-1,673.0	-20,260.2	-426.3
Short-term	749,769.7	16,228.8	-798,130.0	-17,275.5	-48,360.3	-1,046.7
Assets	355,492.5	7,694.6	-397,326.1	-8,600.1	-41,833.6	-905.5
Liabilities	394,277.2	8,534.2	-400,803.9	-8,675.4	-6,526.7	-141.2
CAPITAL AND FINANCIAL ACCOUNT	1,417,114.7	30,708.4	-1,353,699.6	-29,291.9	63,415.1	1,416.5
ERRORS AND OMISSIONS	x	x	x	x	3,694.8	120.2
TOTAL BALANCE	-7,929.5	-174.8	42,098.3	998.5	34,168.8	823.7
Monetary gold	0.0	0.0	0.0	0.0	0.0	0.0
Special drawing rights	14.0	0.2	0.0	0.0	14.0	0.2
Foreign exchange assets	7,915.5	174.6	-42,098.3	-998.5	-34,182.8	-823.9
Deposits	7,915.5	174.6	0.0	0.0	7,915.5	174.6
Securities	0.0	0.0	-42,098.3	-998.5	-42,098.3	-998.5
Bonds and bills of exchange	0.0	0.0	-13,158.0	-320.3	-13,158.0	-320.3
Money market instruments and fin. derivatives	0.0	0.0	-28,940.3	-678.2	-28,940.3	-678.2
RESERVE ASSETS	7,929.5	174.8	-42,098.3	-998.5	-34,168.8	-823.7

Note: Preliminary data

Current Account of Balance of Payments of the SR for January to December 2000

used exchange rate of USD = 46.200 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
GOODS	548,372.0	11,869.5	590,728.0	12,786.3	-42,356.0	-916.8
General merchandise	335,069.0	7,252.6	464,065.0	10,044.7	-128,996.0	-2,792.1
Goods for processing	212,794.0	4,605.9	126,040.0	2,728.1	86,754.0	1,877.8
Repairs on goods	248.0	5.4	539.0	11.7	-291.0	-6.3
Nonmonetary gold	261.0	5.6	84.0	1.8	177.0	3.8
SERVICES	103,794.3	2,246.6	83,496.2	1,807.3	20,298.1	439.4
Transportation	45,868.1	992.8	19,975.1	432.4	25,893.0	560.5
Railway transport	2,846.9	61.6	4,342.4	94.0	-1,495.5	-32.4
passenger	6.0	0.1	5.8	0.1	0.2	0.0
freight	2,840.9	61.5	4,336.6	93.9	-1,495.7	-32.4
Other transport	43,021.2	931.2	15,632.7	338.4	27,388.5	592.8
passenger	367.3	8.0	2,058.2	44.5	-1,690.9	-36.6
freight	4,962.6	107.4	5,746.7	124.4	-784.1	-17.0
other	37,691.3	815.8	7,827.8	169.4	29,863.5	646.4
of which: transport gass and petrol	35,080.5	759.3	0.0	0.0	35,080.5	759.3
Travel	19,935.5	431.5	13,642.4	295.3	6,293.1	136.2
Business	0.0	0.0	1,393.8	30.2	-1,393.8	-30.2
Personal	19,935.5	431.5	12,248.6	265.1	7,686.9	166.4
Other services	37,990.7	822.3	49,878.7	1,079.6	-11,888.0	-257.3
Communication services	2,394.3	51.8	1,194.9	25.9	1,199.4	26.0
Construction services	3,121.6	67.6	3,592.0	77.7	-470.4	-10.2
Insurance services	555.1	12.0	995.8	21.6	-440.7	-9.5
Financial services	1,722.2	37.3	3,061.9	66.3	-1,339.7	-29.0
Legal, accounting and advisory services	2,605.4	56.4	6,440.4	139.4	-3,835.0	-83.0
Computer and information services	2,370.1	51.3	2,602.8	56.3	-232.7	-5.0
Other business services	6,201.2	134.2	8,284.7	179.3	-2,083.5	-45.1
Services in other activities	19,020.8	411.7	23,706.2	513.1	-4,685.4	-101.4
INCOME	12,411.0	268.6	28,734.6	622.0	-16,323.6	-353.3
Compensation of employees	820.8	17.8	307.0	6.6	513.8	11.1
Investment income	11,590.2	250.9	28,427.6	615.3	-16,837.4	-364.4
Direct investment	1,169.2	25.3	1,966.5	42.6	-797.3	-17.3
income on equity	1,141.0	24.7	1,685.9	36.5	-544.9	-11.8
income on debt (interest)	28.2	0.6	280.6	6.1	-252.4	-5.5
Portfolio investment	6,519.4	141.1	8,362.9	181.0	-1,843.5	-39.9
income on equity	18.9	0.4	19.8	0.4	-0.9	0.0
income on debt (interest)	6,500.5	140.7	8,343.1	180.6	-1,842.6	-39.9
Other investment	3,901.6	84.5	18,098.2	391.7	-14,196.6	-307.3
CURRENT TRANSFERS	15,916.3	344.5	10,475.9	226.8	5,440.4	117.8
Government	44.1	1.0	279.9	6.1	-235.8	-5.1
Other	15,872.2	343.6	10,196.0	220.7	5,676.2	122.9
CURRENT ACCOUNT	680,493.6	14,729.3	713,434.7	15,442.3	-32,941.1	-713.0

Note: Preliminary data

Capital Account of Balance of Payments of the SR for January to December 2000

used exchange rate of USD = 46.200 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
CAPITAL ACCOUNT	4,885.9	105.8	-670.2	-14.5	4,215.7	91.2
Capital transfers	4,885.9	105.8	-670.2	-14.5	4,215.7	91.2
Acquisition/disposal of non-prod. and nonfinan. assets	0.0	0.0	0.0	0.0	0.0	0.0

Note: Preliminary data

Financial Account of Balance of Payments of the SR for January to December 2000

used exchange rate of USD = 46.200 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
DIRECT INVESTMENT	458,822.2	9,931.2	-363,736.0	-7,873.1	95,086.2	2,058.1
ABROAD (direct investor = resident)	10,431.9	225.8	-11,219.0	-242.8	-787.1	-17.0
Equity capital	1,140.9	24.7	-1,692.0	-36.6	-551.1	-11.9
Claims on affiliated enterprises	1,140.9	24.7	-1,692.0	-36.6	-551.1	-11.9
Liabilities to affiliated enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Reinvested earnings	0.0	0.0	0.0	0.0	0.0	0.0
Other capital	9,291.0	201.1	-9,527.0	-206.2	-236.0	-5.1
Claims on affiliated enterprises	9,276.0	200.8	-9,442.0	-204.4	-166.0	-3.6
Liabilities to affiliated enterprises	15.0	0.3	-85.0	-1.8	-70.0	-1.5
IN SR (recipient of direct investment = resident)	448,390.3	9,705.4	-352,517.0	-7,630.2	95,873.3	2,075.2
Equity capital	93,973.3	2,034.1	-2,680.0	-58.0	91,293.3	1,976.0
Claims on direct investors	0.0	0.0	0.0	0.0	0.0	0.0
Liabilities to direct investors	93,973.3	2,034.1	-2,680.0	-58.0	91,293.3	1,976.0
Reinvested earnings	22.0	0.5	0.0	0.0	22.0	0.5
Other capital	354,395.0	7,670.9	-349,837.0	-7,572.2	4,558.0	98.7
Claims on direct investors	160,210.0	3,467.7	-165,924.0	-3,591.4	-5,714.0	-123.7
Liabilities to direct investors	194,185.0	4,203.1	-183,913.0	-3,980.8	10,272.0	222.3
PORTFOLIO INVESTMENT	142,354.9	3,110.2	-105,980.1	-2,291.3	36,374.8	818.9
ASSETS	15,459.3	334.6	-24,716.5	-535.0	-9,257.2	-200.4
Equity securities	596.3	12.9	-55.0	-1.2	541.3	11.7
Debt securities	14,863.0	321.7	-24,661.5	-533.8	-9,798.5	-212.1
Bonds and notes	13,917.0	301.2	-20,103.6	-435.1	-6,186.6	-133.9
Government + NBS	0.0	0.0	0.0	0.0	0.0	0.0
Banks	0.0	0.0	-5,701.6	-123.4	-5,701.6	-123.4
Other sectors	13,917.0	301.2	-14,402.0	-311.7	-485.0	-10.5
Money market instruments	946.0	20.5	-4,557.9	-98.7	-3,611.9	-78.2
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0
LIABILITIES	126,895.6	2,775.6	-81,263.6	-1,756.3	45,632.0	1,019.3
Equity securities	3,560.2	77.1	-6,150.1	-133.1	-2,589.9	-56.1
Debt securities	123,335.4	2,698.6	-75,113.5	-1,623.2	48,221.9	1,075.4
Bonds and notes	107,902.3	2,364.5	-59,576.8	-1,286.9	48,325.5	1,077.6
Government + NBS	81,201.5	1,786.6	-54,155.6	-1,169.6	27,045.9	617.0
Banks	963.9	20.9	-1,541.1	-33.4	-577.2	-12.5
Other sectors	25,736.9	557.1	-3,880.1	-84.0	21,856.8	473.1
Money market instruments	14,900.1	322.5	-15,003.7	-324.8	-103.6	-2.2
Financial derivatives	533.0	11.5	-533.0	-11.5	0.0	0.0
OTHER INVESTMENT	811,051.7	17,561.1	-883,313.3	-19,113.0	-72,261.6	-1,551.9
ASSETS	359,447.7	7,780.3	-404,922.4	-8,764.6	-45,474.7	-984.3
Trade credits	347,720.0	7,526.4	-353,999.0	-7,662.3	-6,279.0	-135.9
long-term	107.0	2.3	-117.0	-2.5	-10.0	-0.2
short-term	347,613.0	7,524.1	-353,882.0	-7,659.8	-6,269.0	-135.7
Loans	9,937.7	215.1	-8,942.6	-193.6	995.1	21.5
Government + NBS	48.5	1.0	0.0	0.0	48.5	1.0
long-term	48.5	1.0	0.0	0.0	48.5	1.0
short-term	0.0	0.0	0.0	0.0	0.0	0.0
Banks	9,770.2	211.5	-4,407.6	-95.4	5,362.6	116.1
long-term	3,767.7	81.6	-2,426.4	-52.5	1,341.3	29.0
short-term	6,002.5	129.9	-1,981.2	-42.9	4,021.3	87.0
Other sectors	119.0	2.6	-4,535.0	-98.2	-4,416.0	-95.6
long-term	32.0	0.7	-4,475.0	-96.9	-4,443.0	-96.2
short-term	87.0	1.9	-60.0	-1.3	27.0	0.6
Currency and deposits	1,790.0	38.7	-36,996.4	-800.8	-35,206.4	-762.0
Other assets	0.0	0.0	-4,984.4	-107.9	-4,984.4	-107.9

Continued on next page.

Financial Account of Balance of Payments of the SR for January to December 2000 – continued

used exchange rate of USD = 46.200 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
LIABILITIES	451,604.0	9,780.9	-478,390.9	-10,348.5	-26,786.9	-567.6
Trade credits	385,349.0	8,340.9	-385,551.0	-8,345.3	-202.0	-4.4
long-term	1,453.0	31.5	-1,996.0	-43.2	-543.0	-11.8
short-term	383,896.0	8,309.4	-383,555.0	-8,302.1	341.0	7.4
Loans	60,816.5	1,322.3	-92,028.7	-1,985.6	-31,212.2	-663.4
Government + NBS	9,470.8	210.9	-9,342.9	-195.9	127.9	15.0
long-term	9,470.8	210.9	-9,342.9	-195.9	127.9	15.0
short-term	0.0	0.0	0.0	0.0	0.0	0.0
Banks	3,081.7	66.7	-6,880.8	-148.9	-3,799.1	-82.2
long-term	3,081.7	66.7	-4,856.1	-105.1	-1,774.4	-38.4
short-term	0.0	0.0	-2,024.7	-43.8	-2,024.7	-43.8
Other sectors	48,264.0	1,044.7	-75,805.0	-1,640.8	-27,541.0	-596.1
long-term	42,307.0	915.7	-61,392.0	-1,328.8	-19,085.0	-413.1
short-term	5,957.0	128.9	-14,413.0	-312.0	-8,456.0	-183.0
Currency and deposits	4,256.2	92.1	0.0	0.0	4,256.2	92.1
Other liabilities	1,182.3	25.6	-811.2	-17.6	371.1	8.0
long-term	429.4	9.3	0.0	0.0	429.4	9.3
short-term	752.9	16.3	-811.2	-17.6	-58.3	-1.3
FINANCIAL ACCOUNT	1,412,228.8	30,602.6	-1,353,029.4	-29,277.4	59,199.4	1,325.2

Note: Preliminary data

Monetary Survey (at fixed exchange rates as of 1 January 1993) (Sk billions)

	2000												
	1.1.	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Fixed exchange rate SKK / USD	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899
Fixed exchange rate SKK / DEM	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905
ASSETS													
Net foreign assets	40.8	40.3	38.5	45.2	48.3	49.8	44.4	45.9	77.1	86.6	73.7	75.7	66.3
Foreign assets	149.7	147.8	148.1	161.3	181.3	181.7	178.1	178.3	217.2	218.0	202.2	204.2	198.5
Foreign liabilities	108.9	107.5	109.7	116.1	132.9	131.8	133.7	132.4	140.1	131.4	128.5	128.6	132.2
Net domestic assets	467.5	465.8	478.9	476.7	476.9	476.4	483.5	493.4	485.0	476.2	486.6	484.4	514.1
Domestic credit	541.6	540.2	547.7	546.9	543.8	540.8	547.7	554.4	536.2	535.1	539.3	536.9	563.4
Net credit to general government	143.3	139.8	146.4	145.9	141.0	143.6	144.5	149.3	151.4	149.1	150.3	150.1	167.2
Net credit to NPF	1.2	1.7	1.8	1.9	1.5	1.6	1.8	1.9	-19.7	-14.1	-10.1	-6.4	0.1
Credit to households and enterprises	397.1	398.7	399.5	399.2	401.3	395.7	401.3	403.2	404.5	400.1	399.2	393.3	396.1
Credit in Slovak crown	357.0	358.2	359.2	359.0	361.4	356.5	365.1	365.7	365.9	362.1	362.5	354.6	359.8
- Credit to enterprises	321.0	321.9	322.1	321.2	323.1	317.4	325.1	324.7	324.3	320.0	319.8	311.5	316.0
- Credit to households	35.9	36.4	37.1	37.8	38.4	39.1	40.0	41.0	41.7	42.1	42.7	43.2	43.8
Credit in foreign currency	40.1	40.5	40.2	40.2	39.9	39.1	36.3	37.5	38.6	38.0	36.6	38.7	36.3
LIABILITIES													
Liquid liabilities [M2]	508.3	506.1	517.3	521.9	525.2	526.2	527.9	539.3	562.0	562.8	560.3	560.0	580.4
Money [M1]	153.8	144.9	145.9	143.3	151.2	153.1	154.7	160.8	165.2	167.6	170.3	173.9	187.2
Currency outside banks [M0]	57.5	54.5	53.9	53.5	55.5	56.7	58.5	59.4	61.4	62.5	63.2	64.5	67.0
Demand deposits	96.4	90.3	92.0	89.8	95.8	96.3	96.2	101.4	103.8	105.1	107.1	109.4	120.2
- Households	40.5	41.9	42.6	42.4	44.9	45.0	46.4	47.6	48.3	49.8	49.6	51.3	54.0
- Enterprises	54.9	47.3	47.4	46.6	50.3	49.7	49.2	53.2	54.5	54.8	56.9	57.5	64.9
- Insurance companies	1.0	1.1	2.1	0.7	0.6	1.6	0.6	0.7	1.0	0.5	0.6	0.7	1.3
Quasi-money [QM]	354.5	361.2	371.4	378.7	374.0	373.1	373.1	378.5	396.8	395.2	390.0	386.1	393.2
Time and savings deposits	296.7	303.8	314.7	320.5	315.9	311.4	315.9	319.5	326.4	321.0	323.8	318.4	326.4
- Households	238.4	244.4	247.7	248.2	244.8	240.1	242.7	244.0	245.3	242.3	242.6	242.0	250.3
- Enterprises	41.3	42.0	47.9	51.0	49.6	49.7	51.9	55.3	61.1	59.0	61.0	55.2	55.2
- Insurance companies	17.0	17.4	19.1	21.2	21.6	21.6	21.4	20.2	19.9	19.6	20.1	21.2	20.9
Foreign-currency deposits	57.8	57.4	56.7	58.2	58.1	61.7	57.2	59.0	70.4	74.2	66.3	67.7	66.8
- Households	39.4	39.3	39.3	39.1	39.1	38.4	38.5	38.7	38.9	39.4	40.0	40.1	40.3
- Enterprises	18.4	18.1	17.4	19.1	19.0	23.3	18.7	20.3	31.5	34.8	26.3	27.6	26.5
Other items net	74.1	74.4	68.8	70.2	66.9	64.5	64.2	61.0	51.2	58.9	52.8	52.6	49.3

Selected Items of the Monetary Survey – analytical time series ^{1/}

	2000												
	1.1.	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Net foreign assets	40.8	40.3	38.5	45.2	48.3	49.8	47.1	48.5	79.6	89.0	76.1	78.1	68.9
Net credit to general government	143.3	139.8	146.4	145.9	141.0	143.6	144.5	149.3	151.4	149.1	150.3	150.1	167.2
Credit to households and enterprises	397.1	399.0	400.2	400.2	402.6	401.3	406.3	413.6	415.3	412.3	411.7	410.2	413.3
Other items net	74.1	74.7	69.5	71.2	68.2	70.1	71.8	74.1	64.5	73.5	67.7	71.9	69.1

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to be operative in 2000, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (the adjustments concern loans to enterprises).

Monetary Survey (at fixed exchange rates) (Sk billions)

	2000												
	1.1.	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Fixed exchange rate SKK / USD	42.266	42.266	42.266	42.266	42.266	42.266	42.266	42.266	42.266	42.266	42.266	42.266	42.266
Fixed exchange rate SKK / DEM	21.708	21.708	21.708	21.708	21.708	21.708	21.708	21.708	21.708	21.708	21.708	21.708	21.708
ASSETS													
Net foreign assets	46.5	46.0	43.5	52.3	56.7	59.9	52.9	54.6	94.8	107.2	92.3	95.6	85.0
Foreign assets	195.3	192.5	191.8	208.0	232.9	234.6	229.6	229.9	278.1	279.5	260.8	264.1	257.4
Foreign liabilities	148.8	146.5	148.3	155.7	176.2	174.7	176.7	175.3	183.3	172.3	168.5	168.5	172.4
Net domestic assets	480.2	478.1	491.9	487.9	487.0	485.8	493.0	503.5	489.3	478.9	488.9	485.9	516.5
Domestic credit	576.1	574.6	581.8	581.8	582.4	579.1	585.0	592.3	574.6	573.2	577.0	575.4	601.1
Net credit to general government	165.8	161.9	168.4	168.6	167.5	170.0	171.0	175.9	178.1	175.7	176.9	176.8	193.9
Net credit to NPF	1.2	1.7	1.8	1.9	1.5	1.6	1.8	1.9	-19.7	-14.1	-10.1	-6.4	0.1
Credit to households and enterprises	409.1	411.0	411.6	411.3	413.4	407.4	412.3	414.5	416.2	411.6	410.2	405.0	407.1
Credit in Slovak crown	356.9	358.3	359.2	359.0	361.5	356.5	365.1	365.7	366.0	362.1	362.5	354.7	359.8
- Credit to enterprises	321.0	321.9	322.1	321.2	323.1	317.4	325.1	324.7	324.3	320.0	319.8	311.5	316.0
- Credit to households	35.9	36.4	37.1	37.8	38.4	39.1	40.0	41.0	41.7	42.1	42.7	43.2	43.8
Credit in foreign currency	52.2	52.7	52.4	52.3	51.9	50.9	47.2	48.8	50.2	49.5	47.7	50.3	47.3
LIABILITIES													
Liquid liabilities [M2]	526.7	524.1	535.4	540.2	543.7	545.7	545.9	558.1	584.1	586.1	581.2	581.5	601.5
Money [M1]	153.9	144.8	146.0	143.2	151.3	153.1	154.7	160.9	165.2	167.6	170.3	174.0	187.2
Currency outside banks [M0]	57.5	54.5	53.9	53.5	55.5	56.7	58.5	59.4	61.4	62.5	63.2	64.5	67.0
Demand deposits	96.4	90.3	92.1	89.7	95.8	96.3	96.2	101.5	103.8	105.1	107.1	109.5	120.2
- Households	40.5	41.9	42.6	42.4	44.9	45.0	46.4	47.6	48.3	49.8	49.6	51.3	54.0
- Enterprises	54.9	47.3	47.4	46.6	50.3	49.7	49.2	53.2	54.5	54.8	56.9	57.5	64.9
- Insurance companies	1.0	1.1	2.1	0.7	0.6	1.6	0.6	0.7	1.0	0.5	0.6	0.7	1.3
Quasi-money [QM]	372.8	379.3	389.4	397.0	392.4	392.6	391.2	397.2	418.9	418.5	410.9	407.5	414.3
Time and savings deposits	296.7	303.8	314.7	320.4	316.0	311.4	315.9	319.5	326.3	320.9	323.7	318.4	326.4
- Households	238.4	244.4	247.7	248.2	244.8	240.1	242.7	244.0	245.3	242.3	242.6	242.0	250.3
- Enterprises	41.3	42.0	47.9	51.0	49.6	49.7	51.9	55.3	61.1	59.0	61.0	55.2	55.2
- Insurance companies	17.0	17.4	19.1	21.2	21.6	21.6	21.4	20.2	19.9	19.6	20.1	21.2	20.9
Foreign-currency deposits	76.1	75.5	74.7	76.6	76.4	81.2	75.3	77.7	92.6	97.6	87.2	89.1	87.9
- Households	51.8	51.7	51.8	51.5	51.4	50.5	50.7	51.0	51.1	51.8	52.6	52.8	53.0
- Enterprises	24.3	23.8	22.9	25.1	25.0	30.7	24.6	26.7	41.5	45.8	34.6	36.3	34.9
Other items net	95.9	96.5	89.9	93.9	95.4	93.3	92.0	88.8	85.3	94.3	88.1	89.5	84.6

Selected Items of the Monetary Survey – analytical time series ^{1/}

	2000												
	1.1.	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Net foreign assets	46.5	46.0	43.5	52.3	56.7	59.9	56.8	58.5	98.5	110.8	95.8	99.2	88.7
Net credit to general government	165.8	161.9	168.4	168.6	167.5	170.0	171.0	175.9	178.1	175.7	176.9	176.8	193.9
Credit to households and enterprises	409.1	411.3	412.3	412.3	414.7	413.0	417.3	424.9	427.0	423.8	422.7	421.9	424.3
Other items net	95.9	96.8	90.6	94.9	96.7	98.9	100.9	103.1	99.8	110.1	104.1	109.9	105.5

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to be operative in 2000, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (the adjustments concern loans to enterprises).

Monetary Survey (at current exchange rates) (Sk billions)

	2000												
	1.1.	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Current exchange rate SKK / USD	42.266	42.945	43.326	43.463	45.094	45.755	45.416	46.104	48.053	49.373	51.223	49.779	47.389
ASSETS													
Net foreign assets	46.5	46.4	44.3	51.5	55.9	62.1	54.4	56.8	97.4	114.0	99.8	102.8	93.2
Foreign assets	195.3	193.1	191.6	206.8	233.7	242.4	237.1	237.1	289.7	298.9	282.4	281.8	274.1
Foreign liabilities	148.8	146.7	147.3	155.3	177.8	180.3	182.7	180.3	192.3	184.9	182.6	179.0	180.9
Net domestic assets	480.2	478.2	491.4	488.7	489.2	487.0	494.7	504.7	492.5	480.9	490.2	486.0	514.7
Domestic credit	576.1	574.9	581.5	581.2	583.2	584.4	590.4	597.2	582.1	584.9	589.7	585.2	610.2
Net credit to general government	165.8	162.0	168.0	168.1	167.7	173.4	174.5	178.9	182.9	183.4	185.3	183.0	199.8
Net credit to NPF	1.2	1.7	1.8	1.9	1.5	1.6	1.8	1.9	-19.7	-14.1	-10.1	-6.4	0.1
Credit to households and enterprises	409.1	411.2	411.7	411.2	414.0	409.4	414.1	416.4	418.9	415.6	414.5	408.6	410.3
Credit in Slovak crown	356.9	358.3	359.2	359.0	361.5	356.5	365.1	365.7	366.0	362.1	362.5	354.7	359.8
- Credit to enterprises	321.0	321.9	322.1	321.2	323.1	317.4	325.1	324.7	324.3	320.0	319.8	311.5	316.0
- Credit to households	35.9	36.4	37.1	37.8	38.4	39.1	40.0	41.0	41.7	42.1	42.7	43.2	43.8
Credit in foreign currency	52.2	52.9	52.5	52.2	52.5	52.9	49.0	50.7	52.9	53.5	52.0	53.9	50.5
LIABILITIES													
Liquid liabilities [M2]	526.7	524.6	535.7	540.2	545.1	549.1	549.1	561.5	589.9	594.9	590.0	588.8	607.9
Money [M1]	153.9	144.8	146.0	143.2	151.3	153.0	154.7	160.9	165.2	167.6	170.3	174.0	187.2
Currency outside banks [M0]	57.5	54.5	53.9	53.5	55.5	56.7	58.5	59.4	61.4	62.5	63.2	64.5	67.0
Demand deposits	96.4	90.3	92.1	89.7	95.8	96.3	96.2	101.5	103.8	105.1	107.1	109.5	120.2
- Households	40.5	41.9	42.6	42.4	44.9	45.0	46.4	47.6	48.3	49.8	49.6	51.3	54.0
- Enterprises	54.9	47.3	47.4	46.6	50.3	49.7	49.2	53.2	54.5	54.8	56.9	57.5	64.9
- Insurance companies	1.0	1.1	2.1	0.7	0.6	1.6	0.6	0.7	1.0	0.5	0.6	0.7	1.3
Quasi-money [QM]	372.8	379.8	389.7	397.0	393.8	396.1	394.4	400.6	424.7	427.3	419.7	414.8	420.7
Time and savings deposits	296.7	303.8	314.7	320.4	316.0	311.4	316.0	319.5	326.3	320.9	323.7	318.4	326.4
- Households	238.4	244.4	247.7	248.2	244.8	240.1	242.7	244.0	245.3	242.3	242.6	242.0	250.3
- Enterprises	41.3	42.0	47.9	51.0	49.6	49.7	51.9	55.3	61.1	59.0	61.0	55.2	55.2
- Insurance companies	17.0	17.4	19.1	21.2	21.6	21.6	21.4	20.2	19.9	19.6	20.1	21.2	20.9
Foreign-currency deposits	76.1	76.0	75.0	76.6	77.8	84.7	78.4	81.1	98.4	106.4	96.0	96.4	94.3
- Households	51.8	52.0	52.0	51.5	52.3	52.7	52.8	53.2	54.3	56.5	57.9	57.1	56.9
- Enterprises	24.3	24.0	23.0	25.1	25.5	32.0	25.6	27.9	44.1	49.9	38.1	39.3	37.4
Other items net	95.9	96.7	90.1	92.5	94.0	97.4	95.7	92.5	89.6	104.0	99.5	99.2	95.5

Selected Items of the Monetary Survey – analytical time series ^{1/}

	2000												
	1.1.	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Net foreign assets	46.5	46.4	44.3	51.5	55.9	62.1	58.6	61.0	101.6	118.2	104.0	107.0	97.4
Net credit to general government	165.8	162.0	168.0	168.1	167.7	173.4	174.5	178.9	182.9	183.4	185.3	183.0	199.8
Credit to households and enterprises	409.1	411.5	412.4	412.2	415.3	415.0	419.1	426.8	429.7	427.8	427.0	425.5	427.5
Other items net	95.9	97.0	90.8	93.5	95.3	103.0	104.9	107.1	104.6	120.4	116.2	120.3	116.9

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to be operative in 2000, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (the adjustments concern loans to enterprises).

Average Monthly Exchange Rates of SKK (midpoint rate)

	1 FRF	1000 ITL	100 JPY	1 CAD	1 NLG	1 ATS	1 DEM	1 CHF	1 USD	1 GBP	1 EUR	1 CZK
31.1.2000	6.450	21.851	40.984	29.904	19.199	3.075	21.632	26.245	42.945	69.824	42.309	1.184
29.2.2000	6.400	21.681	39.649	29.857	19.050	3.051	21.465	26.128	43.326	68.836	41.981	1.184
31.3.2000	6.337	21.468	41.287	29.798	18.863	3.021	21.253	26.096	43.463	69.182	41.568	1.166
30.4.2000	6.333	21.455	42.437	30.558	18.851	3.019	21.241	26.394	45.094	71.012	41.543	1.146
31.5.2000	6.550	22.190	42.864	30.499	19.497	3.122	21.968	27.351	45.755	68.584	42.966	1.183
30.6.2000	6.568	22.250	43.390	30.730	19.550	3.131	22.027	27.702	45.416	68.885	43.082	1.201
31.7.2000	6.517	22.079	42.245	31.286	19.399	3.107	21.858	27.600	46.104	69.606	42.750	1.203
31.8.2000	6.510	22.055	45.263	32.331	19.379	3.103	21.835	27.583	48.053	69.425	42.705	1.209
30.9.2000	6.665	22.581	45.864	32.983	19.840	3.177	22.355	28.642	49.373	72.373	43.722	1.234
31.10.2000	6.616	22.414	47.117	33.533	19.694	3.154	22.190	28.531	51.223	74.770	43.399	1.246
30.11.2000	6.541	22.160	45.252	32.357	19.470	3.118	21.938	28.382	49.779	70.831	42.907	1.239
31.12.2000	6.707	22.722	41.397	31.325	19.965	3.197	22.495	28.820	47.389	70.674	43.996	1.254

Average Monetary Base of the NBS (Sk billions)

	2000												
	12	1	2	3	4	5	6	7	8	9	10	11	12
SOURCES OF THE MONETARY BASE	106.51	105.97	102.47	102.99	104.90	106.88	108.23	102.31	104.50	107.62	109.17	110.67	113.60
Autonomous factors	107.74	113.58	112.00	126.57	128.72	140.32	147.18	150.16	155.13	162.93	169.92	165.90	167.65
Net foreign assets	103.79	119.18	124.28	129.61	150.08	164.15	156.82	154.36	176.84	185.71	188.22	184.84	180.57
Reserves	129.77	144.53	149.06	154.66	175.85	191.29	182.87	180.40	203.04	208.37	210.19	201.69	196.54
Foreign liabilities	25.98	25.36	24.78	25.05	25.77	27.14	26.05	26.04	26.20	22.66	21.96	16.85	15.97
Net credit to Government	-8.11	-24.20	-29.25	-22.10	-40.73	-36.09	-26.85	-24.74	-23.44	-18.60	-17.55	-22.72	-17.31
Other assets net	12.06	18.60	16.97	19.07	19.37	12.26	17.21	20.54	1.74	-4.17	-0.75	3.78	4.38
Monetary policy factors ^{1/}	-1.24	-7.61	-9.53	-23.59	-23.83	-33.44	-38.95	-47.84	-50.63	-55.31	-60.75	-55.23	-54.04
Credit to banks (excl. redistribution loans)	1.13	1.11	1.16	1.15	1.14	1.04	1.05	0.95	0.81	0.74	0.65	0.58	0.60
Bills of exchange	1.13	1.11	1.16	1.15	1.14	1.04	1.05	0.95	0.81	0.74	0.65	0.58	0.60
Holdings of securities	1.04	0.52	0.34	0.16	1.10	0.50	0.04	0.00	0.00	0.00	0.00	0.13	0.00
Treasury bills	0.21	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other government securities	0.83	0.52	0.19	0.16	1.10	0.50	0.04	0.00	0.00	0.00	0.00	0.13	0.00
NBS (Central Bank) bills	15.16	19.03	28.28	46.90	45.70	68.77	60.38	91.61	90.12	98.12	96.12	91.53	105.68
of which: in NBS portfolio	11.76	9.80	17.25	22.00	21.96	36.00	21.49	45.12	40.11	43.24	35.55	36.20	51.89
Overnight deposits with NBS ^{2/}	x	x	x	x	2.33	2.21	1.14	2.30	1.42	1.16	0.83	0.61	0.85
USE OF MONETARY BASE ^{3/}	106.51	105.97	102.47	102.99	104.90	106.88	108.23	102.31	104.50	107.62	109.17	110.67	113.60
Currency in circulation	66.62	66.00	62.58	62.33	63.26	65.38	66.73	67.98	69.21	70.74	71.45	72.48	75.93
Reserves of banks	39.89	39.97	39.89	40.66	41.64	41.50	41.50	34.33	35.29	36.89	37.72	38.19	37.67
Required reserves	38.49	39.24	39.78	40.74	41.78	41.71	42.31	34.78	35.31	36.72	37.56	38.10	37.66
Excess reserves	1.40	0.72	0.11	-0.08	-0.14	-0.21	-0.81	-0.45	-0.02	0.17	0.16	0.09	0.01

^{1/} Including NBS bills in the portfolios of commercial banks and overnight deposits with the NBS.

^{2/} With effect from April 2000, overnight sterilisation REPO tenders were replaced with overnight deposits by banks with the NBS.

^{3/} Use of monetary base = Reserve money = Currency in circulation + Reserves of banks

Money Supply M2 (Sk billions)

	2000					Change since beginning of year Sk billions	Change since beginning of year in %	Change during the 1st quarter Sk billions	Change during the 2nd quarter Sk billions	Change during 3rd quarter Sk billions	Change during the 4th quarter Sk billions
	1.1.	31.3.	30.6.	30.9.	31.12.						
Money Supply [M2]	508.4	521.8	527.9	562.7	580.4	72.0	14.2	13.4	6.1	34.8	17.7
Money [M1]	153.9	143.2	154.7	167.6	187.2	33.3	21.7	-10.7	11.5	12.9	19.6
Currency outside banks [M0]	57.5	53.5	58.5	62.5	67.0	9.5	16.5	-4.0	5.0	4.0	4.5
Demand deposits	96.4	89.7	96.2	105.1	120.2	23.8	24.7	-6.7	6.5	8.9	15.1
- Households	40.5	42.4	46.4	49.8	54.0	13.5	33.3	1.9	4.0	3.4	4.2
- Enterprises	54.9	46.6	49.2	54.8	64.9	10.0	18.2	-8.3	2.6	5.6	10.1
- Insurance companies	1.0	0.7	0.6	0.5	1.3	0.3	30.0	-0.3	-0.1	-0.1	0.8
Quasi-money [QM]	354.5	378.6	373.2	395.1	393.2	38.7	10.9	24.1	-5.4	21.9	-1.9
Time deposits	296.7	320.4	316.0	320.9	326.4	29.7	10.0	23.7	-4.4	4.9	5.5
- Households	238.4	248.2	242.7	242.3	250.3	11.9	5.0	9.8	-5.5	-0.4	8.0
- Enterprises	41.3	51.0	51.9	59.0	55.2	13.9	33.7	9.7	0.9	7.1	-3.8
- Insurance companies	17.0	21.2	21.4	19.6	20.9	3.9	22.9	4.2	0.2	-1.8	1.3
Foreign-currency deposits	57.8	58.2	57.2	74.2	66.8	9.0	15.6	0.4	-1.0	17.0	-7.4
- Households	39.4	39.1	38.5	39.4	40.3	0.9	2.3	-0.3	-0.6	0.9	0.9
- Enterprises	18.4	19.1	18.7	34.8	26.5	8.1	44.0	0.7	-0.4	16.1	-8.3
Slovak-crown deposits	393.1	410.1	412.2	426.0	446.6	53.5	13.6	17.0	2.1	13.8	20.6
- Households	278.9	290.6	289.1	292.1	304.3	25.4	9.1	11.7	-1.5	3.0	12.2
- Enterprises	96.2	97.6	101.1	113.8	120.1	23.9	24.8	1.4	3.5	12.7	6.3
- Insurance companies	18.0	21.9	22.0	20.1	22.2	4.2	23.5	3.9	0.1	-1.9	2.1

Deposits of Clients (Sk billions)

	2000												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL DEPOSITS (Sk + foreign currency)	511.1	510.9	526.0	534.9	538.8	543.2	540.0	554.7	604.3	602.3	598.8	594.8	609.6
A. Slovak-crown deposits	430.9	430.9	447.0	454.4	457.3	454.6	457.0	468.9	499.1	489.8	496.7	493.0	510.4
- Non-financial organisations	72.1	63.0	68.4	70.9	72.7	73.4	73.4	81.5	88.1	85.7	89.6	83.6	93.3
- Banking sector	7.8	7.6	8.1	8.2	8.8	7.1	8.2	7.7	7.0	7.4	6.8	7.1	7.7
- Insurance sector	18.0	18.5	21.2	21.9	22.2	23.2	22.0	20.9	21.0	20.2	20.7	21.8	22.2
- Extrabudgetary funds of central and local authorities	33.8	32.7	36.3	40.1	41.6	42.9	40.9	43.9	64.9	59.7	61.8	61.2	59.8
- Non-profit organisations	7.0	7.7	7.0	7.1	7.2	7.1	7.2	7.4	7.5	7.4	8.1	7.9	7.7
- Small businesses	7.8	8.7	9.5	9.1	9.3	10.4	10.1	10.7	11.6	11.3	11.9	12.4	10.3
- Households	278.9	286.3	290.2	290.7	289.7	285.1	289.1	291.6	293.6	292.1	292.3	293.3	304.3
- Foreigners (non-residents)	1.5	1.7	2.1	2.6	2.0	2.0	2.6	1.9	2.2	2.8	2.5	2.8	2.6
- Other	4.0	5.0	4.1	3.7	3.7	3.4	3.5	3.3	3.2	3.2	3.0	2.9	2.5
B. Foreign-currency deposits ^{1/}	80.2	80.0	79.0	80.5	81.5	88.6	83.0	85.8	105.2	112.5	102.1	101.8	99.2
- Natural persons	53.3	53.5	53.5	53.1	53.9	54.3	54.4	54.9	56.0	58.3	59.8	58.9	58.7
- Legal entities	26.9	26.5	25.5	27.4	27.6	34.3	28.6	30.9	49.2	54.2	42.4	42.9	40.4
2. SLOVAK-CROWN DEPOSITS BY SECTOR	430.9	430.9	447.0	454.3	457.3	454.6	457.0	468.9	499.1	489.8	496.7	493.0	510.4
Entrepreneurial sector	105.7	97.8	107.4	110.2	113.1	114.1	113.7	120.8	127.6	124.6	129.0	124.9	133.5
a) Public sector	20.2	21.9	24.2	24.3	25.1	23.1	23.3	30.5	30.4	27.2	29.0	29.5	30.8
b) Private sector (incl. cooperatives and households)	74.6	66.1	72.3	75.4	77.3	76.2	75.5	77.4	83.2	83.6	85.6	81.5	86.4
c) Under foreign control	10.9	9.8	10.9	10.4	10.7	11.8	11.9	12.9	14.0	13.8	14.4	14.0	16.4
Government sector	33.8	32.7	36.3	40.1	41.6	42.9	40.9	44.0	64.9	59.7	61.8	61.2	59.8
Households	278.9	286.3	290.2	290.7	289.7	285.1	289.1	291.6	293.6	292.1	292.3	293.3	304.3
Non-profit organisations	7.0	7.7	7.0	7.1	7.2	7.1	7.2	7.4	7.5	7.4	8.1	7.9	7.7
Other	5.5	6.4	6.1	6.3	5.7	5.4	6.1	5.2	5.4	6.0	5.5	5.7	5.1
3. SLOVAK-CROWN DEPOSITS BY TERM	430.9	430.9	447.0	454.4	457.3	454.6	457.0	468.9	499.1	489.8	496.7	493.0	510.4
a) Short-term deposits	347.5	350.3	368.4	376.8	381.3	379.6	381.0	393.1	423.5	413.5	420.4	416.1	426.9
b) Medium-term deposits	40.1	38.2	37.1	36.5	35.4	34.4	35.7	35.7	35.8	36.4	36.7	36.8	39.4
c) Long-term deposits	43.3	42.4	41.5	41.1	40.6	40.6	40.3	40.1	39.8	39.9	39.5	40.1	44.0
4. FOREIGN-CURRENCY DEPOSITS BY TERM^{1/}	80.2	80.0	79.0	80.5	81.6	88.6	83.0	85.8	105.2	112.5	102.1	101.8	99.2
a) Short-term deposits	79.9	79.6	78.5	80.1	81.2	88.2	82.6	85.3	104.8	112.0	101.6	101.3	98.8
b) Medium-term deposits	0.3	0.4	0.5	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.3
c) Long-term deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. TOTAL DEPOSITS BY TERM	511.1	510.9	526.0	534.9	538.9	543.2	540.0	554.7	555.7	556.7	557.7	558.7	559.7
a) Short-term deposits	427.4	429.9	446.9	456.9	462.5	467.8	463.6	478.4	528.3	525.5	522.0	517.4	525.8
b) Medium-term deposits	40.4	38.6	37.6	36.9	35.8	34.8	36.1	36.2	36.2	36.9	37.3	37.3	39.8
c) Long-term deposits	43.3	42.4	41.5	41.1	40.6	40.6	40.3	40.1	39.8	39.9	39.5	40.1	44.0
6. INFORMATIVE													
A. Increase in deposits (since beginning of year)													
- in Sk billions	x	-0.1	14.9	23.8	27.8	32.2	29.0	43.7	93.2	91.2	87.8	83.7	98.5
- in %	x	0.0	2.9	23.5	26.4	23.7	26.1	38.0	68.2	58.9	65.8	62.1	79.5
a) Slovak-crown deposits													
- in Sk billions	x	0.0	16.1	23.5	26.4	23.7	26.1	38.0	68.2	58.9	65.8	62.1	79.5
- in %	x	0.0	3.7	5.5	6.1	5.5	6.1	8.8	15.8	13.7	15.3	14.4	18.4
b) Foreign-currency deposits ^{1/}													
- in Sk billions	x	-0.2	-1.2	0.3	1.3	8.4	2.8	5.6	25.1	32.3	22.0	21.6	19.0
- in %	x	-0.2	-1.5	0.4	1.7	10.5	3.6	7.0	31.3	40.3	27.4	27.0	23.7

Continued on next page.

Deposits of Clients (Sk billions) – continued

	2000												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
B. Structure of Slovak-crown deposits by sector (share on the total in %)													
Total Slovak-crown deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Entrepreneurial sector	24.5	22.7	24.0	24.3	24.7	25.1	24.9	25.8	25.6	25.4	26.0	25.3	26.2
- Public sector	4.7	5.1	5.4	5.3	5.5	5.1	5.1	6.5	6.1	5.5	5.8	6.0	6.0
- Private sector (incl. cooperatives and households)	17.3	15.3	16.2	16.6	16.9	16.8	16.5	16.5	16.7	17.1	17.2	16.5	16.9
- Under foreign control	2.5	2.3	2.4	2.3	2.3	2.6	2.6	2.8	2.8	2.8	2.9	2.8	3.2
b) Government sector	7.8	7.6	8.1	8.8	9.1	9.4	8.9	9.4	13.0	12.2	12.4	12.4	11.7
c) Households	64.7	66.4	64.9	64.0	63.4	62.7	63.3	62.2	58.8	59.6	58.8	59.5	59.6
d) Non-profit organisations	1.6	1.8	1.6	1.6	1.6	1.6	1.6	1.6	1.5	1.5	1.6	1.6	1.5
e) Other	1.3	1.5	1.4	1.4	1.2	1.2	1.3	1.1	1.1	1.2	1.1	1.2	1.0
C. Structure of Slovak-crown deposits by term (share on the total in %)													
Total Slovak-crown deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term deposits	80.6	81.3	82.4	82.9	83.4	83.5	83.4	83.8	84.9	84.4	84.6	84.4	83.6
b) Medium-term deposits	9.3	8.9	8.3	8.0	7.7	7.6	7.8	7.6	7.2	7.4	7.4	7.5	7.7
c) Long-term deposits	10.0	9.8	9.3	9.0	8.9	8.9	8.8	8.6	8.0	8.1	8.0	8.1	8.6
Foreign-currency deposits ^{1/}	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term deposits	99.6	99.5	99.3	99.5	99.5	99.5	99.5	99.4	99.6	99.6	99.5	99.6	99.7
b) Medium-term deposits	0.4	0.5	0.6	0.5	0.5	0.5	0.5	0.6	0.4	0.4	0.5	0.4	0.3
c) Long-term deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Slovak-crown and foreign-currency deposits in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term deposits	83.6	84.1	85.0	85.4	85.8	86.1	85.9	86.2	95.1	94.4	93.6	92.6	93.9
b) Medium-term deposits	7.9	7.6	7.1	6.9	6.6	6.4	6.7	6.5	6.5	6.6	6.7	6.7	7.1
c) Long-term deposits	8.5	8.3	7.9	7.7	7.5	7.5	7.5	7.2	7.2	7.2	7.1	7.2	7.9

^{1/} Deposits from residents and non-residents in convertible currencies

Total Volume of Loans (Sk billions)

	2000												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS (Sk + foreign currency)	410.7	414.1	412.6	411.4	414.0	409.7	410.5	412.5	414.6	412.1	412.1	405.8	407.6
A. Slovak-crown loans	350.2	351.4	352.3	351.5	353.9	348.9	356.9	357.6	357.7	353.5	354.5	346.7	351.8
- Non-financial organisations	281.7	272.9	272.8	282.6	284.3	279.6	295.5	294.7	294.7	290.2	287.6	278.7	282.6
- Banking sector	10.8	9.6	10.1	10.1	10.1	10.0	6.8	6.6	6.4	6.7	8.1	9.1	10.0
- Insurance sector	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3
- Extrabudgetary needs of central and local authorities	8.2	8.1	8.0	7.4	7.3	7.3	6.7	6.7	6.7	6.3	6.9	6.9	6.9
- Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
- Small businesses	12.2	12.1	11.7	11.8	11.9	11.4	6.3	6.8	7.0	6.6	6.9	6.8	6.5
- Households	35.9	36.4	37.1	37.8	38.4	39.1	40.0	41.0	41.7	42.1	42.7	43.2	43.8
- Foreigners (non-residents)	0.8	0.9	1.0	1.2	1.3	1.0	1.1	1.2	0.8	1.1	1.8	1.6	1.5
- Other	0.2	11.1	11.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.1
B. Loans in foreign currency ^{1/}	60.5	62.7	60.3	59.9	60.1	60.8	53.6	54.9	56.9	58.5	57.6	59.0	55.8
2. SLOVAK-CROWN LOANS BY SECTOR	350.2	351.4	352.3	351.5	353.9	348.9	356.9	357.6	357.7	353.5	354.5	346.7	351.8
a) Entrepreneurial sector	304.9	294.8	294.8	304.7	306.5	301.2	308.8	308.4	308.3	303.7	302.9	294.7	299.4
- Public sector	104.0	101.5	102.3	106.3	107.3	109.1	140.3	144.6	146.0	141.1	144.9	141.2	144.6
- Private sector (incl. cooperatives and households)	175.9	169.1	168.7	173.7	174.6	168.0	143.8	137.4	136.2	136.4	130.8	127.3	125.6
- Under foreign control	24.9	24.2	23.8	24.7	24.6	24.1	24.7	26.4	26.0	26.3	27.2	26.2	29.1
b) Government sector (extra-budgetary funds)	8.2	8.1	8.0	7.4	7.3	7.3	6.7	6.7	6.7	6.3	6.9	6.9	6.9
c) Households	35.9	36.4	37.1	37.8	38.4	39.1	40.0	41.0	41.7	42.1	42.7	43.2	43.8
d) Non-profit organisations	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
e) Other	1.1	11.9	12.1	1.4	1.6	1.2	1.3	1.4	1.0	1.3	2.0	1.8	1.7
3. SLOVAK-CROWN LOANS BY INDUSTRY	350.2	351.4	352.3	351.5	353.9	348.9	356.9	357.6	357.7	353.5	354.5	346.7	351.8
a) Agriculture, hunting, and fishing	18.8	13.1	13.1	18.6	18.6	18.2	15.2	15.1	15.0	14.8	14.7	14.6	14.6
b) Forestry and timber industry	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.2
c) Raw materials extraction	2.8	2.7	2.8	2.8	2.7	3.1	2.6	2.4	2.4	2.4	2.3	2.3	2.3
d) Industrial production - total	85.4	82.1	82.3	87.3	88.8	86.1	79.2	78.4	79.2	76.5	83.4	72.9	75.8
- Foods, beverages, and tobacco	18.8	18.6	18.6	18.2	18.7	17.7	14.5	14.2	14.5	14.3	14.3	14.6	14.8
- Chemical and pharmaceutical industry	4.7	5.1	5.0	5.5	5.1	5.0	5.1	5.2	5.8	6.4	6.4	6.7	7.1
- Metallurgy and machine engineering	37.0	33.6	33.9	37.3	38.8	37.8	36.0	35.8	35.7	32.6	39.0	30.1	31.7
- Electrical and electronic industry	4.6	4.5	4.5	5.2	5.2	5.1	4.6	4.5	4.5	4.5	4.6	4.5	4.6
- Textile, clothing, and leather	3.7	3.9	4.2	4.1	4.2	4.5	3.9	3.8	3.8	3.9	4.3	3.4	3.2
- Other industries	16.5	16.4	16.1	17.0	16.8	16.1	15.0	14.9	14.8	14.8	14.8	13.7	14.3
e) Power industry, gas and water supply	26.3	26.0	25.2	23.6	27.7	27.7	29.2	33.3	32.7	32.7	25.8	29.2	32.0
f) Building and construction	7.9	7.8	7.8	11.1	7.7	7.6	6.7	6.8	6.6	6.4	6.2	6.2	6.1
g) Trade, repair of cons. goods and motor vehicles, hotels and restaurants	58.8	59.4	57.9	56.9	56.8	55.3	46.3	42.4	42.8	42.1	41.7	40.5	41.0
h) Tourism	1.0	1.1	1.1	1.2	1.2	1.1	0.9	1.1	1.0	0.9	0.9	2.1	0.3
i) Transport, warehousing, postal and telecom. services	5.5	5.4	5.8	5.0	5.0	5.3	6.4	7.4	7.6	7.4	5.5	3.7	4.9
j) Banking industry	10.8	9.6	10.1	10.1	10.1	10.0	6.8	6.6	6.4	6.7	8.1	9.1	10.0
k) Insurance sector	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3
l) Other	132.3	143.4	145.4	134.2	134.8	134.0	168.1	163.7	163.8	163.2	165.4	165.5	164.5
4. TOTAL VOLUME OF LOANS (Sk + foreign currency)	410.7	414.0	412.6	411.4	414.0	409.7	410.5	412.5	415.2	412.0	418.0	404.2	407.6
a) Short-term loans	149.9	154.8	153.0	148.8	149.4	144.7	164.5	164.3	164.8	164.3	163.9	150.1	151.6
b) Medium-term loans	143.8	144.0	143.9	145.3	147.0	148.4	139.6	140.5	140.8	139.1	139.7	141.0	142.5
c) Long-term loans	117.0	115.3	115.7	117.3	117.6	116.6	106.4	107.7	109.6	108.6	114.4	113.1	95.5
4.1. SLOVAK-CROWN LOANS	350.2	351.4	352.3	351.5	353.9	348.9	356.9	357.6	357.7	353.5	354.5	346.7	351.8
a) Short-term loans	114.3	118.3	118.5	114.5	114.2	109.5	131.1	131.6	131.1	130.1	130.3	121.0	124.3
b) Medium-term loans	131.2	130.6	131.2	132.6	134.8	135.6	130.3	130.5	130.5	128.3	129.2	130.6	132.0
c) Long-term loans	104.7	102.5	102.6	104.4	104.9	103.8	95.5	95.5	96.1	95.1	94.9	95.1	95.5
4.2. LOANS IN FOREIGN CURRENCY^{1/}	60.5	62.7	60.3	59.9	60.1	60.8	53.6	54.9	56.9	58.5	57.6	59.0	55.8
a) Short-term loans	35.6	36.5	34.5	34.3	35.2	35.2	33.4	32.7	33.6	34.2	33.5	29.1	27.3
b) Medium-term loans	12.6	13.4	12.7	12.7	12.2	12.8	9.3	10.0	10.3	10.8	10.5	10.4	10.5
c) Long-term loans	12.3	12.8	13.1	12.9	12.7	12.8	10.9	12.2	13.5	13.6	19.5	18.0	18.0

Continued on next page.

Total Volume of Loans (Sk billions) - continued

	2000												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
5. SLOVAK-CROWN LOANS BY PURPOSE	350.2	351.4	352.3	351.5	353.9	348.9	356.9	357.6	357.7	353.5	354.5	346.7	351.8
a) Current assets	40.6	44.8	43.4	40.9	40.2	36.9	37.8	42.6	38.9	39.7	41.7	43.2	45.4
b) Capital goods	55.5	63.0	64.1	52.6	53.2	53.7	56.2	56.2	57.5	57.3	54.5	55.0	57.5
c) Privatisation	1.8	1.7	1.7	1.8	1.7	1.6	1.5	1.5	1.5	0.7	0.6	0.6	0.5
- Small-scale privatisation	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
- Large-scale privatisation	1.8	1.6	1.6	1.7	1.6	1.5	1.4	1.4	1.4	0.7	0.6	0.6	0.5
d) Temporary lack of resources	7.7	8.4	8.7	7.2	8.4	9.8	11.3	11.0	10.4	9.5	9.4	10.3	10.6
e) Permanently revolving stocks	0.1	0.1	0.2	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.2	0.2	0.2
f) Residential construction	7.8	7.8	7.8	7.8	7.8	7.8	7.7	7.5	7.4	7.4	7.4	7.4	7.1
g) Current account balances (debit)	11.3	11.7	11.0	11.7	11.1	10.4	10.3	10.5	10.3	11.7	11.1	10.7	10.7
h) Consumption	3.9	3.7	3.8	3.7	3.7	3.7	3.6	3.8	3.3	3.7	3.5	3.9	3.2
i) Standard claims with reservation	39.1	25.6	25.3	38.2	37.7	36.4	34.2	35.5	39.6	36.5	36.0	30.8	29.7
j) Classified receivables	110.7	111.3	113.0	115.6	118.7	116.9	92.3	86.8	86.6	85.2	83.7	82.7	84.2
- doubtful and disputable	9.5	8.8	9.0	8.9	13.0	12.4	9.7	7.7	7.8	8.4	7.0	8.2	8.1
- loss-making	90.0	89.1	90.7	92.3	93.0	92.0	72.8	70.2	70.3	68.6	69.4	67.8	70.9
6. INFORMATIVE													
A. Total increase in loans													
(since beginning of year)													
- in Sk billions	x	3.4	1.9	0.8	3.3	-1.0	-0.2	1.8	3.9	1.4	1.4	-4.9	-3.1
- in %	x	0.8	0.5	0.2	0.8	-0.2	0.0	0.4	1.0	0.3	0.3	-1.2	-0.8
of which													
a) Slovak-crown loans													
- in Sk billions	x	1.2	2.1	1.3	3.7	-1.3	6.7	7.4	7.5	3.3	4.3	-3.5	1.6
- in %	x	0.3	0.6	0.4	1.1	-0.4	1.9	2.1	2.1	1.0	1.2	-1.0	0.5
b) Foreign-currency loans ^{1/}													
- in Sk billions	x	2.2	-0.2	-0.5	-0.4	0.3	-6.9	-5.6	-3.6	-1.9	-2.9	-1.5	-4.7
- in %	x	3.7	-0.4	-0.9	-0.6	0.5	-11.4	-9.2	-5.9	-3.2	-4.8	-2.4	-7.8
B. Structure of Slovak-crown loans by sector													
(share on the total in %)													
Slovak-crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Entrepreneurial sector	87.1	83.9	83.7	86.7	86.6	86.3	86.5	86.2	86.2	85.9	85.4	85.0	85.1
- Public sector	29.7	28.9	29.0	30.2	30.3	31.3	39.3	40.4	40.8	39.9	40.9	40.7	41.1
- Private sector (incl. cooperatives and households)	50.2	48.1	47.9	49.4	49.3	48.1	40.3	38.4	38.1	38.6	36.9	36.7	35.7
- Under foreign control	7.1	6.9	6.8	7.0	7.0	6.9	6.9	7.4	7.3	7.4	7.7	7.6	8.3
b) Government sector (extra-budgetary funds)	2.3	2.3	2.3	2.1	2.1	2.1	1.9	1.9	1.9	1.8	1.9	2.0	2.0
c) Households	10.3	10.4	10.5	10.8	10.9	11.2	11.2	11.5	11.6	11.9	12.1	12.4	12.5
d) Non-profit organisations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e) Other	0.3	3.4	3.4	0.4	0.5	0.3	0.4	0.4	0.3	0.4	0.6	0.5	0.5
C. Structure of Slovak-crown loans by industry													
(share on the total in %)													
Slovak-crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Agriculture, hunting and fishing	5.4	3.7	3.7	5.3	5.3	5.2	4.3	4.2	4.2	4.2	4.1	4.2	4.1
b) Forestry and timber industry	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
c) Raw materials extraction	0.8	0.8	0.8	0.8	0.8	0.9	0.7	0.7	0.7	0.7	0.7	0.7	0.6
d) Industrial production - total	24.4	23.4	23.4	24.8	25.1	24.7	22.2	21.9	22.1	21.6	23.5	21.0	21.5
- Foods, beverages, and tobacco	5.4	5.3	5.3	5.2	5.3	5.1	4.1	4.0	4.1	4.1	4.0	4.2	4.2
- Chemical industry	1.3	1.5	1.4	1.6	1.4	1.4	1.4	1.5	1.6	1.8	1.8	1.9	2.0
- Metallurgy and machine engineering	10.6	9.6	9.6	10.6	11.0	10.8	10.1	10.0	10.0	9.2	11.0	8.7	9.0
- Electrical and electronic industry	1.3	1.3	1.3	1.5	1.5	1.5	1.3	1.3	1.3	1.3	1.3	1.3	1.3
- Textile, clothing, and leather	1.1	1.1	1.2	1.2	1.2	1.3	1.1	1.1	1.1	1.1	1.2	1.0	0.9
- Other industries	4.7	4.7	4.6	4.8	4.7	4.6	4.2	4.2	4.1	4.2	4.2	4.0	4.1
e) Power industry, gas and water supply	7.5	7.4	7.2	6.7	7.8	7.9	8.2	9.3	9.1	9.3	7.3	8.4	9.1

Continued on next page.

Total Volume of Loans (Sk billions) - continued

	2000												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
f) Building and construction	2.3	2.2	2.2	3.2	2.2	2.2	1.9	1.9	1.8	1.8	1.8	1.8	1.7
g) Trade, repair of cons. goods and vehicles, hotel and restaurants	16.8	16.9	16.4	16.2	16.0	15.8	13.0	11.9	12.0	11.9	11.8	11.7	11.7
h) Tourism	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.6	0.1
i) Transport, warehousing, postal and telecom. services	1.6	1.5	1.6	1.4	1.4	1.5	1.8	2.1	2.1	2.1	1.5	1.1	1.4
j) Banking industry	3.1	2.7	2.9	2.9	2.9	2.9	1.9	1.8	1.8	1.9	2.3	2.6	2.8
k) Non-profit organizations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
l) Others	37.8	40.8	41.3	38.2	38.1	38.4	47.1	45.8	45.8	46.2	46.7	47.7	46.7
D. Structure of loans by term													
(share on the total in %)													
Loans in Sk and foreign curr.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term loans	36.5	37.4	37.1	36.2	36.1	35.3	40.1	39.8	39.7	39.9	39.2	37.1	38.9
b) Medium-term loans	35.0	34.8	34.9	35.3	35.5	36.2	34.0	34.1	33.9	33.8	33.4	34.9	36.6
c) Long-term loans	28.5	27.9	28.0	28.5	28.4	28.5	25.9	26.1	26.4	26.4	27.4	28.0	24.5
Slovak-crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term loans	32.6	33.7	33.6	32.6	32.3	31.4	36.7	36.8	36.7	36.8	36.8	34.9	35.3
b) Medium-term loans	37.5	37.2	37.2	37.7	38.1	38.9	36.5	36.5	36.5	36.3	36.5	37.7	37.5
c) Long-term loans	29.9	29.2	29.1	29.7	29.6	29.8	26.8	26.7	26.9	26.9	26.8	27.4	27.1
Foreign-currency loans ^{1/}	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term loans	58.9	58.2	57.2	57.2	58.6	57.9	62.3	59.6	59.1	58.4	58.2	49.3	49.0
b) Medium-term loans	20.8	21.4	21.1	21.2	20.3	21.1	17.4	18.2	18.1	18.5	18.2	17.6	18.8
c) Long-term loans	20.3	20.4	21.7	21.5	21.1	21.1	20.3	22.2	23.8	23.2	33.9	30.5	0.0
E. Structure of Slovak-crown loans by purpose													
(share on the total in %)													
Slovak-crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Current assets	11.6	12.7	12.3	11.6	11.4	10.6	10.6	11.9	10.9	11.2	11.8	12.5	12.9
b) Investment	15.8	17.9	18.2	15.0	15.0	15.4	15.7	15.7	16.1	16.2	15.4	15.9	16.3
c) Privatisation	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.2	0.2	0.2	0.1
- Small-scale privatisation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Large-scale privatisation	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.2	0.2	0.2	0.1
d) Temporary lack of resources	2.2	2.4	2.5	2.0	2.4	2.8	3.2	3.1	2.9	2.7	2.7	3.0	3.0
e) Permanently revolving stocks	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.1
f) Residential construction	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.0
g) Current account balances (debit)	3.2	3.3	3.1	3.3	3.1	3.0	2.9	2.9	2.9	3.3	3.1	3.1	3.0
h) Consumption	1.1	1.1	1.1	1.1	1.0	1.1	1.0	1.1	0.9	1.0	1.0	1.1	0.9
i) Standard claims with reservation	11.2	7.3	7.2	10.9	10.7	10.4	9.6	9.9	11.1	10.3	10.2	8.9	8.4
j) Classified receivables	31.6	31.7	32.1	32.9	33.5	33.5	25.9	24.3	24.2	24.1	23.6	23.9	23.9
- doubtful and disputable	2.7	2.5	2.6	2.5	3.7	3.6	2.7	2.2	2.2	2.4	2.0	2.4	2.3
- loss-making	25.7	25.4	25.7	26.3	26.3	26.4	20.4	19.6	19.6	19.4	19.6	19.6	20.2

^{1/} Loans to residents and non-residents in convertible currencies

Loans to Clients – New Loans (Sk billions)

	2000											
	1	2	3	4	5	6	7	8	9	10	11	12
1. NEW LOANS IN SLOVAK CROWNS	30.7	38.4	40.1	33.3	30.3	64.4	32.0	27.8	26.7	34.2	33.4	39.4
a) Entrepreneurial sector	29.5	36.8	38.4	31.9	28.5	62.2	29.8	26.3	25.2	31.9	31.4	37.2
- Public sector	2.6	1.1	1.4	2.1	3.9	33.5	5.3	2.5	1.6	2.2	2.1	8.7
- Private sector	7.2	14.1	17.8	15.8	9.7	15.4	8.9	9.7	16.7	10.5	11.9	13.5
- Under foreign control	19.7	21.6	19.2	14.0	14.9	13.3	15.5	14.1	6.8	19.2	17.5	15.0
b) Households	1.0	1.3	1.4	1.2	1.4	1.7	1.7	1.4	1.3	1.2	1.2	2.0
c) Non-profit organisations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d) Extrabudgetary needs of central and local authorities	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.8	0.1	0.1
e) Other	0.1	0.1	0.2	0.2	0.2	0.3	0.5	0.1	0.1	0.3	0.6	0.1
2. NEW LOANS BY TERM	30.7	38.4	40.1	33.3	30.3	64.4	32.0	27.8	26.7	34.2	33.4	39.4
a) Short-term loans	27.8	36.4	37.3	29.6	26.3	56.6	29.5	25.4	24.3	31.0	30.1	34.1
b) Medium-term loans	2.4	0.7	0.9	3.0	3.3	5.9	1.7	1.0	1.6	2.6	2.7	3.8
c) Long-term loans	0.5	1.3	1.9	0.7	0.6	1.9	0.9	1.3	0.7	0.6	0.6	1.5
3. NEW LOANS BY TERM (share on the total in %)												
New loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term loans	90.6	94.8	93.0	88.9	86.8	87.9	92.0	91.5	91.1	90.6	90.0	86.6
b) Medium-term loans	7.8	1.8	2.2	9.0	10.9	9.2	5.2	3.7	6.1	7.7	8.1	9.6
c) Long-term loans	1.6	3.4	4.7	2.1	2.0	3.0	2.8	4.8	2.8	1.7	1.9	3.8

Average Lending Rates of Commercial Banks (%)

	1998		1999		2000									
	12	12	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS^{1/}	16.17	14.00	13.17	12.93	12.93	12.68	12.51	11.88	11.35	11.10	11.01	10.26	10.09	10.05
A. Loans by sector														
a) Entrepreneurial sector	14.52	14.05	14.34	14.09	13.53	13.16	12.99	12.13	11.67	11.42	11.38	10.49	10.30	10.25
- Public sector	11.15	11.22	11.25	11.21	11.13	11.08	10.99	10.64	10.70	10.62	10.61	9.14	9.06	9.08
- Private sector (incl. cooperatives)	17.91	16.85	16.57	16.33	15.71	15.16	14.76	14.16	13.22	12.87	12.58	12.46	12.02	11.80
- under foreign control	18.63	16.11	14.08	13.20	11.29	10.67	11.98	10.58	10.41	9.86	10.38	9.67	10.16	10.57
b) Households	8.03	7.89	7.76	7.63	7.87	8.44	8.80	9.62	8.47	8.37	7.96	7.92	7.98	8.03
B. Loans by term														
- Short-term loans	21.08	18.45	15.80	15.44	16.28	15.75	15.58	13.27	12.72	12.26	12.29	11.60	11.28	11.10
- Medium-term loans	16.21	12.64	12.42	12.22	12.06	11.87	11.82	11.68	11.00	10.88	10.69	9.53	9.51	9.54
- Long-term loans	10.36	10.86	10.89	10.77	10.39	10.41	10.17	10.03	9.80	9.66	9.54	9.42	9.38	9.36
2. NEW LOANS IN TOTAL	18.62	12.55	12.50	14.03	14.18	13.56	11.38	10.85	10.81	11.07	11.16	10.86	10.95	10.78
A. Loans by sector														
a) Entrepreneurial sector	22.14	12.58	12.63	14.23	14.44	13.75	11.50	10.91	10.82	11.17	11.27	10.89	11.07	10.78
- Public sector	22.06	10.55	14.96	15.40	12.26	12.04	11.35	10.33	11.15	11.18	10.39	11.50	11.23	9.79
- Private sector (incl. cooperatives)	22.22	19.62	16.12	18.55	18.45	17.06	14.33	12.87	13.62	13.77	12.00	13.63	13.13	12.81
- under foreign control	15.89	13.00	11.06	11.36	10.87	10.27	9.07	10.10	9.11	9.39	9.70	9.32	9.65	9.53
b) Households	9.39	8.03	7.78	7.73	7.77	8.74	8.62	8.43	7.68	8.95	8.65	8.50	8.83	10.69
B. Loans by term														
- Short-term loans	18.91	16.40	12.59	14.24	14.46	13.92	11.49	10.91	10.84	11.14	11.19	10.86	10.99	10.74
- Medium-term loans	14.20	10.36	10.97	9.77	10.42	10.81	10.49	10.84	11.44	10.32	11.09	10.72	10.32	11.64
- Long-term loans	14.81	14.10	15.15	11.95	10.97	10.22	11.67	9.34	8.82	10.37	10.07	11.39	11.61	9.56

^{1/} Excluding loans at zero interest rate

Volume of Loans and Average Lending Rates of Commercial Banks

		1997	1998	1999			2000											
		12	12	12 ^{1/}	12	1	2	3	4	5	6	6 ^{2/}	7	8	9	10	11	12
Loans in total	a	24.39	42.15	38.91	100.58	30.67	38.40	40.11	33.30	30.31	64.40	33.50	32.00	27.83	26.68	34.24	33.39	39.38
	b	20.93	18.62	16.12	12.55	12.50	14.03	14.18	13.56	11.38	10.85	11.37	10.81	11.07	11.16	10.86	10.95	10.78
of which:																		
Loans at a rate of 0%	a	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current account	a	0.47	0.81	0.39	0.42	0.25	0.35	0.22	0.58	0.14	0.13	0.13	0.17	0.14	0.16	0.10	0.11	0.16
	b	22.80	20.40	17.30	17.30	17.43	16.25	17.40	25.80	17.78	17.68	17.68	12.4	16.55	16.35	17.04	16.91	14.25
Overdraft credit	a	7.84	7.14	7.98	7.79	6.81	7.80	9.58	8.09	6.63	6.52	6.52	6.38	6.92	7.67	8.99	5.29	5.50
	b	23.06	22.85	17.70	17.70	15.89	15.36	14.95	14.18	14.62	14.47	14.47	14.18	13.96	13.30	13.59	13.38	13.76
Bills of exchange	a	3.43	2.23	1.31	1.50	0.84	1.37	0.63	0.30	1.46	0.70	0.70	0.25	0.36	0.28	0.38	0.28	0.33
	b	20.90	21.08	18.40	18.40	21.36	17.55	18.54	14.32	11.52	12.47	12.47	12.51	12.62	12.34	13.30	13.03	12.34
Operating loans	a	8.08	26.34	23.28	25.13	19.07	24.37	22.81	16.19	17.73	18.63	18.63	22.46	16.11	15.95	21.31	23.79	26.78
	b	20.94	17.25	15.68	15.68	11.14	13.04	13.14	11.72	10.29	10.56	10.56	9.99	9.75	10.13	9.67	10.39	9.91
Development loans	a	1.97	1.78	1.17	1.17	0.62	0.68	1.34	1.42	1.11	3.66	3.66	0.63	0.60	0.71	0.82	1.05	1.52
	b	18.74	18.26	18.03	18.03	17.52	15.38	13.30	10.63	12.22	11.49	11.49	12.93	12.22	11.91	12.12	11.79	11.41
Consumer loans (to households)	a	0.11	0.06	0.04	0.04	0.02	0.01	0.04	0.04	0.05	0.14	0.14	0.05	0.06	0.09	0.06	0.06	0.11
	b	10.79	13.70	12.05	12.05	11.87	11.24	12.25	12.03	11.29	8.95	8.95	11.26	10.64	8.15	10.41	10.05	10.40
Other loans	a	2.19	2.16	1.93	63.60	2.85	1.81	1.68	2.13	2.78	34.20	3.30	1.78	1.71	1.18	2.10	1.38	3.58
	b	18.08	12.83	12.20	10.25	8.96	8.15	7.86	9.20	9.5	10.15	8.74	7.47	9.22	8.62	9.56	8.65	11.13
Loans at fixed interest rates	a	.	17.34	24.12	25.95	22.70	30.00	31.22	23.37	19.50	50.27	19.37	24.70	18.93	17.47	23.96	23.22	29.60
	b	.	18.62	15.15	15.15	11.43	13.44	13.50	12.50	9.75	10.19	10.01	9.59	9.67	9.68	9.59	9.43	9.97
Loans at flexible interest rates	a	.	24.81	12.94	74.63	7.97	8.40	8.88	9.94	10.81	14.13	14.13	7.31	8.90	9.21	10.28	10.17	9.80
	b	.	18.12	11.64	11.64	15.53	16.12	16.77	16.06	14.32	13.19	13.19	14.94	14.05	13.96	13.81	14.41	13.20
Short-term loans	a	21.42	39.48	35.79	35.79	27.78	36.36	37.29	29.61	26.32	56.55	25.65	29.45	25.45	24.30	31.01	30.05	34.14
	b	21.63	18.91	16.40	16.40	12.59	14.24	14.46	13.92	11.49	10.91	11.64	10.84	11.14	11.19	10.86	10.99	10.74
of which: at a rate 0%	a	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Medium-term loans	a	1.84	1.88	2.09	63.76	2.44	0.73	0.90	3.04	3.34	5.89	5.89	1.67	1.03	1.64	2.65	2.72	3.79
	b	16.31	14.20	12.20	10.36	10.97	9.77	10.42	10.81	10.49	10.84	10.84	11.44	10.32	11.07	10.72	10.31	11.63
of which: at a rate 0%	a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long-term loans	a	1.14	0.79	1.03	1.03	0.45	1.31	1.92	0.66	0.65	1.94	1.94	0.89	1.35	0.74	0.58	0.62	1.48
	b	15.40	14.81	14.10	14.10	15.15	11.95	10.97	10.22	11.67	9.34	9.34	8.82	10.37	10.07	11.39	11.61	9.56
of which: at a rate 0%	a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

a - Volume (Sk billions)

b - Average interest rate (%)

1/ Adjusted for loans reclassified within the scope of restructuring, in the amount of Sk 61.7 billion at a rate of 10.3% (medium-term loans), data suitable for analytical purposes.

2/ Adjusted for loans reclassified within the 2nd stage of restructuring, in the amount of Sk 30.9 billion at a rate of 10.3% (short-term loans), data suitable for analytical purposes.

Development of Crown Deposits and Average Deposit Rates

		1999					2000							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Deposits in total	a	418,929	422,567	438,098	442,668	444,123	441,437	445,800	455,953	464,049	459,993	467,925	464,497	483,578
	b	9.85	9.60	9.06	8.64	7.90	7.52	7.36	6.90	6.52	6.04	5.90	5.75	5.57
of which:														
Demand deposits	a	112,294	104,741	107,193	104,250	111,993	112,556	110,851	117,619	118,914	120,334	123,612	125,593	137,153
	b	3.76	3.79	3.85	3.77	3.84	3.71	3.63	3.56	3.34	3.26	3.29	3.24	3.08
Time deposits with a maturity of	a	306,635	317,826	330,905	338,418	332,131	328,880	334,949	338,334	345,136	339,659	344,313	338,904	346,425
	b	12.08	11.51	10.75	10.13	9.27	8.83	8.59	8.06	7.62	7.02	6.83	6.69	6.55
- up to 7 days	a	27,360	27,099	30,478	28,995	31,501	29,372	30,232	35,586	32,382	34,221	35,584	32,705	27,837
	b	12.09	9.74	9.24	8.52	7.86	7.31	7.20	6.56	6.16	6.34	6.42	6.07	5.95
- up to 1 month	a	68,017	70,275	74,320	73,870	75,047	78,608	80,997	76,586	83,468	79,586	75,536	76,305	82,872
	b	13.77	12.57	10.55	9.57	8.36	8.04	7.68	7.09	6.54	6.36	6.33	6.24	6.23
- up to 3 months	a	52,530	62,841	67,770	76,845	69,577	68,421	69,419	70,551	73,470	70,875	70,756	67,707	71,208
	b	14.95	14.14	12.89	11.51	10.15	9.40	8.99	8.25	7.66	7.49	7.03	6.89	6.84
- up to 6 months	a	20,792	25,959	27,858	28,899	26,511	22,967	23,241	23,352	24,023	22,706	22,129	21,618	21,280
	b	15.38	14.68	14.06	13.66	12.92	11.88	11.15	9.97	9.19	8.52	7.72	7.20	6.75
- up to 9 months	a	2,457	2,742	3,084	3,549	3,782	3,626	3,493	3,793	3,991	3,879	3,748	3,721	3,682
	b	16.14	15.19	13.77	12.59	11.34	11.48	11.69	11.02	9.65	9.91	9.81	9.48	9.00
- up to 12 months	a	52,099	48,736	48,827	48,768	49,785	50,955	51,469	52,573	52,263	52,156	60,417	60,068	56,200
	b	12.31	11.81	11.69	11.34	10.78	10.52	10.40	10.06	9.71	8.07	7.66	7.60	7.44
- up to 18 months	a	504	1,086	1,293	1,552	1,446	1,231	1,509	1,526	1,487	1,910	2,311	2,170	2,228
	b	14.77	13.87	13.23	11.85	11.05	10.53	11.16	11.01	10.23	9.71	9.17	8.96	8.94
- up to 2 years	a	29,135	27,296	29,085	28,242	27,616	27,078	28,263	28,181	28,194	27,692	27,349	27,340	29,564
	b	10.67	10.74	10.83	10.83	10.61	10.51	10.57	10.29	10.09	7.00	7.01	6.99	6.92
- up to 3 years	a	1,680	4,065	1,670	1,684	1,756	1,827	1,859	1,930	1,859	2,943	3,171	3,494	3,929
	b	13.38	13.50	13.26	12.92	12.82	12.72	12.64	11.44	11.24	10.77	10.79	10.66	10.53
- up to 4 years	a	1,764	2,802	2,555	2,486	2,076	2,105	2,096	2,069	1,850	1,830	1,809	1,775	1,801
	b	12.69	12.60	12.44	12.21	11.72	11.23	11.25	10.50	10.08	9.77	9.68	9.30	9.24
- up to 5 years	a	6,979	2,512	2,477	2,454	2,449	2,078	2,086	2,120	2,366	1,998	1,990	1,910	1,779
	b	13.75	12.49	12.53	12.88	12.97	13.35	13.47	13.52	13.22	15.14	14.68	14.39	13.79
- above 5 years	a	43,319	42,413	41,490	41,073	40,584	40,612	40,285	40,068	39,781	39,863	39,514	40,093	44,045
	b	4.47	4.59	4.70	4.66	4.69	4.67	4.67	4.66	4.66	4.63	4.67	4.66	4.55
short-term	a	223,255	237,651	252,336	260,926	256,203	253,949	258,851	262,440	269,597	263,423	268,169	262,123	263,078
	b	13.68	12.77	11.67	10.85	9.77	9.22	8.88	8.24	7.69	7.24	6.99	6.83	6.71
medium-term	a	40,061	37,761	37,078	36,419	35,344	34,319	35,813	35,826	35,757	36,373	36,630	36,688	39,302
	b	11.46	11.38	11.25	11.20	10.97	10.84	10.91	10.58	10.36	8.03	8.03	7.95	7.81
long-term	a	43,319	42,413	41,490	41,073	40,584	40,612	40,285	40,068	39,781	39,863	39,514	40,093	44,045
	b	4.47	4.59	4.70	4.66	4.69	4.67	4.67	4.66	4.66	4.63	4.67	4.66	4.55
demand and short-term	a	335,549	342,392	359,529	365,176	368,196	366,505	369,702	380,059	388,511	383,757	391,781	387,716	400,231
	b	10.36	10.02	9.34	8.83	7.96	7.52	7.31	6.79	6.36	5.99	5.82	5.66	5.46

a - Volume (\$k millions)

b - Average interest rate (%)

Shortened Balance Sheet of Commercial Banks as at 1 January 2000 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total)

ASSETS	Accumulated depreciation and provisions	Slovak crown		Foreign currency		Total
		Residents	Non-residents	Residents	Non-residents	
Cash items	0	10,030,340	428	0	4,993,341	15,024,109
Cash	0	10,019,716	0	0	4,986,036	15,005,752
Gold	0	0	0	0	0	0
Other cash items	0	10,624	428	0	7,305	18,357
Accounts of issuing banks and postal checking accounts	0	2,201,750	0	0	28	2,201,778
Money reserve accounts with the NBS	0	41,427,562	0	0	0	41,427,562
Accounts of other banks	2,620,040	91,513,470	18,713,572	6,345,993	35,280,468	149,233,463
Current accounts with other banks	0	1,445,055	1	362,657	6,005,175	7,812,888
Credits provided	0	12,863,018	0	0	2,574,255	15,437,273
Time deposits with other banks	0	76,167,310	18,696,968	5,983,335	23,893,038	124,740,651
Current accounts of other banks	0	0	16,603	1	412	17,016
Transfers of funds between banks	0	0	0	0	0	0
Classified claims on banks	2,620,040	1,038,087	0	0	2,807,588	1,225,635
of which: short-term claims	2,409,025	55,380	0	0	2,527,516	173,871
interest on outstanding loans credited to accounts	146,207	628	0	0	191,909	46,330
Claims in respect of securities and other items	0	469,499	0	61	0	469,560
Standard credits to customers	0	181,384,217	338,525	32,690,009	3,148,332	217,561,083
Credits for commercial claims	0	6,485,961	0	4,672,197	1,345,256	12,503,414
Short-term credits	0	44,183,986	275,033	16,125,444	305,709	60,890,172
Medium-term credits	0	100,527,133	10,679	6,049,737	1,365,055	107,952,604
Long-term credits	0	30,187,137	52,813	5,842,631	132,312	36,214,893
Other claims on customers	0	875,697	1,629	226,599	21,423	1,125,348
Current accounts of customers - debit balances, overdrafts	0	11,280,321	42,969	2,499,807	158,803	13,981,900
Standard claims with reserve (customers)	0	38,243,690	211,843	11,442,765	1,662,393	51,560,691
Classified claims (customers)	61,636,419	109,827,477	246,324	5,549,844	3,060,342	57,047,568
of which: interest on outstanding loans credited to accounts	14,440,424	17,380,326	77,501	248,228	493,508	3,759,139
Sub-standard claims	1,497,992	10,784,954	145	1,054,431	846,844	11,188,382
Doubtful and controversial claims	4,787,516	9,433,246	875	2,973,153	839,984	8,459,742
Loss-making claims	55,350,911	89,609,277	245,304	1,522,260	1,373,514	37,399,444
Other receivables	0	16,470	0	0	0	16,470
Accounts of public authorities, local governments, state funds and other funds	90,261	8,156,987	0	287,679	0	8,354,405
Loans to public authorities of the SR	0	8	0	0	0	8
Loans to social insurance funds	0	37,000	0	0	0	37,000
Loans to local governments	90,261	4,223,707	0	0	0	4,133,446
Loans to other funds	0	0	0	287,679	0	287,679
Loans to state funds	0	3,896,272	0	0	0	3,896,272
Stock	0	262,719	0	0	0	262,719
Claims in respect of collections of money	0	3,870	334	170,010	73,587	247,801
Branches and representative offices	0	0	0	0	0	0
Claims and other suspense accounts	4,147,435	26,252,071	25,749	2,347,959	476,850	24,955,194
Claims in respect of own securities	0	0	0	0	0	0
Securities for intervention and trading purposes	0	316,265	0	20,431	596	337,292
Securities in portfolio	4,494,223	105,695,347	222,847	4,571,976	1,199,620	107,195,567
Investment securities and deposits	3,860,063	33,345,546	96,487	1,712,351	4,447,009	35,741,330
Foreign branches	0	0	0	0	477,084	477,084
Tangible fixed assets	19,234,942	45,314,656	0	0	0	26,079,714
Acquisition of fixed assets	0	3,108,544	0	0	0	3,108,544
Tangible fixed assets leased	32,962	33,853	0	0	0	891
Intangible fixed assets	4,592,796	6,402,626	0	0	0	1,809,830
Special agenda commissioned	0	0	0	0	0	0
Accumulated depreciation and provisions	100,709,141	93,897,164	122,670	2,205,281	4,484,026	0
Total assets	100,709,141	716,162,977	19,900,707	67,865,484	54,999,876	758,219,903

Continued on next page.

Shortened Balance Sheet of Commercial Banks as at 1. January 2000 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total) – continued

LIABILITIES	Slovak crown		Foreign currency		Total
	Residents	Non-residents	Residents	Non-residents	
Accounts of issuing banks and postal checking accounts	40,051,050	0	690,187	0	40,741,237
Accounts with issuing banks	1,167,733	0	0	0	1,167,733
Loan received from issuing banks	38,883,317	0	690,187	0	39,573,504
of which: Redistribution loans	26,185,368	0	0	0	26,185,368
Refinancing loans	2,172,078	0	0	0	2,172,078
of which: Lombard loans	0	0	0	0	0
Accounts of other banks	93,504,604	2,541,299	6,346,005	10,944,887	113,336,795
Current accounts with other banks	0	0	1	105,695	105,696
Current accounts with other banks	1,813,806	669,461	362,670	329,431	3,175,368
Transfers on accounts between banks	0	0	0	0	0
Credits received	13,057,177	300,000	0	6,699,862	20,057,039
Time deposits of other banks	78,633,621	1,571,838	5,983,334	3,809,899	89,998,692
Liabilities from securities and other items	233,257	0	0	12,592	245,849
Deposits and loans received from customers	387,513,168	1,441,049	74,625,782	3,216,508	466,796,507
Current accounts of customers	68,527,182	602,442	25,409,073	1,631,251	96,169,948
Time deposits of customers	168,247,055	733,804	39,588,002	1,370,798	209,939,659
Savings deposits	148,855,242	102,577	9,621,257	41,523	158,620,599
Giro accounts	8,063,935	37,200	0	0	8,101,135
Demand deposits on passbooks	18,994,393	9,411	6,962,441	29,718	25,995,963
Other short-term savings deposits	45,757,466	38,002	2,646,500	11,805	48,453,773
Medium-term savings deposits	33,987,409	17,902	12,316	0	34,017,627
Long-term savings deposits	42,052,039	62	0	0	42,052,101
Credits received from customers	1,883,689	2,226	7,450	172,936	2,066,301
Other liabilities to customers	4,749,264	35,348	2,241,455	623,084	7,649,151
Certificates of deposits and similar securities issued	6,852,194	6,283	193,046	63	7,051,586
Deposits for specific purposes	1,002,028	17,621	1,224,916	0	2,244,565
Other special liabilities	306	16	0	0	322
Accounts of public authorities, local governments, state funds and other funds	22,096,104	0	1,151,142	0	23,247,246
Deposits of extra-budgetary funds of public authorities	4,681,616	0	904,533	0	5,586,149
Deposits of social insurance funds	9,400,922	0	2,777	0	9,403,699
Deposits of local governments	4,674,590	0	70,164	0	4,744,754
Deposits of other funds	2,280,981	0	4	0	2,280,985
Deposits of State funds	1,057,995	0	173,664	0	1,231,659
Liabilities from collections	689	27	219,147	63,261	283,124
Branches and representative offices	98,437	0	0	0	98,437
Adjustment and other suspense accounts	17,603,110	242,801	1,711,922	381,651	19,939,484
Liabilities from own securities	145,907	17	1,176	0	147,100
Liabilities from trading in securities and financial derivatives	26	0	125,831	0	125,857
Liabilities from unpaid securities	29,230	0	0	0	29,230
Subsidies and funds of similar nature	2,209,528	0	127,374	0	2,336,902
Bonds issued	8,516,480	0	0	0	8,516,480
Long-term borrowings of special nature	200,000	0	0	8,150,580	8,350,580
Reserves	35,841,221	0	65,593	198,701	36,105,515
Funds allocated from profits	12,825,913	21,276	0	30,389	12,877,578
Share capital	39,859,568	6,167,191	0	2,215,012	48,241,771
Long-term liabilities of foreign banks' branches to head offices	0	1,399,229	0	3,195,814	4,595,043
Share premium funds	753,153	194,134	0	0	947,287
Other capital funds	3,177,552	23,961	0	0	3,201,513
Gains / losses from valuation of property shares and deposits	282,282	0	0	1,432	283,714
Own shares issued to reduce share capital	0	0	0	0	0
Gains / losses from revaluation of share capital and deposits in foreign currency	3,480	0	0	595,685	599,165
Retained earnings from previous years (+)	5,307,678	0	0	0	5,307,678
Accumulated losses from previous years (-)	-25,558,097	0	0	0	-25,558,097
Profit and loss account (+, -)	0	0	0	0	0
Profit or loss in process of approval (+, -)	-29,521,716	0	0	0	-29,521,716
Total liabilities	627,776,416	12,090,252	88,723,576	29,629,659	758,219,903

**Shortened Balance Sheet of Commercial Banks as at 31. December 2000 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total)**

ASSETS	Accumulated depreciation and provisions	Slovak crown		Foreign currency		Total
		Residents	Non-residents	Residents	Non-residents	
Cash items	0	8,907,162	183	0	4,615,818	13,523,163
Cash	0	8,896,035	0	0	4,608,873	13,504,908
Gold	0	0	0	0	0	0
Other cash items	0	11,127	183	0	6,945	18,255
Accounts of issuing banks and postal checking accounts	0	31,198,819	0	0	2,882	31,201,701
Money reserve accounts with the NBS	0	37,365,465	0	0	0	37,365,465
Accounts of other banks	1,261,499	68,413,291	25,628,641	5,802,178	65,314,820	163,897,431
Current accounts with other banks	0	960,836	61	215,208	4,482,514	5,658,619
Credits provided	0	13,826,965	800,000	0	1,049,269	15,676,234
Time deposits with other banks	0	53,006,395	24,731,433	5,586,969	58,367,897	141,692,694
Current accounts of other banks	0	0	97,147	1	13	97,161
Transfers of funds between banks	0	580,281	0	0	67,875	648,156
Classified claims on banks	1,261,499	38,814	0	0	1,347,252	124,567
of which: short-term claims	1,000,964	0	0	0	1,164,295	163,331
interest on outstanding loans credited to accounts	74,980	0	0	0	76,332	1,352
Claims in respect of securities and other items	2,400	803,382	155,355	308	0	956,645
Standard credits to customers	0	219,916,287	1,023,034	34,932,276	2,799,847	258,671,444
Credits for commercial claims	0	4,147,978	0	1,373,138	781,674	6,302,790
Short-term credits	0	73,153,383	873,124	14,851,596	109,933	88,988,036
Medium-term credits	0	111,063,017	1,060	8,040,360	1,212,446	120,316,883
Long-term credits	0	31,551,909	148,850	10,667,182	695,794	43,063,735
Other claims on customers	0	648,752	900	250,386	23,133	923,171
Current accounts of customers - debit balances, overdrafts	0	10,698,597	13,280	4,612,280	200,394	15,524,551
Standard claims with reserve (customers)	0	29,087,502	428,093	7,187,715	464,633	37,167,943
Classified claims (customers)	69,066,763	83,314,081	80,011	3,796,930	577,083	18,701,342
of which: interest on outstanding loans credited to accounts	8,801,656	9,825,505	10,946	76,948	29,538	1,141,281
Sub-standard claims	939,018	5,111,756	35	1,486,227	242,728	5,901,728
Doubtful and controversial claims	2,974,070	8,085,377	86	810,096	82,613	6,004,102
Loss-making claims	65,153,675	70,116,948	79,890	1,500,607	251,742	6,795,512
Other receivables	0	152	0	0	0	152
Accounts of public authorities, local governments, state funds and other funds	364,385	6,898,436	0	1,194,196	0	7,728,247
Loans to public authorities of the SR	0	217	0	314,276	0	314,493
Loans to social insurance funds	0	0	0	0	0	0
Loans to local governments	328,413	3,647,678	0	0	0	3,319,265
Loans to other funds	35,972	35,974	0	0	0	2
Loans to state funds	0	3,214,567	0	879,920	0	4,094,487
Stock	0	241,032	0	0	0	241,032
Claims in respect of collections of money	0	941	101	198,363	112,899	312,304
Branches and representative offices	0	0	4	0	0	4
Claims and other suspense accounts	5,454,147	30,095,807	114,400	1,422,514	1,587,776	27,766,350
Claims in respect of own securities	0	0	0	0	0	0
Securities for intervention and trading purposes	0	1,544,866	195	6,838	4,817	1,556,716
Securities in portfolio	5,054,974	130,094,151	902,835	10,049,961	885,521	136,877,494
Investment securities and deposits	2,511,916	53,769,163	2,791,485	2,806,992	5,703,652	62,559,376
Foreign branches	0	0	0	0	509,161	509,161
Tangible fixed assets	18,606,533	44,513,398	0	0	0	25,906,865
Acquisition of fixed assets	0	3,789,168	0	147	0	3,789,315
Tangible fixed assets leased	2,147	2,519	0	0	0	372
Intangible fixed assets	5,251,511	6,916,289	0	0	0	1,664,778
Special agenda commissioned	0	0	0	0	0	0
Accumulated depreciation and provisions	107,576,275	103,335,912	1,027,599	1,307,229	1,905,535	0
Total assets	107,576,275	768,219,260	31,138,517	72,261,084	82,802,436	846,845,022

Continued on next page.

Shortened Balance Sheet of Commercial Banks as at 31. December 2000 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total) – continued

LIABILITIES	Slovak crown		Foreign currency		Total
	Residents	Non-residents	Residents	Non-residents	
Accounts of issuing banks and postal checking accounts	36,909,219	0	492,115	0	37,401,334
Accounts with issuing banks	1,821,858	0	0	0	1,821,858
Loan received from issuing banks	35,087,361	0	492,115	0	35,579,476
of which: Redistribution loans	23,979,596	0	0	0	23,979,596
Refinancing loans	590,879	0	0	0	590,879
of which: Lombard loans	0	0	0	0	0
Accounts of other banks	71,304,423	2,661,987	5,802,156	11,787,015	91,555,581
Current accounts with other banks	0	0	1	186,958	186,959
Current accounts with other banks	997,129	893,087	215,187	852,780	2,958,183
Transfers on accounts between banks	868,535	0	0	1,493,476	2,362,011
Credits received	13,938,247	42,000	0	3,589,344	17,569,591
Time deposits of other banks	55,500,512	1,726,900	5,586,968	5,664,457	68,478,837
Liabilities from securities and other items	29,247,416	0	0	15,167	29,262,583
Deposits and loans received from customers	448,378,307	2,512,660	93,396,848	3,921,499	548,209,314
Current accounts of customers	85,792,748	1,090,501	24,661,487	1,948,656	113,493,392
Time deposits of customers	197,659,009	1,002,954	59,921,667	1,876,873	260,460,503
Savings deposits	152,273,911	117,452	8,797,162	47,046	161,235,571
Giro accounts	11,661,863	37,079	3,215	0	11,702,157
Demand deposits on passbooks	21,461,710	13,023	6,034,214	32,655	27,541,602
Other short-term savings deposits	48,212,339	51,927	2,735,837	14,391	51,014,494
Medium-term savings deposits	27,994,756	15,235	23,896	0	28,033,887
Long-term savings deposits	42,943,243	188	0	0	42,943,431
Credits received from customers	12,652,639	301,753	16,532	48,924	13,019,848
Other liabilities to customers	10,648,491	3,610	2,623,784	157,048	13,432,933
Certificates of deposits and similar securities issued	7,770,171	12,462	426,212	47	8,208,892
Deposits for specific purposes	1,477,057	45,046	552,316	126,634	2,201,053
Other special liabilities	14,015	17	5,665	51	19,748
Accounts of public authorities, local governments, state funds and other funds	23,382,247	0	846,410	0	24,228,657
Deposits of extra-budgetary funds of public authorities	5,229,613	0	786,442	0	6,016,055
Deposits of social insurance funds	9,866,761	0	223	0	9,866,984
Deposits of local governments	4,920,953	0	59,683	0	4,980,636
Deposits of other funds	1,210,642	0	62	0	1,210,704
Deposits of State funds	2,154,278	0	0	0	2,154,278
Liabilities from collections	454	95	208,632	88,651	297,832
Branches and representative offices	690,335	0	0	0	690,335
Adjustment and other suspense accounts	20,059,835	364,995	1,333,865	343,312	22,102,007
Liabilities from own securities	331,302	13	15,689	0	347,004
Liabilities from trading in securities and financial derivatives	8,847	362	7,301	764	17,274
Liabilities from unpaid securities	63,400	0	0	0	63,400
Subsidies and funds of similar nature	2,558,235	0	136,387	0	2,694,622
Bonds issued	6,775,900	0	0	0	6,775,900
Long-term borrowings of special nature	0	0	0	9,092,395	9,092,395
Reserves	21,132,915	0	101,578	172,775	21,407,268
Funds allocated from profits	12,775,994	21,276	0	25,224	12,822,494
Share capital	39,231,777	7,724,699	0	2,212,853	49,169,329
Long-term liabilities of foreign banks' branches to head offices	0	1,399,229	0	3,428,988	4,828,217
Share premium funds	707,416	194,134	0	0	901,550
Other capital funds	3,164,991	23,961	0	0	3,188,952
Gains / losses from valuation of property shares and deposits	361,954	0	0	1,961	363,915
Own shares issued to reduce share capital	0	0	0	0	0
Gains / losses from revaluation of share capital and deposits in foreign currency	3,806	4,123	0	772,240	780,169
Retained earnings from previous years (+)	5,913,259	0	0	0	5,913,259
Accumulated losses from previous years (-)	-53,673,881	0	0	0	-53,673,881
Profit and loss account (+, -)	4,542,886	0	0	0	4,542,886
Profit or loss in process of approval (+, -)	0	0	0	0	0
Total liabilities	693,780,771	14,968,669	105,948,958	32,146,624	846,845,022

**Foreign Exchange Positions of Banks and Branches of Foreign Banks in the SR vis-à-vis Abroad
(in convertible currency) (US\$ thousands)**

	TOTAL			SHORT-TERM			MEDIUM- AND LONG-TERM		
	Foreign exchange position	Assets	Liabilities	Foreign exchange position	Assets	Liabilities	Foreign exchange position	Assets	Liabilities
31.1.2000	460,082	1,103,867	643,785	656,882	860,443	203,560	-196,800	243,424	440,225
29.2.2000	311,420	933,771	622,351	512,296	709,043	196,746	-200,876	224,729	425,605
31.3.2000	379,156	1,030,377	651,221	619,224	807,193	187,969	-240,068	223,184	463,252
30.4.2000	377,019	1,005,786	628,767	616,440	789,501	173,061	-239,420	216,285	455,706
31.5.2000	615,844	1,212,846	597,002	824,883	995,274	170,390	-209,039	217,573	426,612
30.6.2000	533,486	1,151,604	618,118	768,113	963,856	195,743	-234,627	187,748	422,375
31.7.2000	575,096	1,189,085	613,988	819,701	1,010,768	191,067	-244,605	178,316	422,921
31.8.2000	1,016,264	1,643,774	627,510	928,926	1,141,428	212,502	87,338	502,346	415,007
30.9.2000	1,221,514	1,833,893	612,379	1,455,136	1,648,761	193,625	-233,622	185,132	418,754
31.10.2000	875,457	1,519,511	644,054	1,095,643	1,333,016	237,374	-220,185	186,495	406,680
30.11.2000	959,917	1,599,801	639,884	1,182,171	1,415,654	233,483	-222,253	184,147	406,400
31.12.2000	1,028,726	1,707,082	678,356	1,252,592	1,504,149	251,557	-223,866	202,933	426,799

**Foreign Exchange Positions of Banks and Branches of Foreign Banks in the SR vis-à-vis Abroad
(in convertible currency) (Sk thousands)**

	TOTAL			SHORT-TERM			MEDIUM- AND LONG-TERM		
	Foreign exchange position	Assets	Liabilities	Foreign exchange position	Assets	Liabilities	Foreign exchange position	Assets	Liabilities
31.1.2000	19,758,210	47,405,559	27,647,349	28,209,804	36,951,706	8,741,902	-8,451,594	10,453,853	18,905,447
29.2.2000	13,492,584	40,456,582	26,963,998	22,195,741	30,719,978	8,524,237	-8,703,157	9,736,604	18,439,761
31.3.2000	16,479,268	44,783,286	28,304,018	26,913,348	35,083,043	8,169,695	-10,434,080	9,700,243	20,134,323
30.4.2000	17,001,303	45,354,912	28,353,609	27,797,731	35,601,746	7,804,015	-10,796,428	9,753,166	20,549,594
31.5.2000	28,177,946	55,493,784	27,315,838	37,742,543	45,538,753	7,796,210	-9,564,597	9,955,031	19,519,628
30.6.2000	24,228,807	52,301,250	28,072,443	34,884,619	43,774,471	8,889,852	-10,655,812	8,526,779	19,182,591
31.7.2000	26,514,238	54,821,554	28,307,316	37,791,492	46,600,453	8,808,961	-11,277,254	8,221,101	19,498,355
31.8.2000	48,834,545	78,988,261	30,153,716	44,637,682	54,849,048	10,211,366	4,196,863	24,139,213	19,942,350
30.9.2000	60,309,820	90,544,811	30,234,991	71,844,420	81,404,285	9,559,865	-11,534,600	9,140,526	20,675,126
31.10.2000	44,843,553	77,833,917	32,990,364	56,122,097	68,281,093	12,158,996	-11,278,544	9,552,824	20,831,368
30.11.2000	47,783,722	79,636,489	31,852,767	58,847,266	70,469,839	11,622,573	-11,063,544	9,166,650	20,230,194
31.12.2000	48,750,277	80,896,901	32,146,624	59,359,068	71,280,116	11,921,048	-10,608,791	9,616,785	20,225,576

Organisation of NBS as at 31 December 2000



