

## **E. Appendices**

## Monetary Survey

(Sk billions)

	31.1.94	28.2.94	31.3.94	30.4.94	31.5.94	30.6.94	31.7.94	31.8.94	30.9.94	31.10.94	30.11.94	31.12.94
<b>ASSETS</b>												
Current exchange rate SKK/USD	33.305	33.093	32.642	32.619	32.295	31.58	31.526	31.622	31.219	30.576	31.369	31.277
<b>Net foreign assets</b>	<b>-37.4</b>	<b>-37.0</b>	<b>-31.2</b>	<b>-25.6</b>	<b>-20.3</b>	<b>-12.3</b>	<b>+9.1</b>	<b>-5.6</b>	<b>5.1</b>	<b>8.5</b>	<b>10.9</b>	<b>15.5</b>
Foreign assets	44.4	46.1	48.6	52.0	55.6	62.2	77.0	81.2	89.6	94.9	96.9	101.9
Foreign liabilities	81.8	83.1	79.8	77.6	75.9	74.5	86.1	86.8	84.5	86.4	86.0	86.4
<b>Net domestic assets</b>	<b>285.4</b>	<b>283.9</b>	<b>272.5</b>	<b>273.2</b>	<b>269.9</b>	<b>265.3</b>	<b>268.3</b>	<b>268.3</b>	<b>261.0</b>	<b>263.9</b>	<b>264.5</b>	<b>284.8</b>
<b>Domestic credit</b>	<b>361.8</b>	<b>363.2</b>	<b>360.3</b>	<b>356.3</b>	<b>354.7</b>	<b>356.6</b>	<b>352.8</b>	<b>354.3</b>	<b>357.2</b>	<b>358.2</b>	<b>360.5</b>	<b>368.0</b>
- Net credit to Government	94.8	94.6	93.4	88.3	87.7	91.7	88.0	87.3	90.2	89.1	90.4	98.3
- Net credit to FNM*/	7.0	7.0	7.3	7.2	6.9	6.6	6.2	6.9	6.8	6.3	.51	3.0
- <b>Credit to households and enterprises</b>	<b>260.0</b>	<b>261.6</b>	<b>259.6</b>	<b>260.8</b>	<b>260.1</b>	<b>258.3</b>	<b>258.6</b>	<b>260.1</b>	<b>260.2</b>	<b>262.8</b>	<b>265.0</b>	<b>266.7</b>
- <b>Credit in Sk</b>	<b>251.0</b>	<b>251.9</b>	<b>249.3</b>	<b>250.0</b>	<b>249.5</b>	<b>247.6</b>	<b>247.1</b>	<b>247.7</b>	<b>247.7</b>	<b>249.9</b>	<b>251.6</b>	<b>252.3</b>
- Credit to enterprises	232.7	233.9	231.6	232.6	232.3	230.7	230.4	231.2	231.5	233.8	235.7	235.8
- Credit to households	18.3	18.0	17.7	17.4	17.2	16.9	16.7	16.5	16.2	16.1	15.9	16.5
- <b>Credit in foreign currency</b>	<b>9.0</b>	<b>9.7</b>	<b>10.3</b>	<b>10.8</b>	<b>10.6</b>	<b>10.7</b>	<b>11.5</b>	<b>12.4</b>	<b>12.5</b>	<b>12.9</b>	<b>13.4</b>	<b>14.4</b>
<b>LIABILITIES</b>												
<b>Liquid liabilities (M2)</b>	<b>248.0</b>	<b>246.9</b>	<b>241.3</b>	<b>247.6</b>	<b>249.6</b>	<b>253.0</b>	<b>259.2</b>	<b>262.7</b>	<b>266.1</b>	<b>272.4</b>	<b>275.4</b>	<b>300.3</b>
<b>Money (M1)</b>	<b>108.4</b>	<b>106.2</b>	<b>100.3</b>	<b>104.4</b>	<b>103.3</b>	<b>105.9</b>	<b>110.8</b>	<b>112.5</b>	<b>115.2</b>	<b>116.5</b>	<b>119.5</b>	<b>128.9</b>
<b>Currency outside banks (MO)</b>	<b>26.3</b>	<b>27.7</b>	<b>27.6</b>	<b>28.6</b>	<b>28.8</b>	<b>29.8</b>	<b>31.0</b>	<b>31.8</b>	<b>32.3</b>	<b>32.7</b>	<b>33.2</b>	<b>34.1</b>
<b>Demand deposits</b>	<b>82.1</b>	<b>78.5</b>	<b>72.7</b>	<b>75.8</b>	<b>74.5</b>	<b>76.1</b>	<b>79.8</b>	<b>80.7</b>	<b>82.9</b>	<b>83.8</b>	<b>86.3</b>	<b>94.8</b>
- Households	31.1	30.8	30.1	30.1	30.0	30.0	30.2	30.2	30.0	29.8	30.1	31.5
- Enterprises	50.8	46.3	41.2	44.8	43.6	45.3	48.0	49.1	51.7	53.0	55.2	61.7
- Insurance companies	0.2	1.4	1.4	0.9	0.9	0.8	1.6	1.4	1.2	1.0	1.0	1.6
<b>Quasi-money</b>	<b>139.6</b>	<b>140.7</b>	<b>141.0</b>	<b>143.2</b>	<b>146.3</b>	<b>147.1</b>	<b>148.4</b>	<b>150.2</b>	<b>150.9</b>	<b>155.9</b>	<b>155.9</b>	<b>171.4</b>
<b>Time and savings deposits</b>	<b>109.6</b>	<b>110.0</b>	<b>109.6</b>	<b>110.6</b>	<b>112.6</b>	<b>113.0</b>	<b>113.4</b>	<b>114.3</b>	<b>115.3</b>	<b>118.6</b>	<b>118.8</b>	<b>133.0</b>
- Households	82.0	82.1	82.0	82.3	82.6	83.2	83.6	84.3	84.7	85.6	86.6	98.0
- Enterprises	12.6	12.8	12.6	13.3	14.9	14.8	15.2	15.3	16.0	18.3	17.4	20.2
- Insurance companies	15.0	15.1	15.0	15.0	15.1	15.0	14.6	14.7	14.6	14.7	14.8	14.8
<b>Foreign currency deposits</b>	<b>30.0</b>	<b>30.7</b>	<b>31.4</b>	<b>32.6</b>	<b>33.7</b>	<b>34.1</b>	<b>35.0</b>	<b>35.9</b>	<b>35.6</b>	<b>37.3</b>	<b>37.1</b>	<b>38.4</b>
- Households	25.6	26.3	27.0	27.7	28.5	29.2	29.8	30.8	30.6	30.9	31.2	32.3
- Enterprises	4.4	4.4	4.4	4.9	5.2	4.9	5.2	5.1	5.0	6.4	5.9	6.1
<b>Other net items</b>	<b>76.4</b>	<b>79.3</b>	<b>87.8</b>	<b>83.1</b>	<b>84.8</b>	<b>91.3</b>	<b>84.5</b>	<b>86.0</b>	<b>96.2</b>	<b>94.3</b>	<b>96.0</b>	<b>83.2</b>

Note: New methodology  
\*/ FNM - National Property Fund

## Consolidated Balance of Payments for 1994

(Sk millions)

	Q1	Q1 -Q2	Q1 -Q3	Q1-Q4
<b>Trade balance</b>	<b>-3,266.0</b>	<b>1,075.0</b>	<b>1,982.0</b>	<b>3,370.0</b>
Exports (f.o.b.)	47,297.0	101,461.0	154,384.0	215,522.0
Imports (fob.)	50,563.0	100,386.0	152,402.0	212,152.0
<b>Services balance</b>	<b>3,026.0</b>	<b>8,159.0</b>	<b>14,926.0</b>	<b>21,051.0</b>
<b>Receipts</b>	<b>16,393.0</b>	<b>33,762.0</b>	<b>52,366.0</b>	<b>72,284.0</b>
Transportation	3,793.0	8,172.0	12,643.0	17,247.0
Travel	4,824.0	9,368.0	14,129.0	18,202.0
Other services	7,776.0	16,222.0	25,594.0	36,835.0
<b>Expenditures</b>	<b>13,367.0</b>	<b>25,603.0</b>	<b>37,440.0</b>	<b>51,233.0</b>
Transportation	1,066.0	2,263.0	3,506.0	5,160.0
Travel	3,148.0	5,563.0	7,219.0	9,085.0
Other services	9,153.0	17,777.0	26,715.0	36,988.0
<b>Income balance</b>	<b>-831.0</b>	<b>-1,415.0</b>	<b>-2,862.0</b>	<b>-3,826.0</b>
<b>Interest</b>	<b>-1,360.0</b>	<b>-2,212.0</b>	<b>-3,834.0</b>	<b>-4,996.0</b>
Income	408.0	1,235.0	2,018.0	2,557.0
Payments	1,768.0	3,447.0	5,852.0	7,553.0
<b>Investment</b>	<b>-27.0</b>	<b>-97.0</b>	<b>-144.0</b>	<b>-203.0</b>
Income	63.0	450.0	666.0	857.0
Payments	90.0	547.0	810.0	1,060.0
<b>Employee compensation</b>	<b>556.0</b>	<b>894.0</b>	<b>1,116.0</b>	<b>1,373.0</b>
Income	563.0	915.0	1,160.0	1,561.0
Payments	7.0	21.0	44.0	188.0
<b>Current transfers</b>	<b>1,657.0</b>	<b>1,280.0</b>	<b>2,063.0</b>	<b>2,217.0</b>
Official	75.0	154.0	219.0	201.0
Private	1,582.0	1,126.0	1,844.0	2,016.0
<b>Current account</b>	<b>586.0</b>	<b>9,099.0</b>	<b>16,109.0</b>	<b>22,812.0</b>
<b>Capital transfers</b>	<b>2,788.0</b>	<b>2,788.0</b>	<b>2,788.0</b>	<b>2,788.0</b>
<b>Net medium- and long-term financial account</b>	<b>3,135.0</b>	<b>7,854.8</b>	<b>22,686.8</b>	<b>30,209.1</b>
<b>Direct investment</b>	<b>29.0</b>	<b>921.0</b>	<b>1,605.0</b>	<b>5,430.0</b>
<b>Portfolio investment</b>	<b>157.0</b>	<b>839.0</b>	<b>10,138.0</b>	<b>8,704.0</b>
<b>Credit received</b>	<b>1,259.0</b>	<b>2,421.8</b>	<b>6,323.5</b>	<b>10,247.1</b>
Disbursements	2,966.0	7,073.0	16,961.4	25,714.6
Repayments	-1,707.0	-4,651.2	-10,637.9	-15,467.5
<b>Credit extended</b>	<b>1,690.0</b>	<b>3,673.0</b>	<b>4,620.3</b>	<b>5,828.0</b>
Disbursements	-111.0	-214.0	-472.2	-672.0
Repayments	1,801.0	3,887.0	5,090.5	6,500.0
<b>Net short-term financial account</b>	<b>-8,651.9</b>	<b>-16,882.8</b>	<b>-14,807.2</b>	<b>-16,352.8</b>
<b>Clearing balance (-, surplus)</b>	<b>-1,384.0</b>	<b>-7,792.0</b>	<b>-15,602.0</b>	<b>-21,649.0</b>
<b>Payments for overfl. of marg. credit</b>	<b>-3,168.0</b>	<b>-3,168.0</b>	<b>2,871.9</b>	<b>8,408.2</b>
<b>Total capital and financial account</b>	<b>-7,280.9</b>	<b>-17,200.0</b>	<b>-2,062.5</b>	<b>3,403.5</b>
<b>Errors and omissions</b>	<b>7,523.3</b>	<b>16,058.4</b>	<b>19,485.7</b>	<b>16,611.4</b>
<b>Overall balance</b>	<b>828.4</b>	<b>7,957.4</b>	<b>33,532.2</b>	<b>42,826.9</b>
<b>Change in reserves (-, increase)</b>	<b>-828.4</b>	<b>-7,957.4</b>	<b>-33,532.2</b>	<b>•42,826.9</b>
Gold holdings	30.5	88.4	108.1	104.9
Holdings of SDRs	-3.1	-9.0	-2,790.4	-2,561.0
Foreign exchange assets	-590.1	-6,919.0	-27,955.8	-37,022.5
Valuation changes	-265.7	-1,117.8	-2,894.1	-3,348.3

Note: Cumulative figures

## Detailed Balance of Consolidated Payments Capital Account for 1994

(Sk millions)

	Q1	Q1 -Q2	Q1 -Q3	Q1 -Q4
<b>Capital transfers</b>	<b>2,788.0</b>	<b>2,788.0</b>	<b>2,788.0</b>	<b>2,788.0</b>
<b>Direct Investment</b>	<b>29.0</b>	<b>921.0</b>	<b>1,605.0</b>	<b>5,430.0</b>
SR abroad	-284.0	-323.0	-361.0	-451.0
in the SR	313.0	1,244.0	1,966.0	5,881.0
<b>Portfolio investment</b>	<b>157.0</b>	<b>839.0</b>	<b>10,138.0</b>	<b>8,704.0</b>
<b>Other long-term financial account</b>	<b>2,949.0</b>	<b>6,094.8</b>	<b>10,943.8</b>	<b>16,075.1</b>
<b>Assets</b>	<b>1,690.0</b>	<b>3,673.0</b>	<b>4,620.3</b>	<b>5,828.0</b>
Government	1,732.0	3,346.0	4,279.5	5,137.0
Disbursements				
Repayments		3,346.0	4,279.5	5,137.0
Commercial banks		-15.0	-76.0	-75.0
Disbursements		-15.0	-73.7	-311.0
Repayments			-2.3	236.0
Enterprises	-42.0	342.0	416.8	766.0
Disbursements	-111.0	-199.0	-398.5	-361.0
Repayments	69.0	541.0	813.3	1,127.0
<b>Liabilities</b>	<b>1,259.0</b>	<b>2,421.8</b>	<b>6,323.5</b>	<b>10,247.1</b>
Government	1,171.8	-22.0	957.0	2,300.1
Disbursements	1,143.8	1,414.2	5,095.0	8,038.6
IMF			3,680.5	4,446.3
WB	471.3	520.7	521.0	2,436.3
EXIM Bank of Japan	672.5	672.5	672.5	673.0
G24				
EC				
EIB				262.0
Others		221.0	221.0	221.0
Repayments	28.0	-1,436.2	-4,138.0	-5,738.5
Commercial banks	821.0	1,256.0	1,887.0	2,869.0
Disbursements	1,139.0	2,071.0	3,616.0	5,871.0
Repayments	-318.0	-815.0	-1,729.0	-3,002.0
Enterprises	-733.8	1,187.8	3,479.5	5,078.0
Disbursements	683.2	3,587.8	8,250.4	11,805.0
Repayments	-1,417.0	-2,400.0	-4,770.9	-6,727.0
<b>Short-term financial account</b>	<b>-8,651.9</b>	<b>-16,882.8</b>	<b>-14,807.2</b>	<b>-16,352.8</b>
Bank assets	-2,653.3	-5,746.8	-7,686.6	-11,334.0
Bank liabilities	-2,620.6	-3,665.0	-1,822.4	-978.0
Corporate assets	-418.0	-3,891.0	-2,027.0	-723.0
Corporate liabilities	-3,324.0	-3,808.0	-3,488.0	-3,424.0
Other assets				
Other liabilities	364.0	228.0	216.8	106.2
<b>Clearing balance) -, surplus)</b>	<b>-1,384.0</b>	<b>-7,792.0</b>	<b>-15,602.0</b>	<b>-21,649.0</b>
<b>Payments for overfl. of marg. credit</b>	<b>-3,168.0</b>	<b>-3,168.0</b>	<b>2,871.9</b>	<b>8,408.2</b>
<b>Total capital and financial account</b>	<b>-7,280.9</b>	<b>-17,200.0</b>	<b>-2,062.5</b>	<b>3,403.5</b>

Note: Cumulative figures

## Assets and Liabilities of Commercial Banks in 1994

Banks operating in the SR

(Sk millions)

Assets	1.1.94	1	2	3	4	5	6	7	8	9	10	11	12
Cash position	5,335.2	5,365.3	5,362.3	5,287.3	5,205.0	5,222.0	5,414.7	5,674.1	5,739.5	5,467.2	5,526.2	5,478.0	6,169.5
Cash on hand	5,202.1	4,910.5	4,745.3	4,903.2	4,870.4	4,897.8	5,024.2	5,021.0	5,265.1	4,994.1	4,830.5	5,127.3	6,088.9
Gold	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.1		
Other cash items	132.7	454.5	616.8	383.8	334.2	323.9	390.1	652.7	474.0	472.7	695.7	350.7	80.7
Accounts of issuing institutions	1,036.1	1,116.9	716.9	1,022.9	839.3	1,031.9	1,006.0	1,023.3	841.5	1,136.0	1,107.6	1,191.4	280.3
Reserve position with the NBS	10,560.0	16,601.1	9,425.4	6,694.1	10,034.3	6,924.9	11,904.8	11,610.9	12,013.7	11,949.9	14,712.2	15,316.8	16,210.8
Accounts of the Treasury	4,376.1	6,766.9	3,881.9	4,450.6	4,006.6	4,669.2	4,174.7	4,194.7	4,310.3	4,494.3	4,728.4	5,018.0	5,315.3
State authorities	3,284.5	5,657.7	2,974.2	3,463.0	3,039.8	3,039.8	2,529.6	2,529.6	2,529.6	2,703.4	2,925.9	3,076.6	3,428.1
Local authorities	891.6	909.2	907.6	987.6	966.8	1,629.3	1,645.1	1,665.1	1,780.6	1,790.9	1,802.5	1,941.3	1,887.2
Public funds	200.0	200.0							0.2				
Current accounts of financial institutions	8,574.7	6,669.1	5,898.9	7,805.8	6,515.2	6,916.5	6,814.3	7,191.2	6,231.7	9,383.3	8,497.9	8,621.1	10,656.8
Time deposits	98,881.7	95,205.9	99,235.1	99,184.4	98,415.9	99,192.1	100,996.1	100,446.8	100,846.6	105,807.4	107,564.4	107,863.2	108,844.5
Credit and loans	1,326.8	1,550.7	3,165.5	2,696.5	4,100.0	5,207.2	5,978.4	3,787.4	3,373.1	3,766.8	2,972.6	3,691.1	3,395.6
Temporarily blocked, doubtful, and uncollectible receivables	9.3	9.3	9.2	8.2	8.1	8.0	7.9	7.9	7.9	7.7	7.7	8.2	
Collateral accepted												100.0	263.1
Treasury bills	7,682.1	4,724.6	3,213.5	3,034.8	2,590.0	6,995.3	10,358.0	13,196.0	15,711.2	18,096.7	17,886.8	18,254.9	26,023.8
Negotiable receivables	0.1	0.1						15.7	15.7	15.7	15.7	245.3	27.0
Agency accounts													
Lending to customers	197,087.1	184,109.3	175,935.5	176,812.6	172,438.2	170,456.1	166,766.1	164,861.5	164,918.2	162,390.2	160,824.9	166,813.3	159,566.0
Short-term credit	57,990.6	57,291.9	55,559.8	54,074.5	54,731.7	53,991.1	53,465.2	54,591.6	55,423.4	54,610.9	56,513.2	61,266.9	57,975.5
Medium-term credit	38,316.6	37,272.9	34,775.2	32,202.8	30,571.5	29,120.6	27,264.2	26,074.8	25,417.3	24,407.4	23,036.9	23,052.1	22,563.5
Long-term credit	100,779.8	89,544.5	85,600.5	90,535.3	87,135.0	87,344.4	86,036.7	84,195.1	84,077.5	83,371.9	81,274.9	82,494.4	79,027.0
Undeducted items of value	93.5	315.3	407.5	260.2	445.0	944.3	113.5	542.9	122.4	230.4	629.0	273.8	396.3
Current accounts - debit	9,929.2	9,875.6	7,411.9	7,623.4	7,310.6	7,048.2	7,067.4	7,320.6	7,985.8	9,114.5	8,734.4	7,805.0	8,237.7
Temporarily illiquid receivables	26,017.2	28,154.3	28,156.6	26,458.0	32,676.9	32,077.2	31,492.3	33,751.3	34,350.1	28,969.4	21,215.0	18,224.2	21,841.0
Non-standard, doubtful, and uncollectible receivables	27,289.4	34,977.7	47,167.8	45,485.1	43,280.9	45,643.1	47,726.2	48,580.6	48,763.4	55,109.2	66,338.3		70,162.0
Accumulated depreciation - total													
Items collected from correspondents and customers	263.6	158.5	167.7	215.6	192.1	213.5	307.9	307.9	1,097.5	1,129.9	1,002.2	1,031.3	161.2
Adjustment and other suspense accounts	8,217.7	8,284.0	9,532.9	10,255.0	9,680.0	9,468.7	9,633.2	10,805.0	10,320.5	10,271.6	10,422.9	11,583.8	13,412.6
Securities transactions													
Securities in portfolio	19,755.0	20,396.2	23,972.7	24,579.3	24,541.6	24,614.7	24,564.5	24,774.0	24,873.7	27,366.8	27,935.0	31,478.7	31,980.9
Funds invested in securities	1,290.1	1,304.7	1,351.9	1,340.4	1,470.8	1,459.9	1,472.3	1,448.2	1,285.9	1,265.2	1,360.7	1,763.9	1,893.6
Resources of branches and representative offices abroad	300.0	300.0	300.0	300.0	300.0	300.0	300.0	300.0	300.0	300.0	300.0	300.0	352.2
Tangible and intangible property	13,243.2	13,384.9	13,686.8	14,180.9	14,509.3	15,036.2	15,534.0	16,074.4	16,383.0	16,898.4	17,202.9	17,645.5	18,861.2
Shareholders and partners	409.7	378.6	413.8	720.4	712.9	677.7	678.8	678.5	678.5	668.8	633.3	560.5	433.6
Accumulated losses from previous years									14.9	14.9	14.9	14.9	18.3
Losses from last year	3,768.1	15.0	15.0	38.5	27.2	27.2	29.6	29.6	14.8	14.8	14.8	14.8	5.4
Difference (expenditure-revenue) in current year	0.0	479.2	700.9	29.0	21.8	9.6	206.5	186.9	185.8	230.2	239.4	245.8	391.2
<b>Total assets</b>	<b>445,445.8</b>	<b>440,143.0</b>	<b>440,129.8</b>	<b>438,483.1</b>	<b>439,321.7</b>	<b>444,143.7</b>	<b>452,547.3</b>	<b>456,809.1</b>	<b>460,385.4</b>	<b>474,099.5</b>	<b>479,887.1</b>	<b>489,845.0</b>	<b>504,899.7</b>
of which: in convertible currency	42,185.2	43,331.7	46,981.3	46,100.7	47,529.4	48,058.7	50,279.5	51,221.7	51,986.8	55,799.9	59,529.6	59,765.9	61,224.6
in non-convertible currency	377.3	287.6	288.8	626.0	647.6	705.2	629.5	1,752.9	1,911.0	1,885.1	1,882.6	1,918.0	2,203.7

## Assets and Liabilities of Commercial Banks in 1994

Banks operating in the SR

(Sk millions)

Liabilities	1.1.94	1	2	3	4	5	6	7	8	9	10	11	12
Issuing institutions' accounts	41,203.1	44,850.3	41,441.5	41,135.2	39,564.3	40,999.5	43,768.8	42,738.6	39,562.8	40,183.6	40,940.1	40,816.7	37,704.8
Other accounts	1,179.0	3,906.4	4,577.1	6,735.4	3,919.8	4,957.8	6,051.5	5,193.1	5,084.0	5,248.8	5,581.2	5,382.8	2,938.7
Redistributional loans	33,656.6	33,656.6	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	32,787.0
Refinancing loans	6,367.5	7,287.4	3,417.4	952.9	2,197.6	2,594.8	4,270.4	4,098.6	1,031.9	1,487.9	1,912.0	1,987.0	1,979.0
of which: Lombard loans				307.5	1,920.0	1,920.0	1,420.0	1,905.0					
Accounts of the Treasury	12,142.3	12,818.4	10,277.8	10,199.9	14,072.7	12,496.2	12,602.6	12,702.1	14,143.4	13,173.8	13,159.9	15,598.2	15,456.2
State authorities	8,958.5	9,337.7	7,415.3	7,238.9	11,120.7	8,515.7	8,804.3	9,005.0	10,265.5	9,249.3	9,331.4	12,076.9	12,283.3
Ordinary accounts	1,914.6	3,374.5	1,903.1	1,830.0	1,203.5	1,305.9	1,882.2	1,143.6	1,327.5	1,493.7	1,320.6	1,298.4	1,577.2
Extrabudgetary funds	5,712.8	4,871.2	4,353.7	4,318.4	8,661.5	5,972.2	5,482.1	6,827.4	7,518.8	6,361.4	6,540.9	7,672.3	8,884.8
Public funds	1,331.1	1,092.0	1,158.6	1,090.5	1,255.8	1,237.5	1,440.1	1,034.1	1,419.2	1,394.2	1,469.9	3,106.1	1,821.3
Local authorities	3,183.9	3,480.8	2,862.5	2,960.9	2,952.0	3,980.6	3,798.3	3,697.1	3,877.9	3,924.5	3,828.5	3,521.4	3,172.9
Ordinary accounts	2,102.3	2,515.9	1,794.5	1,888.2	1,982.5	2,035.8	1,907.6	1,838.7	1,638.6	1,712.8	1,498.7	1,397.4	1,260.0
Extrabudgetary funds	1,080.8	964.7	1,067.9	1,072.5	969.3	1,944.4	1,890.3	1,857.6	2,238.6	2,210.9	2,327.8	2,123.2	1,912.4
Public funds	0.7	0.1	0.1	0.2	0.2	0.3	0.4	0.7	0.7	0.8	2.0	0.7	0.6
Other financial institutions' accounts													
Time deposits and borrowings of financial institutions	7,721.4	4,870.6	5,280.7	4,746.4	3,900.4	4,383.8	5,416.4	4,697.4	5,116.6	8,516.5	5,427.7	8,227.5	9,147.9
Items pledged as collateral	86,445.6	83,244.2	86,165.5	85,126.2	84,962.0	86,083.8	85,596.5	84,918.4	85,090.1	87,885.1	90,015.5	88,397.2	88,972.4
Deposits from customers	96.6	133.6	133.6	104.9	167.9	167.9	167.9	165.4	124.7	66.4	101.4	101.4	101.4
Current accounts	228,259.7	224,316.7	223,382.4	217,837.8	219,230.2	220,943.1	222,959.2	228,167.4	230,480.8	233,083.7	238,784.8	241,210.7	263,968.7
Time deposits	73,077.9	66,470.8	64,875.4	59,585.5	59,367.0	58,295.0	60,019.2	64,081.7	64,957.5	67,203.9	69,371.5	71,698.8	79,346.7
Savings deposits	46,380.6	48,642.9	49,691.4	50,001.8	51,351.3	53,856.1	53,787.3	54,429.8	55,345.5	55,460.6	58,369.8	57,314.4	60,715.1
Current savings deposits	108,801.2	109,203.1	108,815.5	108,250.5	108,511.9	108,791.9	109,152.8	109,656.0	110,177.9	110,419.3	111,043.5	112,197.5	123,906.9
Time savings deposits	31,532.6	31,795.4	31,207.4	30,584.6	30,441.1	30,347.9	30,239.7	30,356.4	30,164.1	29,903.3	29,737.4	29,792.8	31,211.5
Other liabilities to customers	77,268.6	77,407.7	77,608.1	77,665.9	78,070.8	78,444.0	78,913.2	79,299.6	80,013.7	80,516.0	81,306.2	82,404.8	92,695.4
Agency accounts	3,298.8	5,278.5	5,741.4	6,687.4	4,843.6	4,837.7	5,021.8	4,055.4	4,952.3	6,127.0	4,896.7	6,339.7	4,511.5
Deposits, certificates of deposits, and Treasury bills of banks													
Guarantee deposits	962.1	1,067.1	1,170.7	1,197.2	1,218.7	1,211.0	1,237.1	1,260.2	1,309.3	1,547.1	1,722.3	1,780.0	2,927.0
Correspondents' and customers' accounts with payments entered after collection	18.0	46.5	56.6	78.8	75.7	155.0	260.6	279.4	318.5	355.6	444.3	540.6	652.6
Adjustment and others suspense accounts	134.5	153.1	161.7	210.8	174.2	180.9	280.6	274.0	1,076.1	1,092.6	972.0	975.7	139.0
Securities transactions	15,490.2	14,472.6	16,013.1	16,288.7	17,305.3	17,937.9	18,350.8	19,844.4	19,256.3	21,412.3	22,531.1	24,360.8	16,676.6
Subsidies and funds from public resources	35.1	35.1	35.1	15.0	15.1	2.2	6.6	5.6	7.4	10.1	28.4	6.6	33.3
Issue of bonds and other securities	353.1	353.1	353.1	356.5	356.5	356.5	356.5	356.5	356.5	356.5	356.5	356.5	371.3
Special loans received	563.9	564.8	567.6	571.8	574.9	574.9	724.9	924.9	924.8	924.8	924.8	952.3	952.3
Reserves													
Reserve funds	19,080.1	16,440.1	16,805.6	21,287.2	20,073.4	20,379.5	21,192.3	21,399.2	21,679.0	22,035.6	21,664.2	21,859.7	25,266.1
Capital	14,113.7	13,945.7	13,977.0	14,082.0	15,082.3	15,273.8	15,790.7	15,846.5	16,035.4	15,856.8	15,841.4	15,736.3	16,299.6
Retained earnings from previous years	13,220.9	13,370.7	13,472.0	14,104.7	14,044.9	14,044.9	14,349.4	14,349.4	14,278.5	14,910.0	14,868.6	15,117.8	17,673.4
Profit earned last year	43.9	134.7	126.2	833.7	373.0	404.6	348.2	366.3	366.3	366.3	334.5	334.5	318.6
Difference (revenue-expenditure) in current year	2,262.9	3,259.2	3,194.8	1,473.1	1,143.7	718.1	91.6	26.6	8.0	8.0	7.1	7.0	
in current year		787.9	1,773.5	2,145.6	2,143.0	2,992.3	4,024.6	4,431.3	5,298.5	6,187.4	6,865.8	7,125.8	3,727.0
<b>Total liabilities</b>	<b>445,445.8</b>	<b>440,143.0</b>	<b>440,129.8</b>	<b>438,483.1</b>	<b>439,321.7</b>	<b>444,143.7</b>	<b>452,547.3</b>	<b>456,809.1</b>	<b>460,385.4</b>	<b>474,099.5</b>	<b>479,887.1</b>	<b>489,845.0</b>	<b>504,899.7</b>
of which: in convertible currency	42,767.0	44,263.1	47,404.5	45,425.1	47,320.2	48,380.5	48,354.6	50,639.7	53,746.9	53,270.8	57,143.1	56,722.6	58,381.6
in non-convertible currency	984.8	60.5	60.4	1,371.9	1,393.9	1,361.2	1,361.1	1,298.4	1,402.9	2,565.3	3,780.6	3,691.1	2,586.2

## Total Domestic Credit

(Sk millions)

End of month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.93	214,276.0	11,298.4	10,425.4	235,999.8
12/93	222,064.5	16,941.6	21,806.1	260,812.2
01/94	219,171.5	17,197.4	21,421.4	257,790.3
02/94	217,157.1	17,052.5	21,524.5	255,734.1
03/94	215,079.1	16,858.2	21,841.7	253,779.0
04/94	215,436.7	17,121.1	21,457.0	254,014.8
05/94	214,428.7	18,613.7	21,387.9	254,430.3
06/94	211,598.1	18,729.1	21,491.0	251,818.2
07/94	210,899.6	19,293.7	21,126.7	251,320.0
08/94	210,193.8	20,124.3	21,696.3	252,014.4
09/94	208,814.3	20,434.7	22,958.6	252,207.6
10/94	209,868.9	20,566.3	24,191.8	254,627.0
11/94	210,145.3	22,183.0	24,285.6	256,613.9
12/94	210,601.1	22,951.1	24,087.4	257,639.6

## Allocation of Bank Credit by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector				Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
		Total	Public (state owned)	Private (incl. cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of central gov.) /*	Local governments (EBR)	Total	Private	Under foreign control					
1.1.93	235,999.8	204,190.2	131,350.2	71,801.7	1,038.3	10.4	0.3					913.0	83.8	1.1	828.1	149.2	145.0		7,359.6	19,830.2	104.6	3,442.2	0.4
12/93	260,812.2	217,270.0	122,339.6	91,207.7	3,722.7	6,867.5	6,738.8	128.7	886.5	30.5		4,376.1	3,484.5		891.6	227.7	52.6	6.4	11,627.2	18,614.8	144.3	798.1	
01/94	257,790.3	219,452.8	123,228.7	92,326.4	3,897.7	356.0	193.1	162.9	33.3	33.3		6,766.8	5,857.6	2,883.4	909.2	232.9	19.2	5.8	11,749.0	18,281.3	138.4	779.8	
02/94	255,734.1	220,775.1	124,321.4	92,648.2	3,805.5	327.7	167.8	159.9	33.3	33.3		3,881.8	2,974.2		907.6	235.6	21.4	1.8	11,542.8	18,000.7	137.0	800.1	
03/94	253,779.0	212,094.9	115,315.2	93,180.1	3,599.6	6,811.4	162.1	128.2				4,450.6	3,463.0		987.6	116.6	21.6		11,753.0	17,694.4	139.0	719.1	
04/94	254,014.8	213,347.4	115,379.6	94,289.0	3,678.8	6,978.8	271.0	186.7				4,006.6	3,039.8		966.8	115.4	15.4	4.3	11,219.2	17,434.2	138.9	774.3	
05/94	254,430.3	213,892.0	114,999.2	95,223.3	3,669.5	7,024.1	315.7	186.7				4,669.1	3,039.8		1,629.3	116.4	15.0	2.4	11,257.8	17,176.1	136.0	158.8	
06/94	251,818.2	211,729.0	111,723.0	96,085.9	3,920.1	7,333.9	685.5	126.7				4,174.6	2,529.6		1,645.0	123.3	15.3	2.6	11,263.2	16,929.8	136.4	128.0	
07/94	251,320.0	212,468.8	111,858.1	96,359.2	4,251.5	6,807.7	698.0	182.1				4,194.7	2,529.6		1,665.1	131.3	15.4	3.2	10,767.9	16,686.6	137.8	125.2	
08/94	252,014.4	213,533.4	111,977.2	97,448.4	4,107.8	6,778.4	709.4	141.4				4,310.2	2,529.6		1,780.6	143.9	19.3	3.7	10,532.4	16,455.0	131.4	127.2	2.5
09/94	252,207.6	213,562.2	110,673.1	98,543.3	4,345.8	7,145.1	812.9	83.1	23.2			4,494.4	2,703.4		1,791.0	153.5	21.2	3.4	10,372.8	16,237.8	94.7	118.4	5.5
10/94	254,627.0	215,751.3	112,226.4	98,957.0	4,567.9	7,277.7	912.2	116.4				4,728.3	2,925.9		1,802.4	148.5	17.1	4.0	10,433.5	16,079.6	89.4	113.2	5.5
11/94	256,613.9	216,454.8	110,094.7	101,552.5	4,807.6	7,374.4	1,007.8	116.4	5.6	5.6		5,018.1	3,076.6		1,941.5	329.6	12.9		10,982.0	15,907.0	88.8	448.1	5.5
12/94	257,639.6	216,534.6	108,317.6	103,173.7	5,043.3	7,651.6	999.6	166.4	574.8	25.6		5,315.3	3,428.0		1,887.3	130.2	9.7		10,788.2	16,477.0	69.5	92.9	5.5

/\* Figures for 1993 in the column relate to the former federal government  
EBR - extrabudgetary resources



## Short-Term Loans by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector				Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of central gov.)	Local governments (EBR)	Total	Private	Under foreign control					
1.1.93	82,927.5	81,348.0	61,502.3	19,382.8	462.9	0.3	0.3					272.9	68.4		204.5	37.2	34.2		963.6	29.6	2.6	273.3	0.0
12/93	90,671.0	87,005.4	53,845.8	30,088.2	3,071.4	220.7	124.1	96.6	886.5	30.5		257.8	200.0		57.8	142.3	40.6	6.4	1,900.4	57.4	110.8	89.7	
01/94	99,242.0	96,372.8	61,280.0	31,813.3	3,279.5	237.6	104.0	133.6	33.3	33.3		274.0	200.0		74.0	140.8	18.4	5.8	1,888.0	112.5	103.9	79.1	
02/94	98,278.3	95,654.3	61,432.2	30,993.8	3,228.3	186.8	53.2	133.6	33.3	33.3		244.9	200.0		44.9	146.2	20.7	1.8	1,789.5	37.6	103.4	82.3	
03/94	85,845.6	82,944.8	50,096.3	29,828.0	3,020.5	154.9	50.0	104.9				319.0	200.0		119.0	31.4	21.1		2,187.3	29.7	109.3	69.2	
04/94	86,985.6	84,207.9	49,836.0	31,272.8	3,099.1	321.7	153.8	167.9				111.7			111.7	30.0	14.9	3.8	2,067.5	48.9	110.4	87.5	
05/94	86,616.5	84,090.6	49,567.2	31,570.0	2,953.4	372.8	204.3	167.9				157.9			157.9	28.2	14.5	2.4	1,789.0	56.6	102.1	19.3	
06/94	87,477.9	84,666.1	48,055.3	33,610.8	3,000.0	293.4	184.4	108.4				218.0			218.0	35.3	15.0	2.6	2,080.7	66.6	104.3	13.5	
07/94	88,360.1	85,688.0	48,628.9	33,725.7	3,333.4	372.9	196.2	165.4				188.3			188.3	34.0	15.1	3.2	1,890.7	67.2	105.7	13.3	
08/94	89,295.1	86,611.5	48,620.5	34,803.3	3,187.7	364.5	228.5	124.7				198.0			198.0	46.1	19.0	3.7	1,874.0	67.7	100.3	33.0	
09/94	90,175.7	87,336.2	48,143.7	35,771.4	3,421.1	421.9	344.3	66.4	23.2			280.9	173.8		107.1	54.5	20.9	3.4	1,878.2	75.4	72.9	32.5	
10/94	91,559.3	88,489.5	49,681.0	35,193.6	3,614.9	547.0	434.4	101.4				523.4	396.3		127.1	51.1	17.1	4.0	1,770.4	80.2	65.6	32.1	
11/94	94,235.9	89,871.2	49,510.0	36,514.1	3,847.1	780.1	666.4	101.4				768.2	547.0		221.2	237.7	11.3		2,074.4	88.1	51.5	364.7	
12/94	95,920.8	90,956.1	48,819.9	38,230.5	3,905.7	718.9	586.1	131.4	549.2			1,074.5	898.4		176.1	35.5	8.3		2,457.7	82.1	33.8	13.0	

EBR - extrabudgetary resources

## Medium-Term Loans by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of central gov.)	Local governments (EBR)	Total	Private						Under foreign control
1.1.93	50,589.7	42,703.2	22,740.6	19,858.3	104.3	10.1						483.1	9.3		473.8	98.5	97.3		4,002.3	2,887.9	100.6	303.6	0.4
12/93	53,468.9	39,908.1	17,662.7	21,631.1	614.3	125.7	93.6	32.1				3,894.1	3,284.5		609.6	25.8	12.0		6,145.9	2,659.3	29.4	680.6	
01/94	52,616.5	39,594.4	17,354.4	21,658.5	581.5	118.4	89.1	29.3				3,381.4	2,774.2		607.2	31.1	0.8		6,320.2	2,466.8	30.4	673.8	
02/94	53,751.3	40,830.5	18,241.1	22,047.3	542.1	140.9	114.6	26.3				3,406.3	2,774.2		632.1	29.6	0.7		6,178.3	2,449.2	29.4	687.1	
03/94	53,188.4	40,153.4	17,207.5	22,401.4	544.5	135.4	112.1	23.3				3,891.8	3,263.0		628.8	26.8	0.5		5,986.3	2,350.0	25.8	618.9	
04/94	51,698.2	39,356.6	16,879.0	21,941.3	536.3	136.0	117.2	18.8				3,650.9	3,039.8		611.1	27.3	0.5	0.5	5,591.6	2,255.3	24.6	655.9	
05/94	52,063.5	39,527.8	16,607.4	22,320.7	599.7	130.2	111.4	18.8				4,269.2	3,039.8		1,229.4	30.9	0.5		5,798.2	2,172.1	29.6	105.5	
06/94	49,963.3	37,928.6	15,657.0	21,477.1	794.5	519.4	501.1	18.3				3,710.0	2,529.6		1,180.4	31.7	0.3		5,573.5	2,091.2	27.9	81.0	
07/94	49,553.3	37,472.1	15,428.1	21,247.9	796.1	518.5	501.8	16.7				3,766.1	2,529.6		1,236.5	40.1	0.3		5,633.7	2,016.9	27.5	78.4	
08/94	49,298.0	37,554.1	15,544.7	21,213.5	795.9	497.6	480.9	16.7				3,865.4	2,529.6		1,335.8	33.3	0.3		5,294.7	1,957.3	29.4	63.7	2.5
09/94	48,790.8	37,173.6	15,115.2	21,259.7	798.7	478.3	461.6	16.7				3,922.5	2,529.6		1,392.9	32.3	0.3		5,153.1	1,950.1	20.1	55.3	5.5
10/94	48,607.3	36,848.3	14,736.2	21,293.5	818.6	469.8	454.8	15.0				4,027.9	2,529.6		1,498.3	31.9			5,235.6	1,919.0	19.1	50.2	5.5
11/94	47,669.0	36,083.2	13,755.5	21,502.2	825.5	316.4	301.4	15.0	5.6	5.6		3,979.0	2,529.6		1,449.4	26.9	1.6		5,252.7	1,914.9	32.5	52.3	5.5
12/94	46,912.0	35,442.3	12,904.1	21,559.3	978.9	408.5	373.5	35.0	25.6	25.6		3,976.9	2,529.6		1,447.3	30.3	1.4		4,791.0	2,163.1	31.3	37.5	5.5

EBR - extrabudgetary resources

## Long-Term Loans by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.	
		Total	Public (state owned)	Private (including cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of central gov.)	Local governments (EBR)	Total	Private						Under foreign control
1.1.93	102,482.6	80,139.0	47,107.3	32,560.6	471.1							157.0	6.1	1.1	149.8	13.5	13.5		2,393.7	16,912.7	1.4	2,865.3	
12/93	116,672.3	90,356.5	50,831.1	39,488.4	37.0	6,521.1	6,521.1					224.2			224.2	59.6			3,580.9	15,898.1	4.1	27.8	
01/94	105,931.8	83,485.6	44,594.3	38,854.6	36.7							3,111.4	2,883.4	2,883.4	228.0	61.0			3,540.8	15,702.0	4.1	26.9	
02/94	103,704.5	84,290.3	44,648.1	39,607.1	35.1							230.6			230.6	59.8			3,575.0	15,513.9	4.2	30.7	
03/94	114,745.0	88,996.7	48,011.4	40,950.7	34.6	6,521.1						239.8			239.8	58.4			3,579.4	15,314.7	3.9	31.0	
04/94	115,331.0	89,782.9	48,664.6	41,074.9	43.4	6,521.1						244.0			244.0	58.1			3,560.1	15,130.0	3.9	30.9	
05/94	115,750.3	90,273.6	48,824.6	41,332.6	116.4	6,521.1						242.0			242.0	57.3			3,670.6	14,947.4	4.3	34.0	
06/94	114,377.0	89,134.3	48,010.7	40,998.0	125.6	6,521.1						246.6			246.6	56.3			3,609.0	14,772.0	4.2	33.5	
07/94	113,406.6	89,308.7	47,801.1	41,385.6	122.0	5,916.3						240.3			240.3	57.2			3,243.5	14,602.5	4.6	33.5	
08/94	113,421.3	89,367.8	47,812.0	41,431.6	124.2	5,916.3						246.8			246.8	64.5			3,363.7	14,430.0	1.7	30.5	
09/94	113,241.1	89,052.4	47,414.2	41,512.2	126.0	6,244.9	7.0					291.0			291.0	66.7			3,341.5	14,212.3	1.7	30.6	
10/94	114,460.4	90,413.5	47,809.2	42,469.9	134.4	6,260.9	23.0					177.0			177.0	65.5			3,427.5	14,080.4	4.7	30.9	
11/94	114,709.0	90,500.4	46,829.2	43,536.2	135.0	6,277.9	40.0					270.9			270.9	65.0			3,654.9	13,904.0	4.8	31.1	
12/94	114,806.8	90,136.2	46,593.6	43,383.9	158.7	6,524.2	40.0					263.9			263.9	64.4			3,539.5	14,231.8	4.4	42.4	

/\* Figures for 1993 in the column relate to the former federal government  
EBR - extrabudgetary resources

## Short-Term Loans by Category

(Sk millions)

End-of-month figures	Total	Overdrafts and debit balances on current accounts	For active capital and seasonal expenses	Investment credit	Mortgage credit	Interim credit	Consumer credit	Business credit	Small-scale priv. loans		Large-scale priv. loans		For purchase of securities (except large-scale privatization)	Temporary illiquid receivables			Doubtful and bad debts		
									For auction collaterals and purchase of priv. units	For stocks in privatized units	For purchase of priv. units	For purchase of shares		Loans unpaid on maturity	Clients in difficult situation	Other receivables	Doubtful and bad debts	Uncollectible debts	Other receivables
1.1.93	82,927.5	7,906.9	44,583.4	1,143.0	61.6	8,026.9	1.2	2,247.4	291.7	52.7	101.6	11.5		1,948.5	10,250.1		5,278.9	1,022.1	
12/93	90,671.0	9,942.3	43,506.6	2,020.9	4.3	6,137.8	63.4	5,010.8	80.3	2.2	20.8			2,427.8	2,083.8	1,977.3	7,341.1	4,287.7	5,763.9
01/94	99,242.0	9,742.9	43,772.5	1,994.1	6.8	5,591.0	54.7	4,416.7	65.0	2.0	20.8			7,036.6	2,099.9	1,977.3	10,536.7	7,061.0	4,864.0
02/94	98,278.3	7,149.7	42,370.9	1,902.7	8.4	5,192.7	51.0	3,897.0	63.3	0.9	46.7			7,248.2	2,128.9	1,980.5	11,209.4	10,946.7	4,081.3
03/94	85,845.6	7,248.3	42,250.8	1,888.0	8.1	4,420.7	51.1	2,707.6	44.2	0.3	47.9	19.4	1.6	2,064.7	2,117.6	1,980.5	9,044.0	8,775.9	3,174.9
04/94	86,985.6	6,957.0	42,857.1	1,686.6	2.5	4,663.4	4.7	2,125.4	40.5	0.3	116.8	66.0	1.6	3,318.0	1,528.2	1,980.5	8,657.6	9,523.8	3,455.6
05/94	86,616.5	6,952.7	42,294.9	1,644.9	2.6	4,568.7	4.7	1,937.3	40.2	0.2	116.6	62.8	1.9	2,950.2	1,345.5	1,978.1	9,097.3	10,440.7	3,177.2
06/94	87,477.9	7,002.6	42,730.2	1,469.7	3.4	4,279.0	5.9	1,520.2	44.6	0.1	109.3	59.5	0.9	3,143.8	984.6	1,978.2	9,564.1	11,937.7	2,644.1
07/94	88,360.1	7,090.7	42,994.3	1,492.2	3.3	4,335.0	5.3	1,747.1	34.6	0.1	234.1	56.2	0.8	2,498.6	1,248.6	1,977.3	9,537.2	12,289.6	2,815.1
08/94	89,295.1	7,715.6	42,956.9	1,477.0	2.9	4,018.9	4.3	2,257.4	33.7		161.2	52.9	0.8	2,670.2	1,339.9	1,978.1	9,615.8	12,640.2	2,369.3
09/94	90,175.7	8,768.5	41,833.0	1,474.6	1.2	3,688.6	38.8	2,806.3	30.4		162.3	50.0	0.7	2,354.1	1,148.0	1,977.3	9,332.6	14,218.7	2,290.6
10/94	91,559.3	8,331.3	42,521.7	1,545.7		4,280.2	9.5	3,336.3	32.8		165.0	55.0	0.7	1,242.2	856.2	1,977.4	9,242.9	15,056.6	2,905.8
11/94	94,235.9	7,638.3	43,748.5	1,933.1		5,742.0	11.5	3,469.7	32.6		233.7	52.3	1.7	1,938.3	700.9	1,977.4	7,865.6	16,172.2	2,718.1
12/94	95,920.8	7,881.5	43,005.3	2,640.9		6,443.0	15.9	3,117.2	46.3		234.7	50.0	9.4	1,278.7	1,928.0	2,106.7	7,790.3	16,605.9	2,767.0

**Medium-Term Loans by Category**

(Sk millions)

End-of-month figures	Total	For active capital and seasonal expenses	Investment credit	Mortgage credit	Interim credit	Consumer credit	Small-scale priv. loans		Large-scale priv. loans		For purchase of securities	Temp. illiquid receivables		Doubtful and bad debts		
							For auction collaterals and purchase of priv. units	For stocks in privatized units	For purchase of priv. units	For purchase of shares		Clients in difficult situation	Other receivables	Doubtful and bad debts	Uncollectible debts	Other receivables
1.1.93	50,589.7	11,370.8	21,439.1	33.9	4,724.7	1,922.9	3,313.8	965.1	693.5	15.1	0.1	5,470.2		631.7	8.8	
12/93	53,468.9	6,996.4	25,124.7	32.1	4,539.3	1,897.4	1,506.2	518.0	732.2	24.0	4.1	3,503.6	1,500.5	4,654.7	1,357.6	1,078.1
01/94	52,616.5	6,786.7	24,006.9	32.1	4,275.7	1,882.7	1,351.4	494.3	628.4	22.3	3.7	3,915.0	993.2	4,941.6	2,232.1	1,050.4
02/94	53,751.3	5,636.1	23,276.2	37.5	4,130.3	1,777.6	1,121.8	428.4	615.3	13.9	2.5	3,695.9	1,515.0	6,596.7	3,558.2	1,345.9
03/94	53,188.4	5,053.7	22,343.8	38.3	4,036.0	1,638.2	1,066.5	336.8	617.4	13.8	4.4	3,539.4	1,515.4	7,472.5	4,126.0	1,386.2
04/94	51,698.2	4,611.4	21,265.8	36.9	3,800.7	1,531.9	847.4	293.2	604.7	75.5	4.2	4,559.7	1,508.5	6,042.1	4,735.2	1,781.0
05/94	52,063.5	4,488.9	20,864.7	36.3	3,720.6	1,397.5	790.2	271.0	572.0	75.1	4.1	5,291.4	1,504.0	5,982.9	5,138.9	1,925.9
06/94	49,963.3	4,048.8	19,117.3	33.9	3,621.1	1,349.9	699.0	250.1	546.3	75.0	4.1	5,156.9	1,520.2	5,804.4	5,880.2	1,856.1
07/94	49,553.3	3,628.1	18,443.2	33.8	3,515.5	1,201.1	621.6	229.2	543.0	74.6	3.9	5,684.3	1,509.8	5,973.6	6,203.5	1,888.1
08/94	49,298.0	4,031.1	17,878.3	32.9	3,071.4	1,287.3	604.5	202.6	545.7	74.4	3.8	6,096.1	1,501.0	5,701.5	6,454.9	1,812.5
09/94	48,790.8	4,023.0	17,431.5	5.3	2,974.5	1,139.4	532.6	184.8	492.2	68.1	3.8	5,639.3	1,501.2	5,707.8	7,119.7	1,967.6
10/94	48,607.3	3,617.5	17,036.3	6.6	2,740.5	1,013.3	493.5	152.9	479.2	68.1	3.6	2,063.5	2,097.0	6,648.5	8,044.1	4,142.7
11/94	47,669.0	3,850.9	16,901.0	6.7	2,662.6	1,131.8	534.1	134.5	485.7	95.5	3.2	1,393.4	1,504.5	6,551.7	8,562.3	3,851.1
12/94	46,912.0	3,706.9	15,889.8	4.0	2,841.3	1,147.1	509.1	64.5	504.1	95.6	3.2	1,625.8	1,632.1	7,262.4	8,761.3	2,864.8

## Long-Term Loans by Category

(\$k millions)

End-of-month figures	Total	For active assets incl. SIP	Bridging loans produced for PST	Credit for housing projects	Investment credit	Mortgage credit	Consumer credit	Small-scale priv. loans		Large-scale priv. loans		For purchase of securities	Temp. illiquid receivables		Doubtful and bad debts		
								For auction collaterals and purchase of priv. units	For stocks in privatized units	For purchase of priv. units	For purchase of shares		Clients in difficult situation	Other receivables	Doubtful and bad debts	Uncollectible debts	Other receivables
1.1.93	102,482.6	3,970.1	26,392.1	11,460.0	34,404.4	32.9	8,601.9	5,284.4	77.3	2,357.6	162.3	3.5	8,986.1		661.4	88.6	
12/93	116,672.3	7,330.6	21,701.1	11,185.8	42,569.5	30.8	7,037.1	3,166.9	52.8	2,591.3	134.2	7.9	3,974.1	10,557.9	3,143.6	1,650.2	1,538.5
01/94	105,931.8	759.7	19,453.6	11,234.4	43,136.4	30.8	6,845.7	3,075.7	53.8	2,487.2	129.0	12.4	4,203.2	8,015.8	3,381.7	1,514.7	1,597.7
02/94	103,704.5	1,236.3	19,381.4	11,272.8	36,512.1	30.8	6,732.0	2,520.2	50.8	2,493.0	127.3	15.3	4,173.6	7,495.3	4,924.1	4,147.8	2,591.7
03/94	114,745.0	7,651.3	19,340.8	11,303.0	35,482.6	29.4	6,616.8	2,360.8	48.8	2,430.3	127.3	20.8	3,334.7	11,923.6	6,140.2	4,962.3	2,972.3
04/94	115,331.0	7,616.2	19,315.8	11,314.0	32,822.1	27.9	6,503.1	1,834.3	35.7	2,346.7	127.3	26.8	7,547.6	12,263.9	5,493.5	5,227.8	2,828.3
05/94	115,750.3	7,600.0	19,298.3	11,335.8	33,415.4	27.9	6,395.0	1,726.5	40.5	2,337.4	36.1	33.5	6,845.6	12,199.7	5,558.3	5,652.5	3,247.8
06/94	114,377.0	7,021.8	19,159.5	11,082.5	33,296.1	26.7	6,270.9	1,569.0	38.4	2,268.1	120.2	37.8	6,770.1	12,008.2	5,414.3	6,215.0	3,078.4
07/94	113,406.6	6,343.6	17,612.0	11,101.0	32,706.4	27.5	6,157.3	1,478.0	29.0	2,199.8	114.9	36.9	7,585.2	13,466.5	4,950.8	6,403.2	3,194.5
08/94	113,421.3	6,332.8	17,615.2	11,103.3	32,607.4	27.5	6,055.1	1,431.1	28.9	2,185.1	113.1	36.9	7,599.8	13,383.9	4,865.9	6,779.8	3,255.5
09/94	113,241.1	6,508.3	17,740.8	11,108.9	32,303.3	21.8	5,948.7	1,411.4	29.1	1,961.1	127.0	37.4	8,973.3	7,513.7	5,122.7	7,849.1	6,584.5
10/94	114,460.4	6,431.2	17,792.1	11,116.8	30,428.0	21.8	5,843.9	1,281.0	19.2	2,005.3	140.3	35.1	5,359.3	7,836.8	7,382.7	9,890.3	8,876.6
11/94	114,709.0	6,409.9	17,595.4	11,118.5	31,535.0	21.8	5,740.9	1,431.2	25.9	2,145.5	183.6	34.2	3,215.5	7,594.0	8,034.0	10,423.0	9,200.6
12/94	114,806.8	6,690.8	17,462.7	10,860.4	31,294.6	1.0	5,835.7	1,394.8	26.3	2,324.6	183.7	34.6	3,343.6	4,557.3	8,514.3	10,974.1	11,308.3

SIP - Selected integration projects

PST - Perpetual stock turnover

**Credit and Loans to Selected Sectors**

(Sk millions)

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End-of-month figures	Agricul., hunting, and fishing	Forestry and timber industry	Raw material extraction	Manufacturing industries							Power industry, gas and water supply	Building and constr.	Trade sales, catering and hotel services	Transport, warehousing, tourism, telecom.	Banking and finance	Insurance sector	Other sectors	Research and development	Admin., defence, compul. social insurance	NGOs, church org., polit., parties	Recreation, culture and sport	Households with servants	Other
				Total	Food industry	Chemical and pharmaceut. industry	Metallurgy and machine industry	Electrical and electronic industry	Textile, clothing, leather industry	Other industries													
1.1.93	20,262.6	322.7	10,464.0	65,441.5	8,364.6	8,605.0	28,428.9	6,004.9	5,459.2	8,578.9	15,657.3	6,172.1	27,692.8	2,492.3	10.4		87,484.1						
12/93	17,709.7	264.1	9,499.3	68,902.9	9,667.2	8,751.8	30,372.8	5,514.4	4,330.4	10,266.3	18,415.3	18,306.6	28,406.2	3,801.8	6,867.5	886.5	87,752.3						
01/94	17,624.7	249.2	9,223.3	66,750.8	9,629.0	8,253.7	28,186.9	6,227.4	4,420.8	10,033.0	19,130.0	17,580.0	35,185.7	3,804.1	356.0	33.3	87,853.2	324.1	1,910.8	105.5	290.4	19,831.2	65,391.2
02/94	18,175.2	250.3	9,234.6	65,774.4	9,921.8	8,148.9	27,246.6	6,261.2	4,545.5	9,650.4	18,591.0	17,856.5	36,158.1	3,798.2	327.7	33.3	85,534.8	379.3	4,754.8	41.3	306.9	19,573.3	60,479.2
03/94	18,648.1	238.7	9,204.2	63,267.9	9,205.1	7,664.9	26,372.3	5,588.6	4,498.0	9,939.0	17,613.4	17,803.0	30,986.3	3,941.6	6,811.4		85,264.4	396.1	5,268.9	39.4	320.4	19,109.4	60,130.2
04/94	19,383.3	239.7	9,286.6	64,565.7	9,305.5	7,676.9	27,064.0	5,585.3	4,606.3	10,327.7	17,279.7	18,006.5	30,812.2	3,971.4	6,978.8		83,490.9	389.5	4,845.8	39.8	328.3	18,768.3	59,119.2
05/94	19,821.5	234.5	9,218.3	64,898.7	9,170.5	7,599.4	27,466.9	5,559.3	4,593.7	10,508.9	17,385.3	18,109.9	30,804.1	3,909.7	7,024.1		83,024.2	349.6	4,876.0	80.1	317.0	17,976.0	59,425.5
06/94	19,902.9	234.0	8,980.1	62,730.0	9,110.2	7,662.6	25,918.3	5,424.2	4,052.9	10,561.8	16,652.3	17,793.6	31,879.4	3,888.7	7,333.9		82,423.3	335.0	4,344.4	85.2	315.5	17,293.4	60,049.8
07/94	19,425.4	206.7	8,948.1	63,247.8	9,337.9	7,921.8	26,282.3	5,072.9	3,995.6	10,637.3	16,809.9	17,852.9	32,285.5	3,860.4	6,807.7		81,875.6	338.3	4,335.6	36.9	310.9	17,062.2	59,791.7
08/94	18,696.7	181.6	8,908.9	64,642.0	9,517.1	8,447.5	26,297.8	5,322.4	4,131.2	10,926.0	17,205.6	17,800.3	32,150.0	3,847.2	6,778.4		81,803.7	344.0	4,400.1	65.5	311.4	16,833.8	59,848.9
09/94	18,669.4	159.6	8,899.2	63,697.3	9,799.8	8,357.1	25,634.8	5,033.5	4,089.7	10,782.4	17,239.2	17,617.4	33,567.8	3,817.5	7,145.1	23.2	81,371.9	348.0	4,453.0	69.4	314.5	16,573.1	59,613.9
10/94	18,608.6	167.3	9,095.6	66,194.3	9,846.7	8,711.4	27,027.8	5,458.2	4,157.1	10,993.1	16,777.3	17,704.7	34,038.6	3,822.1	7,277.7		80,940.8	336.0	4,844.4	96.3	414.2	16,366.1	58,883.8
11/94	18,096.2	168.7	9,112.9	66,479.6	10,280.4	8,278.4	27,183.7	5,477.8	4,271.0	10,988.3	17,438.7	17,739.5	33,571.6	3,766.0	7,374.4	5.6	82,860.7	564.4	5,129.7	218.0	539.5	16,201.4	60,207.7
12/94	18,981.9	173.9	8,856.2	67,223.2	10,434.3	8,436.3	27,564.3	5,674.5	4,304.8	10,809.0	17,375.2	18,645.4	32,529.6	3,787.8	7,651.6	574.8	81,840.0	450.6	5,169.0	275.9	457.3	16,594.1	58,893.1

## Total Deposits

(Sk millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.93	177,020.2	5,234.3	6,322.4	188,576.9
12/93	185,033.0	14,488.4	9,412.2	208,933.6
01/94	179,776.1	13,698.8	8,374.8	201,849.7
02/94	179,039.1	13,530.4	7,687.4	200,256.9
03/94	172,380.7	13,664.7	7,740.1	193,785.5
04/94	177,357.8	13,792.0	7,301.8	198,451.6
05/94	173,707.6	15,916.3	7,801.8	197,425.7
06/94	171,117.7	19,216.9	8,745.3	199,079.9
07/94	172,851.2	21,970.8	9,287.3	204,109.3
08/94	174,368.0	22,225.7	10,518.5	207,112.2
09/94	176,320.7	22,295.7	10,651.4	209,267.8
10/94	179,142.3	23,370.5	11,179.3	213,692.1
11/94	181,222.2	25,393.0	12,442.6	219,057.8
12/94	197,010.2	31,151.7	15,350.5	243,512.4



## Total Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector				Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
		Total	Public (state-owned)	Private (incl. co-operatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of centr.gov.)/*	Local governments (EBR)	Total	Private	Under foreign control					
1.1.93	188,576.9	44,263.0	21,631.1	22,172.1	459.8				15,700.7	169.3		18,535.4	13,750.7	1,379.7	3,405.0	1,182.6	1,176.6		3,062.4	99,383.4	42.9	6,390.5	16.0
12/93	208,933.6	58,096.9	28,726.6	28,558.3	812.0	317.3	243.6	3.2	15,456.6	2,021.2		9,256.9	8,175.4		1,081.5	2,312.2	1,930.0	0.1	2,669.1	113,417.0	342.7	7,045.6	19.3
01/94	201,849.7	48,405.1	22,624.4	25,058.3	722.4	400.1	191.8	43.0	15,119.4	2,530.2		7,502.0	6,537.1	4,864.9	964.9	2,418.6	2,002.8		2,545.3	113,195.1	335.5	11,925.7	2.9
02/94	200,256.9	43,878.0	19,090.5	24,080.6	706.9	771.0	541.5	31.8	16,484.2	2,522.2		7,451.6	6,383.7	4,813.6	1,067.9	2,347.6	1,926.9	0.2	2,546.5	112,909.8	340.1	13,523.7	4.4
03/94	193,785.5	41,551.6	18,065.9	22,830.3	655.4	915.8	681.1	15.8	16,416.8	2,548.1		7,368.7	6,295.9	4,555.9	1,072.8	2,536.8	2,072.2	1.3	2,206.8	112,123.6	246.1	10,415.0	4.3
04/94	198,451.6	44,452.1	21,443.6	22,285.3	723.2	639.6	375.6	64.0	15,973.5	2,601.1		11,873.8	10,904.2	4,413.6	969.6	3,111.4	2,634.7	0.3	2,297.0	112,353.9	238.8	7,023.6	487.9
05/94	197,425.7	45,706.1	21,722.5	23,157.6	826.0	795.4	521.8	60.8	15,978.2	2,651.1		10,106.9	8,162.1	2,175.6	1,944.8	3,342.4	2,863.6	0.1	2,700.8	112,616.1	236.1	5,939.7	4.0
06/94	199,079.9	44,912.7	19,128.7	25,125.2	658.8	704.9	690.2	13.1	15,806.9	2,909.8		9,945.7	8,054.8	2,144.2	1,890.9	3,318.6	2,846.1	0.1	3,106.1	113,190.7	240.6	7,840.6	13.1
07/94	204,109.3	48,884.1	22,417.8	25,272.0	1,194.3	756.0	694.9	60.3	16,189.8	3,355.1		10,654.3	8,795.9	2,194.9	1,858.4	3,324.8	2,875.2	0.2	3,359.9	113,802.1	360.7	6,763.1	14.5
08/94	207,112.2	49,517.9	21,655.2	26,603.7	1,259.0	474.8	404.8	68.8	16,106.4	3,577.7		12,127.0	9,887.8	2,071.0	2,239.2	3,495.9	2,994.5	0.2	3,635.3	114,433.9	331.9	6,972.4	16.7
09/94	209,267.8	51,866.7	23,099.0	27,519.3	1,248.4	498.5	480.1	17.1	15,754.0	3,456.4		11,188.4	8,976.8	1,944.9	2,211.6	3,722.7	3,165.4	0.1	3,940.5	114,631.7	336.0	7,314.8	14.5
10/94	213,692.1	54,956.9	24,917.5	28,860.7	1,178.7	705.7	615.9	88.1	15,653.5	3,905.2		11,301.0	8,971.2	1,978.6	2,329.8	3,816.1	2,967.6	60.2	3,864.9	115,386.8	347.9	7,641.5	17.8
11/94	219,057.8	55,595.0	23,962.0	29,525.4	2,107.6	768.8	699.1	68.5	15,756.2	3,940.3	0.1	13,888.6	11,765.0	3,192.0	2,123.6	4,017.6	3,076.0	5.0	4,426.8	116,749.0	383.7	7,458.5	13.6
12/94	243,512.4	63,363.6	26,843.3	33,612.9	2,907.4	695.5	574.3	87.0	16,388.7	4,299.6	0.1	15,683.3	13,770.6	1,436.4	1,912.7	4,571.6	3,555.3	4.0	4,390.4	129,505.8	499.7	8,380.9	32.9

/\* Figures for 1993 in column relate to the former federal government  
EBR - extrabudgetary resources

## Demand Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.	
		Total	Public (state-owned)	Private (incl. cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of centr. gov.) /*	Local governments (EBR)	Total	Private						Under foreign control
1.1.93	94,818.7	40,387.2	20,306.1	19,722.6	358.5				754.8	19.6		17,611.4	13,214.2	1,156.0	3,241.2	935.5	930.9		3,014.4	26,457.1	38.6	5,605.7	14.0
12/93	99,352.9	48,895.4	23,925.4	24,252.2	717.8	83.9	80.2	3.2	1,044.3	85.9		8,023.7	7,061.6		962.1	1,593.3	1,350.3	0.1	2,555.4	31,326.5	331.6	5,479.9	18.9
01/94	90,608.0	38,696.8	17,276.6	20,809.0	611.2	147.5	133.9	11.0	157.2	82.5		5,848.6	5,005.5	3,435.2	843.1	1,680.1	1,392.4		2,479.2	31,122.8	313.7	10,159.3	2.8
02/94	88,738.3	34,295.1	14,136.2	19,592.5	566.4	361.2	340.1	15.2	1,415.7	45.5		5,976.0	5,058.3	3,634.4	917.7	1,559.8	1,304.1	0.2	2,474.3	30,782.2	324.8	11,545.9	3.3
03/94	82,377.5	32,640.9	13,731.3	18,367.9	541.7	385.4	363.5	11.3	1,382.0	84.0		5,649.0	4,722.2	3,327.7	926.8	1,587.3	1,322.9	1.3	2,133.6	30,073.5	223.6	8,297.9	4.3
04/94	86,232.1	35,341.0	16,599.2	18,156.9	584.9	83.8	69.2	4.9	943.0	158.2		10,253.0	9,423.4	3,257.9	829.6	2,142.7	1,897.4	0.3	2,225.1	30,091.9	223.0	4,925.7	2.9
05/94	80,599.7	34,019.3	14,933.3	18,401.6	684.4	147.2	130.1	0.4	912.1	188.1		5,846.6	4,721.1	743.7	1,125.5	2,337.2	2,094.8	0.1	2,617.4	30,026.8	203.0	4,486.1	4.0
06/94	81,398.0	33,323.0	13,227.7	19,549.8	545.5	94.6	79.9	13.1	781.9	328.1		5,329.9	4,196.7	1,018.5	1,133.2	2,323.7	2,053.7	0.1	2,992.3	29,989.8	193.5	6,357.2	12.1
07/94	85,445.6	37,185.8	15,735.7	20,394.6	1,055.5	186.7	185.6	0.3	1,553.9	972.2		5,400.3	4,254.5	530.4	1,145.8	2,188.8	1,951.6	0.2	3,195.3	30,213.1	228.2	5,280.0	13.5
08/94	87,628.1	37,185.5	15,066.9	21,182.6	936.0	180.8	169.5	10.1	1,407.1	1,088.7		6,950.8	5,372.7	335.0	1,578.1	2,438.0	2,181.6	0.2	3,452.5	30,172.0	203.8	5,623.0	14.6
09/94	88,694.5	38,913.7	16,119.2	21,861.7	932.8	290.3	273.6	15.4	1,170.8	784.5		5,847.7	4,646.3	535.7	1,201.4	2,484.8	2,231.1	0.1	3,801.0	29,957.7	207.6	6,007.5	13.4
10/94	89,334.5	40,385.4	16,488.6	23,015.1	881.7	422.1	371.2	49.2	974.5	354.1		5,502.8	4,123.0	612.1	1,379.8	2,351.6	2,047.1	60.2	3,712.1	29,824.5	218.4	5,926.3	16.8
11/94	93,744.1	42,059.2	16,729.3	23,506.5	1,823.4	513.6	483.7	28.7	979.3	285.9	0.1	7,417.7	6,180.6	1,268.5	1,237.1	2,345.4	2,030.2	2.0	4,251.0	30,102.5	253.4	5,811.3	10.7
12/94	104,413.2	47,533.7	18,422.4	26,579.4	2,531.9	447.4	377.3	35.9	1,610.7	501.7	0.1	9,626.3	8,503.5	190.9	1,122.8	2,971.1	2,604.8	4.0	4,168.6	31,488.5	287.9	6,258.1	20.9

/\* Figures for 1993 in the column relate to the former federal government  
EBR - extrabudgetary resources

## Time Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations			Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.		
		Total	Public (state owned)	Private (incl. cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of centr. gov.) /*	Local governments (EBR)	Total						Private	Under foreign control
1.1.93	93,758.2	3,875.8	1,325.0	2,449.5	101.3				14,945.9	149.7		924.0	536.5	223.7	163.8	247.1	245.7		48.0	72,926.3	4.3	784.8	2.0
12/93	109,580.7	9,201.5	4,801.2	4,306.1	94.2	2334	163.4		14,412.3	1,935.3		1,233.2	1,113.8		119.4	718.9	579.7		113.7	82,090.5	11.1	1,565.7	0.4
01/94	111,241.7	9,708.3	5,347.8	4,249.3	111.2	252.6	57.9	32.0	14,962.2	2,447.7		1,653.4	1,531.6	1,429.7	121.8	738.5	610.4		66.1	82,072.3	21.8	1,766.4	0.1
02/94	111,518.6	9,582.9	4,954.3	4,488.1	140.5	409.8	201.4	16.6	15,068.5	2,476.7		1,475.6	1,325.4	1,179.2	150.2	787.8	622.8		72.2	82,127.6	15.3	1,977.8	1.1
03/94	111,408.0	8,910.7	4,334.6	4,462.4	113.7	530.4	317.6	4.5	15,034.8	2,464.1		1,719.7	1,573.7	1,228.2	146.0	949.5	749.3		73.2	82,050.1	22.5	2,117.1	
04/94	112,219.5	9,111.1	4,844.4	4,128.4	138.3	555.8	306.4	59.1	15,030.5	2,442.9		1,620.8	1,480.8	1,155.7	140.0	968.7	737.3		71.9	82,262.0	15.8	2,097.9	485.0
05/94	116,826.0	11,686.8	6,789.2	4,756.0	141.6	648.2	391.7	60.4	15,066.1	2,463.0		4,260.3	3,441.0	1,431.9	819.3	1,005.2	768.8		83.4	82,589.3	33.1	1,453.6	
06/94	117,681.9	11,589.7	5,901.0	5,575.4	113.3	610.3	610.3		15,025.0	2,581.7		4,615.8	3,858.1	1,125.7	757.7	994.9	792.4		113.8	83,200.9	47.1	1,483.4	1.0
07/94	118,663.7	11,698.3	6,682.1	4,877.4	138.8	569.3	509.3	60.0	14,635.9	2,382.9		5,254.0	4,541.4	1,664.5	712.6	1,136.0	923.6		164.6	83,589.0	132.5	1,483.1	1.0
08/94	119,484.1	12,332.4	6,588.3	5,421.1	323.0	294.0	235.3	58.7	14,699.3	2,489.0		5,176.2	4,515.1	1,736.0	661.1	1,057.9	812.9		182.8	84,261.9	128.1	1,349.4	2.1
09/94	120,573.3	12,953.0	6,979.8	5,657.6	315.6	208.2	206.5	1.7	14,583.2	2,671.9		5,340.7	4,330.5	1,409.2	1,010.2	1,237.9	934.3		139.5	84,674.0	128.4	1,307.3	1.1
10/94	124,357.6	14,571.5	8,428.9	5,845.6	297.0	283.6	244.7	38.9	14,679.0	3,551.1		5,798.2	4,848.2	1,366.5	950.0	1,464.5	920.5		152.8	85,562.3	129.5	1,715.2	1.0
11/94	125,313.7	13,535.8	7,232.7	6,018.9	284.2	255.2	215.4	39.8	14,776.9	3,654.4		6,470.9	5,584.4	1,923.5	886.5	1,672.2	1,045.8	3.0	175.8	86,646.5	130.3	1,647.2	2.9
12/94	139,099.2	15,829.9	8,420.9	7,033.5	375.5	248.1	197.0	51.1	14,778.0	3,797.9		6,057.0	5,267.1	1,245.5	789.9	1,600.5	950.5		221.8	98,017.3	211.8	2,122.8	12.0

/\* Figures for 1993 in the column relate to the former federal government  
EBR - extrabudgetary resources

## Short-Term Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.	
		Total	Public (state owned)	Private (incl. cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of centr. gov.)/*	Local governments (EBR)	Total	Private						Under foreign control
1.1.93	40,869.2	2,122.5	947.1	1,074.2	101.2	0.0	0.0	0.0	615.0	75.0		681.3	536.1	38.0	107.2	155.2	154.3		31.3	36,670.9	4.3	586.7	2.0
12/93	54,179.2	8,155.1	4,583.1	3,478.5	93.5	233.4	163.4	0.0	3,490.7	1,168.5		422.7	306.1		116.6	420.1	306.3		90.0	40,092.4	11.1	1,263.3	0.4
01/94	55,671.9	8,621.8	5,133.5	3,397.9	90.4	252.6	57.9	32.0	4,003.0	1,648.4		846.6	727.6	625.7	119.0	462.6	364.4		55.5	39,935.1	13.8	1,480.8	0.1
02/94	55,770.6	8,489.5	4,704.7	3,660.1	124.7	409.8	201.4	16.6	4,155.1	1,677.4		649.3	501.9	355.7	147.4	515.6	381.5		55.6	39,783.7	15.3	1,695.6	1.1
03/94	55,440.5	7,869.6	4,081.6	3,675.1	112.9	530.4	317.6	4.5	4,037.0	1,584.8		893.4	750.2	404.7	143.2	647.1	478.0		56.4	39,562.7	14.5	1,829.4	
04/94	58,090.5	8,064.0	4,550.0	3,376.5	137.5	555.8	306.4	59.1	6,032.7	1,563.6		794.5	657.3	332.2	137.2	654.1	453.7		55.2	39,640.4	7.8	1,801.0	485.0
05/94	61,861.9	10,569.5	6,464.0	3,964.7	140.8	648.2	391.7	60.4	6,063.4	1,583.7		2,945.5	2,137.5	608.4	808.0	683.7	479.3		65.7	39,684.9	25.1	1,175.9	
06/94	61,058.9	10,494.9	5,548.1	4,833.8	113.0	610.3	610.3	0.0	4,968.4	1,702.4		3,023.8	2,299.1	306.7	724.7	677.3	506.6		97.7	39,931.0	24.1	1,230.4	1.0
07/94	61,594.2	10,616.5	6,314.4	4,163.6	138.5	568.3	508.3	60.0	4,573.2	1,501.9		3,517.8	2,845.5	809.2	672.3	818.5	638.3		148.4	40,009.1	105.4	1,236.0	1.0
08/94	62,029.7	11,251.0	6,221.0	4,707.3	322.7	293.0	234.3	58.7	4,632.1	1,608.0		3,441.4	2,818.5	880.6	622.9	7526	539.3		167.1	40,245.8	100.8	1,143.8	2.1
09/94	62,793.2	11,860.1	6,585.4	4,960.4	314.3	207.2	205.5	1.7	4,488.1	1,767.6		3,610.3	2,636.0	555.2	974.3	937.4	663.6		124.3	40,363.9	100.6	1,100.2	1.1
10/94	66,134.5	13,518.9	8,029.3	5,192.9	296.7	282.6	243.7	38.9	4,577.7	2,670.1		4,072.9	3,153.7	512.5	919.2	1,160.3	655.5		138.7	40,772.9	101.7	1,507.8	1.0
11/94	66,340.3	12,486.4	6,827.9	5,380.5	278.0	255.2	215.4	39.8	4,657.2	2,763.4		4,701.0	3,840.5	1,019.9	860.5	1,359.6	782.2	3.0	141.9	41,154.7	102.6	1,478.8	2.9
12/94	74,831.3	14,725.1	8,007.4	6,343.2	374.5	248.1	197.0	51.1	5,653.3	2,906.7		4,083.2	3,317.7	155.7	765.5	1,333.3	739.0		212.1	46,408.3	202.0	1,953.9	12.0

/\* Figures for 1993 in the column relate to the former federal government  
EBR - extrabudgetary resources

## Medium-Term Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.	
		Total	Public (state owned)	Private (incl. cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of centr. gov.) /*	Local governments (EBR)	Total	Private						Under foreign control
1.1.93	46,368.0	1,753.3	377.9	1,375.3	0.1				14,330.9	74.7		242.7	0.4	185.7	56.6	91.9	91.4		16.7	29,734.4		198.1	
12/93	48,021.5	1,045.4	218.1	826.6	0.7				10,723.6	729.5		222.9	220.1		2.8	298.8	273.4		23.7	35,404.7		302.4	
01/94	48,164.4	1,084.3	213.1	850.4	20.8				10,761.2	762.0		222.9	220.1	220.1	2.8	275.7	246.0		10.6	35,516.1	8.0	285.6	
02/94	48,318.6	1,089.7	248.4	825.5	15.8				10,715.4	762.0		242.4	239.6	239.6	2.8	272.0	241.3		16.6	35,700.3		282.2	
03/94	48,497.6	1,032.4	246.8	784.8	0.8				10,799.8	842.0		242.4	239.6	239.6	2.8	302.2	271.3		16.8	35,808.3	8.0	287.7	
04/94	46,669.7	1,035.4	288.2	746.4	0.8				8,799.8	842.0		242.4	239.6	239.6	2.8	314.4	283.6		16.7	35,956.1	8.0	296.9	
05/94	47,576.7	1,103.9	317.3	785.8	0.8				8,804.7	842.0		730.9	719.6	239.6	11.3	321.0	289.5		17.7	36,312.8	8.0	277.7	
06/94	49,263.5	1,078.4	348.0	730.1	0.3				9,858.6	842.0		999.8	966.8	226.8	33.0	317.1	285.8		16.1	36,717.5	23.0	253.0	
07/94	49,646.0	1,065.4	362.8	702.3	0.3	1.0	1.0		9,864.7	843.7	1,107.7	1,067.4	226.8	40.3	317.0	285.3		16.2	36,999.8	27.1	247.1		
08/94	49,995.7	1,063.4	362.4	700.7	0.3	1.0	1.0		9,869.2	843.7	1,106.2	1,068.0	226.8	38.2	304.8	273.6		15.7	37,402.5	27.3	205.6		
09/94	50,281.6	1,073.4	389.5	682.6	1.3	1.0	1.0		9,896.1	866.0	1,102.6	1,067.3	226.8	35.3	300.0	270.7		15.2	37,658.4	27.8	207.1		
10/94	50,643.3	1,028.8	396.2	632.3	0.3	1.0	1.0		9,903.3	843.7	1,097.5	1,067.3	226.8	30.2	303.7	265.0		14.1	38,059.7	27.8	207.4		
11/94	51,220.5	1,006.6	382.8	622.6	1.2				9,911.7	843.7	1,099.7	1,074.3	234.0	25.4	312.2	263.6		33.9	38,660.3	27.7	168.4		
12/94	55,846.8	1,066.0	391.5	673.5	1.0				8,916.6	843.8	1,101.6	1,077.8	237.4	23.8	266.8	211.5		9.7	44,307.4	9.8	168.9		

/\* Figures for 1993 in the column relate to the former federal government  
EBR - extrabudgetary resources

## Long-Term Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions			Insurance sector			Government sector			Nonprofit organizations			Households (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.						
		Total	Public (state-owned)	Private (incl. cooperatives)	Under foreign control	Total	Private	Under foreign control	Total	Private	Under foreign control	Total	Central government (EBR)	National Property Fund (of centr. gov.) /*	Local governments (EBR)	Total	Private						Under foreign control					
1.1.93	6,521.0																							6,521.0				
12/93	7,380.0	1.0		1.0					198.0	37.3		587.6	587.6											6,593.4				
01/94	7,405.4	2.2	1.2	1.0					198.0	37.3		583.9	583.9	583.9		0.2								6,621.1				
02/94	7,429.4	3.7	1.2	2.5					198.0	37.3		583.9	583.9	583.9		0.2								6,643.6				
03/94	7,469.9	8.7	6.2	2.5					198.0	37.3		583.9	583.9	583.9		0.2								6,679.1				
04/94	7,459.3	11.7	6.2	5.5					198.0	37.3		583.9	583.9	583.9		0.2								6,665.5				
05/94	7,387.4	13.4	7.9	5.5					198.0	37.3		583.9	583.9	583.9		0.5								6,591.6				
06/94	7,359.5	16.4	4.9	11.5					198.0	37.3		592.2	592.2	592.2		0.5								6,552.4				
07/94	7,423.5	16.4	4.9	11.5					198.0	37.3		628.5	628.5	628.5		0.5								6,580.1				
08/94	7,458.7	18.0	4.9	13.1					198.0	37.3		628.6	628.6	628.6		0.5								6,613.6				
09/94	7,498.5	19.5	4.9	14.6					199.0	38.3		627.8	627.2	627.2	0.6	0.5								6,651.7				
10/94	7,579.8	23.8	3.4	20.4					198.0	37.3		627.8	627.2	627.2	0.6	0.5								6,729.7				
11/94	7,752.9	42.8	22.0	15.8	5.0				208.0	47.3		670.2	669.6	669.6	0.6	0.4								6,831.5				
12/94	8,421.1	38.8	22.0	16.8					208.1	47.4		872.2	871.6	852.4	0.6	0.4								7,301.6				

EBR - extrabudgetary resources

## Short-Term Deposits by Period

(Sk millions)

End-of-month figures	Total	1 month and less	3 months or less	6 months or less	9 months or less	1 year or less	Short-term savings deposits	Short-term guarantee deposits
1.1.93	40869.2	1307.8	930.9	1012.9	50.6	1430.8	36126.2	10.0
12/93	54179.2	3069.0	3131.4	4576.9	308.6	4334.5	38748.8	10.0
01/94	55671.9	4518.4	3477.4	4085.3	274.6	4830.9	38451.4	33.9
02/94	55770.6	3624.7	3781.5	4560.2	308.4	5207.0	38245.1	43.7
03/94	55440.5	3564.5	3594.9	4896.7	364.4	5050.1	37916.6	53.3
04/94	58090.5	4307.4	3662.7	5807.1	447.5	5915.7	37905.5	44.6
05/94	61861.9	5171.0	3771.9	7460.4	458.8	6999.2	37878.9	121.7
06/94	61058.9	5551.8	3950.1	7318.3	547.8	5531.5	37986.0	173.4
07/94	61594.2	5860.4	4276.3	6940.1	573.8	5682.7	38060.1	200.8
08/94	62029.7	6865.4	4193.8	6661.3	512.5	5373.3	38178.6	244.8
09/94	62793.2	6468.5	4971.3	6245.3	493.6	6102.2	38236.4	275.9
10/94	66134.5	7607.7	6749.0	6384.9	502.1	6077.9	38484.7	328.2
11/94	66340.3	6563.6	8410.0	6319.8	656.8	5234.3	38807.0	348.8
12/94	74831.3	7856.2	8468.5	6548.5	709.4	7340.2	43439.7	468.8

## Medium- and Long-Term Deposits by Period

(Sk millions)

End-of-month figures	Medium-Term Deposits						Long-Term Deposits				
	Total	2 years or less	3 years or less	4 years or less	Savings deposits	Guarantee deposits	Total	5 years or less	5 years or more	Savings deposits	Guarantee deposits
1.1.93	46,368.0	8,302.3	49.2	8,735.8	29,280.7		6,521.0	4,377.0		2,144.0	
12/93	48,021.5	4,092.3	130.1	8,862.6	34,928.5	8.0	7,380.0	4,637.3	651.5	2,091.2	
01/94	48,164.4	4,146.9	131.4	8,843.9	35,030.8	11.4	7,405.4	4,621.6	661.9	2,120.7	1.2
02/94	48,318.6	4,105.1	147.2	8,845.6	35,210.5	10.2	7,429.4	4,598.1	680.9	2,147.7	2.7
03/94	48,497.6	4,078.2	151.0	8,950.9	35,299.7	17.8	7,469.9	4,567.8	702.9	2,191.5	7.7
04/94	46,669.7	2,165.7	155.3	8,883.9	35,444.5	20.3	7,459.3	4,552.1	737.9	2,158.6	10.7
05/94	47,576.7	2,720.0	147.3	8,919.8	35,768.7	20.9	7,387.4	4,537.8	757.4	2,079.8	12.4
06/94	49,263.5	3,952.2	142.8	8,954.8	36,141.9	71.8	7,359.5	4,524.5	796.0	2,023.6	15.4
07/94	49,646.0	4,074.1	146.0	8,968.8	36,393.9	63.2	7,423.5	4,550.5	848.0	2,009.6	15.4
08/94	49,995.7	4,051.6	148.0	8,959.5	36,778.8	57.8	7,458.7	4,541.5	869.8	2,031.5	15.9
09/94	50,281.6	4,149.9	116.2	8,912.9	37,039.4	63.2	7,498.5	4,538.9	897.7	2,045.4	16.5
10/94	50,643.3	4,186.2	65.5	8,892.2	37,414.6	84.8	7,579.8	4,532.4	960.9	2,065.8	20.7
11/94	51,220.5	4,106.4	69.6	8,895.5	38,007.8	141.2	7,752.9	4,535.4	1,069.4	2,113.3	34.8
12/94	55,846.8	3,134.5	117.3	8,889.9	43,572.2	132.9	8,421.1	4,545.6	1,593.7	2,246.9	34.9



## Demand Deposits by Category

(Sk millions)

End-of-month figures	Total	Current accounts, overdraft facilities and investment deposits	Special purpose funds (total)	National property funds	Collateral deposit for auctions	Savings deposits	
						Checking accounts	Passbooks
1.1.93	94,818.7	53,033.4	4,815.3	11,477.0		2,884.5	22,608.5
12/93	99,352.9	59,358.6	5,768.2	4,202.2		3,370.1	26,653.8
01/94	90,608.0	52,050.0	5,357.5	3,457.9		3,431.4	26,311.2
02/94	88,738.3	50,667.3	5,083.6	3,657.3		3,418.1	25,912.0
03/94	82,377.5	45,950.9	4,502.1	3,350.6		3,248.6	25,325.3
04/94	86,232.1	48,430.7	6,033.8	3,281.1		3,382.1	25,104.4
05/94	80,599.7	45,774.5	5,748.5	767.0		3,445.7	24,864.0
06/94	81,398.0	46,265.1	6,034.4	1,042.2		3,510.2	24,546.1
07/94	85,445.6	50,518.5	6,012.8	846.5		3,661.5	24,406.3
08/94	87,628.1	53,379.6	6,117.1	278.0		3,665.2	24,188.2
09/94	88,694.5	54,074.0	6,512.9	538.8		3,651.4	23,917.4
10/94	89,334.5	54,792.3	6,530.0	663.8		3,653.3	23,695.1
11/94	93,744.1	58,353.3	6,563.1	1,417.6		3,764.0	23,646.1
12/94	104,413.2	68,815.1	6,871.3	270.3		4,033.2	24,423.3

## Deposits - Selected Sectors

(Sk millions)

End-of-month figures	Agricul., hunting, and fishing	Forestry and timber industry	Raw material extraction	Manufacturing industries							Power industry, gas and water supply	Building and construction	Trade sales, catering and hotel services	Transport, warehousing, tourism, telecom.	Banking and finance	Insurance sector	Other sectors	Research and development	Admin., defence, compul. social insurance	NGOs church org., political parties	Recreation, culture and sport	Households with servants	Other
				Total	Food industry	Chemical and pharmaceutical industry	Metallurgy and machine industry	Electrical and electronic industry	Textile, clothing, leather industry	Other industries													
1.1.93	3,334.2	254.9	1,279.1	7,176.0	1,103.8	1,407.8	2,324.3	801.7	752.3	786.1	816.6	2,538.5	6,157.1	3,260.8	0.0	15,700.7	148,059.0						
12/93	3,988.6	247.9	2,278.6	8,818.5	911.7	2,357.0	2,438.5	966.3	858.0	1,287.0	2,563.9	2,683.4	9,131.2	2,341.4	317.3	15,456.6	161,106.2						
01/94	3,053.7	208.2	1,928.3	6,593.6	533.6	1,556.0	2,124.7	716.5	572.0	1,090.8	1,366.2	1,910.6	9,046.4	3,007.8	400.1	15,119.4	159,215.4	562.3	8,447.4	1,639.2	1,362.9	113,757.5	33,446.1
02/94	2,589.0	209.7	1,177.6	6,354.8	570.3	1,627.1	1,918.8	581.6	491.1	1,165.9	1,245.0	1,731.6	7,031.9	2,274.3	771.0	16,484.2	160,387.8	621.3	6,415.4	1,062.3	1,269.4	113,633.4	37,386.0
03/94	2,885.8	230.7	1,428.6	5,396.6	590.3	915.2	2,015.1	544.9	466.7	864.4	1,261.9	1,641.9	6,820.9	1,860.1	915.8	16,416.8	154,926.4	621.1	6,584.7	1,308.7	1,152.7	112,736.1	32,523.1
04/94	2,897.8	245.9	2,272.3	5,564.3	641.9	1,265.5	1,690.1	548.5	549.8	868.5	1,510.5	1,943.3	7,139.7	2,574.8	639.6	15,973.5	157,689.9	1,003.8	6,379.9	1,284.6	1,280.1	112,947.6	34,793.9
05/94	2,902.5	293.7	1,449.9	5,724.1	545.7	1,528.9	1,742.9	588.2	523.5	794.9	1,656.5	2,008.0	7,104.9	2,743.7	795.4	15,978.2	156,768.8	1,150.1	5,998.0	1,324.4	1,139.7	113,159.2	33,997.4
06/94	2,798.6	354.8	1,227.2	5,819.9	687.9	1,310.8	1,851.8	522.4	583.8	863.2	1,428.3	2,088.6	7,193.0	3,119.3	704.9	15,806.9	158,538.4	922.3	6,511.1	1,210.4	927.2	113,349.5	35,617.9
07/94	2,872.5	313.9	1,372.4	6,470.0	891.8	1,351.1	2,213.8	551.8	565.4	896.1	1,682.9	2,074.2	8,009.5	3,286.6	756.0	16,189.8	161,081.5	1,091.2	7,623.2	1,469.0	1,084.4	114,118.6	35,695.1
08/94	3,116.5	341.2	935.4	6,991.3	672.7	2,068.9	2,342.7	535.1	514.6	857.3	1,717.7	2,189.2	9,166.2	3,150.2	474.8	16,106.4	162,923.3	985.5	6,757.0	1,500.0	1,209.2	114,877.7	37,593.9
09/94	3,209.4	340.7	1,825.5	7,532.8	737.0	2,254.2	2,222.2	617.0	806.9	895.5	2,140.0	2,334.0	10,024.4	3,004.0	498.5	15,754.0	162,604.5	1,113.9	7,448.3	1,521.5	1,171.7	114,902.5	36,446.6
10/94	3,371.2	376.7	2,248.1	7,424.6	690.2	2,288.1	2,295.3	653.2	599.7	898.1	2,291.5	2,414.2	9,126.5	3,567.6	705.7	15,653.5	166,512.5	1,125.8	7,417.6	1,512.3	1,170.8	115,556.5	39,729.5
11/94	3,169.9	398.1	1,647.0	7,174.9	896.1	1,593.3	2,082.3	644.6	912.8	1,045.8	2,408.8	2,576.9	12,428.1	3,049.0	768.8	15,756.2	169,680.1	1,234.6	7,470.6	1,585.0	1,163.1	117,066.5	41,160.3
12/94	3,413.8	395.7	2,038.3	9,983.7	1,275.3	2,547.8	2,960.9	769.6	1,024.0	1,406.1	2,451.4	2,906.2	13,192.8	3,370.1	695.5	16,388.7	188,676.2	1,272.2	10,245.4	905.1	1,134.7	129,780.9	45,337.9

### Average Monthly Lending Rates - Total Credit

Month	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/94	12.00	17.00	16.98	11.39	14.71
02/94	12.00	16.11	17.01	11.42	14.40
03/94	12.00	16.67	17.13	11.20	14.29
04/94	12.00	16.46	17.32	11.28	14.28
05/94	12.00	17.42	17.76	11.45	14.77
06/94	12.00	17.27	17.77	11.55	14.77
07/94	12.00	16.92	17.80	11.54	14.66
08/94	12.00	16.81	17.78	11.55	14.63
09/94	12.00	16.83	17.88	11.60	14.68
10/94	12.00	16.59	17.70	11.66	14.58
11/94	12.00	16.42	17.76	11.68	14.55
12/94	12.00	16.51	17.63	11.30	14.39

### Average Monthly Lending Rates - Public Sector

Month	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/94	12.00	16.77	16.56	14.13	15.76
02/94	12.00	15.51	16.85	14.06	15.23
03/94	12.00	16.17	17.35	13.69	15.29
04/94	12.00	15.69	17.35	13.68	15.07
05/94	12.00	16.65	17.85	13.73	15.56
06/94	12.00	16.80	17.83	13.99	15.70
07/94	12.00	16.06	18.02	14.01	15.46
08/94	12.00	16.15	18.07	14.00	15.50
09/94	12.00	16.19	18.07	14.10	15.56
10/94	12.00	15.93	17.92	14.05	15.40
11/94	12.00	15.78	17.94	14.06	15.34
12/94	12.00	16.09	17.61	13.54	15.18

### Average Monthly Lending Rates - Private Sector

Month	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/94	12.00	17.36	17.10	11.43	14.95
02/94	12.00	16.91	17.13	11.57	14.76
03/94	12.00	17.15	16.97	10.78	14.40
04/94	12.00	17.27	17.22	10.89	14.56
05/94	12.00	18.33	17.67	11.33	15.21
06/94	12.00	17.66	17.65	11.29	15.03
07/94	12.00	17.76	17.66	11.25	15.04
08/94	12.00	17.46	17.58	11.25	14.94
09/94	12.00	17.40	17.70	11.23	14.95
10/94	12.00	17.25	17.55	11.38	14.88
11/94	12.00	17.16	17.66	11.42	14.89
12/94	12.00	16.83	17.62	11.47	14.83

### Average Monthly Lending Rates - Households

Month	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/94	12.00	13.60	18.78	3.34	5.48
02/94	12.00	9.48	16.43	3.40	5.19
03/94	12.00	13.25	16.70	3.44	5.21
04/94	12.00	10.83	17.55	3.61	5.43
05/94	12.00	10.51	17.52	3.24	5.07
06/94	12.00	11.92	17.68	3.19	5.01
07/94	12.00	11.80	16.81	3.23	4.90
08/94	12.00	12.42	16.82	3.24	4.89
09/94	12.00	12.34	17.65	3.19	4.97
10/94	12.00	12.21	16.90	3.25	4.92
11/94	12.00	11.04	16.78	3.35	5.00
12/94	12.00	11.10	17.14	2.30	4.29

### Average Lending Rates - Total Credit

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
Q1,1994	12.00	16.59	17.04	11.33	14.46
Q2,1994	12.00	17.05	17.61	11.42	14.60
M1,1994	12.00	16.81	17.32	11.38	14.53
Q3, 1994	12.00	16.85	17.82	11.56	14.66
Q4,1994	12.00	16.51	17.70	11.55	14.51
M2,1994	12.00	16.68	17.76	11.55	14.58
1994	12.00	16.74	17.53	11.47	14.56

### Average Lending Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
Q1,1994	12.00	16.14	16.92	13.94	15.42
Q2,1994	12.00	16.37	17.67	13.80	15.44
M1,1994	12.00	16.25	17.29	13.86	15.43
Q3,1994	12.00	16.13	18.05	14.04	15.50
Q4,1994	12.00	15.93	17.83	13.88	15.31
M2,1994	12.00	16.03	17.95	13.96	15.41
1994	12.00	16.14	17.60	13.91	15.42

### Average Lending Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
Q1, 1994	12.00	17.14	17.06	11.25	14.70
Q2,1994	12.00	17.75	17.51	11.17	14.94
M1,1994	12.00	17.45	17.29	11.21	14.82
Q3,1994	12.00	17.54	17.65	11.24	14.98
Q4,1994	12.00	17.08	17.61	11.42	14.87
M2,1994	12.00	17.30	17.63	11.33	14.92
1994	12.00	17.37	17.45	11.27	14.87

### Average Lending Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
Q1, 1994	12.00	12.68	17.31	3.39	5.30
Q2,1994	12.00	11.15	17.58	3.35	5.17
M1,1994	12.00	11.94	17.44	3.37	5.24
Q3,1994	12.00	12.20	17.09	3.22	4.92
Q4,1994	12.00	11.43	16.95	2.96	4.73
M2,1994	12.00	11.78	17.02	3.09	4.83
1994	12.00	11.85	17.24	3.24	5.04

### Average Monthly Deposit Rates - Total Deposits

Month	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
01/94	12.00	2.32	14.30	13.64	14.70	16.68	8.94	6.65
02/94	12.00	2.34	14.33	13.69	14.74	16.54	9.05	6.75
03/94	12.00	2.32	14.35	13.74	14.71	16.44	9.27	6.95
04/94	12.00	2.37	14.42	13.88	14.78	16.33	9.22	7.04
05/94	12.00	2.55	14.35	13.84	14.75	16.15	9.57	7.49
06/94	12.00	2.60	14.28	13.70	14.74	16.06	9.55	7.41
07/94	12.00	2.77	14.31	13.75	14.78	15.85	9.50	7.37
08/94	12.00	2.80	14.17	13.54	14.62	15.04	9.40	7.28
09/94	12.00	2.83	14.18	13.56	14.73	15.63	9.41	7.32
10/94	12.00	2.79	14.11	13.50	14.71	15.49	9.41	7.38
11/94	12.00	2.81	14.00	13.40	14.59	15.24	9.25	7.23
12/94	12.00	2.81	13.89	13.39	14.46	14.48	9.23	7.28

### Average Monthly Deposit Rates - Public Sector

Month	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
01/94	12.00	2.11	13.88	13.96	13.97	11.65	7.59	5.36
02/94	12.00	2.25	13.91	14.02	13.98	11.65	7.88	5.57
03/94	12.00	2.20	14.01	14.25	14.00	11.58	7.97	5.60
04/94	12.00	2.36	14.25	14.39	14.31	11.58	7.36	5.67
05/94	12.00	2.63	14.20	14.24	14.37	11.31	8.86	7.38
06/94	12.00	2.66	14.37	14.50	14.41	11.71	9.25	7.40
07/94	12.00	3.16	13.99	13.58	14.70	11.20	9.00	7.18
08/94	12.00	3.11	13.99	13.55	14.73	11.38	8.87	7.02
09/94	12.00	3.22	14.01	13.55	14.79	11.21	9.00	7.18
10/94	12.00	3.15	13.94	13.45	14.83	11.19	9.02	7.27
11/94	12.00	3.13	13.71	13.11	14.71	11.00	8.58	6.81
12/94	12.00	2.95	13.69	13.15	14.69	11.01	8.36	6.61

### Average Monthly Deposit Rates - Private Sector

Month	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
01/94	12.00	2.35	12.75	12.24	14.26	12.55	4.74	4.14
02/94	12.00	2.29	13.46	12.93	15.18	12.74	5.07	4.43
03/94	12.00	2.25	13.72	13.25	15.25	12.74	5.30	4.62
04/94	12.00	2.32	14.01	13.61	15.29	13.07	5.32	4.64
05/94	12.00	2.68	13.75	13.26	15.38	12.97	5.62	4.98
06/94	12.00	2.76	12.82	12.16	15.59	13.62	5.57	4.99
07/94	12.00	2.88	13.56	13.00	15.68	13.62	5.54	4.97
08/94	12.00	2.95	13.37	12.79	15.66	15.44	5.51	4.97
09/94	12.00	2.90	13.59	13.06	15.81	13.79	5.57	5.04
10/94	12.00	2.85	13.45	12.96	15.87	14.51	5.67	5.19
11/94	12.00	2.85	13.43	12.99	15.69	14.20	5.67	5.21
12/94	12.00	2.95	13.29	12.89	15.65	14.22	5.64	5.24

### Average Monthly Deposit Rates - Households

Month	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
01/94	12.00	2.35	14.57	13.80	14.94	17.27	11.21	8.78
02/94	12.00	2.35	14.55	13.78	14.93	17.12	11.23	8.80
03/94	12.00	2.37	14.53	13.78	14.89	17.01	11.27	8.85
04/94	12.00	2.35	14.50	13.76	14.86	16.89	11.25	8.84
05/94	12.00	2.38	14.46	13.78	14.80	16.72	11.24	8.87
06/94	12.00	2.41	14.42	13.74	14.77	16.58	11.24	8.88
07/94	12.00	2.44	14.49	13.93	14.73	16.42	11.27	8.94
08/94	12.00	2.46	14.32	13.67	14.33	15.13	11.19	8.87
09/94	12.00	2.48	14.30	13.67	14.64	16.18	11.21	8.91
10/94	12.00	2.49	14.26	13.64	14.61	16.01	11.22	8.93
11/94	12.00	2.52	14.18	13.61	14.50	15.78	11.17	8.93
12/94	12.00	2.59	14.03	13.58	14.35	14.98	11.25	9.14

### Average Deposit Rates - Total Deposits

Period	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
Q1,1994	12.00	2.33	14.33	13.69	14.72	16.55	9.09	6.78
Q2,1994	12.00	2.50	14.35	13.81	14.75	16.18	9.45	7.31
M1,1994	12.00	2.41	14.34	13.75	14.74	16.37	9.27	7.04
Q3,1994	12.00	2.80	14.22	13.62	14.74	15.74	9.44	7.33
Q4, 1994	12.00	2.80	14.00	13.43	14.58	15.05	9.29	7.29
M2,1994	12.00	2.80	14.11	13.52	14.66	15.38	9.36	7.31
1994	12.00	2.61	14.22	13.63	14.70	15.87	9.32	7.18

### Average Deposit Rates - Public Sector

Period	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
Q1,1994	12.00	2.19	13.93	14.07	13.98	11.63	7.81	5.50
Q2, 1994	12.00	2.53	14.27	14.37	14.37	11.53	8.46	6.77
M1,1994	12.00	2.36	14.11	14.25	14.17	11.58	8.15	6.18
Q3,1994	12.00	3.16	13.99	13.56	14.74	11.20	8.96	7.13
Q4,1994	12.00	3.07	13.78	13.24	14.74	11.06	8.64	6.89
M2, 1994	12.00	3.12	13.88	13.39	14.74	11.13	8.79	7.00
1994	12.00	2.75	13.99	13.76	14.46	11.34	8.49	6.62

### Average Deposit Rates - Private Sector

Period	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
Q1,1994	12.00	2.30	13.32	12.82	14.90	12.68	5.03	4.39
Q2,1994	12.00	2.60	13.48	12.94	15.42	13.24	5.51	4.88
M1,1994	12.00	2.45	13.41	12.88	15.16	12.98	5.27	4.64
Q3, 1994	12.00	2.91	13.51	12.95	15.72	13.72	5.54	5.00
Q4,1994	12.00	2.89	13.39	12.95	15.74	14.30	5.66	5.22
M2, 1994	12.00	2.90	13.44	12.95	15.73	14.04	5.60	5.12
1994	12.00	2.70	13.43	12.92	15.44	13.58	5.46	4.91

### Average Deposit Rates - Households

Period	Discount rate	Demand	Time	Short-term	Medium-term	Long-term	Total deposits	Demand and short-term
Q1,1994	12.00	2.35	14.55	13.79	14.92	17.13	11.23	8.81
Q2,1994	12.00	2.38	14.46	13.76	14.81	16.73	11.24	8.86
M1,1994	12.00	2.37	14.50	13.77	14.86	16.93	11.24	8.84
Q3, 1994	12.00	2.46	14.37	13.76	14.68	16.30	11.23	8.91
Q4,1994	12.00	2.53	14.15	13.61	14.48	15.57	11.22	9.00
M2,1994	12.00	2.50	14.26	13.68	14.58	15.92	11.22	8.96
1994	12.00	2.43	14.38	13.73	14.71	16.42	11.23	8.90

## Refinancing, Redistributive, and Stand-by Loans in 1994

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Indicator	Unit	1	2	3	4	5	6	7	8	9	10	11	12
<b>Refinancing loans</b>													
<b>- Auction refin. loans with 1-month maturity</b>													
- Volume (end-of-month figure)	Sk mil.	4,500.0	1,700.0	0.0	0.0	500.0	2,500.0	1,500.0	0.0	0.0	0.0	0.0	0.0
- Average volume of loans	Sk mil.	3,822.6	3,496.4	277.4	0.0	112.9	1,716.7	2,032.3	532.3	0.0	0.0	0.0	0.0
- Average monthly interest rate /*	%	18.1	22.5	21.0	12.0	22.0	20.1	13.9	12.5	12.0	12.0	12.0	12.0
- Average interest rate (since 1 Jan. 1993)	%	18.1	20.2	20.2	20.2	20.3	20.2	19.1	18.8	18.8	18.8	18.8	18.8
<b>- Lombard loans</b>													
- Volume (end-of-month figure)	Sk mil.	0.0	0.0	307.5	1,920.0	1,920.0	1,420.0	1,905.0	0.0	0.0	0.0	0.0	0.0
- Average volume of loans	Sk mil.	58.1	375.0	222.8	912.1	1,920.0	1,870.0	802.6	61.5	0.0	0.0	0.0	0.0
- Average monthly interest rate	%	17.5	19.1	19.1	19.1	20.0	18.9	13.8	13.1	13.1	13.1	13.1	13.1
<b>- Loans for bills of exchange rediscount</b>													
- Volume (end-of-month figure)	Sk mil.	1,354.5	776.2	303.1	104.1	73.1	152.4	242.7	503.0	978.4	1,445.2	1,655.8	1,656.2
- Average volume of loans	Sk mil.	1,481.6	1,148.4	580.3	198.6	787	110.8	162.4	376.6	714.4	1,153.4	1,574.3	1,660.7
- Average monthly interest rate	%	9.7	10.3	10.9	10.6	11.5	12.0	12.0	12.0	12.0	12.0	12.0	12.0
<b>- Bills of exchange rediscounted for export promotion</b>													
- Volume (end-of-month figure)	Sk mil.	1,422.4	930.7	332.4	171.1	91.7	187.9	440.9	520.5	502.0	466.8	331.3	322.9
- Average volume of loans	Sk mil.	1,372.2	1,185.3	652.4	240.6	123.5	148.8	302.5	497.6	495.9	493.6	396.3	302.5
- Average monthly interest rate	%	9.6	9.9	10.3	11.3	11.9	12.0	12.0	12.0	12.0	12.0	12.0	12.0
<b>- Bills of exchange rediscounted for the support or privatization</b>													
- Volume (end-of-month figure)	Sk mil.	10.5	10.5	10.0	2.5	10.0	10.0	10.0	8.5	7.5	0.0	0.0	0.0
- Average volume of loans	Sk mil.	10.5	10.5	10.2	8.5	8.8	10.0	10.0	9.7	8.4	4.1	0.0	0.0
- Average monthly interest rate	%	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0
<b>Refinancing loans - total</b>													
- Volume (end-of-month figure)	Sk mil.	7,287.4	3,417.4	953.0	2,197.7	2,594.8	4,270.3	4,098.6	1,032.0	1,487.9	1,912.0	1,987.1	1,979.1
- Average volume of loans	Sk mil.	6,745.0	6,215.7	1,743.2	1,359.8	2,243.9	3,856.2	3,309.7	1,477.6	1,218.7	1,651.1	1,970.5	1,963.2
- Average monthly interest rate	%	14.5	17.6	13.3	16.4	19.3	19.0	13.6	12.2	12.0	12.0	12.0	12.0
- Average interest rate (since 1 Jan. 1993)	%	14.5	16.0	15.7	15.8	16.2	16.7	16.3	16.1	15.9	15.7	15.4	15.2
<b>Redistributive loans</b>													
- Volume (end-of-month figure)	Sk mil.	33,656.6	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	32,787.0
- Average volume of loans	Sk mil.	33,656.6	33,521.8	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,446.9	33,223.1
- Average monthly interest rate	%	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
<b>Stand-by loans</b>													
- Volume (end-of-month figure)	Sk mil.	0.0	578.1	0.0	0.0	0.0	0.0	100.9	101.0	0.0	0.0	0.0	0.0
- Average volume of loans	Sk mil.	3.5	49.9	13.2	967.9	0.0	2.3	103.7	87.2	94.3	3.5	1.2	0.0
- Average monthly interest rate	%	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0
<b>Refinancing, redistributive and stand-by loans - total</b>													
- Volume (end-of-month figure)	Sk mil.	40,944.0	37,442.4	34,399.9	35,644.6	36,041.7	37,717.2	37,646.4	34,579.9	34,934.8	35,358.9	35,434.0	34,766.1
- Average volume of loans	Sk mil.	40,405.1	39,787.3	35,203.2	35,774.6	35,690.8	37,305.4	36,860.3	35,011.7	34,759.9	35,101.6	35,418.6	35,186.3

/\* The average monthly interest rate is equivalent to the discount rate if no auction refinancing loan is provided.

## Foreign Exchange Position of the Banking Sector vis-a-vis Foreign Countries

Slovak banks and branches of foreign banks operating in the SR

(USD thousands)

End-of-month figures	Foreign exchange assets		Foreign exchange liabilities		Foreign exchange position	
	Convertible currencies	Nonconvertible currencies	Convertible currencies	Nonconvertible currencies	Convertible currencies	Nonconvertible currencies
01.01.93	480,598	6,471	142,262	26	338,336	6,445
12/93	952,854	11,344	339,732	29,449	613,122	-18,104
01/94	933,342	8,608	336,904	1,603	596,438	7,005
02/94	1,010,100	8,702	398,264	1,613	611,836	7,089
03/94	1,015,748	19,156	346,663	41,816	669,085	-22,661
04/94	1,061,417	19,822	348,268	42,490	713,149	-22,668
05/94	1,085,633	21,733	345,167	41,937	740,465	-20,204
06/94	1,162,708	19,888	351,851	42,886	810,858	-22,998
07/94	1,159,922	19,239	381,681	40,971	778,242	-21,733
08/94	1,132,298	20,547	405,268	44,152	727,030	-23,605
09/94	1,244,964	19,528	404,019	81,958	840,945	-62,430
10/94	1,370,806	18,177	490,278	122,724	880,528	-104,547
11/94	1,332,351	19,718	474,712	115,971	857,639	-96,253
12/94	1,350,395	28,353	462,333	82,329	888,062	-53,975



## Foreign Exchange Position of the Banking Sector vis-a-vis Foreign Countries

(In convertible currencies)

Slovak banks and branches of foreign banks operating in the SR

(Sk thousands)

End-of-month figures	Total			Short-term			Medium-term			Long-term		
	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
01.01.93	9,777,577	13,888,800	4,111,223	10,538,404	13,888,800	3,350,396	-691,003	0	691,003	-69,824	0	69,824
12/93	20,356,890	31,636,664	11,279,774	27,452,258	31,634,106	4,181,848	-2,152,434	2,558	2,154,992	-4,942,934	0	4,942,934
02/94	20,247,503	33,427,255	13,179,752	27,596,948	33,424,703	5,827,755	-2,116,358	2,552	2,118,910	-5,233,087	0	5,233,087
03/94	21,840,275	33,156,038	11,315,763	29,258,096	33,153,510	3,895,414	-936,564	2,528	939,092	-6,481,257	0	6,481,257
04/94	23,262,197	34,622,350	11,360,153	31,213,831	34,619,826	3,405,995	-2,416,448	2,524	2,418,972	-5,535,186	0	5,535,186
05/94	23,913,329	35,060,513	11,147,184	31,839,177	35,041,851	3,202,674	-2,387,710	18,662	2,406,372	-5,538,138	0	5,538,138
06/94	25,606,882	36,718,333	11,111,451	33,750,294	36,700,065	2,949,771	-2,640,632	18,268	2,658,900	-5,502,780	0	5,502,780
07/94	24,534,851	36,567,711	12,032,860	32,892,933	36,551,359	3,658,426	-2,916,471	16,352	2,932,823	-5,441,611	0	5,441,611
08/94	22,990,151	35,805,527	12,815,376	31,410,594	35,789,133	4,378,539	-3,059,835	16,394	3,076,229	-5,360,608	0	5,360,608
09/94	26,253,458	38,866,521	12,613,063	35,160,226	38,787,837	3,627,611	-3,104,703	78,684	3,183,387	-5,802,065	0	5,802,065
10/94	26,923,037	41,913,776	14,990,739	36,546,984	41,836,048	5,289,064	-3,708,361	77,728	3,786,089	-5,915,586	0	5,915,586
11/94	26,903,281	41,794,523	14,891,242	36,744,394	41,717,686	4,973,292	-3,827,249	76,837	3,904,086	-6,013,864	0	6,013,864
12/94	27,775,904	42,236,305	14,460,401	36,350,775	42,158,111	5,807,336	-1,235,970	78,194	1,314,164	-7,338,901	0	7,338,901

FX - Foreign exchange position of the banking sector of Slovakia

## Foreign Exchange Position of the Banking Sector vis-a-vis Foreign Countries

(In nonconvertible currencies)

Slovak banks and branches of foreign banks operating in the SR

(Sk thousands)

End-of-month figures	Total			Short-term			Medium-term			Long-term		
	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
01.01.93	186,247	186,992	745	186,247	186,992	745	0	0	0	0	0	0
12/93	-601,102	376,656	977,758	-548,953	376,656	925,609	0	0	0	-52,149	0	52,149
01/94	233,312	286,698	53,386	285,461	286,698	1,237	0	0	0	-52,149	0	52,149
02/94	234,605	287,984	53,379	286,754	287,984	1,230	0	0	0	-52,149	0	52,149
03/94	-739,693	625,275	1,364,968	-577,731	625,275	1,203,006	0	0	0	-161,962	0	161,962
04/94	-739,417	646,579	1,385,996	-577,455	646,579	1,224,034	0	0	0	-161,962	0	161,962
05/94	-652,474	701,872	1,354,346	-490,512	701,872	1,192,384	0	0	0	-161,962	0	161,962
06/94	-726,269	628,077	1,354,346	-564,307	628,077	1,192,384	0	0	0	-161,962	0	161,962
07/94	-685,139	606,526	1,291,665	-523,177	606,526	1,129,703	0	0	0	-161,962	0	161,962
08/94	-746,443	649,728	1,396,171	-584,481	649,728	1,234,209	0	0	0	-161,962	0	161,962
09/94	-1,949,003	609,632	2,558,635	-1,787,041	609,632	2,396,673	0	0	0	-161,962	0	161,962
10/94	-3,196,620	555,792	3,752,412	-699,658	555,792	1,255,450	0	0	0	-2,496,962	0	2,496,962
11/94	-3,019,375	618,533	3,637,908	-2,902,413	618,533	3,520,946	0	0	0	-116,962	0	116,962
12/94	-1,688,187	886,809	2,574,996	-270,211	886,809	1,157,020	0	0	0	-1,417,976	0	1,417,976

FX - Foreign exchange position of the banking sector of Slovakia

## Exchange Rate Fluctuations

(midpoint rate)

(Sk)

Period	FRF	1000 ITL	100 JPY	CAD	NLG	ATS	DEM	CHF	USD	GBP	XEU	Clearing ECU
31.1.1993	5.351	19.407	23.030	22.536	16.107	2.580	18.134	19.695	28.557	43.398	35.365	0.000
28.2.1993	5.263	18.487	24.654	23.080	15.861	2.536	17.848	19.263	29.025	41.477	34.496	35.703
31.3.1993	5.255	17.868	24.844	23.268	15.868	2.534	17.846	19.319	29.027	43.361	34.534	36.261
30.4.1993	5.360	19.410	25.499	22.490	16.093	2.571	18.080	19.972	28.600	44.894	35.350	36.411
31.5.1993	5.320	19.458	26.845	22.723	15.992	2.550	17.953	20.111	28.778	44.773	34.974	34.974
30.6.1993	5.176	19.150	27.433	23.087	15.541	2.477	17.429	19.631	29.586	44.175	34.119	34.119
31.7.1993	5.654	20.718	31.193	25.736	17.114	2.734	19.241	21.865	33.071	49.425	37.374	37.374
31.8.1993	5.592	20.381	31.330	24.670	17.393	2.777	19.550	22.158	32.584	48.761	37.194	37.194
30.9.1993	5.679	20.279	30.381	24.192	17.686	2.824	19.857	22.707	32.006	48.345	37.677	37.677
31.10.1993	5.591	20.144	30.169	24.787	17.352	2.772	19.487	22.110	32.679	48.433	37.319	37.319
30.11.1993	5.580	19.486	30.287	24.796	17.167	2.739	19.262	22.011	33.044	48.921	37.068	37.068
31.12.1993	5.657	19.442	29.703	24.848	17.176	2.737	19.233	22.609	33.202	49.132	37.219	39.080
31.1.1994	5.648	19.633	30.485	25.229	17.132	2.731	19.198	22.703	33.305	49.924	39.278	39.142
28.2.1994	5.662	19.654	31.517	24.581	17.138	2.738	19.249	23.053	33.093	49.027	37.256	39.119
31.3.1994	5.697	19.989	31.692	23.678	17.315	2.767	19.472	22.923	32.642	48.203	37.496	39.371
30.4.1994	5.671	20.301	31.948	23.690	17.325	2.767	19.459	22.819	32.619	49.014	37.607	39.487
31.5.1994	5.746	20.311	30.937	23.338	17.507	2.791	19.631	23.032	32.295	48.765	37.792	39.682
30.6.1994	5.834	20.247	31.787	22.826	17.845	2.845	20.016	23.789	31.580	49.901	38.300	40.215
31.7.1994	5.866	19.887	32.000	22.814	17.871	2.851	20.056	23.686	31.526	48.364	38.307	40.222
31.8.1994	5.841	19.761	31.663	23.139	17.806	2.841	19.991	23.660	31.622	48.489	38.130	40.037
30.9.1994	5.906	20.031	31.704	23.246	17.991	2.862	20.141	24.276	31.219	49.211	38.512	40.438
31.10.1994	5.963	19.967	31.518	22.652	18.213	2.901	20.417	24.406	30.576	50.013	38.945	40.892
30.11.1994	5.847	19.448	31.789	22.772	17.910	2.850	20.057	23.675	31.369	49.086	38.248	40.160
31.12.1994	5.801	19.113	31.346	22.261	17.907	2.851	20.060	23.704	31.277	48.620	38.086	39.990

### Average Monthly Rates of Exchange

(midpoint rate)

(Sk)

Period	FRF	1000 ITL	100 JPY	CAD	NLG	ATS	DEM	CHF	USD	GBP	XEU	Clearing ECU
01/93	5.274	19.394	23.131	22.646	15.913	2.544	17.890	19.586	28.927	44.344	35.059	0.000
02/93	5.250	18.894	24.044	23.081	15.797	2.527	17.775	19.229	29.130	42.024	34.570	35.077
03/93	5.217	18.339	24.943	23.440	15.768	2.519	17.725	19.199	29.213	42.556	34.389	36.086
04/93	5.321	18.639	25.564	22.809	16.018	2.558	18.000	19.654	28.759	44.318	35.041	36.491
05/93	5.324	19.510	26.086	22.701	15.997	2.551	17.944	19.891	28.807	44.662	35.078	35.128
06/93	5.260	19.453	27.159	22.797	15.790	2.517	17.710	19.842	29.153	44.123	34.625	34.625
07/93	5.502	20.266	29.790	25.037	16.649	2.660	18.721	21.184	32.092	48.014	36.491	36.491
08/93	5.539	20.492	31.717	25.222	17.213	2.752	19.368	21.935	32.921	49.106	36.978	36.978
09/93	5.654	20.478	30.508	24.351	17.613	2.811	19.782	22.605	32.147	48.968	37.588	37.588
10/93	5.627	20.180	30.209	24.286	17.567	2.808	19.744	22.465	32.227	48.533	37.470	37.470
11/93	5.568	19.772	30.516	25.009	17.255	2.754	19.365	21.976	32.891	48.719	37.138	37.138
12/93	5.634	19.530	30.042	24.745	17.213	2.743	19.283	22.488	32.968	49.151	37.211	38.735
Average/93	5.432	19.577	27.853	23.858	16.570	2.646	18.613	20.848	30.790	46.231	35.975	36.568
01/94	5.639	19.618	29.947	25.356	17.114	2.726	19.160	22.681	33.389	49.800	37.178	39.037
02/94	5.646	19.763	31.285	24.893	17.108	2.729	19.182	22.836	33.344	49.339	37.220	39.081
03/94	5.683	19.623	31.181	24.082	17.232	2.753	19.364	22.933	32.799	48.911	37.380	39.249
04/94	5.643	20.185	31.719	23.755	17.211	2.748	19.331	22.826	32.827	48.618	37.356	39.224
05/94	5.711	20.342	31.321	23.507	17.424	2.780	19.556	22.939	32.436	48.790	37.690	39.574
06/94	5.767	20.170	31.237	23.244	17.574	2.800	19.700	23.333	32.147	48.968	37.893	39.787
07/94	5.858	20.148	31.989	22.789	17.902	2.854	20.075	23.794	31.511	48.701	38.365	40.283
08/94	5.863	19.855	31.473	22.785	17.888	2.855	20.087	23.832	31.428	48.463	38.285	40.199
09/94	5.888	19.926	31.622	23.060	17.967	2.862	20.142	24.168	31.249	48.827	38.424	40.345
10/94	5.928	19.926	31.345	22.888	18.109	2.882	20.288	24.391	30.885	49.517	38.696	40.631
11/94	5.884	19.647	31.700	22.779	18.021	2.870	20.201	24.021	31.061	49.399	38.459	40.382
12/94	5.810	19.269	31.421	22.682	17.864	2.842	20.002	24.782	31.465	49.052	38.130	40.037
Average/94	5.777	19.871	31.351	23.475	17.620	2.809	19.760	23.452	32.039	49.029	37.926	39.822

## Capital Market

(Sk millions. pce)

	1993	1994												
	1 -12	1	2	3	4	5	6	7	8	9	10	11	12	1 -12
<b>I. Bratislava Stock Exchange (BCPB)</b>														
<b>A. Volume of transactions</b>														
Volume of transactions - total	166.3	116.7	247.7	122.2	58.1	30.1	112.8	1,011.4	286.2	2,659.2	518.4	821.6	299.1	6,283.5
of which:														
a/ Transactions carried out on BCPB	37.9	10.4	18.4	43.0	26.0	14.1	18.6	20.6	20.6	207.1	369.2	50.6	30.8	829.4
b/ Direct transactions	128.4	106.3	229.3	79.2	32.1	16.0	94.2	990.8	265.6	2452.1	149.2	771.0	268.3	5,454.1
Number of securities sold (pce)	115,863	114,412	94,966	100,624	55,950	26,108	84,443	2,110,388	111,172	3111,107	360,662	2,043,937	384,747	8,598,516
<b>B. Structure of transactions</b>														
Volume of transactions - total	166.3	116.7	247.7	122.2	58.1	30.1	112.8	1011.4	286.2	2659.2	518.4	821.6	299.1	6,283.5
of which:														
a/ Listed securities	95.7	83.4	203.6	26.7	20.5	9.0	16.9	526.8	264.8	2614.0	453.3	209.0	226.4	4,654.4
- stocks and shares	18.7	75.3	151.1	227	17.5	6.7	5.0	85.9	58.8	2565.6	443.6	198.8	207.7	3,838.7
- bonds	77.0	8.1	52.5	4.0	3.0	2.3	11.9	440.9	206.0	48.4	9.7	10.2	18.7	815.7
b/ Unlisted securities	70.7	33.3	44.1	95.5	37.6	21.1	95.9	484.6	21.4	45.2	65.1	612.6	72.7	1,629.1
- stocks and shares	70.7	33.3	44.1	95.5	37.6	21.1	95.9	484.6	19.3	17.9	64.9	607.8	67.6	1,589.6
- bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	27.3	0.2	4.8	5.1	39.5
<b>II. Bratislava Options Exchange (BOB)</b>														
Volume of trading - total	39.5	31.4	348.0	300.4	144.1	86.7	54.4	76.2	99.3	92.0	145.1	197.5	223.8	1,798.9
<b>III. RM - System Slovakia, Bratislava</b>														
Volume of trading - total	43.3	21.2	88.0	222.1	254.3	151.4	234.8	267.7	252.0	98.3	100.2	156.9	123.4	1,970.3
of which:														
a/ periodic auctions	43.3	21.2	88.0	217.1	242.2	140.1	221.3	251.6	220.2	55.2	36.7	56.2	31.9	1,581.7
b/ regular auctions	0.0	0.0	0.0	5.0	12.1	11.3	13.5	16.1	31.8	43.1	63.5	100.7	91.5	388.5

### Gross Domestic Product of the SR in 1993 and 1994 by Quarter

Indicator	Unit	1993					1994				
		Q1	Q2	Q3	Q4	1993	Q1	Q2	Q3	Q4	1994
GDP at constant prices	Sk billions	41.6	44.4	44.9	42.9	173.8	43.1	46.8	47.2	45.1	182.2
Same period of last year =100	index	94.5	97.4	95.7	96.0	95.9	103.6	105.4	105.1	105.1	104.8
GDP at current prices	Sk billions	78.7	85.3	87.9	88.3	340.2	90.3	100.3	104.2	103.5	398.3
Same period of last year =100	index	109.2	111.2	110.7	110.9	110.5	114.7	117.6	118.5	117.2	117.1

Methodology applied: ESA

Source: Statistical Office of the SR

## Unemployment in 1994

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	8,296	8,104	9,153	9,963	10,184	11,266	11,385	11,785	12,968	13,395	13,375	13,046
	b	620	-192	1,049	810	221	1,082	119	400	1,183	427	-20	-329
Number of unemployed (end-of-month figures)	a	379,190	376,030	370,493	361,065	354,002	360,048	370,438	366,553	363,542	359,876	363,005	371,481
	b	11,075	-3,140	-5,537	-9,428	-7,063	6,046	10,390	-3,885	-3,011	-3,666	3,129	8,476
Number of unemployed per vacancy	a	46	46	40	36	34	32	33	31	28	27	27	28
Unemployment % rate (end-of-month figures)	a	15.2	15	14.8	14.4	14.1	14.4	14.8	14.6	14.5	14.4	14.5	14.8

Legend:

a - in the specified units

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

Source: Statistical Office of the SR

## Consumer Price Development in 1994

Indices		1	2	3	4	5	6	7	8	9	10	11	12	1 -12
Goods and services	a	101.4	100.7	100.5	100.4	100.6	100.5	100.7	101.4	102.4	101.3	100.7	100.6	.
	b	101.4	102.1	102.6	103.0	103.6	104.1	104.9	106.3	108.8	110.2	111.0	111.7	105.8
	c	126.8	127.7	128.3	128.8	129.6	130.2	131.1	132.9	136.1	137.9	138.8	139.6	132.3
	d	116.4	115.3	114.7	113.8	113.9	113.9	113.5	112.4	112.3	112.1	111.7	111.7	113.4
of which:														
Foodstuffs	a	101.2	100.4	100.1	100.4	100.9	100.4	101.1	102.9	106.3	101.9	100.5	100.9	-
	b	101.2	101.6	101.7	102.1	103.0	103.5	104.6	107.7	114.5	116.6	117.3	118.3	107.7
	c	123.5	123.9	124.1	124.6	125.7	126.2	127.7	131.4	139.7	142.3	143.1	144.4	131.4
	d	114.7	114.1	113.8	114.1	115.8	116.8	116.4	116.3	117.9	117.8	117.6	118.3	116.2
Nonfood products	a	101.3	100.6	100.6	100.5	100.5	100.6	100.6	100.6	100.7	100.7	100.6	100.6	.
	b	101.3	101.9	102.5	103.0	103.6	104.2	104.9	105.5	106.2	107.0	107.6	108.2	104.7
	c	126.0	126.8	127.5	128.2	128.9	129.7	130.5	131.3	132.1	133.1	133.9	134.7	130.2
	d	118.0	116.9	115.8	115.0	114.2	114.0	113.4	111.2	110.1	109.3	108.6	108.2	112.7
Public catering	a	101.8	100.7	101.1	100.1	100.4	100.4	100.7	101.5	101.9	102.3	101.3	100.9	-
	b	101.8	102.5	103.6	103.7	104.1	104.6	105.3	106.8	108.9	111.4	112.8	113.8	106.6
	c	138.0	138.9	140.4	140.6	141.1	141.8	142.7	144.8	147.6	151.0	152.9	154.2	144.5
	d	112.7	112.1	113.5	112.5	113.5	113.6	113.9	112.7	112.6	113.6	113.2	113.8	113.1
Services paid by citizens	a	101.7	101.7	100.5	100.3	100.2	100.2	100.3	101.0	101.1	101.4	100.4	100.2	-
	b	101.7	103.4	103.9	104.2	104.4	104.6	104.9	105.9	107.1	108.6	109.0	109.2	105.6
	c	127.5	129.6	130.3	130.7	131.0	131.2	131.6	132.8	134.3	136.2	136.7	136.9	132.4
	d	116.9	114.7	113.7	110.3	109.8	109.1	108.8	108.8	109.0	110.0	109.4	109.2	110.7

Legend:

a - index (previous month = 100)

b - index (December 1993 = 100)

c - index (December 1992 = 100)

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

Source: Statistical Office of the SR



## Producer Price Development in 1994 - Selected Products and Materials

Indices		1	2	3	4	5	6	7	8	9	10	11	12	1 -12
Industrial products	a	99.7	102.2	100.4	99.5	100.5	100.1	101.2	109.9	101.5	93.4	100.9	100.4	100.8
	d	107.6	108.4	108.1	107.7	107.9	108.4	109.1	117.5	117.9	108.6	108.9	109.4	110.0
	e	227.2	232.2	233.2	232.0	233.2	233.4	236.3	259.7	263.6	246.1	248.2	249.2	241.2
Building materials	a	100.7	104.2	101.9	100.0	100.1	100.2	100.3	102.7	100.6	97.5	100.4	100.3	100.7
	b	100.7	104.9	106.9	106.8	106.9	107.1	107.4	110.3	111.0	108.3	108.7	109.0	107.3
	c	208.1	216.8	220.8	220.7	220.9	221.4	222.0	227.9	229.3	223.7	224.6	225.3	221.8
	d	108.1	108.1	109.4	108.9	108.4	108.9	108.8	111.6	111.5	108.7	108.5	109.0	109.2
Agricultural products	d	110.7	110.3	109.7	110.1	113.5	115.6	105.3	104.8	116.1	115.1	114.8	118.3	110.8
	e	138.1	136.0	132.2	128.4	127.1	128.2	148.9	142.7	143.9	138.6	152.3	163.3	141.7
of which:														
Plant products	d	100.8	99.6	95.6	98.8	96.6	104.0	102.3	98.7	113.5	112.3	108.7	114.3	105.1
	e	112.4	126.9	107.4	106.3	104.5	138.1	154.7	146.4	138.2	128.0	135.1	135.8	142.6
Animal products	d	111.1	110.6	109.9	110.5	114.3	117.3	117.3	116.5	118.4	119.7	118.0	118.5	115.4
	e	139.0	136.2	132.6	129.2	128.2	127.0	131.4	137.0	149.0	159.5	162.1	165.8	141.0

Legend:

a - index (previous month = 100)

b - index (December 1993 = 100)

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

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

e-index (1989 = 100)

Source: Statistical Office of the SR

## Development in Industrial Production in 1994

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Total industrial production (Sk millions)	a	29,983	30,219	34,734	30,429	33,644	34,135	30,633	33,333	34,331	36,230	38,223	36,687
	b	99.3	98.6	114.5	88.0	110.0	101.4	88.6	107.1	101.4	104.7	104.6	95.6
	c	100.3	100.5	105.9	99.5	109.2	111.2	115.2	107.5	106.2	110.5	107.4	109.7
	d	29,983	60,201	94,936	125,365	159,009	193,143	223,776	257,109	291,440	327,670	365,893	402,580
	e	100.3	100.4	102.4	101.6	103.2	104.5	105.9	106.1	106.1	106.6	106.6	106.4
	f	13,197	13,014	14,895	13,116	15,463	14,625	13,886	14,867	15,070	15,773	16,490	15,759
	g	100.3	100.5	105.9	99.5	109.2	111.2	115.2	107.5	106.2	110.5	107.4	109.7
of which: /*													
in the private sector (incl. cooperatives, provident societies, political parties, Churches, foreign and international organizations controlled by the private sector)	a	12,174	12,708	17,592	17,525	18,435	18,842	17,068	19,132	19,922	20,528	21,954	20,649
	b		102.3	138.2	100.3	104.9	102.3	89.4	110.3	102.5	102.2	106.0	93.7
	c	106.5	107.4	110.9	99.6	114.0	118.2	117.2	108.1	108.1	110.9	111.3	111.3
	d	12,174	24,882	42,475	59,999	78,434	97,277	114,345	133,478	153,399	173,927	195,881	216,531
	e	106.5	106.9	108.5	105.8	107.6	109.5	110.6	110.2	109.9	110.1	110.2	109.7
	h	40.6	42.1	50.6	57.6	54.8	55.2	55.7	57.4	58.0	56.7	57.4	56.3
Labour productivity (Sk/employee)	a	51,995	52,034	59,406	52,453	57,428	58,014	51,745	56,227	58,113	61,319	64,599	62,213
	b	100.7	97.9	113.7	88.7	108.9	100.9	88.0	106.9	101.7	104.7	104.7	95.9
	c	105.4	105.0	110.3	103.2	111.6	112.3	115.2	107.1	105.4	108.3	108.1	106.1

Legend:

a - in the specified unit

b - index (previous month = 100)

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

d - from beginning of year (Sk millions)

e - index (same period of last year = 100, cumulative figures)

f - in the specified unit at constant 1989 prices

g - index (same period of last year = 100, at constant prices)

h - share of private sector in industrial production (in %)

Source: Statistical Office of the SR

7 Since January 1994, the figures have been determined with regard to the new codes of ownership used in the register of companies.

## Development in Construction in 1994

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Total output of the construction sector (Sk millions) / <sup>1</sup>	a	2,464	2,352	2,962	3,220	3,651	3,995	3,819	3,990	4,261	4,246	4,173	3,920
	b	68.7	94.6	124.2	107.3	112.5	108.4	95.1	103.6	105.7	100.4	98.0	93.6
	c	97.7	87.8	89.0	86.6	93.8	100.7	99.8	105.5	103.3	103.8	103.3	103.1
	d	2,464	4,816	7,778	10,998	14,649	18,644	22,463	26,453	30,714	34,960	39,133	43,053
	e	97.7	92.6	91.2	90.2	91	92.8	93.9	95.5	96.5	97.3	97.9	98.4
	f	1,250	1,236	1,519	1,558	1,723	1,949	1,871	1,953	2,188	2,157	2,127	1,947
	g	91.3	86.5	86.9	84.3	88.5	97.7	96.0	102.4	103.6	102.8	102.3	100.2
of which:													
in the private sector (incl. cooperatives)	a	1,620	1,599	1,857	2,270	2,773	3,007	2,887	3,017	3,225	3,292	3,265	3,131
	b	72.8	97.8	114.6	120.7	121.2	107.5	95.5	103.7	105.8	102.9	98.9	95.5
	c	114.8	108.9	103.3	93.8	99.9	105.2	103.7	110.4	108.1	108.9	109.4	106.8
	d	1,620	3,219	5,076	7,346	10,119	13,126	16,013	19,030	22,255	25,547	28,812	31,943
	e	114.8	111.8	108.5	103.9	102.7	103.2	103.2	104.3	104.8	105.2	105.7	105.8
	h	65.7	68	62.7	70.5	75.9	75.3	75.6	75.6	75.7	77.5	78.2	79.9
Construction output abroad (companies with at least 25 employees)	a	175	298	323	371	337	508	454	502	704	650	569	545
	b	68.1	170.3	108.4	114.9	90.8	150.7	89.4	110.6	140.2	92.3	87.5	95.8
	c	67.8	101.4	89.2	116.7	94.4	118.1	118.8	133.5	140.5	137.7	116.6	123.9
	d	175	473	796	1,167	1,504	2,012	2,466	2,968	3,672	4,322	4,891	5,436
	e	67.8	85.3	87.1	94.6	94.6	99.8	102.9	107	112.1	115.3	115.5	116.3
Labour productivity (Sk/employee)	a	16,836	16,110	20,418	22,022	24,492	26,340	24,895	25,812	27,738	27,563	27,145	25,853
	b	71.5	94.8	125.0	106.5	110.3	106.6	94	102.9	106.4	100.2	98.2	94.9
	c	113.5	100.8	100.9	96.0	100.8	104.6	103.1	107.5	105.1	104.4	103.0	101.7

Legend:

a - monthly volume in the specified unit  
b - index (previous month = 100)  
c - index (same period of last year = 100)  
d - cumulative figures (from 1 Jan. 1994, Sk millions)

e - index (cumulative, same period of last year = 100)  
f - in the specified unit (at constant January 1990 prices)  
g - index (same period of last year = 100, at constant prices)  
h - share of private sector in construction (in %)

Source: Statistical Office of the SR

/1 Including construction output abroad.

## Foreign Trade in 1994

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Imports (Sk millions)	a	15,738	17,226	17,488	14,469	16,964	18,176	16,891	17,678	17,272	19,148	19,920	20,492
	b	15,738	32,964	50,451	64,921	81,884	100,060	116,952	134,629	151,902	171,050	190,970	211,463
	c	182.0	155.7	138.4	122.3	121.0	115.3	113.4	114.1	112.6	112.9	111.4	108.4
of which: Czech Republic	a	4,811	5,428	5,397	4,459	5,522	5,538	4,337	5,062	5,106	5,146	6,100	5,736
	b	4,811	10,239	15,637	20,096	25,618	31,156	35,492	40,554	45,660	50,806	56,906	62,643
	d	30.6	31.5	30.9	30.8	31.3	30.5	25.7	28.6	29.6	26.9	30.6	28.0
Exports (Sk millions)	a	14,445	14,847	18,005	16,385	17,697	20,082	16,554	17,527	18,842	19,658	22,099	19,380
	b	14,445	29,292	47,297	63,682	81,379	101,461	118,015	135,542	154,384	174,042	196,141	215,522
	c	153.9	131.9	125.0	122.7	122.8	127.8	125.8	126.6	126.3	126.0	127.3	128.5
of which: Czech Republic	a	5,469	5,661	6,867	6,110	6,619	7,403	6,095	6,782	7,210	7,296	7,621	6,879
	b	5,469	11,130	17,996	24,106	30,726	38,128	44,223	51,006	58,216	65,511	73,133	80,012
	d	37.9	38.1	38.1	37.3	37.4	36.9	36.8	38.7	38.3	37.1	34.5	35.5
Foreign trade balance (Sk millions)	a	-1,293	-2,379	517	1,916	734	1,905	-338	-151	1,570	509	2,179	-1,112
	b	-1,293	-3,672	-3,155	-1,239	-505	1,401	1,063	912	2,482	2,991	5,171	4,059
of which: Czech Republic	a	658	233	1,470	1,650	1,098	1,865	1,758	1,721	2,104	2,149	1,521	1,142
	b	658	890	2,360	4,010	5,108	6,973	8,731	10,452	12,556	14,705	16,227	17,369

Legend:

- a - in the specified unit (at 1994 current prices)
- b - from the beginning of 1994 (Sk millions)
- c - index (same period of previous year = 100)
- d - share of total monthly volume (%)

Source: Statistical Office of the SR

## Households Income and Expenditure in 1994

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
Total money income (Sk millions)	a	25,232	24,245	22,374	21,874	22,123	25,704	25,931	26,177	25,604	26,607	30,308	43,743
	b	70.4	96.1	92.3	97.8	101.1	116.2	100.9	100.9	97.8	103.9	113.9	144.3
	c	146.7	123.7	123.4	108.4	101.6	113.6	122.8	122.4	118.4	114.2	114.4	122.0
	d	25,232	49,477	71,851	93,725	115,848	141,552	167,483	193,660	219,264	245,871	276,179	319,922
of which:													
earned income	a	10,297	10,575	10,615	10,239	11,065	12,101	11,830	11,990	10,820	12,286	13,066	14,891
	b	84.4	102.7	100.4	96.5	108.1	109.4	97.8	101.4	90.2	113.5	106.3	114.0
	c	118.8	116.7	118.2	110.2	115.0	121.9	120.0	120.4	108.2	111.3	118.1	122.1
	d	10,297	20,872	31,487	41,726	52,791	64,892	76,722	88,712	99,532	111,818	124,884	139,775
social benefits	a	4,860	4,880	4,822	4,890	4,850	4,969	4,980	4,790	5,084	5,532	5,540	5,695
	b	105.7	100.4	98.8	101.4	99.2	102.5	100.2	96.2	106.1	108.8	100.1	102.8
	c	134.6	124.0	132.1	113.2	101.5	89.4	131.4	121.6	126.9	130.5	125.7	123.9
	d	4,860	9,740	14,562	19,452	24,302	29,271	34,251	39,041	44,125	49,657	55,197	60,892
Total expenditures (Sk millions)	a	24,080	23,313	23,461	20,224	21,601	25,722	24,574	24,839	25,077	25,527	28,294	30,254
	b	93.6	96.8	100.6	86.2	106.8	119.1	95.5	101.1	101.0	101.8	110.8	106.9
	c	122.6	113.0	125.8	102.4	105.5	114.6	115.1	110.7	111.1	115.8	114.7	117.6
	d	24,080	47,393	70,854	91,078	112,679	138,401	162,975	187,814	212,891	238,418	266,712	296,966
of which:													
consumer purchases	a	13,725	13,153	14,175	13,187	14,594	17,290	17,182	16,816	17,562	17,878	19,675	21,664
	b	75.1	95.8	107.8	93.0	110.7	118.5	99.4	97.9	104.4	101.8	110.1	110.1
	c	137.1	116.6	116.6	100.2	103.3	111.7	115.4	108.4	112.6	118.0	116.2	118.6
	d	13,725	26,878	41,053	54,240	68,834	86,124	103,306	120,122	137,684	155,562	175,237	196,901
services	a	2,960	2,850	2,556	2,972	2,977	3,858	2,980	3,219	2,780	2,790	3,573	2,440
	b	142.0	96.3	89.7	116.3	100.2	129.6	77.2	108.0	86.4	100.4	128.1	68.3
	c	112.3	115.1	119.8	111.1	115.3	112.6	114.8	113.5	110.3	115.8	115.9	117.1
	d	2,960	5,810	8,366	11,338	14,315	18,173	21,153	24,372	27,152	29,942	33,515	35,955
Index of real household income	b	69.4	95.4	91.9	97.4	100.5	115.7	100.2	99.5	95.3	102.5	113.2	143.4
	c	126.1	107.4	107.7	95.2	89.0	99.4	107.8	108.7	105.2	101.7	102.3	109.1
Increase in unrealized household funds (Sk millions)	a	1,152	932	-1,087	1,650	522	-18	1,357	1,338	527	1,080	2,014	13,489
	d	1,152	2,084	997	2,647	3,169	3,151	4,508	5,846	6,373	7,453	9,467	22,956
Household deposits (Sk millions, at end of month)	a	113,195	112,910	112,124	112,354	112,616	113,191	113,802	114,434	114,632	115,387	116,749	129,477
	b	99.8	99.7	99.3	100.2	100.2	100.5	100.5	100.6	100.2	100.7	101.2	110.9
Savings ratio (%)		4.6	3.8	-4.9	7.5	2.4	-0.1	5.2	5.1	2.1	4.1	6.6	30.8

Legend:  
a - in the specified units  
b - index (previous month = 100)

c - index (non-cumulative, same period of last year = 100)  
d - from the beginning of 1994

Source: Statistical Office of the SR

## State Budget for 1994

Indicator		1	2	3	4	5	6	7	8	9	10	11	12
State budget revenues (in Sk millions)	a	7,730	19,842	32,527	48,367	58,813	67,771	81,335	90,714	101,171	113,034	124,047	139,148
	b	6.2	15.9	26.1	38.9	47.3	50.3	60.4	67.4	75.1	83.9	92.1	103.3
State budget expenditures (in Sk millions)	a	12,449	23,436	38,482	52,227	61,104	78,283	91,956	105,689	118,363	128,869	140,731	162,002
	b	<b>9.0</b>	16.9	27.8	37.7	44.1	52.7	61.8	71.1	79.6	86.7	94.7	108.5
State budget balance (in Sk millions)	a	-4,719	-3,594	-5,955	-3,860	-2,291	-10,512	-10,621	-14,975	-17,192	-15,835	-16,684	-22,854

Legend:

a - in the specified unit  
b - budget performance (in %)

Sources: Statistical Office of the SR and Ministry of Finance

### Clearing Account between Slovakia and the CR - Old Block

(XCU millions)

	1993												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Receipts		173.63	92.47	48.73	35.18	27.08	20.38	34.47	8.45	6.46	6.03	4.52	457.40
Payments		124.07	114.75	98.15	67.65	70.91	42.99	79.37	29.76	37.76	50.71	51.30	767.42
Monthly balance		49.56	-22.28	-49.42	-32.47	-43.83	-22.61	-44.90	-21.31	-31.30	-44.68	-46.78	-310.02
Transfers to the new block					39.03			115.20		64.33	44.68	46.78	310.02
Cumulative balance		49.56	27.28	-22.14	-15.58	-59.41	-82.02	-11.72	-33.03	0.00	0.00	0.00	xxxxx

### Clearing Account between Slovakia and the CR - New Block

(ECU millions)

	1993												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Receipts		40.48	184.01	222.90	216.39	212.15	290.89	229.71	208.74	200.74	229.20	250.36	2 285.57
of which:								25.70					25.70
for exceeding the credit limit													
Payments		79.79	166.37	147.73	196.86	185.40	196.35	267.12	196.83	202.27	239.97	265.77	2144.46
of which:													
for exceeding the credit limit													
Monthly balance		-39.31	17.64	75.17	19.53	26.75	94.54	-37.41	11.91	-1.53	-10.77	-15.41	141.11
Transfers from old block					-39.03			-115.20		-64.33	-44.68	-46.78	-310.02
Cumulative balance		-39.31	-21.67	53.50	34.00	60.75	155.29	2.68	14.59	-51.27	-106.72	-168.91	xxxxx

### Clearing Account between Slovakia and the CR - Summary

(ECU millions)

	1993												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Receipts		214.11	276.48	271.63	251.57	239.23	311.27	264.18	217.19	207.20	235.23	<b>254.88</b>	<b>2 742.97</b>
of which:								25.70					25.70
for exceeding the credit limit													
<b>Payments</b>		<b>203.86</b>	<b>281.12</b>	<b>245.88</b>	<b>264.51</b>	<b>256.31</b>	<b>239.34</b>	<b>346.49</b>	<b>226.59</b>	<b>240.03</b>	<b>290.68</b>	<b>317.07</b>	<b>2911.88</b>
of which:													
for exceeding the credit limit													
Monthly balance	0	10.25	<b>-4.64</b>	25.75	-12.94	-17.08	71.93	-82.31	-9.40	-32.83	-55.45	-62.19	-168.91
Cumulative balance	0	10.25	<b>5.61</b>	31.36	18.42	1.34	73.27	<b>-9.04</b>	-18.44	-51.27	-106.72	<b>-168.91</b>	xxxxx

### Clearing Account between Slovakia and the CR - Old Block

(XCU millions)

	1994												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Receipts	5.92	3.34	2.55	3.64	2.33	1.71	1.73	2.14	1.43	1.45	0.86	1.21	28.31
Payments	32.42	32.65	62.24	18.24	15.75	8.29	16.35	7.45	7.93	7.78	19.19	11.89	240.18
Monthly balance	-26.50	-29.31	-59.69	-14.60	-13.42	-6.58	-14.62	-5.31	-6.50	-6.33	-18.33	-10.68	-211.87
Transfers to the new block	26.50	29.31	59.69	14.60	13.42	6.58	14.62	5.31	6.50	6.33	18.33	10.68	211.87
Cumulative balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	xxxxx

### Clearing Account between Slovakia and the CR - New Block

(ECU millions)

	1994												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Receipts	164.04	207.46	318.56	193.18	217.75	214.15	211.22	226.92	182.91	174.05	182.68	232.55	2 525.47
of which:													
for exceeding the credit limit								0.06	78.00	79.09	73.08	53.95	284.18
Payments	144.77	127.97	195.70	126.90	171.44	132.81	163.07	143.68	175.33	173.72	183.49	259.10	1997.98
of which:													
for exceeding the credit limit	38.91	46.14											85.05
Monthly balance	19.27	79.49	122.86	66.28	46.31	81.34	48.15	83.24	7.58	0.33	-0.81	-26.55	527.49
Transfers from old block	-26.50	-29.31	-59.69	-14.60	-13.42	-6.58	-14.62	-5.31	-6.50	-6.33	-18.33	-10.68	-211.87
Cumulative balance	-176.14	-125.96	-62.79	-11.11	21.78	96.54	130.07	208.00	209.08	203.08	183.94	146.71	xxxxx

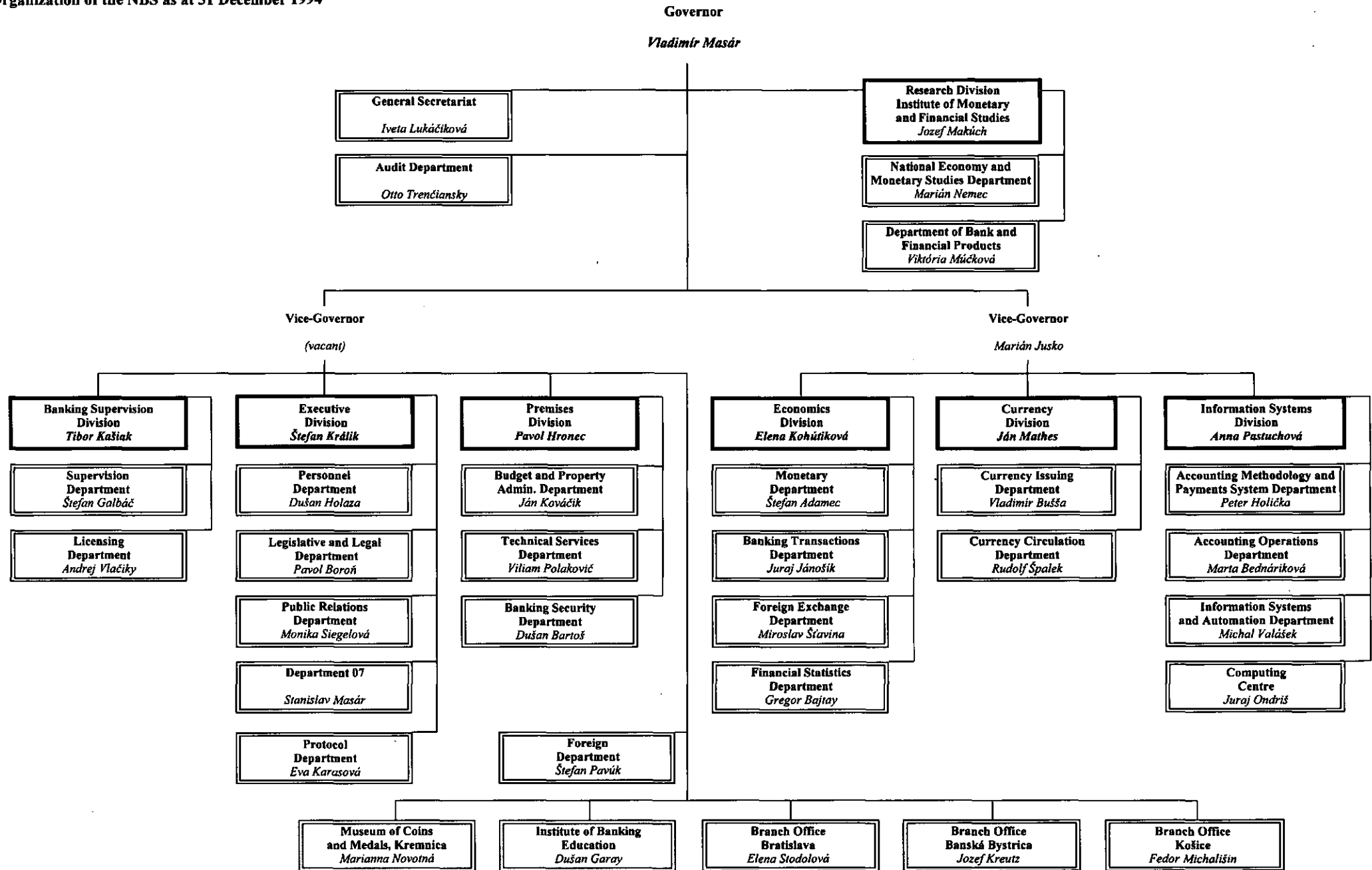
### Clearing Account between Slovakia and the CR - Summary

(ECU millions)

	1994												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Receipts	169.96	210.80	321.11	196.82	220.08	215.86	212.95	229.06	184.34	175.50	183.54	233.76	2 553.78
of which:													
for exceeding the credit limit								0.06	78.00	79.09	73.08	53.95	284.18
Payments	177.19	160.62	257.94	145.14	187.19	141.10	179.42	151.13	183.26	181.50	202.68	270.99	2 238.16
of which:													
for exceeding the credit limit	38.91	46.14											85.05
Monthly balance	-7.23	50.18	63.17	51.68	32.89	74.76	33.53	77.93	1.08	-6.00	-19.14	-37.23	315.62
Cumulative balance	-176.14	-125.96	-62.79	-11.11	21.78	96.54	130.07	208.00	209.08	203.08	183.94	146.71	xxxxx



Organization of the NBS as at 31 December 1994



## **List of NBS Publications**

### ***Regular publications (monthly):***

Menový prehľad (in Slovak)  
Monetary Survey (in English)

*Banking journal*

BIATEC (in Slovak with selected articles in English)

### ***Regular publications (annual):***

Výročná správa NBS (in Slovak)  
Annual Report of the NBS (in English)  
Banks in Slovakia (in English)  
Ročenka NBS (in Slovak)

### ***Relevant Statutes:***

National Bank of Slovakia Act (in English)  
Accountancy Act (in English)  
Foreign Exchange Act (in English)  
Terms and Conditions of Income Tax Exemption for Taxpayers - Decree of the Government of the Slovak Republic (in English)

### ***Publicity materials:***

Publicity materials on the NBS (in Slovak and English)

Slovak Banknotes and Coins (leaflets in Slovak, English)

Commemorative coins (leaflets in Slovak, English, and German):

1. A silver coin commemorating the foundation of the Slovak Republic (nominal value Sk 200);
2. A silver coin commemorating the 150th anniversary of the codification of standard written Slovak (nominal value Sk 200);
3. A silver coin commemorating the 200th anniversary of the birth of Jan Kollár (nominal value Sk 200);
4. A silver coin commemorating the 100th anniversary of the establishment of the International Olympic Committee and the first participation of the Slovak Republic in the Olympic Games (nominal value Sk 200);
5. A silver coin commemorating the 100th anniversary of the birth of Janko Alexy (nominal value Sk 200);
6. A commemorative silver coin to mark the 50th anniversary of the allied invasion in Normandy and the 50th anniversary of the Slovak national uprising against fascism (nominal value Sk 200);
7. A gold coin commemorating the 1,100th anniversary of the Death of Svatopluk, Ruler of Great Moravia (nominal value Sk 5,000).

### ***Working papers to be published in 1995:***

Money Supply in the Slovak Republic (in English)  
Mortgage Instruments (in English)  
Hypotekárne nástroje (in Slovak)