

H. APPENDICES



Selected Indicators of Economic and Monetary Development in the SR

	Unit	Note	1997	1998	1999	2000	2001	2000				2001			
								Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
GDP at current prices	Sk billions	1/	686.1	750.8	815.3	887.2	964.6	201.6	227.7	230.1	227.8	221.8	245.8	249.3	247.7
Same period of previous year = 100	index		113.2	109.4	108.6	108.8	108.7	108.1	108.6	109.4	109.0	110.0	107.9	108.3	108.7
GDP at constant prices of 1995	Sk billions	1/	615.9	641.1	653.3	667.7	689.7	156.2	171.7	172.8	167.0	160.9	176.5	178.9	173.4
Same period of previous year = 100	index		106.2	104.1	101.9	102.2	103.3	101.5	101.9	102.5	102.9	103.0	102.8	103.5	103.9
Consumer prices, average for the period															
Same period of previous year = 100	index		106.1	106.7	110.6	112.0	107.3	115.5	115.8	108.9	108.5	107.2	107.8	107.7	106.7
Consumer prices, end of the period															
Same period of previous year = 100	index		106.4	105.6	114.2	108.4	106.5	116.6	115.4	108.7	108.4	107.1	108.0	107.4	106.5
Industrial producer prices, average for the period															
Same period of previous year = 100	index		104.5	103.3	103.8	109.8	106.6	109.5	111.4	109.5	108.9	108.7	108.1	106.1	103.8
Industrial production index															
Same period of previous year = 100	index	2/			97.4	108.7	106.8	106.8	107.4	108.8	111.7	108.1	107.9	106.9	104.5
Retail sales, hotels and restaurants, constant prices															
Same period of previous year = 100	index		104.8	108.6	109.8	102.3	105.2	98.3	98.8	103.6	107.9	103.7	102.3	105.5	108.7
Average monthly nominal wage	Sk		9,226	10,003	10,728	11,430	12,365	10,497	11,224	11,150	12,803	11,315	12,064	12,080	13,989
Same period of previous year = 100	index		113.1	109.6	107.2	106.5	108.2	108.4	106.1	104.8	106.5	107.8	107.5	108.3	109.3
Real wage															
Same period of previous year = 100	index		106.6	102.7	96.9	95.1	100.8	93.9	91.6	96.2	98.2	100.6	99.7	100.6	102.4
Unemployment rate															
end of the period	%	3/	12.5	15.6	19.2	17.9	18.6	19.3	19.1	16.6	17.9	19.2	17.8	17.4	18.6
Exchange rate (midpoint)															
	SKK/USD	4/	34.782	36.913	42.266	47.389	48.467	43.463	45.416	49.373	47.389	49.145	49.267	47.311	48.467
	SKK/DEM	4/	19.398	22.081	21.708	22.495	21.863	21.253	22.027	22.355	22.495	22.305	21.599	22.313	21.863
Real effective exchange rate															
- based on CPI		8/													
		9/	125.8	118.8	131.7	134.6	142.6	141.0	138.0	135.3	134.6	139.8	142.5	140.8	142.6
		10/	109.0	94.5	106.2	106.3	106.7	113.0	111.6	107.9	106.3	109.4	110.2	108.3	106.7
- based on PPI		9/	127.2	120.6	124.2	124.5	130.6	126.9	126.6	124.2	124.5	128.0	130.2	128.8	130.6
		10/	107.0	93.3	97.7	96.8	96.3	99.5	100.4	98.3	96.8	98.4	99.9	98.8	96.3
Foreign exchange reserves															
Total	US\$ millions		6,488.4	6,055.0	4,387.4	5,580.9	5,437.3	4,533.8	5,033.4	5,869.5	5,580.9	5,277.2	5,082.5	5,144.2	5,437.3
- of which: NBS reserves	US\$ millions		3,284.8	2,923.2	3,425.2	4,076.8	4,188.7	3,726.6	4,069.5	4,220.7	4,076.8	3,863.0	3,715.9	3,846.1	4,188.7
State budget															
Revenues	Sk billions	5/	180.8	177.8	216.7	213.4	205.3	51.1	105.3	161.9	213.4	50.0	103.8	151.7	205.3
- Fulfilment of the annual budget	%		105.7	105.5	120.5	116.1	113.7	27.8	57.3	88.1	116.1	27.7	57.5	84.0	113.7
Expenditures	Sk billions	5/	217.8	197.0	231.5	241.1	249.7	52.0	106.1	169.7	241.1	55.6	117.3	174.6	249.7
- Fulfilment of the annual budget	%		104.7	106.6	118.8	119.5	114.7	25.7	52.6	84.1	119.5	25.5	53.9	80.2	114.7
Balance	Sk billions		-37.0	-19.2	-14.8	-27.7	-44.4	-0.8	-0.8	-7.8	-27.7	-5.6	-13.5	-22.9	-44.4
MONETARY AGGREGATES															
Net domestic assets	%	6/	8.9	11.9	11.2	7.2	14.3	11.7	7.5	3.4	7.2	8.5	10.8	17.4	14.3
Money supply (M2)	%	6/	8.8	4.2	11.4	15.4	11.8	12.1	11.8	19.6	15.4	13.5	13.8	7.8	11.8
Loans to households and enterprises	%	6/	2.2	6.7	4.5	0.3	5.3	3.2	1.7	1.9	0.3	4.1	4.4	3.3	5.3
- of which: in foreign currency	%	6/	14.9	25.4	17.6	-3.3	6.3	3.4	-10.6	-2.7	-3.3	-3.6	8.4	-0.7	6.3
Total deposits	%	6/ 7/	7.4	3.3	9.0	19.4	11.3	13.5	13.0	23.4	19.4	13.4	16.6	5.6	11.3
- in Slovak crowns	%		6.6	-2.0	8.8	18.6	11.3	15.2	14.9	20.0	18.6	11.5	13.8	7.7	11.3
- in foreign currency	%		13.8	46.2	10.0	23.5	11.5	4.7	3.6	40.8	23.5	24.0	32.1	-3.5	11.5
Average interest rates															
- on loans	%		12.53	13.48	11.07	9.79	8.36	10.76	10.18	9.54	8.69	8.57	8.42	8.31	8.12
- on deposits	%		8.00	10.16	10.45	7.23	5.15	9.10	7.60	6.49	5.74	5.41	5.21	5.07	4.93
- margin	%		4.53	3.32	0.62	2.56	3.21	1.66	2.58	3.05	2.95	3.16	3.21	3.24	3.19

Source: Statistical Office of the SR, National Labour Office, NBS

1/ For 1997 - 2000 preliminary data

2/ Revised 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

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

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

Ratios of Selected Economic Indicators to GDP

	1995	1996	1997	1998	1999	2000	2001
Real GDP / capita (Sk)	101,795	107,912	114,412	118,927	121,091	123,634	128,209
Nominal GDP / capita (Sk)	101,795	112,788	127,452	139,277	151,119	164,278	179,310
Nominal GDP / capita (US\$)	3,423	3,680	3,791	3,952	3,649	3,556	3,709
GDP generated (% , 1995 constant prices)	100.0	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	4.9
Industry	29.1	29.5	27.6	26.8	28.2	28.3	27.4
Construction	7.0	6.5	6.1	5.5	3.8	3.1	3.1
Market services	39.2	37.8	39.1	40.3	40.6	41.8	43.0
Non-market services	11.6	13.0	14.3	13.2	12.9	12.8	12.7
Other	7.8	8.4	8.1	9.5	9.6	9.1	8.9
GDP used (% , 1995 constant prices)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Domestic demand	98.2	107.3	105.4	110.9	103.8	100.2	104.2
Final consumption	70.9	74.4	73.6	74.5	71.5	68.1	68.8
Formation of gross capital	27.3	32.9	31.8	36.4	32.3	32.2	35.4
Net exports	1.8	-7.3	-5.4	-10.9	-3.8	-0.2	-4.2
Exports of goods and services	59.8	56.7	62.7	67.6	68.6	77.8	80.1
Imports of goods and services	58.0	64.0	68.1	78.5	72.4	78.0	84.3
Average annual exchange rate SKK/USD	29.735	30.647	33.616	35.242	41.417	46.200	48.347

NBS calculation using data from the Statistical Office of the SR.

Influence on GDP Growth (percentage points, at constant 1995 prices)

	1999	2000	2001				year
			Q1	Q2	Q3	Q4	
GDP generated							
Year-on-year growth in GDP (%)	1.9	2.2	3.0	2.8	3.5	3.9	3.3
of which:							
Agriculture, forestry, fishing	0.4	0.1	0.0	-0.1	0.3	0.3	0.1
Industry	2.0	0.7	1.6	0.4	0.0	-2.1	0.0
of which: manufacturing	0.7	1.3	4.4	1.5	0.4	-0.8	1.3
Construction	-1.7	-0.6	0.4	0.1	-0.3	0.0	0.0
Market services	1.0	2.1	1.9	2.7	3.2	2.9	2.7
of which: trade	0.5	1.6	-0.8	0.9	1.1	1.6	0.7
transport	0.3	-0.1	1.8	1.7	1.0	0.7	1.3
Non-market services	-0.1	0.2	-0.6	0.8	0.6	0.6	0.4
Other	0.3	-0.3	-0.3	-1.2	-0.3	2.2	0.1
GDP used							
Year-on-year growth in GDP (%)	1.9	2.2	3.0	2.8	3.5	3.9	3.3
of which:							
Domestic demand	-5.1	-1.3	4.7	9.0	8.3	7.3	7.3
Final consumption in total	-1.6	-1.9	2.0	2.1	4.0	3.7	2.9
of which: household consumption	0.1	-1.7	1.9	0.8	2.3	2.7	1.9
Gross capital formation	-3.5	0.6	2.7	6.9	4.3	3.6	4.4
of which: gross fixed capital formation	-6.9	-0.2	4.0	3.6	4.3	1.4	3.3
Net exports	7.0	3.6	-1.6	-6.1	-4.8	-3.4	-4.0
Exports of goods and services	2.3	10.8	10.1	5.5	5.3	-0.4	5.1
Imports of goods and services	-4.7	7.2	11.7	11.6	10.1	3.0	9.1

NBS calculation using data from the Statistical Office of the SR.

Development of GDP by Use

		Indices								
		1997	1998	1999	2000	2001	1998/1997	1999/1998	2000/1999	2001/2000
GDP (at constant 1995 prices)	a	615.9	641.1	653.3	667.7	689.7	104.1	101.9	102.2	103.3
Domestic demand ^{1/}	a	649.3	710.8	678.1	669.3	718.4	109.5	95.4	98.7	107.3
	b	105.4	110.9	103.8	100.2	104.2	x	x	x	x
Final consumption in total	a	453.4	477.4	467.1	454.5	474.2	105.3	97.8	97.3	104.3
	b	73.6	74.5	71.5	68.1	68.8	x	x	x	x
Households	a	317.0	333.8	334.2	322.7	335.6	105.3	100.1	96.6	104.0
	b	51.5	52.1	51.2	48.3	48.7	x	x	x	x
Non-profit institutions serving households	a	2.7	4.5	3.4	3.5	3.6	166.7	75.6	102.9	102.9
	b	0.4	0.7	0.5	0.5	0.5	x	x	x	x
Government	a	133.7	139.1	129.5	128.3	135.0	104.0	93.1	99.1	105.2
	b	21.7	21.7	19.8	19.2	19.6	x	x	x	x
Gross capital formation ^{1/}	a	195.9	233.4	211.0	214.8	244.2	119.1	90.4	101.8	113.7
	b	31.8	36.4	32.3	32.2	35.4	x	x	x	x
Gross fixed capital formation ^{1/}	a	213.1	236.8	192.2	190.9	213.1	111.1	81.2	99.3	111.6
	b	34.6	36.9	29.4	28.6	30.9	x	x	x	x
Change in stocks	a	-17.2	-3.4	18.8	23.9	31.1	x	x	x	x
	b	-2.8	-0.5	2.9	3.6	4.5	x	x	x	x
Net exports	a	-33.4	-69.7	-24.8	-1.6	-28.7	x	x	x	x
	b	-5.4	-10.9	-3.8	-0.2	-4.2	x	x	x	x
Exports of goods and services	a	386.3	433.3	448.0	519.2	552.8	112.2	103.4	115.9	106.5
	b	62.7	67.6	68.6	77.8	80.2	x	x	x	x
Imports of goods and services	a	419.7	503.0	472.8	520.8	581.5	119.8	94.0	110.2	111.7
	b	68.1	78.5	72.4	78.0	84.3	x	x	x	x

a - Absolute figures, in Sk billions

b - Share of GDP in %

^{1/} Including statistical discrepancy, which is shown separately, not included in the domestic demand, by the Statistical Office of the SR starting from Q1 2001

Source: Statistical Office of the SR.

Development of GDP by Sector

		Indices ^{1/}								
		1997	1998	1999	2000	2001	1998/1997	1999/1998	2000/1999	2001/2000
GDP (at constant 1995 prices)	a	615.9	641.1	653.3	667.7	689.7	104.1	101.9	102.2	103.3
Agriculture, forestry, fishing	a	29.4	29.3	31.9	32.9	33.7	99.9	108.8	103.1	102.5
	b	4.8	4.6	4.9	4.9	4.9	x	x	x	x
Industry in total	a	170.2	171.9	184.4	188.9	188.7	101.0	107.3	102.5	99.9
	b	27.6	26.8	28.2	28.3	27.4	x	x	x	x
Mining and quarrying	a	6.4	6.8	8.0	6.5	5.9	106.8	116.6	81.7	90.2
	b	1.0	1.1	1.2	1.0	0.9	x	x	x	x
Manufacturing	a	142.3	149.6	154.0	162.5	171.5	105.2	102.9	105.5	105.5
	b	23.1	23.3	23.6	24.3	24.9	x	x	x	x
Electricity generation and distribution, gas and water supply	a	21.5	15.4	22.4	19.9	11.3	71.6	145.3	88.8	56.9
	b	3.5	2.4	3.4	3.0	1.6	x	x	x	x
Construction	a	37.7	35.5	24.7	21.0	21.3	94.2	69.5	85.0	101.4
	b	6.1	5.5	3.8	3.1	3.1	x	x	x	x
Market services	a	240.5	258.7	265.2	278.8	296.9	107.5	102.5	105.1	106.5
	b	39.1	40.3	40.6	41.8	43.0	x	x	x	x
Trade, hotels and restaurants	a	75.6	85.9	89.3	99.7	104.5	113.7	103.9	111.7	104.8
	b	12.3	13.4	13.7	14.9	15.2	x	x	x	x
Transport	a	46.7	49.3	51.5	50.6	59.1	105.7	104.4	98.3	116.8
	b	7.6	7.7	7.9	7.6	8.6	x	x	x	x
Postal and telecommunications services	a	16.4	18.5	18.7	17.5	19.3	112.7	101.4	93.7	109.7
	b	2.7	2.9	2.9	2.6	2.8	x	x	x	x
Other services	a	101.9	104.9	105.7	110.9	114.1	103.0	100.8	104.9	102.8
	b	16.5	16.4	16.2	16.6	16.5	x	x	x	x
Non-market services	a	88.1	84.7	84.1	85.4	87.8	96.1	99.4	101.5	102.8
	b	14.3	13.2	12.9	12.8	12.7	x	x	x	x
Other	a	50.1	61.1	63.0	60.8	61.4	122.0	103.1	96.5	101.0
	b	8.1	9.5	9.6	9.1	8.9	x	x	x	x

a - Absolute figure, in Sk billions

b - Share of GDP in %

^{1/} Calculated from data rounded to Sk thousands

Source: Statistical Office of the SR.

Average Wages and Numbers of Employed Persons by Sector (index; the same period of the previous year = 100)

	Average monthly wage						Average number of employed persons					
	2000			2001			2000			2001		
	Sk	nominal index	real index	Sk	nominal index	real index	natural index	persons	natural index	persons	natural index	persons
Economy as a whole			11,430	106.5	95.1	12,365	108.2	100.8	1,976,952	99.4	2,006,165	101.5
of which:												
Agriculture, forestry, fishing			9,020	107.6	96.1	9,750	108.1	100.7	141,708	99.3	140,090	98.9
Industry in total			12,135	109.3	97.6	13,373	110.2	102.7	548,921	96.9	554,353	101.0
Mining and quarrying			13,361	111.5	99.6	14,470	108.3	100.9	15,637	91.4	13,775	88.1
Manufacturing			11,722	109.0	97.3	12,908	110.1	102.6	485,846	97.1	494,088	101.7
Electricity generation, and distribution, gas and water supply			15,967	111.3	99.4	17,984	112.6	104.9	47,438	96.3	46,489	98.0
Construction			10,541	106.5	95.1	11,047	104.8	97.7	125,808	91.9	122,873	97.7
Wholesale, retail trade, repairs			12,660	109.8	98.0	13,394	105.8	98.6	303,116	101.0	311,492	102.8
Hotels and restaurants			8,800	108.3	96.7	9,450	107.4	100.1	40,784	107.5	42,156	103.4
Transport, warehousing, post and telecommunications			12,455	107.7	96.2	13,626	109.4	102.0	150,048	98.8	148,856	99.2
Financial intermediation, insurance			22,150	111.0	99.1	24,409	110.2	102.7	36,431	98.3	36,436	100.0
Real estate, renting, business activities and research			14,095	107.5	96.0	15,547	110.3	102.8	143,852	99.8	152,345	105.9
Public administration and defence; compulsory social security			13,780	105.6	94.3	14,662	106.4	99.2	80,195	97.7	80,507	100.4
Education			8,990	107	95.5	9,450	105.1	97.9	179,782	99.0	178,042	99.0
Health and social work			9,318	102.4	91.4	10,380	111.4	103.8	139,047	102.6	140,064	100.7
Other community, social and personal activities			8,283	87.9	78.5	8,879	107.2	99.9	87,260	121.8	98,951	113.4
Average inflation – CPI index			x	112.0	x	x	107.3	x	x	x	x	x

Source: Statistical Office of the SR.

Households income and outlays

	(Sk billions), at current prices							Indices			
	1996	1997	1998	1999	2000	2001	1997/96	1998/97	1999/98	2000/99	2001/00
Compensation of employees (in all sectors)	267.1	307.6	335.6	347.9	366.1	399.9	115.2	109.1	103.7	105.2	109.2
of which: gross wages and salaries	202.6	237.1	257.6	268.3	282.7	308.6	117.0	108.6	104.2	105.4	109.2
Gross mixed income	107.9	120.8	133.1	149.8	169.9	192.8	112.0	110.2	112.5	113.4	113.5
Property income	28.6	31.2	39.4	45.2	38.9	31.6	109.1	126.3	114.7	86.1	81.2
Social benefits other than social transfers in kind	79.7	88.1	94.9	105.7	111.8	117.1	110.5	107.7	111.4	105.8	104.7
Other current transfers – receivable	13.9	13.6	16.4	19.7	23.5	25.8	97.8	120.6	120.1	119.3	109.8
Current income	497.1	561.2	619.3	668.3	710.3	767.2	112.9	110.4	107.9	106.3	108.0
Property expense	5.8	5.1	5.3	5.1	4.5	4.8	87.9	103.9	96.2	88.2	106.7
Income tax, property taxes, etc.	31.9	33.1	33.8	34.5	28.7	31.3	103.8	102.1	102.1	83.2	109.1
Social insurance contributions	89.3	98.0	106.0	107.8	113.6	124.7	109.7	108.2	101.7	105.4	109.8
Other current transfers – payable	14.5	17.9	21.2	23.5	26.1	29.4	123.4	118.4	110.8	111.1	112.6
Current expenditure	141.5	154.1	166.4	170.9	172.9	190.2	108.9	108.0	102.7	101.2	110.0
Gross disposable income	355.6	407.1	453.0	497.4	537.4	577.0	114.5	111.3	109.8	108.0	107.4
Household final consumption expenditure	315.8	353.7	395.4	436.3	469.0	514.6	112.0	111.8	110.3	107.5	109.7
Share in gross disposable income in %	88.8	86.9	87.3	87.7	87.3	89.2	x	x	x	x	x
Gross household savings	39.9	53.4	57.6	61.1	68.4	62.4	133.8	107.9	106.1	111.9	91.2
Share in gross disposable income in %	11.2	13.1	12.7	12.3	12.7	10.8	x	x	x	x	x

Source: Statistical Office of the SR.

Inflation (year-on-year change)

	1998											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	7.2	7.5	7.2	7.0	7.6	7.4	7.0	5.7	5.9	6.2	5.9	5.6
Regulated prices in %	10.4	9.9	9.8	9.1	8.6	8.5	8.1	3.5	4.5	6.4	6.3	6.3
<i>share in total in percentage points</i>	1.82	1.74	1.71	1.59	1.51	1.50	1.43	0.64	0.81	1.15	1.14	1.13
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.40	0.40	0.39	0.39	0.39	0.39	0.39	0.33	0.33	0.33	0.32	0.22
Core inflation in %	6.1	6.5	6.2	6.1	6.9	6.7	6.3	5.8	5.8	5.7	5.5	5.2
<i>share in total in percentage points</i>	5.02	5.38	5.10	5.06	5.72	5.53	5.15	4.71	4.75	4.70	4.47	4.28
of which: food prices in %	4.8	5.7	4.6	5.0	7.7	6.9	5.8	5.1	5.9	5.7	5.6	4.6
<i>share in total in percentage points</i>	1.30	1.54	1.24	1.34	2.04	1.85	1.55	1.33	1.54	1.50	1.46	1.19
Net inflation (adjusted for changes in indirect taxes) in %	6.7	6.9	7.0	6.7	6.6	6.6	6.5	6.1	5.8	5.7	5.4	5.5
<i>share in total in percentage points</i>	3.73	3.85	3.87	3.72	3.67	3.68	3.60	3.37	3.21	3.20	3.01	3.08

	1999											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	6.8	6.9	7.0	7.1	6.7	7.1	13.6	14.4	14.7	14.0	13.9	14.2
Regulated prices in %	13.1	15.0	15.2	15.7	15.8	16.1	40.0	40.2	40.3	38.1	38.1	38.2
<i>share in total in percentage points</i>	2.37	2.69	2.74	2.81	2.81	2.86	7.16	7.21	7.23	6.90	6.87	6.87
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.00	0.00	0.00	0.00	0.00	0.00	1.49	1.50	1.49	1.47	1.47	1.56
Core inflation in %	5.4	5.2	5.2	5.2	4.7	5.1	6.1	7.0	7.3	6.9	6.9	7.0
<i>share in total in percentage points</i>	4.43	4.25	4.24	4.28	3.85	4.20	4.98	5.71	5.95	5.64	5.60	5.75
of which: food prices in %	3.8	2.6	2.3	1.4	-0.9	-0.6	-0.5	0.6	1.1	0.6	0.7	1.3
<i>share in total in percentage points</i>	1.00	0.69	0.60	0.36	-0.24	-0.17	-0.12	0.17	0.29	0.16	0.17	0.33
Net inflation (adjusted for changes in indirect taxes) in %	6.2	6.5	6.6	7.1	7.4	7.9	9.2	9.9	10.2	9.9	9.8	9.7
<i>share in total in percentage points</i>	3.44	3.56	3.63	3.92	4.09	4.36	5.11	5.55	5.66	5.48	5.42	5.42

	2000											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	13.6	16.4	16.6	15.9	16.0	15.4	9.2	8.7	8.7	8.5	8.6	8.4
Regulated prices in %	33.6	46.8	47.4	47.1	47.0	46.6	21.6	21.6	21.3	20.8	20.8	20.7
<i>share in total in percentage points</i>	6.46	9.05	9.16	9.10	9.08	9.00	4.76	4.74	4.66	4.56	4.54	4.51
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	1.76	1.75	1.74	1.73	1.73	1.72	0.32	0.31	0.31	0.31	0.31	0.31
Core inflation in %	6.7	7.0	7.0	6.4	6.5	5.8	5.3	4.8	4.9	4.8	4.9	4.6
<i>share in total in percentage points</i>	5.39	5.64	5.66	5.11	5.24	4.69	4.08	3.67	3.72	3.66	3.74	3.55
of which: food prices in %	2.6	3.3	3.3	3.0	3.8	2.9	4.0	4.3	4.6	5.2	5.7	6.0
<i>share in total in percentage points</i>	0.67	0.84	0.84	0.75	0.94	0.71	0.93	0.98	1.06	1.20	1.32	1.38
Net inflation (adjusted for changes in indirect taxes) in %	8.6	8.7	8.7	7.9	7.7	7.1	5.9	5.0	5.0	4.6	4.5	4.1
<i>share in total in percentage points</i>	4.72	4.80	4.82	4.36	4.30	3.98	3.15	2.69	2.66	2.45	2.42	2.18

	2001											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	7.7	6.7	7.1	7.6	7.7	8.0	8.0	7.8	7.4	7.1	6.5	6.5
Regulated prices in %	20.7	16.4	17.1	16.4	16.3	16.4	17.1	17.0	17.0	17.0	17.0	17.2
<i>share in total in percentage points</i>	4.68	4.01	4.17	4.02	4.00	4.01	4.20	4.18	4.15	4.14	4.13	4.17
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	-0.03
Core inflation in %	4.0	3.6	4.0	4.8	5.0	5.4	5.2	4.9	4.4	4.0	3.3	3.2
<i>share in total in percentage points</i>	3.05	2.65	2.95	3.57	3.67	3.99	3.81	3.61	3.24	2.92	2.44	2.39
of which: food prices in %	4.7	3.5	5.3	6.9	7.2	9.2	9.4	8.1	6.5	5.5	3.7	3.7
<i>share in total in percentage points</i>	1.09	0.80	1.19	1.53	1.59	2.02	2.05	1.77	1.44	1.22	0.83	0.83
Net inflation (adjusted for changes in indirect taxes) in %	3.7	3.6	3.4	4.0	4.0	3.8	3.4	3.6	3.5	3.3	3.1	3.0
<i>share in total in percentage points</i>	1.97	1.85	1.75	2.04	2.08	1.97	1.75	1.85	1.81	1.70	1.61	1.56

Source: Statistical Office of the SR.

Inflation (month-on-month change)

	1998											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	1.9	0.7	0.2	0.4	0.6	0.1	-0.4	-0.2	0.4	1.1	0.4	0.2
Regulated prices in %	3.1	-0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.4	2.1	0.1	0.0
<i>share in total in percentage points</i>	0.56	-0.01	0.01	0.02	0.02	0.02	0.01	0.01	0.07	0.37	0.02	0.01
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.10
Core inflation in %	1.2	0.9	0.3	0.5	0.7	0.1	-0.4	-0.3	0.4	0.9	0.5	0.4
<i>share in total in percentage points</i>	0.97	0.72	0.23	0.37	0.58	0.09	-0.37	-0.24	0.34	0.76	0.41	0.30
z toho: ceny potravín v %	2.2	1.3	-0.2	0.7	1.5	-0.2	-1.9	-1.1	0.7	1.0	0.5	0.1
<i>share in total in percentage points</i>	0.57	0.34	-0.06	0.18	0.41	-0.05	-0.51	-0.28	0.17	0.25	0.13	0.02
Net inflation (adjusted for changes in indirect taxes) in %	0.7	0.7	0.5	0.3	0.3	0.3	0.3	0.1	0.3	0.9	0.5	0.5
<i>share in total in percentage points</i>	0.40	0.38	0.29	0.19	0.17	0.14	0.14	0.03	0.17	0.50	0.29	0.28

	1999											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	3.0	0.8	0.3	0.5	0.2	0.5	5.8	0.5	0.6	0.5	0.4	0.4
Regulated prices in %	9.7	1.6	0.3	0.5	0.2	0.4	20.7	0.2	0.5	0.5	0.1	0.1
<i>share in total in percentage points</i>	1.75	0.30	0.06	0.10	0.03	0.07	4.00	0.04	0.11	0.11	0.02	0.02
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.10	0.00	0.00	0.00	0.00	0.00	1.39	0.00	0.00	0.00	0.00	0.00
Core inflation in %	1.4	0.7	0.3	0.5	0.2	0.5	0.5	0.6	0.7	0.6	0.5	0.5
<i>share in total in percentage points</i>	1.14	0.54	0.21	0.41	0.16	0.42	0.37	0.42	0.52	0.44	0.35	0.41
z toho: ceny potravín v %	1.4	0.2	-0.6	-0.2	-0.7	0.1	-1.8	0.1	1.1	0.5	0.5	0.7
<i>share in total in percentage points</i>	0.37	0.04	-0.14	-0.05	-0.18	0.02	-0.44	0.01	0.26	0.11	0.12	0.16
Net inflation (adjusted for changes in indirect taxes) in %	1.4	0.9	0.6	0.8	0.6	0.7	1.5	0.8	0.5	0.6	0.4	0.5
<i>share in total in percentage points</i>	0.77	0.50	0.35	0.46	0.34	0.40	0.81	0.41	0.27	0.33	0.23	0.25

	2000											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	2.5	3.3	0.4	0.0	0.3	-0.1	0.0	0.1	0.6	0.4	0.4	0.2
Regulated prices in %	6.1	11.6	0.7	0.3	0.1	0.1	0.1	0.2	0.2	0.1	0.0	0.0
<i>share in total in percentage points</i>	1.34	2.62	0.16	0.07	0.02	0.03	0.04	0.04	0.05	0.03	0.01	0.00
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Core inflation in %	1.1	1.0	0.3	-0.1	0.3	-0.1	0.0	0.0	0.7	0.5	0.6	0.3
<i>share in total in percentage points</i>	0.83	0.73	0.21	-0.10	0.26	-0.09	-0.01	0.03	0.55	0.37	0.41	0.22
z toho: ceny potravín v %	2.8	0.8	-0.5	-0.5	0.0	-0.8	-0.7	0.3	1.4	1.1	1.0	0.9
<i>share in total in percentage points</i>	0.64	0.19	-0.12	-0.11	0.01	-0.17	-0.15	0.07	0.32	0.24	0.22	0.21
Net inflation (adjusted for changes in indirect taxes) in %	0.4	1.0	0.6	0.0	0.5	0.2	0.3	-0.1	0.5	0.2	0.4	0.0
<i>share in total in percentage points</i>	0.19	0.54	0.33	0.02	0.25	0.08	0.14	-0.04	0.23	0.13	0.19	0.01

	2001											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	1.9	2.3	0.8	0.4	0.3	0.3	0.0	-0.1	0.2	0.1	-0.1	0.2
Regulated prices in %	6.2	7.7	1.2	-0.3	0.0	0.1	0.8	0.1	0.2	0.1	0.1	0.2
<i>share in total in percentage points</i>	1.50	1.94	0.32	-0.07	0.01	0.04	0.21	0.02	0.04	0.03	0.02	0.05
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	0.00
Core inflation in %	0.5	0.5	0.7	0.7	0.5	0.3	-0.2	-0.2	0.3	0.1	-0.1	0.2
<i>share in total in percentage points</i>	0.38	0.39	0.49	0.49	0.34	0.21	-0.17	-0.15	0.19	0.05	-0.06	0.16
of which: food prices in %	1.5	-0.3	1.2	0.9	0.3	1.0	-0.5	-0.9	0.0	0.1	-0.7	0.9
<i>share in total in percentage points</i>	0.35	-0.07	0.27	0.21	0.07	0.23	-0.10	-0.20	-0.01	0.02	-0.15	0.20
Net inflation (adjusted for changes in indirect taxes) in %	0.1	0.9	0.4	0.6	0.5	0.0	-0.1	0.1	0.4	0.1	0.2	-0.1
<i>share in total in percentage points</i>	0.03	0.46	0.22	0.29	0.26	-0.02	-0.07	0.05	0.19	0.03	0.09	-0.04

Source: Statistical Office of the SR.

Balance of Payments of the SR for January to December 2001

used exchange rate of USD = 48.347 Sk	Receipts / Credit (+)		Payments / Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
Goods	610,693.0	12,631.5	713,898.0	14,766.1	-103,205.0	-2,134.7
Services	120,364.6	2,489.6	97,180.1	2,010.1	23,184.5	479.5
Transportation	48,924.7	1,011.9	24,613.9	509.1	24,310.8	502.8
Travel	30,994.7	641.1	13,987.5	289.3	17,007.2	351.8
Other services	40,445.2	836.6	58,578.7	1,211.6	-18,133.5	-375.1
Income	15,549.7	321.6	30,665.1	634.3	-15,115.4	-312.6
Compensation of employees	1,088.6	22.5	490.8	10.2	597.8	12.4
Income from investment	14,461.1	299.1	30,174.3	624.1	-15,713.2	-325.0
Current transfers	24,182.5	500.2	13,938.1	288.3	10,244.4	211.9
CURRENT ACCOUNT	770,789.8	15,942.9	855,681.3	17,698.7	-84,891.5	-1,755.9
Capital account	4,116.1	85.1	-360.8	-7.5	3,755.3	77.7
Financial account	1,536,271.1	31,775.3	-1,456,853.4	-30,134.0	79,417.7	1,641.4
Direct investment	468,001.1	9,680.0	-397,399.2	-8,219.7	70,601.9	1,460.3
Abroad (direct investor = resident)	17,947.0	371.2	-18,669.2	-386.2	-722.2	-14.9
Equity capital and reinvested earnings	3,128.0	64.7	-5,158.2	-106.7	-2,030.2	-42.0
Other capital	14,819.0	306.5	-13,511.0	-279.5	1,308.0	27.1
In the SR (recipient of dir. investment = resident)	450,054.1	9,308.8	-378,730.0	-7,833.6	71,324.1	1,475.3
Equity capital and reinvested earnings	61,223.1	1,266.3	-4,216.0	-87.2	57,007.1	1,179.1
Other capital	388,831.0	8,042.5	-374,514.0	-7,746.4	14,317.0	296.1
Portfolio investment	119,594.5	2,473.7	-130,094.4	-2,690.8	-10,499.9	-217.2
Assets	5,049.0	104.4	-29,438.0	-608.9	-24,389.0	-504.5
Liabilities	114,545.5	2,369.2	-100,656.4	-2,082.0	13,889.1	287.3
Other investment	948,675.5	19,621.6	-929,359.8	-19,223.4	19,315.7	398.2
Long-term	55,141.5	1,139.9	-65,766.9	-1,361.0	-10,625.4	-221.1
Assets	992.8	20.5	-1,486.5	-30.7	-493.7	-10.2
Liabilities	54,148.7	1,119.4	-64,280.4	-1,330.3	-10,131.7	-210.9
Short-term	893,534.0	18,481.7	-863,592.9	-17,862.4	29,941.1	619.3
Assets	392,099.4	8,110.1	-390,590.9	-8,078.9	1,508.5	31.2
Liabilities	501,434.6	10,371.6	-473,002.0	-9,783.5	28,432.6	588.1
CAPITAL AND FINANCIAL ACCOUNT	1,540,387.2	31,860.5	-1,457,214.2	-30,141.4	83,173.0	1,719.0
ERRORS AND OMISSIONS	x	x	x	x	8,585.4	180.2
TOTAL BALANCE	-42,644.2	-889.8	49,511.1	1,033.2	6,866.9	143.4
Monetary gold	0.0	0.0	0.0	0.0	0.0	0.0
Special drawing rights	0.0	0.0	-9.4	-0.2	-9.4	-0.2
Foreign exchange assets	42,644.2	889.8	-49,501.7	-1,033.0	-6,857.5	-143.2
Deposits	0.0	0.0	-28,489.5	-594.5	-28,489.5	-594.5
Securities	42,644.2	889.8	-21,012.2	-438.5	21,632.0	451.3
Bonds and bills of exchange	0.0	0.0	-21,012.2	-438.5	-21,012.2	-438.5
Money market instruments and fin. derivatives	42,644.2	889.8	0.0	0.0	42,644.2	889.8
RESERVE ASSETS	42,644.2	889.8	-49,511.1	-1,033.2	-6,866.9	-143.4

Note: Preliminary data

Current Account of Balance of Payments of the SR for January to December 2001

used exchange rate of USD = 48.347 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
GOODS	610,693.0	12,631.5	713,898.0	14,766.1	-103,205.0	-2,134.7
General merchandise	363,161.0	7,511.6	553,366.0	11,445.7	-190,205.0	-3,934.2
Goods for processing	246,528.0	5,099.1	159,322.0	3,295.4	87,206.0	1,803.8
Repairs on goods	529.0	10.9	1,079.0	22.3	-550.0	-11.4
Nonmonetary gold	475.0	9.8	131.0	2.7	344.0	7.1
SERVICES	120,364.6	2,489.6	97,180.1	2,010.1	23,184.5	479.5
Transportation	48,924.7	1,011.9	24,613.9	509.1	24,310.8	502.8
Railway transport	5,211.0	107.8	6,340.2	131.1	-1,129.2	-23.4
passenger	32.9	0.7	15.5	0.3	17.4	0.4
freight	5,178.1	107.1	6,324.7	130.8	-1,146.6	-23.7
Other transport	43,713.7	904.2	18,273.7	378.0	25,440.0	526.2
passenger	344.9	7.1	2,427.2	50.2	-2,082.3	-43.1
freight	5,282.6	109.3	6,192.1	128.1	-909.5	-18.8
other	38,086.2	787.8	9,654.4	199.7	28,431.8	588.1
of which: transport gass and petrol	34,381.0	711.1	0.0	0.0	34,381.0	711.1
Travel	30,994.7	641.1	13,987.5	289.3	17,007.2	351.8
Business	0.0	0.0	1,455.3	30.1	-1,455.3	-30.1
Personal	30,994.7	641.1	12,532.2	259.2	18,462.5	381.9
Other services	40,445.2	836.6	58,578.7	1,211.6	-18,133.5	-375.1
Communication services	2,741.1	56.7	1,305.5	27.0	1,435.6	29.7
Construction services	3,302.2	68.3	6,757.7	139.8	-3,455.5	-71.5
Insurance services	391.2	8.1	1,134.1	23.5	-742.9	-15.4
Financial services	1,316.0	27.2	2,609.3	54.0	-1,293.3	-26.8
Legal, accounting and advisory services	2,498.2	51.7	5,759.7	119.1	-3,261.5	-67.5
Computer and information services	3,301.6	68.3	3,202.8	66.2	98.8	2.0
Other business services	7,369.3	152.4	10,689.4	221.1	-3,320.1	-68.7
Services in other activities	19,525.6	403.9	27,120.2	560.9	-7,594.6	-157.1
INCOME	15,549.7	321.6	30,665.1	634.3	-15,115.4	-312.6
Compensation of employees	1,088.6	22.5	490.8	10.2	597.8	12.4
Investment income	14,461.1	299.1	30,174.3	624.1	-15,713.2	-325.0
Direct investment	563.6	11.7	4,342.0	89.8	-3,778.4	-78.2
income on equity	488.3	10.1	3,810.5	78.8	-3,322.2	-68.7
income on debt (interest)	75.3	1.6	531.5	11.0	-456.2	-9.4
Portfolio investment	7,888.8	163.2	10,754.8	222.5	-2,866.0	-59.3
income on equity	61.4	1.3	29.1	0.6	32.3	0.7
income on debt (interest)	7,827.4	161.9	10,725.7	221.8	-2,898.3	-59.9
Other investment	6,008.7	124.3	15,077.5	311.9	-9,068.8	-187.6
CURRENT TRANSFERS	24,182.5	500.2	13,938.1	288.3	10,244.4	211.9
Government	12.6	0.3	439.0	9.1	-426.4	-8.8
Other	24,169.9	499.9	13,499.1	279.2	10,670.8	220.7
CURRENT ACCOUNT	770,789.8	15,942.9	855,681.3	17,698.7	-84,891.5	-1,755.9

Note: Preliminary data

Capital Account of Balance of Payments of the SR for January to December 2001

used exchange rate of USD = 48.347 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
CAPITAL ACCOUNT	4,116.1	85.1	-360.8	-7.5	3,755.3	77.7
Capital transfers	4,045.4	83.7	-104.8	-2.2	3,940.6	81.5
Acquisition/disposal of non-prod. and nonfinan. assets	70.7	1.5	-256.0	-5.3	-185.3	-3.8

Note: Preliminary data

Financial Account of Balance of Payments of the SR for January to December 2001

used exchange rate of USD = 48.347 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
DIRECT INVESTMENT	468,001.1	9,680.0	-397,399.2	-8,219.7	70,601.9	1,460.3
ABROAD (direct investor = resident)	17,947.0	371.2	-18,669.2	-386.2	-722.2	-14.9
Equity capital	3,128.0	64.7	-5,132.2	-106.2	-2,004.2	-41.5
Claims on affiliated enterprises	2,042.0	42.2	-5,132.2	-106.2	-3,090.2	-63.9
Liabilities to affiliated enterprises	1,086.0	22.5	0.0	0.0	1,086.0	22.5
Reinvested earnings	0.0	0.0	-26.0	-0.5	-26.0	-0.5
Other capital	14,819.0	306.5	-13,511.0	-279.5	1,308.0	27.1
Claims on affiliated enterprises	14,747.0	305.0	-13,480.0	-278.8	1,267.0	26.2
Liabilities to affiliated enterprises	72.0	1.5	-31.0	-0.6	41.0	0.8
IN SR (recipient of direct investment = resident)	450,054.1	9,308.8	-378,730.0	-7,833.6	71,324.1	1,475.3
Equity capital	61,199.1	1,265.8	-4,216.0	-87.2	56,983.1	1,178.6
Claims on direct investors	0.0	0.0	0.0	0.0	0.0	0.0
Liabilities to direct investors	61,199.1	1,265.8	-4,216.0	-87.2	56,983.1	1,178.6
Reinvested earnings	24.0	0.5	0.0	0.0	24.0	0.5
Other capital	388,831.0	8,042.5	-374,514.0	-7,746.4	14,317.0	296.1
Claims on direct investors	194,837.0	4,030.0	-192,581.0	-3,983.3	2,256.0	46.7
Liabilities to direct investors	193,994.0	4,012.5	-181,933.0	-3,763.1	12,061.0	249.5
PORTFOLIO INVESTMENT	119,594.5	2,473.7	-130,094.4	-2,690.8	-10,499.9	-217.2
ASSETS	5,049.0	104.4	-29,438.0	-608.9	-24,389.0	-504.5
Equity securities	71.0	1.5	-205.8	-4.3	-134.8	-2.8
Debt securities	4,978.0	103.0	-29,232.2	-604.6	-24,254.2	-501.7
Bonds and notes	584.0	12.1	-12,973.7	-268.3	-12,389.7	-256.3
Government + NBS	0.0	0.0	0.0	0.0	0.0	0.0
Banks	0.0	0.0	-11,454.7	-236.9	-11,454.7	-236.9
Other sectors	584.0	12.1	-1,519.0	-31.4	-935.0	-19.3
Money market instruments	4,394.0	90.9	-16,258.5	-336.3	-11,864.5	-245.4
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0
LIABILITIES	114,545.5	2,369.2	-100,656.4	-2,082.0	13,889.1	287.3
Equity securities	15,288.7	316.2	-6,394.6	-132.3	8,894.1	184.0
Debt securities	99,256.8	2,053.0	-94,261.8	-1,949.7	4,995.0	103.3
Bonds and notes	97,805.6	2,023.0	-93,630.2	-1,936.6	4,175.4	86.4
Government + NBS	91,255.3	1,887.5	-87,788.4	-1,815.8	3,466.9	71.7
Banks	1,721.2	35.6	-2,324.7	-48.1	-603.5	-12.5
Other sectors	4,829.1	99.9	-3,517.1	-72.7	1,312.0	27.1
Money market instruments	370.2	7.7	-110.6	-2.3	259.6	5.4
Financial derivatives	1,081.0	22.4	-521.0	-10.8	560.0	11.6
OTHER INVESTMENT	948,675.5	19,621.6	-929,359.9	-19,223.4	19,315.6	398.2
ASSETS	393,092.2	8,130.6	-392,077.5	-8,109.7	1,014.7	21.0
Trade credits	378,647.0	7,831.9	-382,284.0	-7,907.1	-3,637.0	-75.2
long-term	250.0	5.2	-315.0	-6.5	-65.0	-1.3
short-term	378,397.0	7,826.7	-381,969.0	-7,900.6	-3,572.0	-73.9
Loans	4,670.6	96.6	-2,850.0	-58.9	1,820.6	37.7
Government + NBS	0.0	0.0	0.0	0.0	0.0	0.0
long-term	0.0	0.0	0.0	0.0	0.0	0.0
short-term	0.0	0.0	0.0	0.0	0.0	0.0
Banks	1,703.6	35.2	0.0	0.0	1,703.6	35.2
long-term	331.8	6.9	0.0	0.0	331.8	6.9
short-term	1,371.8	28.4	0.0	0.0	1,371.8	28.4
Other sectors	2,967.0	61.4	-2,850.0	-58.9	117.0	2.4
long-term	411.0	8.5	-111.0	-2.3	300.0	6.2
short-term	2,556.0	52.9	-2,739.0	-56.7	-183.0	-3.8
Cash and deposits	9,774.6	202.2	-4,518.6	-93.5	5,256.0	108.7
Other assets	0.0	0.0	-2,424.9	-50.2	-2,424.9	-50.2

Continued on next page.

Financial Account of Balance of Payments of the SR for January to December 2001 – continued

used exchange rate of USD = 48.347 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
LIABILITIES	555,583.3	11,491.0	-537,282.4	-11,113.8	18,300.9	377.2
Trade credits	471,271.0	9,747.7	-469,561.5	-9,712.3	1,709.5	35.4
long-term	1,241.0	25.7	-3,003.5	-62.1	-1,762.5	-36.5
of which: Government	0.0	0.0	-1,177.5	-24.4	-1,177.5	-24.4
short-term	470,030.0	9,722.0	-466,558.0	-9,650.2	3,472.0	71.8
Loans	72,672.2	1,502.5	-57,901.1	-1,198.4	14,771.1	304.2
Government + NBS	14,538.7	300.1	-6,128.3	-127.5	8,410.4	172.6
long-term	14,538.7	300.1	-6,128.3	-127.5	8,410.4	172.6
short-term	0.0	0.0	0.0	0.0	0.0	0.0
Banks	10,762.5	222.6	-2,498.8	-51.7	8,263.7	170.9
long-term	2,338.0	48.4	-2,498.8	-51.7	-160.8	-3.3
short-term	8,424.5	174.3	0.0	0.0	8,424.5	174.3
Other sectors	47,371.0	979.8	-49,274.0	-1,019.2	-1,903.0	-39.4
long-term	36,031.0	745.3	-42,830.0	-885.9	-6,799.0	-140.6
short-term	11,340.0	234.6	-6,444.0	-133.3	4,896.0	101.3
Cash and deposits	11,319.1	234.1	-867.4	-17.9	10,451.7	216.2
Other liabilities	321.0	6.6	-8,952.4	-185.2	-8,631.4	-178.5
long-term	0.0	0.0	-8,952.4	-185.2	-8,952.4	-185.2
short-term	321.0	6.6	0.0	0.0	321.0	6.6
FINANCIAL ACCOUNT	1,536,271.1	31,775.3	-1,456,853.5	-30,134.0	79,417.6	1,641.3

Note: Preliminary data

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

	2001												
	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	66.3	61.9	56.0	51.6	66.3	57.8	48.4	50.8	56.6	49.4	50.8	64.7	57.2
Foreign assets	198.5	192.3	192.3	211.8	212.4	200.3	196.9	198.8	199.6	191.9	197.8	215.1	214.2
Foreign liabilities	132.2	130.4	136.3	160.2	146.1	142.5	148.5	148.0	143.0	142.5	147.0	150.4	157.0
Net domestic assets	513.8	517.0	525.8	532.8	524.9	533.2	547.9	554.0	556.8	562.2	554.4	556.0	592.0
Domestic credit	563.9	577.1	585.3	585.2	585.5	590.4	599.5	612.8	617.3	624.1	631.1	627.3	649.8
Net credit to general government	167.2	246.8	256.4	277.7	280.7	284.0	285.8	292.7	294.9	298.6	301.4	305.2	317.7
Net credit to NPF	0.1	2.3	2.9	2.9	-4.7	-0.8	0.8	6.1	7.3	8.6	11.7	-0.8	10.4
Credit to households and enterprises	396.6	328.0	326.0	304.6	309.5	307.2	312.9	314.0	315.1	316.9	318.0	322.9	321.7
Credit in Slovak crown	359.8	289.9	289.7	268.2	271.7	270.0	273.7	273.6	275.5	278.0	278.1	282.8	282.3
- Credit to enterprises	316.0	245.9	245.5	223.9	227.0	224.5	227.4	226.2	227.1	229.2	228.0	231.6	230.4
- Credit to households	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9
Credit in foreign currency	36.8	38.1	36.3	36.4	37.8	37.2	39.2	40.4	39.6	38.9	39.9	40.1	39.4
LIABILITIES													
Liquid liabilities [M2]	580.1	578.9	581.8	584.4	591.2	591.0	596.3	604.8	613.4	611.6	605.2	620.7	649.2
Money [M1]	187.2	177.8	179.3	177.7	182.0	186.3	189.8	195.8	198.4	207.4	207.0	214.0	228.5
Currency outside banks [M0]	67.0	65.6	65.5	64.9	65.6	67.3	69.3	70.0	70.7	72.7	74.9	79.1	81.0
Demand deposits	120.2	112.2	113.8	112.8	116.4	119.0	120.5	125.8	127.7	134.7	132.1	134.9	147.5
- Households	54.0	55.2	56.1	56.0	57.7	58.4	60.5	61.8	62.5	71.1	61.6	64.1	67.1
- Enterprises	64.9	55.1	55.6	54.7	57.4	59.3	58.7	62.8	64.1	62.9	69.5	69.6	78.4
- Insurance companies	1.3	1.9	2.1	2.1	1.3	1.3	1.3	1.2	1.1	0.7	1.0	1.2	2.0
Quasi-money [QM]	392.9	401.1	402.5	406.7	409.2	404.7	406.5	409.0	415.0	404.2	398.2	406.7	420.7
Time deposits	326.4	335.7	339.1	340.9	340.9	337.1	337.3	339.8	341.8	332.4	326.3	333.8	346.3
- Households	250.3	253.4	253.2	251.9	248.8	248.8	248.9	248.8	248.3	240.5	239.1	247.3	256.3
- Enterprises	55.2	60.8	63.0	64.5	66.9	62.4	62.2	65.5	68.9	68.9	65.5	66.2	67.2
- Insurance companies	20.9	21.5	22.9	24.5	25.2	25.9	26.2	25.5	24.6	23.0	21.7	20.3	22.8
Foreign-currency deposits	66.5	65.4	63.4	65.8	68.3	67.6	69.2	69.2	73.2	71.8	71.9	72.9	74.4
- Households	40.1	40.5	41.1	42.6	42.6	42.8	43.0	43.4	44.0	44.7	44.7	45.5	47.7
- Enterprises	26.4	24.9	22.3	23.2	25.7	24.8	26.2	25.8	29.2	27.1	27.2	27.4	26.7
Other items net	50.1	60.1	59.5	52.4	60.6	57.2	51.6	58.8	60.5	61.9	76.7	71.3	57.8

Selected items of the Monetary Survey – analytical time series (adjustment ex ante) ^{1/}

	2001												
	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	68.9	64.5	58.5	54.1	68.8	60.2	50.9	53.3	59.1	52.0	53.3	67.2	59.7
Net credit to general government	167.2	163.1	172.7	172.7	175.7	179.0	180.8	187.7	189.9	193.6	196.4	200.2	212.7
Credit to households and enterprises	413.8	417.5	415.5	415.4	420.3	418.0	423.7	424.8	425.9	427.7	432.5	437.4	436.2
Other items net	69.9	68.5	67.8	60.7	68.9	65.4	59.9	67.1	68.8	70.3	88.7	83.3	69.8

Selected items of the Monetary Survey – analytical time series (adjustment ex post) ^{1/}

	2001												
	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	66.3	61.9	56.0	51.6	66.3	57.8	48.4	50.8	56.6	49.4	50.8	64.7	57.2
Net credit to general government	272.2	268.1	277.7	277.7	280.7	284.0	285.8	292.7	294.9	298.6	301.4	305.2	317.7
Credit to households and enterprises	299.3	303.0	301.0	300.9	305.8	303.5	309.2	310.3	311.4	313.2	318.0	322.9	321.7
Other items net	57.8	56.4	55.8	48.7	56.9	53.5	47.9	55.1	56.8	58.2	76.7	71.3	57.8

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to operate in 2000, 2001 and 2002, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (such adjustments concern loans to households and enterprises).

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

	2001												
	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	47.389	47.389	47.389	47.389	47.389	47.389	47.389	47.389	47.389	47.389	47.389	47.389	47.389
Fixed exchange rate SKK/DEM	22.495	22.495	22.495	22.495	22.495	22.495	22.495	22.495	22.495	22.495	22.495	22.495	22.495
ASSETS													
Net foreign assets	93.2	86.1	78.7	77.1	95.1	87.1	76.6	78.1	87.0	77.4	79.4	96.0	91.1
Foreign assets	274.1	264.6	263.7	289.5	291.5	277.0	272.3	276.9	277.1	266.8	274.3	295.6	294.2
Foreign liabilities	180.9	178.5	185.0	212.4	196.4	189.9	195.7	198.8	190.1	189.4	194.9	199.6	203.1
Net domestic assets	514.7	520.2	529.7	534.9	524.7	532.2	548.7	555.8	557.0	564.4	555.9	555.3	589.2
Domestic credit	610.2	623.9	631.3	631.1	632.0	634.0	643.8	657.5	661.6	668.0	675.4	671.6	694.5
Net credit to general government	199.8	279.5	288.9	310.1	313.1	313.7	315.5	322.4	324.5	328.0	330.8	334.6	347.7
Net credit to NPF	0.1	2.3	2.9	2.9	-4.7	-0.8	0.8	6.1	7.3	8.6	11.7	-0.8	10.4
Credit to households and enterprises	410.3	342.1	339.5	318.1	323.6	321.1	327.5	329.0	329.8	331.4	332.9	337.8	336.4
Credit in Slovak crown	359.8	289.9	289.7	268.2	271.7	270.0	273.7	273.6	275.5	278.0	278.1	282.8	282.3
- Credit to enterprises	316.0	245.9	245.5	223.9	227.0	224.5	227.4	226.2	227.1	229.2	228.0	231.6	230.4
- Credit to households	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9
Credit in foreign currency	50.5	52.2	49.8	49.9	51.9	51.1	53.8	55.4	54.3	53.4	54.8	55.0	54.1
LIABILITIES													
Liquid liabilities [M2]	607.9	606.3	608.4	612.0	619.8	619.3	625.3	633.9	644.0	641.8	635.3	651.3	680.3
Money [M1]	187.2	177.8	179.3	177.7	182.0	186.3	189.8	195.8	198.4	207.4	207.0	214.0	228.5
Currency outside banks [M0]	67.0	65.6	65.5	64.9	65.6	67.3	69.3	70.0	70.7	72.7	74.9	79.1	81.0
Demand deposits	120.2	112.2	113.8	112.8	116.4	119.0	120.5	125.8	127.7	134.7	132.1	134.9	147.5
- Households	54.0	55.2	56.1	56.0	57.7	58.4	60.5	61.8	62.5	71.1	61.6	64.1	67.1
- Enterprises	64.9	55.1	55.6	54.7	57.4	59.3	58.7	62.8	64.1	62.9	69.5	69.6	78.4
- Insurance companies	1.3	1.9	2.1	2.1	1.3	1.3	1.3	1.2	1.1	0.7	1.0	1.2	2.0
Quasi-money [QM]	420.7	428.5	429.1	434.3	437.8	433.0	435.5	438.1	445.6	434.4	428.3	437.3	451.8
Time deposits	326.4	335.7	339.1	340.9	340.9	337.1	337.3	339.8	341.8	332.4	326.3	333.8	346.3
- Households	250.3	253.4	253.2	251.9	248.8	248.8	248.9	248.8	248.3	240.5	239.1	247.3	256.3
- Enterprises	55.2	60.8	63.0	64.5	66.9	62.4	62.2	65.5	68.9	68.9	65.5	66.2	67.2
- Insurance companies	20.9	21.5	22.9	24.5	25.2	25.9	26.2	25.5	24.6	23.0	21.7	20.3	22.8
Foreign-currency deposits	94.3	92.8	90.0	93.4	96.9	95.9	98.2	98.3	103.8	102.0	102.0	103.5	105.5
- Households	56.9	57.5	58.3	60.4	60.5	60.7	61.0	61.6	62.4	63.5	63.4	64.6	67.7
- Enterprises	37.4	35.3	31.7	33.0	36.4	35.2	37.2	36.7	41.4	38.5	38.6	38.9	37.8
Other items net	95.5	103.7	101.6	96.2	107.3	101.8	95.1	101.7	104.6	103.6	119.5	116.3	105.3

Selected items of the Monetary Survey – analytical time series (adjustment ex ante) ^{1/}

	2001												
	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	97.4	90.3	82.9	81.1	99.2	91.1	80.6	82.1	91.2	81.6	83.5	100.1	95.2
Net credit to general government	199.8	195.8	205.2	205.1	208.1	208.7	210.5	217.4	219.5	223.0	225.8	229.6	242.7
Credit to households and enterprises	427.5	431.6	429.0	428.9	434.4	431.9	438.3	439.8	440.6	442.2	447.4	452.3	450.9
Ostatné čisté položky	116.9	113.7	111.6	106.0	117.2	111.6	104.9	111.5	114.6	113.6	133.1	129.9	118.9

Selected items of the Monetary Survey – analytical time series (adjustment ex post) ^{1/}

	2001												
	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	93.2	86.1	78.7	77.1	95.1	87.1	76.6	78.1	87.0	77.4	79.4	96.0	91.1
Net credit to general government	304.8	300.8	310.2	310.1	313.1	313.7	315.5	322.4	324.5	328.0	330.8	334.6	347.7
Credit to households and enterprises	313.0	317.1	314.5	314.4	319.9	317.4	323.8	325.3	326.1	327.7	332.9	337.8	336.4
Other items net	103.2	100.0	98.0	92.5	103.6	98.1	91.4	98.0	100.9	99.9	119.5	116.3	105.3

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to operate in 2000, 2001 and 2002, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (such adjustments concern loans to households and enterprises).

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

	2001												
	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	47.389	47.614	47.799	49.145	48.292	50.211	49.267	49.383	47.724	47.311	48.300	48.760	48.467
ASSETS													
Net foreign assets	93.2	85.9	78.8	79.0	96.2	88.8	77.1	80.1	87.1	77.4	80.8	97.3	92.0
Foreign assets	274.1	263.5	263.4	291.1	290.9	278.9	269.4	278.3	275.3	265.3	275.2	295.7	291.0
Foreign liabilities	180.9	177.6	184.6	212.1	194.7	190.1	192.3	198.2	188.2	187.9	194.4	198.4	199.0
Net domestic assets	514.7	520.2	529.7	534.2	524.0	532.0	547.9	554.8	556.5	563.9	555.1	554.7	587.9
Domestic credit	610.2	622.9	630.8	631.4	631.0	633.7	640.6	657.0	660.1	666.8	675.4	670.9	691.6
Net credit to general government	199.8	278.7	288.5	310.0	312.1	313.2	313.0	321.8	323.4	327.1	330.6	333.9	345.4
Net credit to NPF	0.1	2.3	2.9	2.9	-4.7	-0.8	0.8	6.1	7.3	8.6	11.7	-0.8	10.4
Credit to households and enterprises	410.3	341.9	339.4	318.5	323.6	321.3	326.8	329.1	329.4	331.1	333.1	337.8	335.8
Credit in Slovak crown	359.8	289.9	289.7	268.2	271.7	270.0	273.7	273.6	275.5	278.0	278.1	282.8	282.3
- Credit to enterprises	316.0	245.9	245.5	223.9	227.0	224.5	227.4	226.2	227.1	229.2	228.0	231.6	230.4
- Credit to households	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9
Credit in foreign currency	50.5	52.0	49.7	50.3	51.9	51.3	53.1	55.5	53.9	53.1	55.0	55.0	53.5
LIABILITIES													
Liquid liabilities [M2]	607.9	606.1	608.4	613.2	620.2	620.8	625.0	634.9	643.6	641.3	635.9	652.0	679.9
Money [M1]	187.2	177.8	179.3	177.7	182.0	186.3	189.8	195.8	198.4	207.4	207.0	214.0	228.5
Currency outside banks [M0]	67.0	65.6	65.5	64.9	65.6	67.3	69.3	70.0	70.7	72.7	74.9	79.1	81.0
Demand deposits	120.2	112.2	113.8	112.8	116.4	119.0	120.5	125.8	127.7	134.7	132.1	134.9	147.5
- Households	54.0	55.2	56.1	56.0	57.7	58.4	60.5	61.8	62.5	71.1	61.6	64.1	67.1
- Enterprises	64.9	55.1	55.6	54.7	57.4	59.3	58.7	62.8	64.1	62.9	69.5	69.6	78.4
- Insurance companies	1.3	1.9	2.1	2.1	1.3	1.3	1.3	1.2	1.1	0.7	1.0	1.2	2.0
Quasi-money [QM]	420.7	428.3	429.1	435.5	438.2	434.5	435.2	439.1	445.2	433.9	428.9	438.0	451.4
Time deposits	326.4	335.7	339.1	340.9	340.9	337.1	337.3	339.8	341.8	332.4	326.3	333.8	346.3
- Households	250.3	253.4	253.2	251.9	248.8	248.8	248.9	248.8	248.3	240.5	239.1	247.3	256.3
- Enterprises	55.2	60.8	63.0	64.5	66.9	62.4	62.2	65.5	68.9	68.9	65.5	66.2	67.2
- Insurance companies	20.9	21.5	22.9	24.5	25.2	25.9	26.2	25.5	24.6	23.0	21.7	20.3	22.8
Foreign-currency deposits	94.3	92.6	90.0	94.6	97.3	97.4	97.9	99.3	103.4	101.5	102.6	104.2	105.1
- Households	56.9	57.4	58.3	61.2	60.7	61.6	60.8	62.2	62.2	63.2	63.8	65.0	67.4
- Enterprises	37.4	35.2	31.7	33.4	36.6	35.8	37.1	37.1	41.2	38.3	38.8	39.2	37.7
Other items net	95.5	102.7	101.2	97.2	107.0	101.7	92.7	102.2	103.6	102.9	120.3	116.2	103.7

Selected items of the Monetary Survey – analytical time series (adjustment ex ante) ^{1/}

	2001												
	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	97.4	90.1	83.0	83.2	100.4	93.0	81.3	84.3	91.3	81.6	85.0	101.5	96.2
Net credit to general government	199.8	195.0	204.8	205.0	207.1	208.2	208.0	216.8	218.4	222.1	225.6	228.9	240.4
Credit to households and enterprises	427.5	431.4	428.9	429.3	434.4	432.1	437.6	439.9	440.2	441.9	447.6	452.3	450.3
Other items net	116.9	112.7	111.2	107.2	117.0	111.7	102.7	112.2	113.6	112.9	134.0	129.9	117.4

Selected items of the Monetary Survey – analytical time series (adjustment ex post) ^{1/}

	2001												
	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	93.2	85.9	78.8	79.0	96.2	88.8	77.1	80.1	87.1	77.4	80.8	97.3	92.0
Net credit to general government	304.8	300.0	309.8	310.0	312.1	313.2	313.0	321.8	323.4	327.1	330.6	333.9	345.4
Credit to households and enterprises	313.0	316.9	314.4	314.8	319.9	317.6	323.1	325.4	325.7	327.4	333.1	337.8	335.8
Other items net	103.2	99.0	97.5	93.5	103.3	98.0	89.0	98.5	99.9	99.2	120.3	116.2	103.7

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to operate in 2000, 2001 and 2002, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (such adjustments concern loans to households and enterprises).

Money Supply M2 (at fixed exchange rates as of 1 January 1993) (Sk billions)

	1.1.	31.3.	2001			Change since beginning of year		Change during the 1st quarter		Change during the 2nd quarter		Change during the 3rd quarter		Change during the 4th quarter	
			30.6.	30.9.	31.12.	Sk billions	%	Sk billions	%	Sk billions	%	Sk billions	%	Sk billions	%
Money Supply [M2]	580.1	584.4	596.3	611.6	649.2	69.1	11.9	4.3	0.7	11.9	2.0	15.3	2.6	37.6	6.1
Money [M1]	187.2	177.7	189.8	207.4	228.5	41.3	22.1	-9.5	-5.1	12.1	6.8	17.6	9.3	21.1	10.2
Currency outside banks [M0]	67.0	64.9	69.3	72.7	81.0	14.0	20.9	-2.1	-3.1	4.4	6.8	3.4	4.9	8.3	11.4
Demand deposits	120.2	112.8	120.5	134.7	147.5	27.3	22.7	-7.4	-6.2	7.7	6.8	14.2	11.8	12.8	9.5
- Households	54.0	56.0	60.5	71.1	67.1	13.1	24.3	2.0	3.7	4.5	8.0	10.6	17.5	-4.0	-5.6
- Enterprises	64.9	54.7	58.7	62.9	78.4	13.5	20.8	-10.2	-15.7	4.0	7.3	4.2	7.2	15.5	24.6
- Insurance companies	1.3	2.1	1.3	0.7	2.0	0.7	53.8	0.8	61.5	-0.8	-38.1	-0.6	-46.2	1.3	185.7
Quasi-money [QM]	392.9	406.7	406.5	404.2	420.7	27.8	7.1	13.8	3.5	-0.2	0.0	-2.3	-0.6	16.5	4.1
Time deposits	326.4	340.9	337.3	332.4	346.3	19.9	6.1	14.5	4.4	-3.6	-1.1	-4.9	-1.5	13.9	4.2
- Households	250.3	251.9	248.9	240.5	256.3	6.0	2.4	1.6	0.6	-3.0	-1.2	-8.4	-3.4	15.8	6.6
- Enterprises	55.2	64.5	62.2	68.9	67.2	12.0	21.7	9.3	16.8	-2.3	-3.6	6.7	10.8	-1.7	-2.5
- Insurance companies	20.9	24.5	26.2	23.0	22.8	1.9	9.1	3.6	17.2	1.7	6.9	-3.2	-12.2	-0.2	-0.9
Foreign-currency deposits	66.5	65.8	69.2	71.8	74.4	7.9	11.9	-0.7	-1.1	3.4	5.2	2.6	3.8	2.6	3.6
- Households	40.1	42.6	43.0	44.7	47.7	7.6	19.0	2.5	6.2	0.4	0.9	1.7	4.0	3.0	6.7
- Enterprises	26.4	23.2	26.2	27.1	26.7	0.3	1.1	-3.2	-12.1	3.0	12.9	0.9	3.4	-0.4	-1.5
Slovak-crown deposits	446.6	453.7	457.8	467.1	493.8	47.2	10.6	7.1	1.6	4.1	0.9	9.3	2.0	26.7	5.7
- Households	304.3	307.9	309.4	311.6	323.4	19.1	6.3	3.6	1.2	1.5	0.5	2.2	0.7	11.8	3.8
- Enterprises	120.1	119.2	120.9	131.8	145.6	25.5	21.2	-0.9	-0.7	1.7	1.4	10.9	9.0	13.8	10.5
- Insurance companies	22.2	26.6	27.5	23.7	24.8	2.6	11.7	4.4	19.8	0.9	3.4	-3.8	-13.8	1.1	4.6

Exchange rates of SKK (Midpoint rate)

End of month	1 FRF	1000 ITL	100 JPY	1 CAD	1 NLG	1 ATS	1 DEM	1 CHF	1 USD	1 GBP	1 EUR	1 CZK
31.1.2001	6.648	22.521	40.897	31.705	19.788	3.169	22.296	28.683	47.614	69.314	43.607	1.258
28.2.2001	6.665	22.581	41.151	31.274	19.840	3.177	22.355	28.450	47.799	69.036	43.722	1.264
31.3.2001	6.650	22.530	39.827	31.336	19.796	3.170	22.305	28.508	49.145	70.754	43.624	1.265
30.4.2001	6.636	22.481	38.994	31.301	19.753	3.163	22.257	28.320	48.292	69.601	43.530	1.256
31.5.2001	6.544	22.168	41.809	32.611	19.478	3.119	21.946	28.144	50.211	71.315	42.923	1.258
30.6.2001	6.440	21.817	39.516	32.445	19.169	3.070	21.599	27.805	49.267	69.590	42.244	1.251
31.7.2001	6.585	22.310	39.462	32.215	19.602	3.139	22.087	28.590	49.383	70.215	43.198	1.276
31.8.2001	6.612	22.401	39.845	30.863	19.682	3.152	22.177	28.586	47.724	69.290	43.374	1.267
30.9.2001	6.653	22.538	39.911	30.077	19.803	3.171	22.313	29.470	47.311	69.765	43.640	1.287
31.10.2001	6.665	22.579	39.603	30.637	19.839	3.177	22.353	29.687	48.300	70.264	43.719	1.302
30.11.2001	6.608	22.387	39.584	30.859	19.670	3.150	22.163	29.649	48.760	69.615	43.348	1.303
31.12.2001	6.519	22.084	36.915	30.357	19.404	3.107	21.863	28.867	48.467	70.146	42.760	1.337

Average Monetary Base of the NBS (Sk billions)

	2001											
	1	2	3	4	5	6	7	8	9	10	11	12
SOURCES OF THE MONETARY BASE	104.66	103.74	103.43	104.26	106.57	109.24	110.57	110.72	112.34	114.96	119.23	124.23
Autonomous factors	167.92	167.42	170.78	173.73	173.67	164.49	159.83	160.11	158.63	157.30	163.57	174.70
Net foreign assets	174.58	174.05	175.01	181.95	181.33	173.65	169.71	169.46	170.06	169.61	174.03	186.95
Reserves	189.42	189.09	189.49	196.33	195.98	188.57	184.16	183.68	184.37	183.73	188.14	200.36
Foreign liabilities	14.84	15.04	14.48	14.37	14.66	14.92	14.45	14.22	14.31	14.12	14.11	13.41
Net credit to Government	-16.40	-16.87	-14.64	-13.34	-13.70	-18.35	-18.64	-17.06	-16.98	-15.50	-20.57	-18.76
Other assets net	9.74	10.24	10.42	5.11	6.04	9.19	8.76	7.71	5.55	3.19	10.11	6.51
Monetary policy factors ^{1/}	-63.26	-63.68	-67.36	-69.47	-67.10	-55.25	-49.25	-49.39	-46.29	-42.34	-44.34	-50.47
Credit to banks (excl. redistribution loans)	0.56	0.50	0.43	0.33	0.19	0.08	0.04	0.01	0.00	0.00	0.00	0.00
Bills of exchange	0.56	0.50	0.43	0.33	0.19	0.08	0.04	0.01	0.00	0.00	0.00	0.00
Holdings of securities	0.00	0.00	0.03	0.00	0.15	0.00	0.00	0.00	0.04	0.00	0.00	0.00
Treasury bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other government securities	0.00	0.00	0.03	0.00	0.15	0.00	0.00	0.00	0.04	0.00	0.00	0.00
NBS (Central Bank) bills	84.90	101.85	107.05	122.40	124.99	112.15	100.31	103.54	89.99	100.07	65.87	99.06
of which: in NBS portfolio	23.30	39.34	39.92	53.66	58.48	57.60	51.49	54.38	43.99	59.01	21.95	49.42
Overnight deposits with NBS ^{2/}	2.21	1.67	0.68	1.07	0.93	0.78	0.47	0.24	0.32	1.28	0.42	0.84
USE OF MONETARY BASE ^{3/}	104.66	103.74	103.43	104.26	106.57	109.24	110.57	110.72	112.34	114.96	119.23	124.23
Currency in circulation	75.48	74.20	73.78	74.04	75.45	77.50	79.05	79.53	80.74	83.58	87.91	91.81
Reserves of banks	29.18	29.54	29.64	30.22	31.12	31.73	31.53	31.19	31.60	31.38	31.32	32.42
Required reserves	29.23	29.50	29.59	29.94	31.06	31.66	31.51	31.02	31.51	31.33	31.25	32.28
Excess reserves	-0.04	0.04	0.05	0.28	0.06	0.07	0.02	0.17	0.09	0.05	0.07	0.14

^{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

Deposits of Clients (Sk billions)

	2000					2001											
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12			
1. TOTAL DEPOSITS (Sk + foreign currency)	609.6	609.6	603.0	605.5	605.8	633.1	627.0	629.0	646.0	642.8	635.6	632.0	655.2	678.2			
A. Slovak-crown deposits	510.4	510.4	505.5	509.0	506.2	526.7	520.9	519.6	530.8	532.5	527.2	522.0	540.6	567.6			
- Non-financial organisations	93.3	93.3	87.1	88.9	89.7	95.0	91.6	90.6	95.8	100.9	100.3	103.4	104.4	113.4			
- Banking sector	7.7	7.7	8.8	8.7	8.6	7.8	7.8	8.0	8.6	8.2	7.7	7.0	7.3	9.1			
- Insurance sector	22.2	22.2	23.4	25.0	26.6	26.5	27.2	27.6	26.7	25.6	23.7	22.7	21.5	24.8			
- Extrabudgetary funds of central and local authorities	59.8	59.8	53.6	52.1	48.6	65.5	60.8	57.7	61.1	59.1	56.1	59.6	67.9	69.7			
- Non-profit organisations	7.7	7.7	8.0	8.1	8.1	8.4	8.3	8.1	8.8	8.7	8.6	8.8	8.7	8.3			
- Small businesses	10.3	10.3	11.1	11.6	11.1	11.2	12.6	12.5	13.0	13.7	13.3	13.3	13.8	11.8			
- Households	304.3	304.3	308.6	309.4	307.9	306.5	307.2	309.4	310.6	310.7	311.6	300.7	311.4	323.4			
- Foreigners (non-residents)	2.6	2.6	2.4	2.4	2.8	2.9	2.9	3.3	3.1	3.0	3.4	3.7	3.1	4.6			
- Other	2.5	2.5	2.5	2.8	2.9	3.0	2.4	2.3	3.1	2.5	2.5	2.8	2.5	2.4			
B. Foreign-currency deposits ^{1/}	99.2	99.2	97.5	96.4	99.6	106.4	106.1	109.5	115.3	110.3	108.3	110.0	114.6	110.7			
- Natural persons	58.7	58.7	59.1	60.1	63.0	62.5	63.4	62.6	64.0	64.0	65.0	65.6	66.8	69.3			
- Legal entities	40.4	40.4	38.3	36.3	36.5	43.9	42.7	46.9	51.2	46.3	43.3	44.4	47.8	41.3			
2. SLOVAK-CROWN DEPOSITS BY SECTOR	510.4	510.4	505.5	509.0	506.2	526.7	520.9	519.6	530.8	532.5	527.2	522.0	540.6	567.6			
Entrepreneurial sector	133.5	133.5	130.5	134.3	136.0	140.5	139.2	138.7	144.1	148.4	145.0	146.5	147.0	159.1			
a) Public sector	30.8	30.8	29.5	30.0	30.3	33.0	29.5	28.1	29.1	30.3	28.2	27.8	26.9	31.6			
b) Private sector (incl. cooperatives and households)	86.4	86.4	86.1	88.0	89.8	91.6	94.4	92.6	95.5	99.2	99.4	99.3	100.2	102.6			
d) Under foreign control	16.4	16.4	14.9	16.2	15.8	15.9	15.4	18.1	19.4	18.9	17.4	19.3	19.9	24.9			
Government sector	59.8	59.8	53.6	52.1	48.6	65.5	60.8	57.7	61.1	59.1	56.1	59.6	67.9	69.7			
Households	304.3	304.3	308.6	309.4	307.9	306.5	307.2	309.4	310.6	310.7	311.6	300.7	311.4	323.4			
Non-profit organisations	7.7	7.7	8.0	8.1	8.1	8.4	8.3	8.1	8.8	8.7	8.6	8.8	8.7	8.3			
Other	5.1	5.1	4.9	5.2	5.7	5.9	5.3	5.6	6.2	5.5	5.9	6.5	5.6	7.0			
3. SLOVAK-CROWN DEPOSITS BY TERM	510.4	510.4	505.5	509.0	506.2	526.7	520.9	519.6	530.8	532.5	527.2	522.0	540.6	567.6			
a) Short-term deposits	426.9	426.9	421.7	425.6	424.6	446.6	441.7	441.0	452.4	454.5	450.8	446.2	464.4	486.8			
b) Medium-term deposits	39.4	39.4	39.3	39.6	38.8	38.0	37.5	37.6	37.7	37.9	36.5	36.3	36.3	37.4			
c) Long-term deposits	44.0	44.0	44.5	43.8	42.9	42.1	41.6	41.0	40.7	40.2	39.9	39.4	39.9	43.4			
4. FOREIGN-CURRENCY DEPOSITS BY TERM^{1/}	99.2	99.2	97.5	96.4	99.6	106.4	106.1	109.5	115.3	110.3	108.3	110.0	114.6	110.7			
a) Short-term deposits	98.8	98.8	97.1	96.0	99.2	106.0	105.8	109.1	114.9	110.0	108.0	109.7	114.3	110.4			
b) Medium-term deposits	0.3	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3			
c) Long-term deposits	0.0	0.0	0.1	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	609.6	609.6	603.0	605.5	605.8	633.1	627.0	629.0	646.0	642.8	635.6	632.0	655.2	678.2			
a) Short-term deposits	525.8	525.8	518.8	521.6	523.8	552.6	547.5	550.1	567.3	564.4	558.9	556.0	578.7	597.2			
b) Medium-term deposits	39.8	39.8	39.6	40.1	39.1	38.4	37.9	37.9	38.1	38.2	36.8	36.5	36.6	37.7			
c) Long-term deposits	44.0	44.0	44.6	43.8	42.9	42.1	41.6	41.0	40.7	40.2	39.9	39.4	39.9	43.4			
6. INFORMATIVE																	
A. Increase in deposits (since beginning of year)																	
- in Sk billions	98.5	-	-6.5	-4.1	-3.7	23.5	17.4	19.5	36.5	33.2	26.0	22.4	45.6	68.6			
- in %	79.5	-	-1.1	0.4	0.1	4.5	-1.0	0.3	2.7	-0.5	-1.1	-0.6	3.7	3.5			
of which:																	
a) Slovak-crown deposits																	
- in Sk billions	79.5	-	-4.8	3.5	-2.8	20.5	-5.9	-1.3	11.2	1.7	-5.3	-5.3	18.6	26.9			
- in %	18.4	-	-0.9	0.7	-0.5	4.0	-1.1	-0.3	2.2	0.3	-1.0	-1.0	3.6	5.0			
b) Foreign-currency deposits ^{1/}																	
- in Sk billions	19.0	-	-1.7	-1.1	3.1	6.8	-0.3	3.4	5.8	-5.0	-1.9	1.7	4.6	-3.9			
- in %	23.7	-	-1.7	-1.1	3.3	6.8	-0.2	3.2	5.3	-4.3	-1.8	1.5	4.2	-3.4			

Continued on next page.

Deposits of Clients (Sk billions) – continued

	2000			2001											
	12	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	100.0	
a) Entrepreneurial sector	26.2	26.2	25.8	26.4	26.9	26.7	26.7	26.7	27.1	27.9	27.5	28.1	27.2	28.0	
- Public sector	6.0	6.0	5.8	5.9	6.0	6.3	5.7	5.4	5.5	5.7	5.3	5.3	5.0	5.6	
- Private sector (incl. cooperatives and households)	16.9	16.9	17.0	17.3	17.7	17.4	18.1	17.8	18.0	18.6	18.9	19.0	18.5	18.1	
- Under foreign control	3.2	3.2	2.9	3.2	3.1	3.0	3.0	3.5	3.7	3.5	3.3	3.7	3.7	4.4	
b) Government sector	11.7	11.7	10.6	10.2	9.6	12.4	11.7	11.1	11.5	11.1	10.6	11.4	12.6	12.3	
c) Households	59.6	59.6	61.1	60.8	60.8	58.2	59.0	59.6	58.5	58.4	59.1	57.6	57.6	57.0	
d) Non-profit organisations	1.5	1.5	1.6	1.6	1.6	1.6	1.6	1.6	1.7	1.6	1.6	1.7	1.6	1.5	
e) Other	1.0	1.0	1.0	1.0	1.1	1.1	1.0	1.1	1.2	1.0	1.1	1.2	1.0	1.2	
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	100.0	
a) Short-term deposits	83.6	83.6	83.4	83.6	83.9	84.8	84.8	84.9	85.2	85.3	85.5	85.5	85.9	85.8	
b) Medium-term deposits	7.7	7.7	7.8	7.8	7.7	7.2	7.2	7.2	7.1	7.1	6.9	7.0	6.7	6.6	
c) Long-term deposits	8.6	8.6	8.8	8.6	8.5	8.0	8.0	7.9	7.7	7.5	7.6	7.6	7.4	7.6	
Foreign-currency 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	100.0	
a) Short-term deposits	99.7	99.7	99.6	99.6	99.6	99.7	99.7	99.7	99.7	99.7	99.7	99.8	99.8	99.8	
b) Medium-term deposits	0.3	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	
c) Long-term deposits	0.0	0.0	0.1	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	100.0	
a) Short-term deposits	86.3	86.3	86.0	86.1	86.5	87.3	87.3	87.5	87.8	87.8	87.9	88.0	88.3	88.1	
b) Medium-term deposits	6.5	6.5	6.6	6.6	6.5	6.1	6.0	6.0	5.9	5.9	5.8	5.8	5.6	5.6	
c) Long-term deposits	7.2	7.2	7.4	7.2	7.1	6.7	6.6	6.5	6.3	6.3	6.3	6.2	6.1	6.4	

1/ Deposits from residents and non-residents in convertible currencies

Total Volume of Loans – adjusted for the issue of bonds for restructuring credit portfolios of banks (Sk billions)

	2000					2001									
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12	
1. TOTAL VOLUME OF LOANS (Sk + foreign currency)	407.6	407.6	412.2	409.8	410.0	413.9	415.3	421.6	424.2	424.8	426.6	429.2	435.6	431.9	
A. Slovak-crown loans	351.8	351.8	354.8	354.4	354.1	356.9	359.3	363.2	363.4	365.7	368.4	369.2	374.1	373.6	
- Non-financial organisations	282.6	282.6	285.8	285.0	284.3	287.1	283.8	284.8	284.0	284.5	286.4	285.5	288.5	288.2	
- Banking sector	10.0	10.0	9.3	9.5	10.1	10.2	10.6	12.7	12.6	13.0	13.0	13.6	13.8	12.6	
- Insurance sector	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
- Extrabudgetary needs of central and local authorities	6.9	6.9	7.4	7.3	7.2	6.5	10.6	10.8	11.1	11.5	11.7	12.4	12.7	12.7	
- Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	
- Small businesses	6.5	6.5	6.3	6.4	6.3	6.3	6.3	6.3	6.0	6.4	6.5	6.4	6.5	6.6	
- Households	43.8	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9	
- Foreigners (non-residents)	1.5	1.5	1.6	1.5	1.6	1.7	2.0	1.8	1.8	1.6	1.6	0.7	1.1	1.2	
- Other	0.1	0.1	0.1	0.2	0.2	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.2	
B. Loans in foreign currency ^{1/}	55.8	55.8	57.4	55.3	55.9	57.0	56.0	58.4	60.8	59.1	58.3	60.0	61.5	58.2	
2. SLOVAK-CROWN LOANS BY SECTOR	351.8	351.8	354.8	354.4	354.1	356.9	359.3	363.2	363.4	365.7	368.4	369.2	374.1	373.6	
a) Entrepreneurial sector	299.4	299.4	301.6	301.1	300.9	303.8	300.9	304.1	302.9	304.0	306.1	305.7	309.0	307.6	
- Public sector	144.6	144.6	146.3	144.8	143.3	146.3	149.3	151.3	151.8	152.3	153.0	153.8	154.8	154.1	
- Private sector (incl. cooperatives and households)	125.6	125.6	126.1	126.7	127.4	127.5	122.0	123.4	124.3	124.5	125.0	122.7	122.8	123.7	
- Under foreign control	29.1	29.1	29.1	29.7	30.2	30.0	29.6	29.3	26.8	27.3	28.1	29.3	31.4	29.8	
b) Government sector (extra-budgetary funds)	6.9	6.9	7.4	7.3	7.2	6.5	10.6	10.8	11.1	11.5	11.7	12.4	12.7	12.7	
c) Households	43.8	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9	
d) Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	
e) Other	1.7	1.7	1.7	1.8	1.7	1.8	2.2	2.0	2.0	1.8	1.7	0.9	1.2	1.4	
3. SLOVAK-CROWN LOANS BY INDUSTRY	351.8	351.8	354.8	354.4	354.1	356.9	359.3	363.2	363.4	365.7	368.4	369.2	374.1	373.6	
a) Agriculture, hunting, and fishing	14.6	14.6	14.6	14.5	14.6	14.7	14.7	14.7	14.7	14.7	14.6	14.4	14.2	14.2	
b) Forestry and timber industry	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.7	0.2	0.2	
c) Raw materials extraction	2.3	2.3	2.4	2.4	2.5	2.5	2.6	2.7	2.6	2.8	2.8	2.2	2.6	2.3	
d) Industrial production - total	75.8	75.8	76.9	77.1	77.1	73.9	72.0	70.2	68.1	67.4	68.7	69.5	70.2	66.2	
- Foods, beverages, and tobacco	14.8	14.8	14.8	14.6	14.7	15.3	15.1	15.4	15.5	15.3	15.7	16.1	15.9	15.1	
- Chemical industry	7.1	7.1	7.6	7.4	7.9	8.1	8.3	8.2	8.4	8.4	8.7	8.8	8.7	8.2	
- Metallurgy and machine engineering	31.7	31.7	31.7	32.2	32.6	27.9	26.1	25.1	22.5	22.4	22.9	23.2	24.5	23.5	
- Electrical and electronic industry	4.6	4.6	4.8	4.8	5.1	5.1	4.9	4.7	4.2	4.4	4.2	4.1	4.2	4.3	
- Textile, clothing, and leather	3.2	3.2	3.3	3.3	3.3	3.3	3.7	4.3	4.4	4.4	4.6	4.7	4.5	2.4	
- Other industries	14.3	14.3	14.7	14.7	13.6	14.3	13.9	12.4	13.2	12.4	12.6	12.6	12.5	12.7	
e) Power industry, gas and water supply	32.0	32.0	33.3	33.9	32.9	36.0	35.5	37.6	37.0	37.3	35.6	35.8	36.1	36.6	
f) Building and construction	6.1	6.1	6.0	6.5	6.4	6.5	6.6	6.9	6.9	7.0	6.9	6.9	7.0	6.7	
g) Trade, repair of cons. goods and motor vehicles, hotels and restaurants	41.0	41.0	41.0	40.6	40.5	42.4	41.9	41.5	41.3	41.2	42.6	40.3	41.3	42.0	
h) Tourism	0.3	0.3	0.4	0.4	0.7	0.4	0.4	0.6	0.5	0.4	0.5	0.4	0.5	0.5	
i) Transport, warehousing, postal and telecom. services	4.9	4.9	3.6	4.2	3.5	3.8	3.6	4.1	6.6	7.2	8.2	8.9	10.4	13.4	
j) Banking industry	10.0	10.0	9.3	9.5	10.1	10.2	10.6	12.7	12.6	13.0	13.0	13.6	13.8	12.6	
k) Insurance sector	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
l) Other	164.5	164.5	166.7	165.0	165.6	166.0	170.9	171.7	172.6	174.3	175.1	176.3	177.6	178.7	
4. TOTAL VOLUME OF LOANS (Sk + foreign currency)	407.6	407.6	412.2	409.8	410.0	413.9	415.3	421.6	424.2	424.8	426.6	429.2	435.6	431.9	
a) Short-term loans	151.6	151.6	145.7	142.3	142.2	145.3	141.5	144.3	142.8	138.8	139.2	137.3	140.3	131.6	
b) Medium-term loans	142.5	142.5	151.1	151.9	151.9	156.0	162.0	165.5	165.0	167.7	167.2	168.9	171.0	171.2	
c) Long-term loans	113.5	113.5	115.4	115.6	115.9	112.6	111.8	111.9	116.3	118.3	120.3	123.1	124.3	129.1	
4.1. SLOVAK-CROWN LOANS	351.8	351.8	354.8	354.4	354.1	356.9	359.3	363.2	363.4	365.7	368.4	369.2	374.1	373.6	
a) Short-term loans	124.3	124.3	116.8	115.8	115.6	116.9	114.8	116.6	113.6	112.2	114.1	111.5	113.8	110.1	
b) Medium-term loans	132.0	132.0	141.1	141.4	140.9	145.4	150.9	152.4	151.8	154.0	152.8	154.2	155.7	155.1	
c) Long-term loans	95.5	95.5	96.8	97.3	97.6	94.6	93.6	94.3	98.0	99.5	101.4	103.5	104.5	108.5	
4.2. LOANS IN FOREIGN CURRENCY ^{1/}	55.8	55.8	57.4	55.3	55.9	57.0	56.0	58.4	60.8	59.1	58.3	60.0	61.5	58.2	
a) Short-term loans	27.3	27.3	28.9	26.5	26.6	28.3	26.7	27.7	29.2	26.6	25.0	25.8	26.5	21.6	
b) Medium-term loans	10.5	10.5	9.9	10.5	11.0	10.6	11.1	13.1	13.2	13.7	14.4	14.7	15.3	16.1	
c) Long-term loans	18.0	18.0	18.6	18.3	18.3	18.0	18.2	17.6	18.4	18.8	18.9	19.5	19.7	20.6	

Continued on next page.

Total Volume of Loans – adjusted for the issue of bonds for restructuring credit portfolios of banks (Sk billions) – continued

	2000					2001									
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12	
5. SLOVAK-CROWN LOANS BY PURPOSE	351.8	351.8	354.8	354.4	354.1	356.9	359.3	363.2	363.4	365.7	368.4	369.2	374.1	373.6	
a) Current assets	45.4	45.4	49.0	49.4	50.0	52.2	52.1	53.5	51.7	51.7	52.0	54.0	56.9	54.6	
b) Capital goods	57.5	57.5	55.5	55.7	55.3	55.9	56.6	58.4	62.0	63.7	64.9	67.3	70.1	69.9	
c) Privatisation	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.2	
- Small-scale privatisation	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	
- Large-scale privatisation	0.5	0.5	0.4	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2	
d) Temporary lack of resources	10.6	10.6	10.9	10.8	10.5	11.3	11.2	11.1	11.0	11.1	11.2	10.6	8.7	8.8	
e) Permanently revolving stocks	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	
f) 'KBV' residential construction	7.1	7.1	7.1	7.1	7.1	7.1	7.1	6.7	6.7	6.7	6.7	6.7	6.6	4.9	
g) Current account balances (debit)	10.7	10.7	10.3	10.8	11.1	12.2	12.3	14.2	11.5	11.1	12.9	12.1	13.3	11.2	
h) Consumption	3.2	3.2	3.3	3.6	3.7	3.6	3.7	3.7	4.0	4.1	4.2	4.3	4.4	5.2	
i) Standard claims with reservation	29.7	29.7	29.6	30.0	31.0	29.8	29.5	28.5	28.6	28.5	27.6	27.9	29.7	38.7	
j) Classified receivables	84.2	84.2	83.2	82.9	81.9	80.5	79.4	79.3	79.6	79.8	79.5	76.0	73.6	70.6	
- doubtful and disputable	8.1	8.1	8.1	8.1	8.0	7.5	7.4	7.7	8.7	8.1	7.6	5.8	5.7	5.0	
- loss-making	70.9	70.9	69.7	69.5	69.6	68.6	67.6	67.5	67.4	68.1	68.6	65.9	63.7	60.7	
- sub-standard	5.1	5.1	5.4	5.2	4.3	4.5	4.3	4.2	3.5	3.6	3.3	4.3	4.2	4.8	
6. INFORMATIVE															
A. Total increase in loans															
(since beginning of year)															
- in Sk billions	-3.1	-	4.6	2.1	2.3	6.2	7.6	14.0	16.5	17.1	19.0	21.6	28.0	24.2	
- in %	-0.8	-	1.1	0.5	0.6	1.5	1.9	3.4	4.1	4.2	4.7	5.3	6.9	5.9	
of which:															
a) Slovak-crown loans															
- in Sk billions	1.6	-	3.0	2.6	2.3	5.0	7.4	11.4	11.5	13.8	16.5	17.4	22.3	21.8	
- in %	0.5	-	0.8	0.7	0.6	1.4	2.1	3.2	3.3	3.9	4.7	4.9	6.3	6.2	
b) Foreign-currency loans ^{1/}															
- in Sk billions	-4.7	-	1.6	-0.5	0.1	1.2	0.2	2.6	5.0	3.3	2.5	4.2	5.7	2.4	
- in %	-7.8	-	2.9	-0.9	0.1	2.2	0.3	4.7	9.0	5.9	4.4	7.6	10.3	4.4	
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	100.0	
a) Entrepreneurial sector	85.1	85.1	85.0	85.0	85.0	85.1	83.8	83.7	83.4	83.1	83.1	82.8	82.6	82.3	
- Public sector	41.1	41.1	41.2	40.8	40.5	41.0	41.5	41.7	41.8	41.6	41.5	41.6	41.4	41.3	
- Private sector (incl. cooperatives and households)	35.7	35.7	35.5	35.7	36.0	35.7	34.0	34.0	34.2	34.0	33.9	33.2	32.8	33.1	
- Under foreign control	8.3	8.3	8.2	8.4	8.5	8.4	8.2	8.1	7.4	7.5	7.6	7.9	8.4	8.0	
b) Government sector (extra-budgetary funds)	2.0	2.0	2.1	2.1	2.0	1.8	3.0	3.0	3.1	3.1	3.2	3.4	3.4	3.4	
c) Households	12.5	12.5	12.4	12.5	12.5	12.5	12.7	12.8	13.0	13.2	13.3	13.6	13.7	13.9	
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	0.0	
f) Other	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.5	0.2	0.3	0.4	
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	100.0	
a) Agriculture, hunting and fishing	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.0	4.0	4.0	3.9	3.8	3.8	
b) Forestry and timber industry	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	
c) Raw materials extraction	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.7	0.6	0.7	0.6	
d) Industrial production - total	21.5	21.5	21.7	21.7	21.8	20.7	20.0	19.3	18.8	18.4	18.7	18.8	18.8	17.7	
- Foods, beverages, and tobacco	4.2	4.2	4.2	4.1	4.2	4.3	4.2	4.2	4.3	4.2	4.3	4.4	4.2	4.0	
- Chemical industry	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.3	2.3	2.3	2.4	2.4	2.3	2.2	
- Metallurgy and machine engineering	9.0	9.0	8.9	9.1	9.2	7.8	7.3	6.9	6.2	6.1	6.2	6.3	6.5	6.3	
- Electrical and electronic industry	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.3	1.1	1.2	1.1	1.1	1.1	1.2	
- Textile, clothing, and leather	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.2	1.2	1.2	1.3	1.3	1.2	0.7	
- Other industries	4.1	4.1	4.1	4.2	3.8	4.0	3.9	3.4	3.6	3.4	3.4	3.4	3.3	3.4	
e) Power industry, gas and water supply	9.1	9.1	9.4	9.6	9.3	10.1	9.9	10.4	10.2	10.2	9.7	9.7	9.6	9.8	

Continued on next page.

Total Volume of Loans – adjusted for the issue of bonds for restructuring credit portfolios of banks (Sk billions) – continued

	2000			2001											
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12	
f) Building and construction	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.8	
g) Trade, repair of cons. goods and vehicles, hotel and restaurants	11.7	11.7	11.6	11.4	11.4	11.9	11.6	11.4	11.4	11.3	11.6	10.9	11.0	11.2	
h) Tourism	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	
i) Transport, warehousing, postal and telecom. services	1.4	1.4	1.0	1.2	1.0	1.1	1.0	1.1	1.8	2.0	2.2	2.4	2.8	3.6	
j) Banking industry	2.8	2.8	2.6	2.7	2.8	2.9	3.0	3.5	3.5	3.5	3.5	3.7	3.7	3.4	
k) Non-profit organizations	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
l) Others	46.7	46.7	47.0	46.5	46.8	46.5	47.6	47.3	47.5	47.7	47.5	47.7	47.5	47.8	
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	100.0	
a) Short-term loans	37.2	37.2	35.4	34.7	34.7	35.1	34.1	34.2	33.7	32.7	32.6	32.0	32.2	30.5	
b) Medium-term loans	35.0	35.0	36.7	37.1	37.1	37.7	39.0	39.2	38.9	39.5	39.2	39.3	39.3	39.6	
c) Long-term loans	27.9	27.9	28.0	28.2	28.3	27.2	26.9	26.5	27.4	27.8	28.2	28.7	28.5	29.9	
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	100.0	
a) Short-term loans	35.3	35.3	32.9	32.7	32.6	32.8	32.0	32.1	31.3	30.7	31.0	30.2	30.4	29.5	
b) Medium-term loans	37.5	37.5	39.8	39.9	39.8	40.7	42.0	42.0	41.8	42.1	41.5	41.8	41.6	41.5	
c) Long-term loans	27.1	27.1	27.3	27.4	27.6	26.5	26.0	26.0	27.0	27.2	27.5	28.0	27.9	29.0	
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	100.0	
a) Short-term loans	49.0	49.0	50.3	48.0	47.5	49.7	47.7	47.5	48.1	45.0	43.0	42.9	43.0	37.1	
b) Medium-term loans	18.8	18.8	17.3	18.9	19.7	18.7	19.8	22.4	21.7	23.1	24.7	24.5	24.9	27.6	
c) Long-term loans	32.3	32.3	32.3	33.1	32.7	31.6	32.5	30.1	30.2	31.9	32.4	32.5	32.1	35.3	
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	100.0	
a) Current assets	12.9	12.9	13.8	13.9	14.1	14.6	14.5	14.7	14.2	14.1	14.1	14.6	15.2	14.6	
b) Investment	16.3	16.3	15.7	15.7	15.6	15.7	15.8	16.1	17.1	17.4	17.6	18.2	18.7	18.7	
c) Privatisation	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	0.0	
- 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	0.0	
- Large-scale privatisation	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	0.0	
d) Temporary lack of resources	3.0	3.0	3.1	3.0	3.0	3.2	3.1	3.0	3.0	3.0	3.0	2.9	2.3	2.4	
e) Permanently revolving stocks	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	0.1	
f) 'KBV' residential construction	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.8	1.8	1.8	1.8	1.8	1.8	1.3	
g) Current account balances (debit)	3.0	3.0	2.9	3.1	3.1	3.4	3.4	3.9	3.2	3.0	3.5	3.3	3.6	3.0	
h) Consumption	0.9	0.9	0.9	1.0	1.1	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.4	
i) Standard claims with reservation	8.4	8.4	8.4	8.5	8.8	8.3	8.2	7.9	7.9	7.8	7.5	7.6	7.9	10.4	
j) Classified receivables	23.9	23.9	23.4	23.4	23.1	22.6	22.1	21.8	21.9	21.8	21.6	20.6	19.7	18.9	
- doubtful and disputable	2.3	2.3	2.3	2.3	2.3	2.1	2.1	2.1	2.4	2.2	2.1	1.6	1.5	1.3	
- loss-making	20.2	20.2	19.6	19.6	19.7	19.2	18.8	18.6	18.6	18.6	18.6	17.8	17.0	16.2	
- sub-standard	1.5	1.5	1.5	1.5	1.2	1.2	1.2	1.1	1.0	1.0	0.9	1.2	1.1	1.3	

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

Total Volume of Loans – statistical data (not adjusted for the issues of restructuring bonds) (Sk billions)

	2000				2001											
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12		
1. TOTAL VOLUME OF LOANS (Sk + foreign currency)	407.6	407.6	339.9	337.5	316.4	320.3	321.7	328.0	330.6	331.2	333.0	335.6	342.0	338.3		
A. Slovak-crown loans	351.8	351.8	282.5	282.1	260.5	263.3	265.7	269.6	269.8	272.1	274.8	275.6	280.5	280.0		
- Non-financial organisations	282.6	282.6	213.5	212.7	190.7	193.5	190.2	191.2	190.4	190.9	192.8	191.9	194.9	194.6		
- Banking sector	10.0	10.0	9.3	9.5	10.1	10.2	10.6	12.7	12.6	13.0	13.0	13.6	13.8	12.6		
- Insurance sector	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2		
- Extrabudgetary needs of central and local authorities	6.9	6.9	7.4	7.3	7.2	6.5	10.6	10.8	11.1	11.5	11.7	12.4	12.7	12.7		
- Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1		
- Small businesses	6.5	6.5	6.3	6.4	6.3	6.3	6.3	6.3	6.0	6.4	6.5	6.4	6.5	6.6		
- Households	43.8	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9		
- Foreigners (non-residents)	1.5	1.5	1.6	1.5	1.6	1.7	2.0	1.8	1.8	1.6	1.6	0.7	1.1	1.2		
- Other	0.1	0.1	0.1	0.2	0.2	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.2		
B. Loans in foreign currency ¹⁾	55.8	55.8	57.4	55.3	55.9	57.0	56.0	58.4	60.8	59.1	58.3	60.0	61.5	58.2		
2. SLOVAK-CROWN LOANS BY SECTOR	351.8	351.8	282.5	282.1	260.5	263.3	265.7	269.6	269.8	272.1	274.8	275.6	280.5	280.0		
a) Entrepreneurial sector	299.4	299.4	229.3	228.8	207.3	210.2	207.3	210.5	209.3	210.4	212.5	212.1	215.4	214.0		
- Public sector	144.6	144.6	74.0	72.5	49.7	52.7	55.7	57.7	58.2	58.7	59.4	60.2	61.2	60.5		
- Private sector (incl. cooperatives and households)	125.6	125.6	126.1	126.7	127.4	127.5	122.0	123.4	124.3	124.5	125.0	122.7	122.8	123.7		
- Under foreign control	29.1	29.1	29.1	29.7	30.2	30.0	29.6	29.3	26.8	27.3	28.1	29.3	31.4	29.8		
b) Government sector (extra-budgetary funds)	6.9	6.9	7.4	7.3	7.2	6.5	10.6	10.8	11.1	11.5	11.7	12.4	12.7	12.7		
c) Households	43.8	43.8	44.0	44.2	44.3	44.7	45.5	46.3	47.4	48.4	48.8	50.1	51.2	51.9		
d) Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1		
e) Other	1.7	1.7	1.7	1.8	1.7	1.8	2.2	2.0	2.0	1.8	1.7	0.9	1.2	1.4		
3. SLOVAK-CROWN LOANS BY INDUSTRY	351.8	351.8	282.5	282.1	260.5	263.3	265.7	269.6	269.8	272.1	274.8	275.6	280.5	280.0		
a) Agriculture, hunting, and fishing	14.6	14.6	14.6	14.5	14.6	14.7	14.7	14.7	14.7	14.7	14.6	14.4	14.2	14.2		
b) Forestry and timber industry	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.7	0.2	0.2		
c) Raw materials extraction	2.3	2.3	2.4	2.4	2.5	2.5	2.6	2.7	2.6	2.8	2.8	2.2	2.6	2.3		
d) Industrial production - total	75.8	75.8	76.9	77.1	77.1	73.9	72.0	70.2	68.1	67.4	68.7	69.5	70.2	66.2		
- Foods, beverages, and tobacco	14.8	14.8	14.8	14.6	14.7	15.3	15.1	15.4	15.5	15.3	15.7	16.1	15.9	15.1		
- Chemical industry	7.1	7.1	7.6	7.4	7.9	8.1	8.3	8.2	8.4	8.4	8.7	8.8	8.7	8.2		
- Metallurgy and machine engineering	31.7	31.7	31.7	32.2	32.6	27.9	26.1	25.1	22.5	22.4	22.9	23.2	24.5	23.5		
- Electrical and electronic industry	4.6	4.6	4.8	4.8	5.1	5.1	4.9	4.7	4.2	4.4	4.2	4.1	4.2	4.3		
- Textile, clothing, and leather	3.2	3.2	3.3	3.3	3.3	3.3	3.7	4.3	4.4	4.4	4.6	4.7	4.5	2.4		
- Other industries	14.3	14.3	14.7	14.7	13.6	14.3	13.9	12.4	13.2	12.4	12.6	12.6	12.5	12.7		
e) Power industry, gas and water supply	32.0	32.0	33.3	33.9	32.9	36.0	35.5	37.6	37.0	37.3	35.6	35.8	36.1	36.6		
f) Building and construction	6.1	6.1	6.0	6.5	6.4	6.5	6.6	6.9	6.9	7.0	6.9	6.9	7.0	6.7		
g) Trade, repair of cons. goods and motor vehicles, hotels and restaurants	41.0	41.0	41.0	40.6	40.5	42.4	41.9	41.5	41.3	41.2	42.6	40.3	41.3	42.0		
h) Tourism	0.3	0.3	0.4	0.4	0.7	0.4	0.4	0.6	0.5	0.4	0.5	0.4	0.5	0.5		
i) Transport, warehousing, postal and telecom. services	4.9	4.9	3.6	4.2	3.5	3.8	3.6	4.1	6.6	7.2	8.2	8.9	10.4	13.4		
j) Banking industry	10.0	10.0	9.3	9.5	10.1	10.2	10.6	12.7	12.6	13.0	13.0	13.6	13.8	12.6		
k) Insurance sector	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2		
l) Other	164.5	164.5	94.4	92.7	72.0	72.4	77.3	78.1	79.0	80.7	81.5	82.7	84.0	85.1		
4. TOTAL VOLUME OF LOANS (Sk + foreign currency)	407.6	407.6	339.9	337.5	316.4	320.3	321.7	328.0	330.6	331.2	333.0	335.6	342.0	338.3		
a) Short-term loans	151.6	151.6	145.7	142.3	120.9	124.0	120.2	123.0	121.5	117.5	117.9	116.0	119.0	110.3		
b) Medium-term loans	142.5	142.5	78.8	79.6	79.6	83.7	89.7	93.2	92.7	95.4	94.9	96.6	98.7	98.9		
c) Long-term loans	113.5	113.5	115.4	115.6	115.9	112.6	111.8	111.9	116.3	118.3	120.3	123.1	124.3	129.1		
4.1. SLOVAK-CROWN LOANS	351.8	351.8	282.5	282.1	260.5	263.3	265.7	269.6	269.8	272.1	274.8	275.6	280.5	280.0		
a) Short-term loans	124.3	124.3	116.8	115.8	94.3	95.6	93.5	95.3	92.3	90.9	92.8	90.2	92.5	88.8		
b) Medium-term loans	132.0	132.0	68.8	69.1	68.6	73.1	78.6	80.1	79.5	81.7	80.5	81.9	83.4	82.8		
c) Long-term loans	95.5	95.5	96.8	97.3	97.6	94.6	93.6	94.3	98.0	99.5	101.4	103.5	104.5	108.5		
4.2. LOANS IN FOREIGN CURRENCY ¹⁾	55.8	55.8	57.4	55.3	55.9	57.0	56.0	58.4	60.8	59.1	58.3	60.0	61.5	58.2		
a) Short-term loans	27.3	27.3	28.9	26.5	26.6	28.3	26.7	27.7	29.2	26.6	25.0	25.8	26.5	21.6		
b) Medium-term loans	10.5	10.5	9.9	10.5	11.0	10.6	11.1	13.1	13.2	13.7	14.4	14.7	15.3	16.1		
c) Long-term loans	18.0	18.0	18.6	18.3	18.3	18.0	18.2	17.6	18.4	18.8	18.9	19.5	19.7	20.6		

Continued on next page.

Total Volume of Loans – statistical data (not adjusted for the issues of restructuring bonds) (Sk billions) (Sk billions) – continued

	2000				2001											
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12		
5. SLOVAK-CROWN LOANS BY PURPOSE	351.8	351.8	282.5	282.1	260.5	263.3	265.7	269.6	269.8	272.1	274.8	275.6	280.5	280.0		
a) Current assets	45.4	45.4	49.0	49.4	50.0	52.2	52.1	53.5	51.7	51.7	52.0	54.0	56.9	54.6		
b) Capital goods	57.5	57.5	55.5	55.7	55.3	55.9	56.6	58.4	62.0	63.7	64.9	67.3	70.1	69.9		
c) Privatisation	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.2		
- Small-scale privatisation	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0		
- Large-scale privatisation	0.5	0.5	0.4	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2		
d) Temporary lack of resources	10.6	10.6	10.9	10.8	10.5	11.3	11.2	11.1	11.0	11.1	11.2	10.6	8.7	8.8		
e) Permanently revolving stocks	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3		
f) 'KBV' residential construction	7.1	7.1	7.1	7.1	7.1	7.1	7.1	6.7	6.7	6.7	6.7	6.7	6.6	4.9		
g) Current account balances (debit)	10.7	10.7	10.3	10.8	11.1	12.2	12.3	14.2	11.5	11.1	12.9	12.1	13.3	11.2		
h) Consumption	3.2	3.2	3.3	3.6	3.7	3.6	3.7	3.7	4.0	4.1	4.2	4.3	4.4	5.2		
i) Standard claims with reservation	29.7	29.7	29.6	30.0	31.0	29.8	29.5	28.5	28.6	28.5	27.6	27.9	29.7	38.7		
j) Classified receivables	84.2	84.2	83.2	82.9	81.9	80.5	79.4	79.3	79.6	79.8	79.5	76.0	73.6	70.6		
- doubtful and disputable	8.1	8.1	8.1	8.1	8.0	7.5	7.4	7.7	8.7	8.1	7.6	5.8	5.7	5.0		
- loss-making	70.9	70.9	69.7	69.5	69.6	68.6	67.6	67.5	67.4	68.1	68.6	65.9	63.7	60.7		
- sub-standard	5.1	5.1	5.4	5.2	4.3	4.5	4.3	4.2	3.5	3.6	3.3	4.3	4.2	4.8		
6. INFORMATIVE																
A. Total increase in loans																
(since beginning of year)																
- in Sk billions	-3.1	-	-67.7	-70.2	-91.3	-87.4	-86.0	-79.6	-77.1	-76.5	-74.6	-72.0	-65.6	-69.4		
- in %	-0.8	-	-16.6	-17.2	-22.4	-21.4	-21.1	-19.5	-18.9	-18.8	-18.3	-17.7	-16.1	-17.0		
of which																
a) Slovak-crown loans																
- in Sk billions	1.6	-	-69.3	-69.7	-91.3	-88.6	-86.2	-82.2	-82.1	-79.8	-77.1	-76.2	-71.3	-71.8		
- in %	0.5	-	-19.7	-19.8	-26.0	-25.2	-24.5	-23.4	-23.3	-22.7	-21.9	-21.7	-20.3	-20.4		
b) Foreign-currency loans ^{1/}																
- in Sk billions	-4.7	-	1.6	-0.5	0.1	1.2	0.2	2.6	5.0	3.3	2.5	4.2	5.7	2.4		
- in %	-7.8	-	2.9	-0.9	0.1	2.2	0.3	4.7	9.0	5.9	4.4	7.6	10.3	4.4		
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	100.0		
a) Entrepreneurial sector	85.1	85.1	81.1	81.1	79.6	79.8	78.0	78.1	77.6	77.3	77.3	77.0	76.8	76.4		
- Public sector	41.1	41.1	26.2	25.7	19.1	20.0	21.0	21.4	21.6	21.6	21.6	21.8	21.8	21.6		
- Private sector																
(incl. cooperatives and households)	35.7	35.7	44.6	44.9	48.9	48.4	45.9	45.8	46.1	45.7	45.5	44.5	43.8	44.2		
- Under foreign control	8.3	8.3	10.3	10.5	11.6	11.4	11.2	10.9	9.9	10.0	10.2	10.6	11.2	10.6		
b) Government sector (extra-budgetary funds)	2.0	2.0	2.6	2.6	2.8	2.5	4.0	4.0	4.1	4.2	4.3	4.5	4.5	4.5		
c) Households	12.5	12.5	15.6	15.7	17.0	17.0	17.1	17.2	17.6	17.8	17.8	18.2	18.3	18.5		
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	0.0		
f) Other	0.5	0.5	0.6	0.6	0.7	0.7	0.8	0.7	0.7	0.6	0.6	0.3	0.4	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	100.0		
a) Agriculture, hunting and fishing	4.1	4.1	5.2	5.1	5.6	5.6	5.5	5.5	5.5	5.4	5.3	5.2	5.1	5.1		
b) Forestry and timber industry	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.1	0.1		
c) Raw materials extraction	0.6	0.6	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	0.8	0.9	0.8		
d) Industrial production - total	21.5	21.5	27.2	27.3	29.6	28.1	27.1	26.0	25.3	24.8	25.0	25.2	25.0	23.6		
- Foods, beverages, and tobacco	4.2	4.2	5.3	5.2	5.6	5.8	5.7	5.7	5.7	5.6	5.7	5.8	5.7	5.4		
- Chemical industry	2.0	2.0	2.7	2.6	3.0	3.1	3.1	3.0	3.1	3.1	3.2	3.2	3.1	2.9		
- Metallurgy and machine engineering	9.0	9.0	11.2	11.4	12.5	10.6	9.8	9.3	8.3	8.2	8.3	8.4	8.7	8.4		
- Electrical and electronic industry	1.3	1.3	1.7	1.7	2.0	1.9	1.8	1.7	1.5	1.6	1.5	1.5	1.5	1.5		
- Textile, clothing, and leather	0.9	0.9	1.2	1.2	1.3	1.3	1.4	1.6	1.6	1.6	1.7	1.7	1.6	0.9		
- Other industries	4.1	4.1	5.2	5.2	5.2	5.4	5.2	4.6	4.9	4.6	4.6	4.6	4.5	4.5		
e) Power industry, gas and water supply	9.1	9.1	11.8	12.0	12.6	13.7	13.3	14.0	13.7	13.7	13.0	13.0	12.9	13.1		

Continued on next page.

Total Volume of Loans – statistical data (not adjusted for the issues of restructuring bonds) (Sk billions) (Sk billions) – continued

	2000					2001									
	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12	
f) Building and construction	1.7	1.7	2.1	2.3	2.4	2.5	2.5	2.6	2.5	2.6	2.5	2.5	2.5	2.4	
g) Trade, repair of cons. goods and vehicles, hotel and restaurants	11.7	11.7	14.5	14.4	15.5	16.1	15.8	15.4	15.3	15.1	15.5	14.6	14.7	15.0	
h) Tourism	0.1	0.1	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2	
i) Transport, warehousing, postal and telecom. services	1.4	1.4	1.3	1.5	1.3	1.4	1.4	1.5	2.4	2.7	3.0	3.2	3.7	4.8	
j) Banking industry	2.8	2.8	3.3	3.4	3.9	3.9	4.0	4.7	4.7	4.8	4.7	4.9	4.9	4.5	
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	0.1	
l) Others	46.7	46.7	33.4	32.8	27.7	27.5	29.1	29.0	29.3	29.6	29.7	30.0	29.9	30.4	
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	100.0	
a) Short-term loans	37.2	37.2	42.9	42.2	38.2	38.7	37.4	37.5	36.8	35.5	35.4	34.6	34.8	32.6	
b) Medium-term loans	35.0	35.0	23.2	23.6	25.2	26.1	27.9	28.4	28.0	28.8	28.5	28.8	28.9	29.2	
c) Long-term loans	27.9	27.9	34.0	34.2	36.6	35.2	34.7	34.1	35.2	35.7	36.1	36.7	36.3	38.2	
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	100.0	
a) Short-term loans	35.3	35.3	41.4	41.0	36.2	36.3	35.2	35.3	34.2	33.4	33.8	32.7	33.0	31.7	
b) Medium-term loans	37.5	37.5	24.4	24.5	26.3	27.7	29.6	29.7	29.5	30.0	29.3	29.7	29.7	29.6	
c) Long-term loans	27.1	27.1	34.3	34.5	37.5	35.9	35.2	35.0	36.3	36.6	36.9	37.6	37.3	38.7	
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	100.0	
a) Short-term loans	49.0	49.0	50.3	48.0	47.5	49.7	47.7	47.5	48.1	45.0	43.0	42.9	43.0	37.1	
b) Medium-term loans	18.8	18.8	17.3	18.9	19.7	18.7	19.8	22.4	21.7	23.1	24.7	24.5	24.9	27.6	
c) Long-term loans	32.3	32.3	32.3	33.1	32.7	31.6	32.5	30.1	30.2	31.9	32.4	32.5	32.1	35.3	
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	100.0	
a) Current assets	12.9	12.9	17.4	17.5	19.2	19.8	19.6	19.9	19.2	19.0	18.9	19.6	20.3	19.5	
b) Investment	16.3	16.3	19.7	19.7	21.2	21.2	21.3	21.7	23.0	23.4	23.6	24.4	25.0	25.0	
c) Privatisation	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	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	0.0	
- Large-scale privatisation	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
d) Temporary lack of resources	3.0	3.0	3.8	3.8	4.0	4.3	4.2	4.1	4.1	4.1	4.1	3.8	3.1	3.1	
e) Permanently revolving stocks	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	0.1	
f) 'KBV' residential construction	2.0	2.0	2.5	2.5	2.7	2.7	2.7	2.5	2.5	2.4	2.4	2.4	2.4	1.7	
g) Current account balances (debit)	3.0	3.0	3.6	3.8	4.3	4.6	4.6	5.3	4.3	4.1	4.7	4.4	4.7	4.0	
h) Consumption	0.9	0.9	1.2	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.8	
i) Standard claims with reservation	8.4	8.4	10.5	10.6	11.9	11.3	11.1	10.6	10.6	10.5	10.1	10.1	10.6	13.8	
j) Classified receivables	23.9	23.9	29.4	29.4	31.5	30.6	29.9	29.4	29.5	29.3	28.9	27.6	26.2	25.2	
- doubtful and disputable	2.3	2.3	2.9	2.9	3.1	2.8	2.8	2.8	3.2	3.0	2.8	2.1	2.0	1.8	
- doubtful and disputable	20.2	20.2	24.7	24.7	26.7	26.1	25.5	25.0	25.0	25.0	24.9	23.9	22.7	21.7	
- sub-standard	1.5	1.5	1.9	1.8	1.7	1.7	1.6	1.5	1.3	1.3	1.2	1.6	1.5	1.7	

1/ Loans to residents and non-residents in convertible currencies

Loans to Clients – New Loans (Sk billions)

	2000		2001										
	12	1	2	3	4	5	6	7	8	9	10	11	12
1. NEW LOANS IN SLOVAK CROWNS	39.4	36.2	44.4	40.5	44.0	52.7	51.9	62.5	58.1	55.8	63.9	63.3	63.0
a) Entrepreneurial sector	37.2	34.5	43.4	39.0	42.4	47.0	50.0	59.2	56.2	53.8	60.7	59.9	60.6
- Public sector	8.7	2.8	10.1	3.5	4.4	2.6	4.9	4.6	2.4	2.2	2.7	2.3	4.0
- Private sector	13.5	12.9	10.9	11.8	14.6	13.2	14.2	12.9	12.6	12.3	14.2	13.0	19.1
- Under foreign control	15.0	18.8	22.4	23.6	23.4	31.2	30.9	41.7	41.1	39.4	43.8	44.6	37.5
b) Households	2.0	0.9	0.8	1.4	1.2	1.3	1.6	1.8	1.7	1.8	2.3	2.2	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	0.0
d) Extrabudgetary needs of central and local authorities	0.1	0.7	0.1	0.1	0.1	4.0	0.2	1.2	0.2	0.1	0.6	1.0	0.2
e) Other	0.1	0.1	0.1	0.1	0.2	0.4	0.1	0.3	0.1	0.1	0.2	0.2	0.1
2. NEW LOANS BY TERM	39.4	36.2	44.4	40.5	44.0	52.7	51.9	62.5	58.1	55.8	63.9	63.3	63.0
a) Short-term loans	34.1	32.7	41.9	37.6	39.0	44.0	43.1	54.0	52.4	51.5	58.1	57.8	54.6
b) Medium-term loans	3.8	1.7	2.0	2.1	4.4	8.0	7.0	4.5	4.8	2.8	4.0	4.1	6.5
c) Long-term loans	1.5	1.8	0.6	0.8	0.6	0.7	1.8	4.0	1.0	1.5	1.8	1.4	1.9
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	100.0
a) Short-term loans	86.6	90.3	94.2	92.7	88.7	83.4	83.0	86.3	90.2	92.3	90.9	91.3	86.6
b) Medium-term loans	9.6	4.7	4.4	5.2	9.9	15.2	13.5	7.2	8.2	5.0	6.3	6.5	10.3
c) Long-term loans	3.8	5.0	1.4	2.1	1.4	1.3	3.5	6.5	1.6	2.7	2.8	2.2	3.0

Basic characteristics of interest rates on loans and deposits (%)

	Line	2000					2001							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Average interest rate on total credit ^{1/}	1	10.05	10.46	10.42	10.56	10.41	10.38	10.35	10.24	10.19	10.15	9.91	9.82	9.78
Average interest rate on deposits	2	5.57	5.52	5.34	5.36	5.26	5.20	5.16	5.08	5.09	5.04	4.98	4.94	4.87
Average interest rate on new loans	3	10.78	10.13	9.44	9.85	9.62	9.50	9.25	8.92	9.05	9.09	8.78	8.70	8.96
Average interbank money market rate (1D to 12M - mid rates)	4	7.78	7.45	7.46	7.63	7.51	7.50	7.54	7.62	7.67	7.75	7.63	7.57	7.55
Average interest rate on new short-term loans	5	10.74	10.20	9.32	9.82	9.62	9.27	9.09	8.77	8.95	9.02	8.69	8.58	8.80
Average interest rate on short-term deposits	6	6.70	6.54	6.33	6.38	6.24	6.21	6.15	6.10	6.15	6.15	6.11	6.06	6.14
Difference between average interest rates on new short-term loans and short-term deposits (line 5 - line 6)	7	4.04	3.65	2.98	3.44	3.38	3.06	2.94	2.67	2.80	2.87	2.57	2.52	2.67
Discount rate	8	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80
12-month rate of inflation	9	8.40	7.70	6.70	7.10	7.60	7.70	8.00	8.00	7.80	7.40	7.10	6.50	6.50
Year-on-year increase in industrial producer prices (%)	10	9.10	7.90	8.90	9.30	8.70	7.90	7.60	6.60	6.10	5.60	4.60	3.50	3.40
Real interest rate on new short-term loans (line 5 - line 10)	11	1.64	2.30	0.42	0.52	0.92	1.37	1.49	2.17	2.85	3.42	4.09	5.08	5.40
Difference between average interest rate on new short-term loans and the rate of inflation (line 5 - line 9)	12	2.34	2.50	2.62	2.72	2.02	1.57	1.09	0.77	1.15	1.62	1.59	2.08	2.30
Average interest rate on one-year deposits	13	7.44	7.19	7.04	6.84	6.73	6.68	6.63	6.55	6.46	6.42	6.37	6.28	6.34
Real interest rate on one-year deposits (line 13 - line 9)	14	-0.96	-0.51	0.34	-0.26	-0.87	-1.02	-1.37	-1.45	-1.34	-0.98	-0.73	-0.22	-0.16
Nominal interest margin (line 1 - line 2)	15	4.48	4.94	5.09	5.20	5.15	5.18	5.19	5.16	5.10	5.11	4.93	4.88	4.91
Difference between average interest rates on new loans and total deposits (line 3 - line 2)	16	5.21	4.60	4.11	4.49	4.36	4.29	4.09	3.83	3.96	4.05	3.79	3.76	4.09
Difference between average interest rate on new short-term loans and the average interbank money market rate (line 5 - line 4)	17	2.96	2.75	1.86	2.19	2.11	1.77	1.55	1.15	1.28	1.27	1.06	1.01	1.25
Difference between average interest rate on new loans and the average interbank money market rate (line 3 - line 4)	18	3.00	2.68	1.98	2.22	2.11	2.00	1.71	1.30	1.38	1.34	1.15	1.13	1.41
Average interest rate on loans including the rate of 0% ^{2/}	19	8.63	8.62	8.58	8.51	8.42	8.44	8.42	8.34	8.29	8.29	8.09	8.12	8.16
Nominal interest margin (line 19 - line 2)	20	3.06	3.10	3.24	3.15	3.16	3.24	3.26	3.26	3.20	3.25	3.11	3.18	3.29

^{1/} Excluding unpaid interest

^{2/} Including unpaid interest

Development of Crown Deposits and Average Deposit Rates

		2000					2001							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Deposits in total	a	483,578	485,323	489,516	489,969	502,711	501,036	502,408	509,787	512,048	508,410	500,522	511,692	537,272
	b	5.57	5.52	5.34	5.36	5.26	5.20	5.16	5.08	5.09	5.04	4.98	4.94	4.87
of which:														
Demand deposits	a	137,153	126,379	128,111	126,929	131,577	133,754	135,649	141,489	142,679	150,113	147,779	151,674	169,740
	b	3.08	2.93	2.62	2.61	2.57	2.53	2.56	2.49	2.47	2.50	2.40	2.40	2.47
Time deposits with a maturity of	a	346,425	358,945	361,404	363,040	371,134	367,282	366,759	368,299	369,368	358,297	352,743	360,018	367,532
	b	6.55	6.44	6.30	6.32	6.21	6.18	6.13	6.08	6.11	6.10	6.06	6.00	5.98
- up to 7 days	a	27,837	34,870	38,305	40,293	35,473	34,817	31,888	33,989	39,447	41,047	40,906	41,974	43,717
	b	5.95	5.92	5.77	6.72	5.96	5.89	5.60	5.61	6.16	6.40	6.25	5.84	5.98
- up to 1 month	a	82,770	89,114	89,392	88,651	103,196	101,326	104,770	101,775	99,513	93,775	86,336	88,156	85,598
	b	6.22	6.16	5.85	5.81	5.95	5.95	5.95	5.85	5.88	5.82	5.78	5.71	5.86
- up to 3 months	a	71,203	70,991	70,087	71,195	72,267	72,891	71,679	73,954	71,592	69,118	69,907	69,435	68,858
	b	6.84	6.73	6.60	6.51	6.43	6.37	6.32	6.35	6.30	6.29	6.26	6.25	6.23
- up to 6 months	a	21,280	21,139	21,682	23,067	22,919	23,488	25,004	25,468	26,496	25,321	28,260	30,521	31,066
	b	6.75	6.50	6.29	6.23	6.14	6.07	6.10	6.06	6.06	6.02	6.08	6.58	6.51
- up to 9 months	a	3,682	3,965	4,096	4,085	3,345	3,222	3,160	2,674	2,653	2,309	2,356	2,659	2,730
	b	9.00	8.70	8.28	7.63	7.28	7.32	6.76	6.66	6.63	6.57	6.54	6.50	6.51
- up to 12 months	a	56,197	55,143	54,512	54,247	53,915	52,570	51,865	52,202	51,790	50,504	49,458	51,270	54,795
	b	7.44	7.19	7.04	6.84	6.73	6.68	6.63	6.55	6.46	6.42	6.37	6.28	6.34
- up to 18 months	a	2,228	2,476	2,508	2,247	2,264	2,306	2,342	2,341	2,477	2,340	2,291	2,325	2,287
	b	8.94	8.50	8.53	8.51	8.46	8.24	7.90	7.58	6.93	6.86	6.79	6.77	6.73
- up to 2 years	a	29,564	29,220	28,833	27,887	27,203	26,704	26,518	26,814	26,828	25,631	25,192	25,121	25,926
	b	6.92	6.90	6.91	6.76	6.73	6.73	6.73	6.75	6.73	6.69	6.68	6.62	6.53
- up to 3 years	a	3,929	4,318	5,193	5,606	5,550	5,558	5,670	5,646	5,642	5,568	5,831	5,907	6,313
	b	10.53	10.83	11.08	10.84	10.79	10.75	10.63	10.61	10.43	10.47	10.32	10.28	10.34
- up to 4 years	a	1,801	1,763	1,738	1,730	1,730	1,758	1,819	1,842	1,847	1,855	1,886	1,908	1,904
	b	9.25	8.88	8.80	8.72	8.62	8.55	8.47	8.33	8.34	8.34	8.24	8.22	8.26
- up to 5 years	a	1,779	1,420	1,224	1,163	1,138	1,057	1,037	918	906	907	874	876	961
	b	13.78	12.08	10.37	9.85	9.41	9.02	8.80	8.51	8.32	8.24	8.18	8.14	7.89
- above 5 years	a	44,045	44,525	43,835	42,868	42,136	41,585	41,006	40,676	40,178	39,923	39,447	39,866	43,378
	b	4.55	4.63	4.77	4.76	4.75	4.71	4.68	4.62	4.60	4.55	4.49	4.34	3.76
short-term	a	262,969	275,223	278,074	281,539	291,114	288,316	288,366	290,063	291,491	282,073	277,222	284,016	286,764
	b	6.70	6.54	6.33	6.38	6.24	6.21	6.15	6.10	6.15	6.15	6.11	6.06	6.14
medium-term	a	39,302	39,197	39,496	38,633	37,884	37,382	37,387	37,560	37,699	36,301	36,074	36,137	37,390
	b	7.81	7.71	7.75	7.63	7.60	7.57	7.54	7.50	7.41	7.40	7.39	7.34	7.31
long-term	a	44,045	44,525	43,835	42,868	42,136	41,585	41,006	40,676	40,178	39,923	39,447	39,866	43,378
	b	4.55	4.63	4.77	4.76	4.75	4.71	4.68	4.62	4.60	4.55	4.49	4.34	3.76
demand and short-term	a	400,240	401,601	406,185	408,467	422,691	422,070	424,015	431,551	434,171	432,187	425,001	435,689	456,504
	b	5.46	5.41	5.16	5.21	5.10	5.04	5.00	4.92	4.94	4.88	4.82	4.79	4.77

a - Volume (\$k millions)

b - Average interest rate (%)

Average Lending Rates of Commercial Banks (%)

	2000					2001							
	12	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS ^{1/}	10.05	10.46	10.42	10.56	10.41	10.38	10.35	10.24	10.19	10.15	9.91	9.82	9.78
A. Loans by sector													
a) Entrepreneurial sector	10.25	10.88	10.82	11.05	10.92	10.86	10.81	10.66	10.61	10.55	10.34	10.19	10.14
- Public sector	9.08	10.12	10.18	11.29	11.38	11.24	10.96	10.95	10.80	10.79	10.94	10.66	10.30
- Private sector (incl. cooperatives)	11.80	11.53	11.43	11.27	11.16	11.12	11.07	10.89	10.79	10.75	10.27	10.14	10.36
- under foreign control	10.57	10.40	10.11	10.08	9.55	9.53	9.79	9.40	9.64	9.45	9.57	9.60	9.19
b) Households	8.03	7.95	8.03	8.03	7.93	7.88	7.95	8.03	8.02	8.03	8.07	8.05	8.10
B. Loans by term													
- Short-term loans	11.10	11.21	11.22	11.83	11.65	11.67	11.50	11.41	11.46	11.45	10.67	10.57	10.34
- Medium-term loans	9.54	10.61	10.55	10.49	10.25	10.21	10.26	10.16	10.09	10.08	10.05	10.02	10.21
- Long-term loans	9.36	9.31	9.23	9.28	9.18	9.15	9.16	9.14	9.05	8.97	9.10	8.94	8.90
2. NEW LOANS IN TOTAL ^{1/}	10.78	10.13	9.44	9.85	9.62	9.50	9.25	8.92	9.05	9.09	8.78	8.70	8.96
A. Loans by sector													
a) Entrepreneurial sector	10.78	10.13	9.45	9.90	9.64	9.26	9.25	8.89	9.05	9.08	8.76	8.66	8.94
- Public sector	9.79	8.87	8.17	9.30	10.03	10.64	10.23	8.97	10.49	9.89	9.66	9.60	9.84
- Private sector (incl. cooperatives)	12.81	12.67	12.36	11.82	11.29	11.22	10.70	10.81	10.83	10.84	10.71	10.37	10.38
- under foreign control	9.53	8.57	8.61	9.04	8.54	8.31	8.43	8.29	8.42	8.49	8.09	8.12	8.12
b) Households	10.69	8.71	9.03	8.36	8.86	8.53	8.89	8.92	8.93	9.25	8.58	9.02	9.31
B. Loans by term													
- Short-term loans	10.74	10.20	9.32	9.82	9.62	9.27	9.09	8.77	8.95	9.02	8.69	8.58	8.81
- Medium-term loans	11.64	9.58	11.69	10.78	9.57	10.71	10.21	10.27	10.13	9.94	9.58	10.02	9.93
- Long-term loans	9.56	9.39	10.94	8.75	10.06	9.97	9.29	9.34	9.57	9.82	9.91	9.60	10.10

^{1/} Excluding loans at zero interest rate

Volume of New Loans and Average Lending Rates of Commercial Banks

		2000					2001							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Loans in total	a	39.40	36.20	44.43	40.53	43.96	52.73	51.91	62.52	58.12	55.83	63.69	63.29	62.97
	b	10.77	10.13	9.44	9.85	9.62	9.50	9.25	8.92	9.05	9.09	8.78	8.70	8.96
of which:														
Loans at a rate of 0%	a	0.00	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	b													
Current account	a	0.16	0.17	0.14	0.18	0.17	0.18	0.20	0.21	0.16	0.19	0.20	0.17	0.22
	b	14.25	15.75	18.26	14.76	15.16	15.66	15.01	13.64	13.83	14.52	11.35	12.42	12.56
Overdraft credit	a	5.50	6.64	5.73	5.08	7.00	6.58	5.70	5.65	4.52	5.55	5.54	4.52	6.63
	b	13.76	15.01	12.47	13.40	11.45	12.09	11.49	11.83	12.32	11.56	11.18	11.26	11.16
Bills of exchange	a	0.33	0.27	1.66	0.94	0.72	1.14	0.58	0.41	0.80	0.38	0.41	0.83	0.80
	b	12.34	11.73	15.66	10.76	12.01	16.63	10.67	11.27	10.92	11.06	10.78	10.39	10.40
Operating loans	a	26.78	24.99	34.43	30.56	31.22	41.02	38.68	47.80	47.05	44.71	50.21	51.29	47.97
	b	9.91	8.79	8.55	9.14	9.10	8.84	8.81	8.35	8.57	8.64	8.34	8.29	8.44
Development loans	a	1.52	0.66	0.86	1.05	1.03	0.96	1.57	1.25	1.93	1.49	2.40	2.15	2.44
	b	11.41	11.03	10.65	11.18	10.68	10.73	10.63	10.36	10.14	10.19	10.23	10.32	10.40
Consumer loans (to households)	a	0.11	0.05	0.07	0.24	0.10	0.14	0.23	0.22	0.22	0.20	0.23	0.30	0.30
	b	10.40	11.56	12.61	11.25	11.67	12.03	13.28	13.31	12.85	12.76	11.76	10.83	11.50
Other loans	a	3.58	2.89	0.93	1.85	2.07	1.94	4.31	6.03	2.60	2.64	3.86	3.18	3.51
	b	11.13	9.47	8.83	9.42	9.19	8.27	8.71	9.41	9.06	9.01	8.92	8.77	8.98
Loans at fixed interest rates	a	29.61	29.17	36.90	34.07	33.59	38.62	43.14	52.30	51.56	47.03	53.63	54.19	49.43
	b	9.97	8.93	8.74	9.24	8.82	8.57	8.88	8.55	8.72	8.66	8.39	8.39	8.44
Loans at flexible interest rates	a	9.80	7.03	7.54	6.45	10.37	14.11	8.77	10.22	6.57	8.80	10.06	9.10	13.54
	b	13.20	15.08	12.87	13.04	12.21	12.02	11.07	10.80	11.70	11.37	10.85	10.54	10.84
Short-term loans	a	34.14	32.69	41.86	37.57	38.97	44.00	43.07	53.97	52.41	51.50	57.88	57.79	54.56
	b	10.73	10.20	9.32	9.82	9.62	9.27	9.09	8.77	8.95	9.02	8.69	8.58	8.80
of which: at a rate 0%														
Medium-term loans	a	3.79	1.71	1.97	2.12	4.37	8.03	7.02	4.51	4.76	2.80	4.01	4.13	6.51
	b	11.63	9.57	11.67	10.76	9.56	10.70	10.21	10.26	10.12	9.93	9.57	10.01	9.92
of which: at a rate 0%														
Long-term loans	a	1.48	1.80	0.61	0.84	0.62	0.70	1.82	4.04	0.95	1.53	1.80	1.37	1.91
	b	9.56	9.39	10.94	8.75	10.06	9.97	9.29	9.34	9.57	9.82	9.91	9.60	10.10
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
	b													

a - Volume (Sk billions)
b - Average interest rate (%)

**Shortened Balance Sheet of Commercial Banks as at 1 January 2001 (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	
Total assets	107,576,275	768,246,349	31,138,517	72,343,634	82,802,437	846,954,662
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 non-performing 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	35,014,138	2,799,847	258,753,306
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	10,749,044	695,794	43,145,597
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 non-performing 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 of the SR	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	33,991,536	114,400	1,423,202	1,587,777	31,662,768
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	5,015,550	126,814,598	862,470	10,049,961	857,079	133,568,558
Investment securities and deposits	2,551,340	53,180,076	2,831,850	2,806,992	5,732,094	61,999,672
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	80,518,143	79,490,544	1,027,599	0	0	0

Continued on next page.

Shortened Balance Sheet of Commercial Banks as at 1 January 2001 (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	
Total liabilities	693,890,411	14,968,669	105,948,958	32,146,624	846,954,662
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	71,304,558	2,661,987	5,802,156	11,787,015	91,555,716
Current accounts with other banks	2,475	22,847	1	186,958	212,281
Current accounts of other banks	994,654	870,240	215,187	852,780	2,932,861
Transfers on accounts between banks	868,535	0	0	1,493,476	2,362,011
Credits received	13,938,382	42,000	0	3,589,344	17,569,726
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	4,357,291	0	52	0	4,357,343
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	20,059,700	364,995	1,333,865	343,312	22,101,872
Liabilities from own securities	331,302	13	15,689	0	347,004
Liabilities from trading in securities and financial derivatives	97,415	362	7,301	764	105,842
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	21,319,313	0	101,578	172,775	21,593,666
Funds allocated from profits	12,775,994	21,276	0	25,224	12,822,494
Share capital	43,469,944	9,346,146	0	6,416,042	59,232,132
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 (+/-)	0	0	0	0	0
Profit or loss in process of approval (+/-)	4,377,560	0	0	0	4,377,560

Shortened Balance Sheet of Commercial Banks as at 31 December 2001 (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	
Total assets	96,206,260	808,592,688	44,495,307	82,813,206	89,113,681	928,808,622
Cash items	0	10,239,845	124	0	7,909,309	18,149,278
Cash	0	10,227,920	0	0	7,901,714	18,129,634
Gold	0	0	0	0	0	0
Other cash items	0	11,925	124	0	7,595	19,644
Accounts of issuing banks and postal checking accounts	0	63,978,925	0	0	1,828	63,980,753
Money reserve accounts with the NBS	0	22,202,770	0	0	0	22,202,770
Accounts of other banks	295,525	38,553,153	31,921,125	10,830,936	51,748,131	132,757,820
Current accounts with other banks	0	802,700	51	372,217	4,597,031	5,771,999
Credits provided	0	1,018,183	800,000	51,306	1,133,189	3,002,678
Time deposits with other banks	0	35,182,216	30,952,750	10,407,413	45,285,561	121,827,940
Current accounts of other banks	0	0	151,633	0	11	151,644
Transfers of funds between banks	0	1,456,718	16,691	0	444,137	1,917,546
Classified claims on banks	295,525	93,336	0	0	288,202	86,013
of which: short-term claims	214,996	0	0	0	214,996	0
interest on non-performing loans credited to accounts	2,030	2,333	0	0	506	809
Claims in respect of securities and other items	0	508,047	133,762	286	0	642,095
Standard credits to customers	0	146,292,551	1,168,767	40,560,203	2,238,646	190,260,167
Credits for commercial claims	0	3,473,766	0	1,669,249	681,832	5,824,847
Short-term credits	0	41,944,964	837,375	12,201,744	386,638	55,370,721
Medium-term credits	0	59,593,791	82,832	11,775,816	959,910	72,412,349
Long-term credits	0	41,280,030	248,560	14,913,394	210,266	56,652,250
Other claims on customers	0	577,435	4,198	159,857	7,666	749,156
Current accounts of customers - debit balances, overdrafts	0	11,188,783	22,714	3,501,721	46,328	14,759,546
Standard claims with reserve (customers)	0	38,452,726	194	6,416,059	206,190	45,075,169
Classified claims (customers)	60,877,551	69,835,753	24,739	3,026,319	932,208	12,941,468
of which: interest on non-performing loans credited to accounts	7,464,149	7,374,874	4,193	56,059	50,280	21,257
Sub-standard claims	976,560	4,827,705	44	1,230,227	195,630	5,277,046
Doubtful and controversial claims	2,121,921	5,014,798	123	891,237	258,350	4,042,587
Loss-making claims	57,779,070	59,993,250	24,572	904,855	478,228	3,621,835
Other receivables	0	195	0	156	0	351
Accounts of public authorities, local governments, state funds and other funds of the SR	597,151	12,698,080	0	1,300,204	0	13,401,133
Loans to public authorities of the SR	0	53	0	380,864	0	380,917
Loans to social insurance funds	0	0	0	0	0	0
Loans to local governments	537,906	4,419,149	0	0	0	3,881,243
Loans to other funds	52,349	3,935,933	0	0	0	3,883,584
Loans to state funds	6,896	4,342,945	0	919,340	0	5,255,389
Stock	0	238,433	0	0	0	238,433
Claims in respect of collections of money	0	10,703	72	273,136	110,255	394,166
Branches and representative offices	0	0	3	0	0	3
Claims and other suspense accounts	3,090,163	18,428,024	706,535	1,034,603	371,500	17,450,499
Claims in respect of own securities	0	0	0	0	0	0
Securities for intervention and trading purposes	377	582,636	960	2,099	0	585,318
Securities in portfolio	2,848,755	223,103,313	3,693,588	7,803,821	18,732,346	250,484,313
Investment securities and deposits	1,957,224	95,187,868	6,815,503	7,903,806	6,266,413	114,216,366
Foreign branches	0	0	0	0	542,861	542,861
Tangible fixed assets	20,385,620	46,591,264	0	0	0	26,205,644
Acquisition of fixed assets	488	2,015,382	3,023	0	0	2,017,917
Tangible fixed assets leased	1,267	1,380	0	0	0	113
Intangible fixed assets	6,152,139	7,905,422	0	0	0	1,753,283
Special agenda commissioned	0	0	0	0	0	0
Accumulated depreciation and provisions	67,360,212	67,302,079	58,133	0	0	0

Continued on next page.

Shortened Balance Sheet of Commercial Banks as at 31 December 2001 (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	
Total liabilities	729,068,837	38,988,500	122,157,298	38,593,987	928,808,622
Accounts of issuing banks and postal checking accounts	30,257,551	0	402,560	0	30,660,111
Accounts with issuing banks	2,985,607	0	0	0	2,985,607
Loan received from issuing banks	27,271,944	0	402,560	0	27,674,504
of which: Redistribution loans	21,231,981	0	0	0	21,231,981
Refinancing loans	0	0	0	0	0
of which: Lombard loans	0	0	0	0	0
Accounts of other banks	37,804,480	4,205,554	10,904,021	26,910,372	79,824,427
Current accounts with other banks	0	0	0	128,363	128,363
Current accounts of other banks	860,821	2,427,342	496,608	18,556,793	22,341,564
Transfers on accounts between banks	700,302	46,432	0	2,439,937	3,186,671
Credits received	1,216,818	0	0	2,412,871	3,629,689
Time deposits of other banks	35,026,539	1,731,780	10,407,413	3,372,408	50,538,140
Liabilities from securities and other items	56,161,019	0	0	0	56,161,019
Deposits and loans received from customers	495,665,363	4,589,896	104,123,893	4,236,423	608,615,575
Current accounts of customers	105,003,744	2,688,168	31,220,903	2,425,818	141,338,633
Time deposits of customers	218,111,790	1,726,244	62,702,358	1,744,995	284,285,387
Savings deposits	158,269,970	141,705	10,192,877	65,610	168,670,162
Giro accounts	15,164,320	37,064	145,407	4,591	15,351,382
Demand deposits on passbooks	24,372,189	20,179	6,876,133	39,604	31,308,105
Other short-term savings deposits	50,835,910	64,699	3,171,239	21,415	54,093,263
Medium-term savings deposits	25,507,514	19,623	98	0	25,527,235
Long-term savings deposits	42,390,037	140	0	0	42,390,177
Credits received from customers	14,279,859	33,779	7,755	0	14,321,393
Other liabilities to customers	9,893,799	5,068	2,901,747	97,747	12,898,361
Certificates of deposits and similar securities issued	5,929,468	9,161	242,751	0	6,181,380
Deposits for specific purposes	1,030,877	7,641	768,224	102,001	1,908,743
Other special liabilities	5,537	15	10	0	5,562
Accounts of public authorities, local governments, state funds and other funds	30,039,858	0	1,215,256	0	31,255,114
Deposits of extra-budgetary funds of public authorities	6,421,108	0	1,017,070	0	7,438,178
Deposits of social insurance funds	4,620,335	0	28	0	4,620,363
Deposits of local governments	5,076,504	0	197,204	0	5,273,708
Deposits of other funds	2,606,448	0	954	0	2,607,402
Deposits of State funds	1,962,189	0	0	0	1,962,189
Liabilities from collections	45,129	72	317,088	43,485	405,774
Branches and representative offices	335,624	0	0	0	335,624
Adjustment and other suspense accounts	17,553,747	226,883	835,018	532,770	19,148,418
Liabilities from own securities	262,863	641	31,367	0	294,871
Liabilities from trading in securities and financial derivatives	680,004	0	171,394	397,080	1,248,478
Liabilities from unpaid securities	26,400	0	0	0	26,400
Subsidies and funds of similar nature	2,477,880	0	132,002	0	2,609,882
Bonds issued	5,178,810	50,000	0	0	5,228,810
Long-term borrowings of special nature	0	0	0	0	0
Reserves	22,629,031	0	111,967	152,961	22,893,959
Funds allocated from profits	10,878,549	19,500	0	0	10,898,049
Share capital	27,342,795	29,874,069	0	6,121,148	63,338,012
Long-term liabilities of foreign banks' branches to head offices	0	1,399,229	0	3,510,355	4,909,584
Share premium funds	777,411	374	0	0	777,785
Other capital funds	3,166,244	5,490	0	0	3,171,734
Gains / losses from valuation of property shares and deposits	487,111	0	0	1,932	489,043
Own shares issued to reduce share capital	0	0	0	0	0
Gains / losses from revaluation of share capital and deposits in foreign currency	5,471	3,086	0	827,341	835,898
Retained earnings from previous years (+)	7,800,859	0	0	0	7,800,859
Accumulated losses from previous years (-)	-42,001,807	0	0	0	-42,001,807
Profit and loss account (+/-)	9,071,001	0	0	0	9,071,001
Profit or loss in process of approval (+/-)	0	0	0	0	0

**Monthly profit and loss account of commercial banks (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total)**

	1998	1999	2000	2001
	December	December	December	December
EXPENSES				
Expenses on financial operations:	140,764,053	122,849,070	157,946,828	119,077,673
Cash and interbank transactions	27,674,497	16,886,692	13,463,563	8,579,887
Transactions with customers	41,984,284	45,313,557	37,248,356	29,408,137
Financial leasing	1,247	310	521	110
Bond issues	1,503,370	1,182,563	822,024	563,852
Transactions in securities	8,777,061	8,069,421	46,089,276	13,440,612
Foreign exchange transactions	59,934,197	49,354,333	58,442,371	65,697,979
Other operations	889,397	2,042,194	1,880,717	1,387,096
General administrative expenses	19,509,639	19,927,703	20,763,501	21,891,943
Additions to reserves and provisions	32,724,719	87,361,705	107,800,384	37,551,171
Other operating expenses	5,511,122	9,623,907	13,692,057	15,449,324
Extraordinary expenses	879,394	1,112,765	936,356	677,300
Income tax	1,838,300	789,773	781,072	237,487
Profit for the period	5,171,233	3,766,769	15,795,169	10,705,605
TOTAL EXPENSES, PLUS PROFIT	206,398,460	245,431,692	317,715,367	205,590,503
INCOME				
Income from financial operations:	172,224,785	148,189,600	188,596,370	152,378,867
Cash and interbank transactions	29,599,705	18,026,666	15,342,223	13,606,952
Transactions with customers	51,793,364	47,824,863	43,654,164	31,942,735
Financial leasing	1,477	393	584	0
Transactions in securities	23,277,829	24,742,031	63,969,537	34,754,916
Foreign exchange transactions	65,434,935	54,748,440	63,676,495	71,105,331
Other operations	2,117,475	2,847,207	1,953,367	968,933
Use of reserves and provisions	20,648,238	61,194,757	113,047,024	48,665,078
Other operating income	3,518,246	2,134,893	2,340,107	1,593,234
Extraordinary income	1,157,643	623,957	2,314,257	1,318,720
Loss for the period	8,849,548	33,288,485	11,417,609	1,634,604
TOTAL INCOME, PLUS LOSS	206,398,460	245,431,692	317,715,367	205,590,503

Organisation of NBS as at 31 December 2001



