

F. Appendices

Monetary Survey

(Sk billion)

	1995												
	1.1.95	1	2	3	4	5	6	7	8	9	10	11	12
Current exchange rate SKK/USD	31,277	30,740	30,064	28,995	28,958	29,271	29,350	29,194	30,329	29,538	29,437	29,710	29,569
ASSETS													
Net foreign assets	15.6	18.0	18.2	22.2	23.5	27.2	36.7	43.1	49.6	52.4	54.3	57.9	63.9
Foreign assets	101.8	103.8	106.6	112.8	116.1	122.7	130.8	130.3	135.2	136.1	135.4	142.7	150.1
Foreign liabilities	86.2	85.8	88.4	90.6	92.6	95.5	94.1	87.2	85.6	83.7	81.1	84.8	86.2
Net domestic assets	279.1	270.3	273.9	269.8	273.2	271.5	266.6	265.0	265.6	265.7	265.4	268.1	293.3
Domestic credit	367.5	361.1	366.3	373.1	371.6	374.4	375.8	376.5	377.5	379.8	379.7	387.0	395.2
- Net credit to Government	99.3	93.7	96.2	94.1	90.3	91.0	89.7	87.1	85.9	85.2	81.7	88.1	91.0
- Net credit to FNM */	1.0	0.9	0.9	0.8	0.4	1.8	2.0	1.6	1.0	1.3	0.4	0.3	-2.3
- Credit to households and enterprises	267.2	266.5	269.2	278.2	280.9	281.6	284.1	287.8	290.6	293.3	297.6	298.6	306.5
- Credit in Sk	252.8	252.6	253.2	260.9	264.2	264.8	267.5	269.7	271.8	273.4	276.8	277.2	283.8
- Credit to enterprises	236.4	236.4	237.3	245.2	248.7	249.5	252.3	254.7	256.9	258.6	262.1	262.7	268.5
- Credit to households	16.4	16.2	15.9	15.7	15.5	15.3	15.2	15.0	14.9	14.8	14.7	14.5	15.3
- Credit in foreign currency	14.4	13.9	16.0	17.3	16.7	16.8	16.6	18.1	18.8	19.9	20.8	21.4	22.7
LIABILITIES													
Liquid liabilities (M2)	294.7	288.3	292.1	292.0	296.7	298.7	303.3	308.1	315.2	318.1	319.7	326.0	357.2
Money (M1)	123.2	114.7	116.8	114.6	119.2	119.6	121.2	123.9	126.8	130.7	130.0	134.1	148.4
Currency outside banks (MO)	28.1	28.2	28.6	28.2	29.5	29.4	30.3	30.4	31.2	32.0	31.8	32.7	34.5
Demand deposits	95.1	86.5	88.2	86.4	89.7	90.2	90.9	93.5	95.6	98.7	98.2	101.4	113.9
- Households	31.5	32.0	32.3	32.1	32.8	33.2	33.6	34.2	34.3	34.8	34.9	35.5	37.4
- Enterprises	62.0	53.0	53.9	51.8	54.1	54.8	55.5	57.8	59.7	62.1	62.0	64.6	75.0
- Insurance companies	1.6	1.5	2.0	2.5	2.8	2.2	1.8	1.5	1.6	1.8	1.3	1.3	1.5
Quasi-money	171.5	173.6	175.3	177.4	177.5	179.1	182.1	184.2	188.4	187.4	189.7	191.9	208.8
Time and savings deposits	133.1	135.2	137.2	138.3	138.4	139.9	142.5	144.4	148.6	147.1	150.1	152.4	169.1
- Households	98.0	99.4	100.7	101.8	102.7	103.9	105.4	106.5	107.7	108.6	110.6	112.6	125.7
- Enterprises	20.3	21.0	21.7	21.7	21.0	20.3	21.6	22.0	25.0	22.7	23.4	23.8	27.7
- Insurance companies	14.8	14.8	14.8	14.8	14.7	15.7	15.5	15.9	15.9	15.8	16.1	16.0	15.7
Foreign currency deposits	38.4	38.4	38.1	39.1	39.1	39.2	39.6	39.8	39.8	40.3	39.6	39.5	39.7
- Households	32.3	33.0	33.4	33.8	34.1	34.3	34.7	35.0	34.9	35.3	35.1	35.0	35.4
- Enterprises	6.1	5.4	4.7	5.3	5.0	4.9	4.9	4.8	4.9	5.0	4.5	4.5	4.3
Other net items	88.4	90.8	92.4	103.3	98.4	102.9	109.2	111.5	111.9	114.1	114.3	118.9	101.9

*/ National Property Fund

Consolidated Balance of Payments for 1995

(Sk millions)

	Q1	Q1 -Q2	Q1 -Q3	Q1 -Q4
Trade balance	135.0	-555.0	2,333.0	717.0
Exports (f.o.b.)	59,530.0	124,978.0	188,111.0	254,099.0
Imports (f.o.b.)	59,395.0	125,533.0	185,778.0	253,382.0
Services balance	4,529.0	10,850.0	16,002.0	16,242.0
Receipts	16,977.0	36,842.0	56,547.0	70,656.0
Transportation	4,545.0	8,680.0	13,909.0	18,296.0
Travel	3,963.0	7,960.0	13,278.0	18,505.0
Other services	8,469.0	20,202.0	29,360.0	33,855.0
Expenditures	12,448.0	25,992.0	40,545.0	54,414.0
Transportation	1,880.0	3,980.0	6,764.0	8,930.0
Travel	1,699.0	3,714.0	6,225.0	9,526.0
Other services	8,869.0	18,298.0	27,556.0	35,958.0
Income balance	248.0	1,540.4	152.0	-408.0
Interest	26.0	1,199.4	-206.0	-894.0
Income	1,092.0	3,758.0	5,184.0	6,322.0
Payments	1,066.0	2,558.6	5,390.0	7,216.0
Investment	-44.0	-98.0	-196.0	-204.0
Income	39.0	159.0	237.0	315.0
Payments	83.0	257.0	433.0	519.0
Employee compensation	266.0	439.0	554.0	690.0
Income	275.0	468.0	595.0	766.0
Payments	9.0	29.0	41.0	76.0
Current transfers	146.0	461.0	1,802.0	2,742.0
Official	40.0	-90.0	345.0	497.0
Private	106.0	551.0	1,457.0	2,245.0
Current account	5,307.4	12,296.4	20,289.0	19,29
Capital transfers	700.0	1,360.0	1,360.0	1,360.0
Net medium- and long-term financial account	2,426.0	7,773.0	9,171.0	22,977.0
Direct investment	895.0	1,003.0	4,171.0	3,984.0
Portfolio investment	-489.0	2,587.0	2,928.0	7,317.0
Credit received	1,276.0	3,533.0	-54.0	9,633.0
Disbursements	8,308.0	17,280.0	24,580.0	23,407.0
Repayments	-7,032.0	-13,747.0	-24,634.0	-21,596.0
Credit extended	744.0	650.0	2,126.0	2,043.0
Disbursements	-34.0	-683.0	-723.0	-2,325.0
Repayments	492.0	1,282.0	2,849.0	4,321.0
Net short-term financial account	-2,131.6	-2,185.0	-1,705.0	2,715.0
Clearing balance (-, surplus)	-7,842.0	-24,954.0	-28,158.0	-28,158.0
Payments for overflow of marginal credit	3,236.0	21,552.0	25,819.0	30,501.5
Total capital and financial account	-3,611.6	3,546.0	6,487.0	29,395.5
Errors and omissions	760.9	6,131.6	1,611.2	-1,741.0
Overall balance	2,207.3	21,974.0	28,387.2	46,947.0
Change in reserves (-, increase)	-2,207.3	-21,974.0	-28,387.2	-46,947.0
Gold holdings		-16.0	-58.6	-58.0
Holdings of SDRs	793.2	2,313.0	1,891.4	950.0
Foreign exchange assets	-3,000.5	-24,271.0	-30,220.0	-47,839.0
Valuation changes				

Note: Cumulative figures

Detailed Balance of Consolidated Payments Capital Account for 1995

(Sk millions)

	Q1	Q1 -Q2	Q1 -Q3	Q1 -Q4
Capital transfers	700.0	1,360.0	1,360.0	1,360.0
Direct investment	895.0	1,003.0	4,171.0	3,984.0
SR abroad	-85.0	-148.0	-173.0	-234.0
in the SR	980.0	1,151.0	4,344.0	4,218.0
Portfolio investment	-489.0	2,587.0	2,928.0	7,317.0
SR abroad	-234.0	2,155.0	2,713.0	5,105.0
in the SR	-255.0	432.0	215.0	2,212.0
Other long-term financial account	2,020.0	4,183.0	2,072.0	11,676.0
Assets	744.0	650.0	2,126.0	2,043.0
Government	459.0	917.0	1,282.0	1,685.0
Disbursements				
Repayments	459.0	917.0		1,685.0
Commercial banks	286.0	-35.0	66.0	126.0
Disbursements		-86.0	66.0	
Repayments				
Enterprises	-1.0	-232.0	778.0	232.0
Disbursements	-34.0	-597.0	-789.0	-2,404.0
Repayments	33.0	365.0	1,567.0	2,636.0
Liabilities	1,276.0	3,533.0	-54.0	9,633.0
Government	-982.0	-618.0	-5,429.0	-9,850.0
Disbursements	459.0	2,831.0	2,861.0	3,031.0
IMF				
WB	17.0	17.0	17.0	17.0
EXIM BANK	334.0	2,465.0	2,466.0	2,466.0
G24				
EC				
EIB	108.0	349.0	378.0	548.0
Others				
Repayments	-1,441.0	-3,449.0	-8,290.0	-12,881.0
Commercial banks	1,024.0	1,926.0	1,727.0	7,822.0
Disbursements	5,527.0	9,411.0	13,407.0	
Repayments	-4,503.0	-7,485.0	-11,680.0	
Enterprises	1,234.0	2,225.0	3,648.0	11,661.0
Disbursements	2,322.0	5,038.0	8,312.0	20,376.0
Repayments	1,088.0	-2,813.0	-4,664.0	-8,715.0
Short-term financial account	-2,131.6	-2,185.0	-1,705.0	2,715.0
Bank assets	-4,357.0	-4,515.0	-4,239.0	-8,358.0
Bank liabilities	3,127.0	3,483.0	2,659.0	6,843.0
Corporate assets	-2,779.0	-4,011.0	-1,108.0	-164.0
Corporate liabilities	1,156.0	1,686.0	989.0	4,394.0
Other assets				
Other liabilities	721.4	1,172.0	-6.0	
Clearing balance(-, surplus)	-7,842.0	-24,954.0	-28,158.0	-28,158.0
Payments for overflow of marginal credit	3,236.0	21,552.0	25,819.0	30,501.5
Total capital and financial account	-3,611.6	3,546.0	6,487.0	29,395.5

Note: Cumulative figures

Assets of Commercial Banks

(Sk millions)

ASSETS	1995												
	1.1.95	1	2	3	4	5	6	7	8	9	10	11	12
Cash values	6,171.2	6,038.8	5,840.4	5,745.9	6,253.1	5,935.9	6,561.4	6,488.5	6,309.0	6,740.0	6,698.0	6,711.9	8,928.3
Cash on hand	6,087.2	5,584.3	5,571.4	5,307.7	5,664.9	5,592.2	6,109.0	6,167.6	5,984.2	6,210.4	6,613.1	6,445.8	8,634.3
Gold	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other cash items	83.9	454.5	269.0	438.2	588.2	343.6	452.4	320.8	324.8	529.6	84.9	266.1	294.0
Accounts with banks of issue and postal checking accounts	280.3	865.8	625.1	656.1	896.7	1,249.7	751.1	795.3	560.0	706.8	1,093.1	1,123.4	2,346.6
Accounts of monetary reserves with NBS	16,210.8	15,299.5	15,628.4	14,860.8	14,726.2	8,376.6	14,766.7	15,328.4	14,018.0	25,480.3	9,255.4	24,011.3	21,433.3
Accounts of government bodies, local authorities, and state funds	5,324.3	4,729.9	4,519.6	4,323.3	4,048.6	4,167.4	3,557.2	3,899.6	4,389.2	4,550.9	4,580.8	4,428.0	4,342.5
Social security funds	9.0	20.7	21.7	23.0	26.8	77.1	91.2	91.7	58.3	79.0	79.0	45.0	46.5
Government bodies	3,428.1	2,817.9	2,610.0	2,435.2	2,127.0	2,160.7	1,499.9	1,784.9	2,277.8	2,472.1	2,425.4	2,275.4	2,200.7
Local authorities	1,887.2	1,891.3	1,887.9	1,865.0	1,894.8	1,929.6	1,966.1	2,023.0	2,053.1	1,999.7	2,076.4	2,107.6	2,095.3
Funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accounts of other banks	122,373.0	119,157.9	123,515.4	132,934.6	121,546.2	120,321.5	118,042.6	115,825.5	124,408.6	120,756.2	125,365.8	126,041.1	128,823.9
Current accounts with other banks	10,657.7	9,368.6	8,921.1	8,423.0	9,199.3	7,337.0	5,864.7	6,070.4	6,620.6	6,016.5	7,989.7	6,718.4	9,647.4
Time deposits with other banks	109,045.1	106,770.3	113,569.9	123,152.3	111,101.9	110,064.9	110,550.9	108,163.0	115,889.7	113,252.2	115,112.1	116,332.4	115,364.1
Credits and loans	2,670.2	3,019.1	1,024.3	1,359.3	1,245.0	2,919.6	1,627.0	1,592.1	1,898.3	1,487.5	2,264.0	2,990.4	3,450.4
Special mention claims and clasified claims on banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	362.0
Collateral accepted	272.6	295.3	372.2	467.5	430.2	431.2	478.5	654.3	787.5	578.7	205.7	239.0	226.8
State treasury bills	26,023.8	25,441.3	31,224.3	31,631.8	28,815.6	33,330.7	29,099.0	33,247.7	26,900.0	11,232.0	7,550.0	5,016.0	14,830.0
Short-term NBS Treasury bills and other similar values issued in Slovakia and abroad	25.4	0.0	0.1	0.1	650.0	0.1	0.1	0.5	5,997.0	200.0	14,896.3	10,077.0	11,040.0
Special agenda commissioned	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Standard loans to clients	252,075.2	250,656.2	252,962.6	261,342.3	262,963.1	263,926.8	265,322.0	268,497.6	268,656.8	267,716.4	272,780.0	272,649.8	274,160.3
Other claims on clients	425.3	1,668.6	504.4	531.1	633.8	2,171.8	1,328.0	1,701.0	2,162.7	1,239.3	1,050.1	677.6	2,103.7
Debit current accounts and overdrafts	8,237.7	9,176.1	9,301.9	9,195.2	9,974.9	9,176.1	9,807.8	9,758.5	6,601.0	8,213.6	7,426.9	7,440.1	8,762.8
Inventories	62.8	68.9	70.1	72.6	74.0	75.2	80.5	82.9	102.5	113.4	127.9	135.7	93.1
Items for collection received from correspondents and clients	162.2	184.3	163.0	178.7	202.5	169.7	229.5	257.7	369.6	409.5	578.5	629.1	469.2
Adjustment and other suspense accounts	13,712.6	12,664.7	13,826.7	11,582.6	13,676.8	11,484.8	11,999.8	12,738.6	12,965.6	15,602.0	14,341.0	18,555.8	13,152.2
Securities transactions	37.1	68.4	103.0	64.3	125.4	1,080.5	360.6	716.8	180.2	339.1	712.2	1024.8	401.1
Purchased securities in portfolio	31,911.8	32,021.4	33,089.1	34,242.8	33,440.2	37,042.2	43,726.0	44,768.0	49,056.9	60,882.3	68,593.9	70,617.1	70,710.0
Equity participation	1,962.7	1,965.4	1,969.8	2,159.6	2,152.5	2,430.5	2,550.4	2,856.6	2,670.0	2,568.5	2,586.3	2,586.7	3,530.2
Foreign branches, representative offices, and other entities	352.2	352.2	352.0	354.0	354.0	342.0	342.0	342.0	342.0	339.0	339.0	337.8	334.2
Tangible fixed assets	12,145.6	11,938.2	12,367.2	12,622.4	12,737.2	12,909.3	13,059.5	13,071.5	13,108.1	13,417.3	13,920.7	14,458.2	16,503.7
Acquisition of fixed assets	6,182.1	6,539.3	6,191.9	6,174.5	6,217.1	6,196.3	6,495.8	6,758.9	7,051.9	7,159.1	7,223.3	7,144.5	6,493.4
Shareholders and partners	433.6	62.2	279.1	141.6	62.1	62.1	62.4	2.1	319.2	195.4	195.2	195.2	194.8
Leased tangible fixed assets	26.6	23.0	21.8	20.7	95.8	94.6	17.0	15.9	14.8	13.8	15.0	13.9	47.4
Intangible fixed assets	505.4	457.7	480.9	523.5	512.8	528.4	513.9	501.8	499.9	533.5	597.6	620.2	667.9
Unsettled loss from previous year	14.8	14.8	14.8	14.8	14.8	296.5	296.3	296.3	321.3	331.9	339.3	339.3	480.5
Loss in current period	0.0	527.6	655.5	48.7	57.7	57.7	103.3	184.3	5,650.3	5,279.2	5,296.8	5,285.2	7,945.0
Loss in the process of approval	400.1	119.9	241.8	393.7	393.7	111.9	111.9	111.9	83.8	42.8	141.3	141.3	0.0
Total assets	505,329.2	500,337.6	514,321.2	530,283.0	521,054.9	521,969.5	529,663.3	538,902.3	553,207.0	554,764.8	565,910.1	580,499.9	598,021.0
of which: in convertible currency	61,225.4	62,468.3	66,590.1	68,981.2	68,164.1	69,149.1	69,187.9	70,469.3	72,378.1	72,811.3	72,968.7	74,880.9	76,890.8
in non-convertible currency	3,142.0	2,156.0	2,221.1	2,279.5	3,291.7	3,617.2	3,555.9	3,198.0	3,166.9	2,799.6	4,968.1	5,561.3	4,742.0

Note: The difference between 1994 figures published in the Annual Report for 1994 and those at the beginning of 1995 is due to a difference in methodology.

Total Domestic Credit

(Sk millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.95	210,988.1	23,079.3	24,087.4	258,154.8
1/95	210,168.5	23,052.1	24,115.3	257,335.9
2/95	209,845.9	23,968.6	23,955.1	257,769.6
3/95	215,552.6	24,879.2	24,797.1	265,228.9
4/95	217,229.5	25,055.8	25,934.2	268,219.5
5/95	217,564.5	25,824.6	25,656.5	269,045.6
6/95	217,972.2	27,861.3	25,216.3	271,049.8
7/95	218,454.1	29,163.3	26,044.7	273,662.1
8/95	220,505.1	29,196.4	26,512.0	276,213.5
9/95	222,148.8	29,633.5	26,177.7	277,960.0
10/95	224,263.3	30,463.7	26,711.0	281,438.0
11/95	223,066.7	31,727.8	26,844.8	281,639.3
12/95	226,243.0	33,516.1	28,382.1	288,141.2

Allocation of Bank Credit by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1/95	258,154.8	215,898.3	108,311.2	102,543.8	5,043.3	8,197.1	6,485.6	1,545.1	166.4	565.8	549.2	16.6	5,324.3	3,428.0		
1/95	257,335.9	215,581.6	106,734.1	103,705.7	5,141.8	8,651.5	6,484.2	2,001.4	165.9	235.3	213.8	21.5	4,729.8	2,817.9		
2/95	257,769.6	216,903.6	106,230.0	105,566.0	5,107.6	8,586.6	6,485.5	1,970.6	130.5	28.8		28.8	4,519.7	2,609.9		
3/95	265,228.9	220,031.7	101,693.3	113,294.0	5,044.4	9,080.4	6,394.5	2,556.9	129.0	43.1		43.1	4,323.2	2,435.2		
4/95	268,219.5	223,092.6	101,040.5	116,838.0	5,214.1	9,091.3	6,476.3	2,487.6	127.4	53.8	1.8	52.0	4,048.3	2,126.9		
5/95	269,045.6	223,867.1	98,707.9	119,725.4	5,433.8	9,231.4	6,478.4	2,629.2	123.8	151.4		151.4	4,167.5	2,160.7		
6/95	271,049.8	227,204.5	98,000.7	123,342.4	5,861.4	8,947.4	6,226.6	2,602.0	118.8	167.4	3.7	163.7	3,557.1	1,499.9		
7/95	273,662.1	228,800.8	96,691.1	126,031.5	6,078.2	9,227.4	6,226.1	2,879.3	122.0	203.3		203.3	3,899.7	1,785.0		
8/95	276,213.5	230,559.5	90,706.7	133,750.0	6,102.8	9,172.3	6,226.1	2,824.3	121.9	209.9	0.6	209.3	4,388.9	2,277.7		
9/95	277,960.0	232,117.3	89,384.7	136,705.0	6,027.6	9,182.9	6,225.6	2,895.7	61.6	208.7		208.7	4,589.5	2,472.1		
10/95	281,438.0	234,646.8	87,658.0	140,682.3	6,306.5	9,204.7	6,224.8	2,861.9	118.0	225.1	9.8	215.3	4,619.6	2,425.3		
11/95	281,639.3	234,654.9	83,931.0	143,500.4	7,223.5	9,012.1	6,223.4	2,674.7	114.0	216.1		216.1	4,460.2	2,275.3		
12/95	288,141.2	242,782.8	84,654.4	150,113.5	8,014.9	11,158.7	8,285.1	2,662.0	211.6	248.1	3.5	244.6	4,358.9	2,200.6		

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1/95		1,887.3	9.0		9.0			191.0	177.2	13.8		10,512.0	16,389.1	1,039.6	32.1	5.5
1/95		1,891.2	20.7		20.7			189.4	172.4	17.0		10,614.5	16,214.4	1,100.2	13.7	5.5
2/95		1,888.1	21.7		21.7			182.8	167.9	14.9		10,577.4	15,904.3	1,046.5	14.4	5.5
3/95		1,865.0	23.0		23.0			223.4	203.7	19.7		10,589.9	15,686.4	1,057.0	4,188.7	5.1
4/95		1,894.6	26.8		26.8			183.1	159.3	23.8		10,746.3	15,489.5	1,110.0	4,399.5	5.1
5/95		1,929.7	77.1		77.1			168.1	145.4	21.6	1.1	10,411.7	15,340.2	1,097.6	4,605.5	5.1
6/95		1,966.0	91.2		91.2			160.3	135.7	24.6		9,875.2	15,197.5	1,103.1	4,832.5	4.8
7/95		2,023.0	91.7		91.7			157.1	133.2	23.9		10,146.9	15,032.2	1,171.3	5,018.3	5.1
8/95		2,052.9	58.3		58.3			129.1	105.1	24.0		10,370.6	14,894.6	1,131.5	5,352.3	4.8
9/95		2,038.4	79.0		79.0			127.7	101.4	21.3	5.0	10,416.0	14,775.0	1,113.6	5,424.5	4.8
10/95		2,115.3	79.0		79.0			126.9	101.5	20.4	5.0	10,438.9	14,668.8	1,117.9	6,389.3	
11/95		2,139.9	45.0		45.0			243.9	157.1	81.8	5.0	11,183.6	14,525.2	1,120.9	6,222.4	
12/95		2,111.8	46.5		46.5			245.0	144.0	96.5	4.5	12,340.5	15,303.4	1,281.7	422.1	

EBR - Extrabudgetary resources
SIC - Social Insurance Fund
FNM - National Property Fund

Short-Term Loans by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	96,039.8	90,879.0	48,813.1	38,160.2	3,905.7	869.2	1.4	736.4	131.4	549.2	549.2			1,074.5	898.4	
1/95	96,278.7	91,740.9	48,298.6	39,398.9	4,043.4	1,244.1		1,096.7	147.4	213.8	213.8			924.7	798.5	
2/95	96,596.6	92,454.5	48,010.6	40,396.6	4,047.3	1,245.8	1.3	1,131.0	113.5					820.2	698.4	
3/95	104,097.9	95,613.4	44,399.6	47,311.3	3,902.5	1,466.6	90.5	1,262.6	113.5					656.6	523.7	
4/95	105,922.6	97,614.5	43,450.4	49,976.6	4,187.5	1,370.5	172.3	1,198.2		1.8	1.8			352.3	215.4	
5/95	106,114.0	97,532.1	41,569.4	51,620.5	4,342.2	1,508.8	174.4	1,334.4						383.7	249.2	
6/95	108,770.7	100,632.2	41,152.6	54,792.3	4,687.3	1,248.5	18.2	1,230.3		3.7	3.7			240.7	98.6	
7/95	111,154.8	102,185.4	41,072.2	56,002.4	5,110.8	1,470.0	17.7	1,452.3						536.0	383.7	
8/95	111,944.6	101,970.6	37,861.5	59,541.5	4,567.6	1,462.6	17.7	1,439.9	5.0	0.6	0.6			1,008.4	876.4	
9/95	112,504.2	102,477.6	36,651.3	61,353.0	4,473.3	1,439.8	17.2	1,422.6						1,224.8	1,070.8	
10/95	113,849.7	103,478.0	35,587.1	63,565.9	4,325.0	1,242.6	16.4	1,226.2		9.8	9.8			1,164.5	1,024.0	
11/95	112,685.6	102,348.2	32,667.2	64,883.1	4,797.9	1,064.7	15.0	1,049.7						988.6	874.0	
12/95	105,754.1	101,244.2	29,554.6	66,185.6	5,504.0	960.4		860.4	100.0	3.5	3.5			1,095.5	964.7	

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95		176.1						39.1	29.1	10.0		2,285.2	82.0	252.2	9.4	
1/95		126.2						40.5	27.4	13.1		1,708.7	80.1	316.9	9.0	
2/95		121.8						37.9	26.6	11.3		1,693.6	92.6	242.9	9.1	
3/95		132.9						80.6	67.8	12.8		1,757.8	92.3	246.7	4,183.9	
4/95		136.9						41.7	27.0	14.7		1,826.2	73.4	247.5	4,394.7	
5/95		134.5						32.5	16.2	15.2	1.1	1,742.7	87.6	233.2	4,593.4	
6/95		128.8	13.3		13.3			27.6	11.2	16.4		1,476.9	89.3	233.8	4,818.0	
7/95		139.0	13.3		13.3			27.3	11.5	15.8		1,585.9	80.2	277.3	4,992.7	
8/95		118.7	13.3		13.3			26.3	10.3	16.0		1,816.1	86.3	247.9	5,325.8	
9/95		120.0	34.0		34.0			23.1	9.5	13.6		1,624.3	110.4	226.0	5,378.2	
10/95		106.5	34.0		34.0			25.3	10.5	14.8		1,662.0	131.5	224.4	5,911.6	
11/95		114.6						35.1	10.7	24.4		1,750.1	113.3	223.4	6,162.2	
12/95		130.8						33.5	9.8	23.7		1,710.2	89.4	253.3	364.1	

EBR - Extrabudgetary resources

SIC - Social Insurance Fund

FNM - National Property Fund

Medium-Term Loans by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	47,307.8	34,932.7	12,904.5	21,049.3	978.9	803.7	768.7	35.0	16.6		16.6		3,985.9	2,529.6		
1/95	46,431.3	34,189.1	12,209.9	21,068.4	910.8	883.2	864.7	18.5	21.5		21.5		3,537.8	2,019.4		
2/95	46,607.3	34,507.5	12,003.1	21,610.1	894.3	816.6	799.6	17.0	28.8		28.8		3,432.9	1,911.5		
3/95	46,232.7	33,780.9	11,394.3	21,428.6	958.0	1,269.8	1,254.3	15.5	43.1		43.1		3,420.0	1,911.5		
4/95	46,817.7	34,213.3	11,145.7	22,243.1	824.5	1,376.8	1,249.4	127.4	52.0		52.0		3,454.1	1,911.5		
5/95	47,127.9	34,243.3	10,965.5	22,411.3	866.5	1,378.6	1,254.8	123.8	151.4		151.4		3,541.3	1,911.5		
6/95	47,235.4	34,816.8	11,105.8	22,772.8	938.2	1,450.5	1,331.7	118.8	163.7		163.7		3,078.8	1,401.3		
7/95	47,336.7	34,725.8	10,723.1	23,259.6	743.1	1,509.0	1,387.0	122.0	203.3		203.3		3,126.2	1,401.3		
8/95	48,876.6	36,225.1	10,419.6	24,418.7	1,386.8	1,461.3	1,344.4	116.9	209.3		209.3		3,142.5	1,401.3		
9/95	48,633.1	36,232.8	10,180.4	24,721.3	1,331.1	1,099.7	1,038.1	61.6	208.7		208.7		3,122.7	1,401.3		
10/95	50,364.4	37,852.3	10,338.8	25,750.5	1,763.0	1,183.9	1,065.9	118.0	215.3		215.3		3,181.1	1,401.3		
11/95	51,266.9	38,793.9	10,477.5	26,561.2	1,755.2	955.2	841.2	114.0	216.1		216.1		3,213.5	1,401.3		
12/95	57,437.1	43,902.3	12,700.3	29,436.2	1,765.8	1,079.2	967.6	111.6	204.1		204.1		2,991.2	1,235.9		

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95		1,447.3	9.0		9.0			45.1	41.3	3.8		4,713.8	2,159.3	622.5	22.7	5.5
1/95		1,497.7	20.7		20.7			57.5	53.6	3.9		4,983.9	2,087.5	660.6	4.7	5.5
2/95		1,499.7	21.7		21.7			57.0	53.4	3.6		5,080.9	2,035.6	637.2	5.3	5.5
3/95		1,485.5	23.0		23.0			56.0	50.3	5.7		5,009.3	1,998.1	645.6	4.8	5.1
4/95		1,515.8	26.8		26.8			57.2	49.3	7.9		5,008.5	1,983.6	662.3	4.8	5.1
5/95		1,552.7	77.1		77.1			53.8	48.5	5.3		5,098.6	1,979.4	664.3	12.1	5.1
6/95		1,599.6	77.9		77.9			51.5	44.4	7.1		5,001.8	1,982.5	670.5	14.5	4.8
7/95		1,646.5	78.4		78.4			51.5	44.5	7.0		5,026.9	1,967.2	696.1	25.6	5.1
8/95		1,696.2	45.0		45.0			51.9	44.9	7.0		5,108.6	1,954.3	692.3	26.5	4.8
9/95		1,676.4	45.0		45.0			54.2	42.5	6.7	5.0	5,214.0	1,953.5	696.4	46.3	4.8
10/95		1,734.8	45.0		45.0			53.4	43.8	4.6	5.0	5,155.2	1,965.2	701.9	55.7	
11/95		1,767.2	45.0		45.0			87.7	76.2	6.5	5.0	5,250.4	1,984.4	705.5	60.2	
12/95		1,708.8	46.5		46.5			91.2	64.8	21.9	4.5	6,083.3	2,202.9	824.9	58.0	

EBR - Extrabudgetary resources

SIC - Social Insurance Fund

FNM - National Property Fund

Long-Term Loans by Sector

(Sk millions)

End-of-month figures	Nonfinancial organizations					Financial institutions				Insurance companies				Government authorities		
	Total	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	114,807.2	90,086.6	46,593.6	43,334.3	158.7	6,524.2	6,484.2	40.0						263.9		
1/95	114,625.9	89,651.6	46,225.6	43,238.4	187.6	6,524.2	6,484.2	40.0						267.3		
2/95	114,565.7	89,941.6	46,216.3	43,559.3	166.0	6,524.2	6,484.2	40.0						266.6		
3/95	114,898.3	90,637.4	45,899.4	44,554.1	183.9	6,344.0	6,304.0	40.0						246.6		
4/95	115,479.2	91,264.8	46,444.4	44,618.3	202.1	6,344.0	6,304.0	40.0						241.9		
5/95	115,803.7	92,091.7	46,173.0	45,693.6	225.1	6,344.0	6,304.0	40.0						242.5		
6/95	115,043.7	91,755.5	45,742.3	45,777.3	235.9	6,248.4	6,208.4	40.0						237.6		
7/95	115,170.6	91,889.6	44,895.8	46,769.5	224.3	6,248.4	6,208.4	40.0						237.5		
8/95	115,392.3	92,363.8	42,425.6	49,789.8	148.4	6,248.4	6,208.4	40.0						238.0		
9/95	116,822.7	93,406.9	42,553.0	50,630.7	223.2	6,643.4	6,208.4	435.0						242.0		
10/95	117,224.3	93,316.5	41,732.1	51,365.9	218.5	6,778.2	6,208.4	569.8						274.0		
11/95	117,686.8	93,512.8	40,786.3	52,056.1	670.4	6,992.2	6,208.4	783.8						258.1		
12/95	124,950.0	97,636.3	42,399.5	54,491.7	745.1	9,119.1	8,285.1	834.0		40.5		40.5		272.2		

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95		263.9						106.8	106.8			3,513.0	14,147.8	164.9		
1/95		267.3						91.4	91.4			3,921.9	14,046.8	122.7		
2/95		266.6						87.9	87.9			3,802.9	13,776.1	166.4		
3/95		246.6						86.8	85.6	1.2		3,822.8	13,596.0	164.7		
4/95		241.9						84.2	83.0	1.2		3,911.6	13,432.5	200.2		
5/95		242.5						81.8	80.7	1.1		3,570.4	13,273.2	200.1		
6/95		237.6						81.2	80.1	1.1		3,396.5	13,125.7	198.8		
7/95		237.5						78.3	77.2	1.1		3,534.1	12,984.8	197.9		
8/95		238.0						50.9	49.9	1.0		3,445.9	12,854.0	191.3		
9/95		242.0						50.4	49.4	1.0		3,577.7	12,711.1	191.2		
10/95		274.0						48.2	47.2	1.0		3,621.7	12,572.1	191.6	422.0	
11/95		258.1						121.1	70.2	50.9		4,183.1	12,427.5	192.0		
12/95		272.2						120.3	69.4	50.9		4,547.0	13,011.1	203.5		

EBR - Extrabudgetary resources
SIC - Social Insurance Fund
FNM - National Property Fund

Credit and Loans to 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
				Total	Food industry	Chemical and pharmaceutical industry	Metallurgy and machine industry	Electrical and electronic industry	Textile, clothing, leather industry	Other industries		
1.1.95	17,281.5	345.3	2,348.3	85,726.7	14,354.0	8,912.9	35,212.7	6,004.5	5,192.2	16,050.4	14,533.6	19,598.9
1/95	16,543.3	343.1	2,384.3	87,282.6	14,339.6	9,496.6	36,033.9	5,913.0	5,284.4	16,215.1	16,564.0	18,582.5
2/95	17,217.7	327.7	2,316.2	88,591.8	14,388.7	8,981.2	36,750.8	6,082.7	5,635.9	16,752.5	16,339.2	18,824.4
3/95	17,766.1	494.2	2,134.5	88,527.3	13,991.7	9,370.3	36,376.2	6,070.1	5,842.7	16,876.3	16,266.6	18,928.2
4/95	19,643.3	282.4	2,196.7	89,562.1	14,413.3	9,374.3	36,480.2	6,150.2	5,811.1	17,333.0	16,215.0	19,216.8
5/95	19,589.0	268.3	2,223.8	90,706.8	14,837.9	9,276.4	37,647.9	6,494.8	5,772.9	16,676.9	16,242.9	19,224.9
6/95	18,715.9	274.0	2,122.5	95,540.6	16,123.0	10,170.2	39,505.9	6,808.3	6,074.4	16,858.8	15,801.1	19,302.7
7/95	18,707.7	221.6	2,229.3	96,918.0	16,035.3	10,431.9	40,164.5	6,865.4	6,049.0	17,371.9	16,141.2	19,313.7
8/95	18,908.7	266.9	2,295.9	96,908.7	16,106.3	10,703.9	40,126.3	7,257.2	6,139.8	16,575.2	15,131.9	19,405.1
9/95	18,696.7	282.1	2,453.3	96,977.3	16,333.9	10,360.3	39,546.2	7,364.4	6,222.0	17,150.5	16,264.3	19,273.3
10/95	18,826.7	228.2	2,405.2	97,850.0	16,909.6	9,989.5	40,355.0	7,435.8	6,058.1	17,102.0	16,571.2	19,370.2
11/95	18,359.3	255.9	2,521.8	98,565.3	17,103.8	10,168.3	40,789.8	7,453.6	6,116.2	16,933.6	16,160.2	19,673.7
12/95	18,308.8	276.0	2,614.6	103,289.2	17,526.9	10,228.4	43,289.2	7,467.5	6,127.0	18,650.2	18,171.1	19,446.5

End-of-month figures	Trade, sales, catering and hotel services	Tourism	Transport and telecommunication	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	Other
1.1.95	46,012.6	592.9	3,258.8	8197.1	565.8	59,693.3	450.5	5,178.2	275.9	457.3	16,506.7	36,824.7
1/95	45,633.4	725.9	2,439.3	8651.5	235.3	57,950.7	622.6	4,659.9	214.1	514.5	16,299.7	35,639.9
2/95	47,793.9	548.3	2,343.4	8586.6	28.8	54,851.6	659.9	4,541.9	266.0	514.7	15,979.4	32,889.7
3/95	49,401.6	668.2	2,249.2	9080.4	43.1	59,669.5	669.3	4,356.2	249.9	514.2	15,762.1	38,117.8
4/95	51,039.4	525.9	2,702.8	9091.3	53.8	57,690.0	729.2	4,043.9	293.1	505.7	15,606.1	36,512.0
5/95	51,413.4	467.2	3,017.8	9231.4	151.4	56,508.7	576.4	4,097.0	249.1	472.7	15,444.9	35,668.6
6/95	54,571.4	475.6	4,151.6	8947.4	167.4	50,979.6	603.4	3,510.1	255.4	542.1	15,345.5	30,723.1
7/95	54,640.3	506.0	4,050.0	9227.4	203.3	51,503.6	610.6	3,664.0	217.6	568.3	15,359.1	31,084.0
8/95	55,691.2	485.9	4,158.0	9172.3	209.9	53,579.0	659.0	4,132.9	214.2	569.0	15,163.8	32,840.1
9/95	56,753.5	520.6	4,123.5	9182.9	208.7	53,223.8	653.1	4,357.3	155.1	622.4	15,109.7	32,326.2
10/95	57,525.7	489.0	4,042.2	9204.7	225.1	54,699.8	637.4	4,539.8	151.2	626.8	14,988.2	33,756.4
11/95	59,174.5	511.3	4,083.6	9012.1	216.1	53,105.5	637.9	4,522.6	202.1	638.5	14,850.2	32,254.2
12/95	60,460.5	533.4	3,560.8	1,1158.7	248.1	50,073.5	647.8	4,253.9	178.6	644.2	15,665.3	28,683.7

Total Domestic Credit by Term

(Sk millions)

End-of-month figures	Short-term	Medium-term	Long-term	Total
1.1.95	96,039.8	47,307.8	114,807.2	258,154.8
1/95	96,278.7	46,431.3	114,625.9	257,335.9
2/95	96,596.6	46,607.3	114,565.7	257,769.6
3/95	104,097.9	46,232.7	114,898.3	265,228.9
4/95	105,922.6	46,817.7	115,479.2	268,219.5
5/95	106,114.0	47,127.9	115,803.7	269,045.6
6/95	108,770.7	47,235.4	115,043.7	271,049.8
7/95	111,154.8	47,336.7	115,170.6	273,662.1
8/95	111,944.6	48,876.6	115,392.3	276,213.5
9/95	112,504.2	48,633.1	116,822.7	277,960.0
10/95	113,849.7	50,364.0	117,224.3	281,438.0
11/95	112,685.6	51,266.9	117,686.8	281,639.3
12/95	105,754.1	57,437.1	124,950.0	288,141.2

Total Deposits

(Sk millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.95	198,555.2	31,481.1	15,350.5	245,386.8
1/95	193,177.3	30,344.4	14,932.4	238,454.1
2/95	196,570.0	31,706.1	15,306.0	243,582.1
3/95	196,814.5	31,270.1	13,943.3	242,027.9
4/95	198,510.5	32,351.6	16,554.4	247,416.5
5/95	197,485.0	35,016.2	16,363.0	248,864.2
6/95	198,903.5	36,164.5	17,069.2	252,137.2
7/95	201,198.7	38,854.1	18,536.9	258,589.7
8/95	208,556.0	39,565.3	19,719.7	267,841.0
9/95	209,087.0	40,764.1	19,661.4	269,512.5
10/95	211,579.9	41,401.5	21,185.9	274,167.3
11/95	217,088.0	42,924.7	22,594.0	282,606.7
12/95	238,577.3	52,211.5	24,067.8	314,856.6

Total Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	245,386.8	63,568.4	27,048.0	33,613.0	2,907.4	787.9	219.5	508.6	59.8	16,388.7	12,071.2	4,317.4	0.1	17,260.5	12,159.2	1,864.6
1/95	238,454.1	58,958.3	26,300.8	30,564.2	2,093.3	674.1	38.2	559.1	76.8	16,368.6	11,769.5	4,599.0	0.1	16,074.5	10,762.0	1,601.7
2/95	243,582.1	59,336.9	25,887.9	30,920.8	2,528.2	1,044.4	348.5	622.8	73.1	16,751.8	12,364.1	4,387.3	0.4	18,230.5	10,602.1	1,679.0
3/95	242,027.9	56,754.8	24,180.0	30,409.2	2,165.6	615.5	108.8	436.3	70.4	17,323.5	12,688.2	4,609.8	25.5	17,268.9	9,177.7	1,699.7
4/95	247,416.5	58,946.8	26,765.4	29,991.4	2,190.0	798.1	129.0	587.9	81.2	17,558.2	12,372.3	5,160.5	25.4	19,240.3	10,543.6	3,277.2
5/95	248,864.2	57,367.8	23,218.0	32,014.0	2,135.8	1,010.2	173.6	650.4	186.2	17,866.3	11,852.6	5,970.2	43.5	18,918.1	9,586.4	1,986.1
6/95	252,137.2	58,739.4	24,032.6	32,400.7	2,306.1	1,158.2	89.4	868.0	200.8	17,296.4	11,522.6	5,735.5	38.3	18,726.4	9,904.7	1,580.7
7/95	258,589.7	60,115.1	22,409.1	34,708.7	2,997.3	1,678.3	114.1	1,371.2	193.0	17,357.0	10,724.8	6,607.6	24.6	20,803.2	10,044.7	1,845.1
8/95	267,841.0	64,883.2	24,696.4	37,265.1	2,921.7	1,624.1	218.3	1,280.6	125.2	17,553.7	11,351.6	6,138.5	63.6	23,527.2	9,927.7	1,982.4
9/95	269,512.5	64,518.8	22,370.9	39,202.9	2,945.0	1,737.9	163.6	1,426.3	148.0	17,616.8	11,215.7	6,321.4	79.7	23,712.4	12,334.0	1,657.3
10/95	274,167.3	64,377.6	18,432.2	42,837.0	3,108.4	1,832.3	157.1	1,507.4	167.8	17,416.3	5,649.6	11,612.3	154.4	25,789.7	13,388.8	2,550.7
11/95	282,606.7	66,948.9	18,700.8	44,821.5	3,426.6	2,185.7	292.8	1,672.9	220.0	17,312.9	5,721.9	11,417.8	173.2	28,767.0	16,987.0	2,673.6
12/95	314,856.6	80,449.9	25,484.2	50,563.3	4,402.4	2,350.4	118.1	2,038.9	193.4	17,227.4	5,779.6	11,216.5	231.3	31,963.8	17,678.6	2,133.2

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95	1,436.4	1,912.7	3,188.6	455.2	515.6		2,217.8	11,380.8	7,821.5	3,555.3	4.0	4,390.4	129,505.8	499.7	1,571.7	32.9
1/95	1,429.4	2,225.4	3,087.1		951.6	621.7	1,513.8	8,929.8	6,236.9	2,686.9	6.0	4,005.5	131,423.3	462.3	1,524.4	33.3
2/95	1,465.7	2,283.0	5,345.4	839.1	1,640.6	971.6	1,894.1	9,079.5	6,828.5	2,165.8	85.2	4,156.6	133,060.4	503.9	1,386.9	31.2
3/95	1,505.7	2,187.9	5,903.3	921.2	2,080.2		2,901.9	9,672.2	7,443.6	2,166.2	62.4	4,390.1	133,925.2	579.4	1,466.1	32.2
4/95	2,903.2	2,156.7	6,540.0	1,013.6	2,203.4		3,323.0	9,002.1	6,591.4	2,369.7	41.0	4,442.5	135,489.7	498.9	1,407.7	32.2
5/95	1,515.5	2,105.5	7,226.2	1,072.0	2,249.9		3,904.3	9,334.1	7,077.3	2,226.0	30.0	4,766.1	137,062.7	529.3	1,988.9	20.7
6/95	1,133.1	2,076.5	6,745.2	1,131.0	1,752.9		3,861.3	9,886.6	7,576.2	2,278.3	32.1	4,580.5	139,024.4	555.1	2,143.1	27.1
7/95	1,415.2	2,447.1	8,311.4	1,272.1	2,317.9		4,721.4	10,212.3	7,751.1	2,430.9	30.3	4,969.7	140,657.9	583.2	2,151.6	61.4
8/95	1,924.3	2,449.9	11,149.6	1,709.3	2,340.6		7,099.7	9,765.2	7,434.7	2,305.4	25.1	5,602.8	141,996.8	567.4	2,165.8	154.8
9/95	1,595.4	2,271.1	9,107.3	1,750.8	1,844.3		5,512.2	10,017.5	7,633.3	2,378.7	5.5	5,837.3	143,378.3	554.9	2,046.2	92.4
10/95	2,516.2	2,340.7	10,060.2	1,783.6	2,128.9		6,147.7	9,867.6	7,544.3	2,320.4	2.9	6,049.4	145,505.5	633.0	2,525.1	170.8
11/95	2,657.3	2,297.2	9,482.8	1,645.9	2,915.6		4,921.3	9,789.4	7,539.3	2,244.6	5.5	6,278.8	148,089.6	703.9	2,395.3	135.2
12/95	2,133.0	3,996.6	10,288.6	1,413.7	2,200.5		6,674.4	10,422.3	8,105.0	2,304.7	12.6	5,862.2	163,036.0	606.0	2,883.4	55.2

EBR - Extrabudgetary resources

SIC - Social Insurance Fund

FNM - National Property Fund

Demand Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	106,264.6	47,732.6	18,627.1	26,573.6	2,531.9	532.1	217.5	305.9	8.7	1,610.7	1,091.1	519.5	0.1	11,203.5	6,892.1	419.1
1/95	96,897.6	41,897.7	17,465.8	22,723.4	1,708.5	443.2	15.9	407.8	19.5	1,542.0	1,189.8	352.1	0.1	9,740.3	5,520.5	421.2
2/95	98,316.3	41,725.0	17,068.7	22,503.5	2,152.8	750.2	326.5	416.7	7.0	1,987.2	1,856.8	130.0	0.4	10,124.7	4,108.9	498.5
3/95	96,618.6	39,546.7	15,353.1	22,689.0	1,504.6	372.3	41.4	325.0	5.9	2,474.0	2,017.4	456.1	0.5	10,241.3	3,678.7	314.2
4/95	101,906.9	42,343.9	17,377.4	23,434.1	1,532.4	516.4	61.6	428.2	26.6	2,818.4	1,940.4	877.6	0.4	12,126.8	4,790.0	1,748.6
5/95	101,422.2	42,146.8	15,636.4	24,870.2	1,640.2	657.7	106.2	420.8	130.7	2,214.7	1,412.3	798.9	3.5	11,288.2	3,342.7	457.5
6/95	101,945.2	42,141.8	15,379.1	24,988.5	1,774.2	933.7	64.0	722.3	147.4	1,770.6	1,102.8	664.5	3.3	11,109.7	3,592.1	233.5
7/95	106,994.9	43,260.9	14,244.7	26,892.6	2,123.6	1,129.5	88.7	911.2	129.6	1,454.8	968.0	482.2	4.6	13,589.7	4,149.2	500.1
8/95	111,664.1	45,237.2	14,355.3	28,859.5	2,022.4	960.4	215.9	682.6	61.9	1,637.0	762.4	872.0	2.6	15,999.7	4,325.3	1,010.5
9/95	112,251.4	47,245.1	15,442.6	29,705.4	2,097.1	1,114.1	161.2	819.7	133.2	1,842.0	613.5	1,224.8	3.7	13,492.3	4,019.4	683.0
10/95	113,575.5	46,520.8	13,394.9	30,757.4	2,368.5	822.8	154.7	590.5	77.6	1,292.8	560.2	644.2	88.4	15,399.8	4,980.9	1,537.6
11/95	120,091.1	48,925.7	13,570.3	32,697.5	2,657.9	979.6	280.2	570.2	129.2	1,269.2	579.0	685.0	5.2	18,715.6	8,827.0	1,660.5
12/95	135,686.7	58,631.8	17,101.9	38,171.6	3,358.3	1,146.9	115.7	930.5	100.7	1,546.9	613.9	896.8	36.2	21,800.6	11,152.8	1,065.8

End-of-month figures	Government authorities							Nonprofit organizations				House holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95	190.9	1,122.8	3,188.6	455.2	515.6		2,217.8	9,050.9	6,442.1	2,604.8	4.0	4,159.2	31,488.5	287.9	178.3	20.9
1/95	248.9	1,132.7	3,087.1		951.6	621.7	1,513.8	6,976.0	5,135.0	1,835.1	5.9	3,807.0	32,024.2	258.8	200.3	8.1
2/95	285.2	1,070.4	4,945.4	839.1	1,240.6	971.6	1,894.1	7,038.1	5,642.9	1,310.1	85.1	3,923.2	32,322.7	273.6	165.1	6.5
3/95	313.8	1,149.3	5,413.3	921.2	1,590.2		2,901.9	7,294.0	5,964.6	1,307.1	22.3	4,050.3	32,099.7	286.1	246.9	7.3
4/95	1,747.8	1,186.8	6,150.0	1,013.6	1,813.4		3,323.0	6,723.5	5,209.8	1,492.8	20.9	4,136.4	32,829.0	195.1	200.9	16.5
5/95	360.1	1,141.3	6,804.2	1,072.0	1,827.9		3,904.3	7,083.5	5,658.9	1,393.9	30.7	4,460.8	33,157.6	207.9	198.7	6.3
6/95	159.1	1,179.4	6,338.2	1,131.0	1,345.9		3,861.3	7,590.9	6,164.7	1,404.2	22.0	4,259.5	33,611.8	237.7	263.9	25.6
7/95	443.3	1,536.1	7,904.4	1,272.1	1,910.9		4,721.4	8,151.8	6,632.6	1,503.9	15.3	4,645.7	34,196.2	253.6	271.7	41.0
8/95	952.4	1,547.9	10,126.5	1,336.2	1,690.6		7,099.7	7,606.0	6,120.1	1,480.8	5.1	5,251.6	34,296.8	236.8	357.5	81.1
9/95	621.1	1,440.2	8,032.7	1,366.2	1,154.3		5,512.2	7,665.6	6,156.9	1,503.2	5.5	5,432.0	34,783.5	366.1	272.4	38.3
10/95	1,503.1	1,483.3	8,935.6	1,349.0	1,438.9		6,147.7	7,849.4	6,348.0	1,499.1	2.3	5,613.4	34,866.1	357.0	781.9	71.5
11/95	1,644.2	1,490.4	8,398.2	1,211.3	2,265.6		4,921.3	7,715.0	6,252.7	1,458.4	3.9	5,782.0	35,500.7	335.4	837.1	30.8
12/95	1,065.6	1,374.4	9,273.4	958.5	1,640.5		6,674.4	8,505.0	7,049.1	1,449.0	6.9	5,412.1	37,360.0	338.7	916.0	28.7

EBR - Extrabudgetary resources
SIC - Social Insurance Fund
FNM - National Property Fund

Time Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	139,122.2	15,835.8	8,420.9	7,039.4	375.5	255.8	2.0	202.7	51.1	14,778.0	10,980.1	3,797.9		6,057.0	5,267.1	1,445.5
1/95	141,556.5	17,060.6	8,835.0	7,840.8	384.8	230.9	22.3	151.3	57.3	14,826.6	10,579.7	4,246.9		6,334.2	5,241.5	1,180.5
2/95	145,265.8	17,611.9	8,819.2	8,417.3	375.4	294.2	22.0	206.1	66.1	14,764.6	10,507.3	4,257.3		8,105.8	6,493.2	1,180.5
3/95	145,409.3	17,208.1	8,826.9	7,720.2	661.0	243.2	67.4	111.3	64.5	14,849.5	10,670.8	4,153.7	25.0	7,027.6	5,499.0	1,385.5
4/95	145,509.6	16,602.9	9,388.0	6,557.3	657.6	281.7	67.4	159.7	54.6	14,739.8	10,431.9	4,282.9	25.0	7,113.5	5,753.6	1,528.6
5/95	147,442.0	15,221.0	7,581.6	7,143.8	495.6	352.5	67.4	229.6	55.5	15,651.6	10,440.3	5,171.3	40.0	7,629.9	6,243.7	1,528.6
6/95	150,192.0	16,597.6	8,653.5	7,412.2	531.9	224.5	25.4	145.7	53.4	15,525.8	10,419.8	5,071.0	35.0	7,616.7	6,312.6	1,347.2
7/95	151,594.8	16,854.2	8,164.4	7,816.1	873.7	548.8	25.4	460.0	63.4	15,902.2	9,756.8	6,125.4	20.0	7,213.5	5,895.5	1,345.0
8/95	156,176.9	19,646.0	10,341.1	8,405.6	899.3	663.7	2.4	598.0	63.3	15,916.7	10,589.2	5,266.5	61.0	7,527.5	5,602.4	,971.9
9/95	157,261.1	17,273.7	6,928.3	9,497.5	847.9	623.8	2.4	606.6	14.8	15,774.8	10,602.2	5,096.6	76.0	10,220.1	8,314.6	,974.3
10/95	160,591.8	17,856.8	5,037.3	12,079.6	739.9	1,009.5	2.4	916.9	90.2	16,123.5	5,089.4	10,968.1	66.0	10,389.9	8,407.9	1,013.1
11/95	162,515.6	18,023.2	5,130.5	12,124.0	768.7	1,206.1	12.6	1,102.7	90.8	16,043.7	5,142.9	10,732.8	168.0	10,051.4	8,160.0	1,013.1
12/95	179,169.9	21,818.1	8,382.3	12,391.7	1,044.1	1,203.5	2.4	1,108.4	92.7	15,680.5	5,165.7	10,319.7	195.1	10,163.2	6,525.8	1,067.4

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95	1,245.5	789.9						2,329.9	1,379.4	950.5		231.2	98,017.3	211.8	1,393.4	12.0
1/95	1,180.5	1,092.7						1,953.8	1,101.9	851.8	0.1	198.5	99,399.1	203.5	1,324.1	25.2
2/95	1,180.5	1,212.6	400.0		400.0			2,041.4	1,185.6	855.7	0.1	233.4	100,737.7	230.3	1,221.8	24.7
3/95	1,191.9	1,038.6	490.0		490.0			2,378.2	1,479.0	859.1	40.1	339.8	101,825.5	293.3	1,219.2	24.9
4/95	1,155.4	969.9	390.0		390.0			2,278.6	1,381.6	876.9	20.1	306.1	102,660.7	303.8	1,206.8	15.7
5/95	1,155.4	964.2	422.0		422.0			2,250.6	1,418.4	832.1	0.1	305.3	103,905.1	321.4	1,790.2	14.4
6/95	974.0	897.1	407.0		407.0			2,295.7	1,411.5	874.1	10.1	321.0	105,412.6	317.4	1,879.2	1.5
7/95	971.9	911.0	407.0		407.0			2,060.5	1,118.5	927.0	15.0	324.0	106,461.7	329.6	1,879.9	20.4
8/95	971.9	902.0	1,023.1	373.1	650.0			2,159.2	1,314.6	824.6	20.0	351.2	107,700.0	330.6	1,808.3	73.7
9/95	974.3	830.9	1,074.6	384.6	690.0			2,351.9	1,476.4	875.5		405.3	108,594.8	188.8	1,773.8	54.1
10/95	1,013.1	857.4	1,124.6	434.6	690.0			2,018.2	1,196.3	821.3	0.6	436.0	110,639.4	276.0	1,743.2	99.3
11/95	1,013.1	806.8	1,084.6	434.6	650.0			2,074.4	1,86.6	786.2	1.6	496.8	112,588.9	368.5	1,558.2	104.4
12/95	1,067.4	2,622.2	1,015.2	455.2	560.0			1,917.3	1,055.9	855.7	5.7	450.1	125,676.0	267.3	1,967.4	26.5

EBR - Extrabudgetary resources
SIC - Social Insurance Fund
FNM - National Property Fund

Short-Term Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	73,865.2	14,731.0	8,007.4	6,349.1	374.5	255.8	2.0	202.7	51.1	5,653.3	2,746.6	2,906.7		4,083.2	3,317.7	355.7
1/95	77,136.3	15,954.9	8,400.8	7,170.3	383.8	229.5	22.0	150.2	57.3	6,304.1	2,964.9	3,339.2		4,275.1	3,207.0	55.7
2/95	78,925.8	16,502.5	8,377.2	7,750.9	374.4	294.2	22.0	206.1	66.1	6,040.8	2,691.2	3,349.6		6,050.0	4,459.1	55.8
3/95	78,257.0	16,143.1	8,419.5	7,063.6	660.0	243.2	67.4	111.3	64.5	6,059.3	2,803.3	3,256.0		4,958.7	3,452.8	249.3
4/95	77,138.6	15,095.8	8,810.5	5,638.7	646.6	281.7	67.4	159.7	54.6	5,887.2	2,613.0	3,274.2		4,864.1	3,524.0	378.1
5/95	77,017.3	13,590.0	6,972.9	6,135.5	481.6	322.5	67.4	199.6	55.5	5,971.1	1,990.0	3,966.1	15.0	5,365.7	4,014.0	378.1
6/95	78,384.1	14,903.2	8,013.0	6,373.3	516.9	194.5	25.4	115.7	53.4	5,925.0	1,968.1	3,946.9	10.0	5,270.4	3,998.1	377.3
7/95	77,586.1	14,691.9	7,527.7	6,765.9	398.3	517.8	25.4	429.0	63.4	5,286.6	1,303.6	3,973.0	10.0	4,848.5	3,563.8	377.2
8/95	80,754.7	17,426.5	9,656.7	7,346.6	423.2	621.7	2.4	556.0	63.3	4,783.0	1,519.6	3,212.4	51.0	5,361.2	3,472.7	4.1
9/95	80,594.3	14,963.0	6,303.0	8,288.4	371.6	483.0	2.4	465.8	14.8	4,604.3	1,528.2	3,010.1	66.0	7,839.5	5,981.3	4.1
10/95	82,304.8	15,208.4	4,433.6	10,413.3	361.5	795.7	2.4	703.1	90.2	5,028.8	,536.8	4,436.0	56.0	7,890.7	6,012.3	
11/95	82,673.3	15,284.6	4,541.3	10,353.0	390.3	934.7	12.6	831.3	90.8	4,914.0	,588.9	4,167.1	158.0	7,515.3	5,726.7	
12/95	90,639.0	18,795.9	7,762.0	10,287.2	746.7	950.0	2.4	854.9	92.7	4,313.0	604.6	3,523.3	185.1	7,542.7	4,034.0	

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95	155.7	765.5						1,896.4	1,157.4	739.0		221.5	45,419.2	202.0	1,390.8	12.0
1/95	55.7	1,068.1						1,586.2	861.8	724.3	0.1	190.5	47,049.6	203.5	1,317.7	25.2
2/95	55.8	1,190.9	400.0		400.0			1,633.7	936.2	697.4	0.1	218.4	46,725.1	221.3	1,215.2	24.6
3/95	55.7	1,015.9	490.0		490.0			1,977.4	1,231.4	705.9	40.1	251.2	47,108.1	284.4	1,206.8	24.8
4/95	4.9	950.1	390.0		390.0			1,841.9	1,100.7	721.1	20.1	207.1	47,476.1	276.8	1,192.2	15.7
5/95	4.9	939.7	412.0		412.0			1,796.5	1,135.0	661.4	0.1	184.7	47,701.4	293.7	1,777.4	14.3
6/95	4.1	875.3	397.0		397.0			1,816.3	1,093.2	713.0	10.1	180.0	47,937.3	289.7	1,866.3	1.4
7/95	4.1	887.7	397.0		397.0			1,568.6	790.8	762.8	15.0	184.6	48,302.3	300.5	1,865.0	20.3
8/95	4.1	875.4	1,013.1	373.1	640.0			1,579.2	975.2	584.0	20.0	210.1	48,606.1	300.9	1,793.9	72.1
9/95	4.1	793.6	1,064.6	384.6	680.0			1,721.8	1,086.7	635.1		223.9	48,796.8	158.3	1,751.2	52.5
10/95		813.8	1,064.6	384.6	680.0			1,437.3	849.3	587.4	0.6	208.6	49,679.7	244.6	1,713.3	97.7
11/95		764.0	1,024.6	384.6	640.0			1,470.3	923.2	546.9	0.2	266.9	50,305.9	336.7	1,542.1	102.8
12/95		2,553.5	955.2	405.2	550.0			1,305.3	603.2	696.4	5.7	214.9	55,298.7	242.9	1,950.7	24.9

EBR - Extrabudgetary resources

SIC - Social Insurance Fund

FNM - National Property Fund

Medium-Term Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1/95	51,739.7	1,066.0	391.5	673.5	1.0					8,916.6	8,072.8	843.8		1,101.6	1,077.8	237.4
1/95	55,888.6	1,067.0	412.2	653.8	1.0	0.5	0.3	0.2		8,314.5	7,454.1	860.4		1,151.8	1,127.8	237.4
2/95	52,364.2	1,070.8	420.0	649.8	1.0					8,515.8	7,655.4	860.4		1,148.5	1,127.4	237.3
3/95	52,829.7	1,025.4	385.4	639.0	1.0					8,582.2	7,706.8	850.4	25.0	1,149.1	1,127.0	236.4
4/95	53,719.8	1,329.0	420.3	897.7	11.0					8,644.6	7,658.2	961.4	25.0	1,301.1	1,281.9	241.4
5/95	55,192.4	1,422.9	451.0	960.9	11.0	30.0		30.0		9,472.5	8,289.6	1,157.9	25.0	1,305.8	1,281.9	241.4
6/95	56,335.0	1,482.6	481.2	989.4	12.0	30.0		30.0		9,392.8	8,291.0	1,076.8	25.0	1,372.3	1,351.1	64.4
7/95	58,286.5	1,949.8	476.8	1,000.6	472.4	31.0		31.0		10,407.6	8,292.5	2,105.1	10.0	1,373.5	1,351.1	64.4
8/95	59,234.2	2,005.6	524.0	1,008.5	473.1	42.0		42.0		10,925.7	8,908.9	2,006.8	10.0	1,174.8	1,148.8	64.4
9/95	60,096.3	2,100.8	464.3	1,163.2	473.3	40.0		40.0		10,962.5	8,913.3	2,039.2	10.0	1,385.5	1,348.8	63.5
10/95	61,255.6	2,430.5	442.2	1,612.9	375.4	106.2		106.2		10,886.7	4,391.9	6,484.8	10.0	1,439.1	1,346.1	60.7
11/95	62,091.9	2,519.9	426.8	1,717.7	375.4	156.2		156.2		10,921.7	4,393.3	6,518.4	10.0	1,475.7	1,383.5	60.7
12/95	67,921.8	2,805.1	475.7	2,035.0	294.4	133.4		133.4		10,959.5	4,400.4	6,549.1	10.0	1,601.4	1,483.3	58.9

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1/95	237.4	23.8						433.1	221.6	211.5		9.7	40,200.3	9.8	2.6	
1/95	237.4	24.0						367.1	239.6	127.5		8.0	44,973.3		6.4	
2/95	237.3	21.1						407.2	248.9	158.3		15.0	41,191.2	9.0	6.6	0.1
3/95	236.4	22.1						400.3	247.1	153.2		88.6	41,562.7	8.9	12.4	0.1
4/95	241.4	19.2						435.7	279.9	155.8		99.0	41,868.8	27.0	14.6	
5/95	241.4	23.9						453.2	282.5	170.7		120.6	42,346.8	27.7	12.8	0.1
6/95	64.4	21.2						478.4	317.3	161.1		141.0	43,397.2	27.7	12.9	0.1
7/95	64.4	22.4						490.9	326.7	164.2		139.4	43,850.2	29.1	14.9	0.1
8/95	64.4	26.0						579.1	338.5	240.6		141.1	44,320.2	29.7	14.4	1.6
9/95	63.5	36.7						629.2	388.8	240.4		181.4	44,742.2	30.5	22.6	1.6
10/95	60.7	43.0	50.0	50.0				580.0	346.1	233.9		227.4	45,522.8	31.4	29.9	1.6
11/95	60.7	42.2	50.0	50.0				603.2	362.5	239.3	1.4	229.9	46,135.8	31.8	16.1	1.6
12/95	58.9	68.1	50.0	50.0				513.9	354.6	159.3		235.2	51,630.9	24.4	16.4	1.6

EBR - Extrabudgetary resources

SIC - Social Insurance Fund

FNM - National Property Fund

Long-Term Deposits by Sector

(Sk millions)

End-of-month figures	Total	Nonfinancial organizations				Financial institutions				Insurance companies				Government authorities		
		Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control	Total	Central government (EBR)	Central gov.: public funds
1.1.95	13,517.3	38.8	22.0	16.8					208.1	160.7	47.4		872.2	871.6	852.4	
1/95	8,531.6	38.7	22.0	16.7		0.9		0.9	208.0	160.7	47.3		907.3	906.7	887.4	
2/95	13,975.8	38.6	22.0	16.6					208.0	160.7	47.3		907.3	906.7	887.4	
3/95	14,322.6	39.6	22.0	17.6					208.0	160.7	47.3		919.8	919.2	899.8	
4/95	14,651.2	178.1	157.2	20.9					208.0	160.7	47.3		948.3	947.7	909.1	
5/95	15,232.3	208.1	157.7	47.4	3.0				208.0	160.7	47.3		958.4	947.8	909.1	
6/95	15,472.9	211.8	159.3	49.5	3.0				208.0	160.7	47.3		974.0	963.4	905.5	
7/95	15,722.2	212.5	159.9	49.6	3.0				208.0	160.7	47.3		991.5	980.6	903.4	
8/95	16,188.0	213.9	160.4	50.5	3.0				208.0	160.7	47.3		991.5	980.9	903.4	
9/95	16,570.5	209.9	161.0	45.9	3.0	100.8		100.8	208.0	160.7	47.3		995.1	984.5	906.7	
10/95	17,031.4	217.9	161.5	53.4	3.0	107.6		107.6	208.0	160.7	47.3		1,060.1	1,049.5	952.4	
11/95	17,750.4	218.7	162.4	53.3	3.0	115.2		115.2	208.0	160.7	47.3		1,060.4	1,049.8	952.4	
12/95	20,609.1	217.1	144.6	69.5	3.0	120.1		120.1	408.0	160.7	247.3		1,019.1	1,008.5	1,008.5	

End-of-month figures	Government authorities							Nonprofit organizations				House - holds (entrepreneurs)	Personal sector (private accounts)	Abroad (non-residents)	Not included in sectors	Organizations without Reg. No.
	Central gov.: FNM	Local government (EBR)	SIC- Total	SIC- Employment fund	SIC- Health insurance	SIC- Sickness insurance	SIC- Pension fund	Total	Public (state and municipal)	Private (incl. cooperatives)	Under foreign control					
1.1.95	852.4	0.6						0.4	0.4				12,397.8			
1/95	887.4	0.6						0.5	0.5				7,376.2			
2/95	887.4	0.6						0.5	0.5				12,821.4			
3/95	899.8	0.6						0.5	0.5				13,154.7			
4/95	909.1	0.6						1.0	1.0				13,315.8			
5/95	909.1	0.6	10.0		10.0			0.9	0.9				13,856.9			
6/95	905.5	0.6	10.0		10.0			1.0	1.0				14,078.1			
7/95	903.4	0.9	10.0		10.0			1.0	1.0				14,309.2			
8/95	903.4	0.6	10.0		10.0			0.9	0.9				14,773.7			
9/95	906.7	0.6	10.0		10.0			0.9	0.9				15,055.8			
10/95	952.4	0.6	10.0		10.0			0.9	0.9				15,436.9			
11/95	952.4	0.6	10.0		10.0			0.9	0.9				16,147.2			
12/95	1,008.5	0.6	10.0		10.0			98.1	98.1				18,746.4		0.3	

EBR - Extrabudgetary resources

SIC - Social Insurance Fund

FNM - National Property Fund

Short-Term Deposits by Term

(Sk millions)

End-of-month figures	Total	1 month or 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
1.1.95	73,865.2	7,858.8	8,467.9	6,552.1	709.2	7,337.6	42,455.6	484.0
1/95	77,136.3	9,756.9	7,759.1	7,528.7	702.2	7,129.7	43,590.1	669.6
2/95	78,925.8	10,381.1	8,191.0	8,730.9	774.7	7,307.3	42,865.7	675.1
3/95	78,257.0	8,373.6	8,866.3	7,727.1	865.4	8,754.8	43,019.4	650.4
4/95	77,138.6	6,970.0	7,907.2	6,914.0	3,005.4	8,884.5	43,246.3	211.2
5/95	77,017.3	6,851.7	7,300.0	6,452.7	3,059.0	9,386.2	43,693.8	273.9
6/95	78,384.1	7,707.8	6,510.2	6,623.2	3,087.0	10,000.2	44,159.6	296.1
7/95	77,586.1	6,597.4	6,630.9	6,201.9	3,238.3	10,291.2	44,384.7	241.7
8/95	80,754.7	6,540.7	7,061.5	7,101.0	3,860.7	11,243.3	44,709.3	238.2
9/95	80,594.3	6,316.4	6,441.0	7,521.6	3,854.3	11,000.5	45,008.1	452.4
10/95	82,304.8	6,348.1	7,168.3	7,502.1	3,688.5	11,526.1	45,793.0	278.7
11/95	82,673.3	7,181.9	6,534.7	7,246.3	3,417.0	11,620.3	46,329.6	343.5
12/95	90,639.0	13,319.7	6,137.6	5,937.8	1,363.3	11,976.1	51,544.2	360.3

Medium- and Long-Term Deposits by Term

(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
1.1.95	51,739.7	3,134.5	117.3	8,889.9	39,465.1	132.9	13,517.3	4,545.6	694.9	8,241.9	34.9
1/95	55,888.6	5,983.6	116.5	5,486.3	44,167.0	135.2	8,531.6	4,537.1	1,665.6	2,293.5	35.4
2/95	52,364.2	6,194.0	119.2	5,495.7	40,354.7	200.6	13,975.8	4,524.2	729.0	8,687.2	35.4
3/95	52,829.7	6,322.1	121.7	5,510.3	40,663.2	212.4	14,322.6	4,530.2	727.2	9,030.1	35.1
4/95	53,719.8	6,723.2	170.1	5,673.9	40,922.4	230.2	14,651.2	4,544.5	874.1	9,197.5	35.1
5/95	55,192.4	7,333.6	174.4	5,642.9	41,801.5	240.0	15,232.3	4,537.9	910.9	9,745.0	38.5
6/95	56,335.0	7,730.6	176.7	5,670.9	42,493.5	263.3	15,472.9	4,552.1	907.2	9,972.1	41.5
7/95	58,286.5	8,832.0	639.2	5,685.2	42,867.9	262.2	15,722.2	4,563.6	908.9	10,208.3	41.4
8/95	59,234.2	9,309.6	639.0	5,764.3	43,270.9	250.4	16,188.0	4,561.6	909.9	10,674.2	42.3
9/95	60,096.3	9,695.8	666.5	5,790.7	43,647.6	295.7	16,570.5	4,559.6	1,015.0	10,958.5	37.4
10/95	61,255.6	9,980.3	765.3	5,841.5	44,355.5	313.0	17,031.4	4,599.7	1,081.6	11,306.0	44.1
11/95	62,091.9	10,205.6	772.9	5,864.1	44,932.0	317.3	17,750.4	4,503.3	1,089.1	12,113.9	44.1
12/95	67,921.8	10,604.7	782.9	5,883.6	50,327.4	323.2	20,609.1	4,291.4	1,351.2	14,925.4	41.1

Demand Deposits by Category

(Sk millions)

End-of -month figures	Total	Current accounts, overdraft facilities and investment deposits	Special purpose funds (total)	Collateral deposit for auctions	Savings deposits	
					Checking accounts	Deposit accounts
1.1.95	106,264.6	70,647.2	7,160.9		4,033.2	24,423.3
1/95	96,897.6	61,551.7	6,593.9		4,244.6	24,507.4
2/95	98,316.3	62,474.8	7,091.7		4,375.7	24,374.1
3/95	96,618.6	60,492.6	7,583.9		4,352.4	24,189.7
4/95	101,906.9	65,935.4	7,067.7		4,588.4	24,315.4
5/95	101,422.2	65,964.5	6,392.7		4,713.3	24,351.7
6/95	101,945.2	64,375.8	8,327.4		4,912.3	24,329.7
7/95	106,994.9	67,829.9	9,755.4		5,118.2	24,291.4
8/95	111,664.1	73,943.2	8,264.6		5,217.6	24,238.7
9/95	112,251.4	74,123.5	8,395.2		5,422.1	24,310.6
10/95	113,575.5	75,469.9	8,325.8		5,441.6	24,338.2
11/95	120,091.1	81,677.6	8,291.9		5,588.9	24,532.7
12/95	135,686.7	96,695.6	7,585.9		5,910.5	25,494.7

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 constr.
				Total	Food industry	Chemical and pharmaceut. industry	Metallurgy and machine industry	Electrical and electronic industry	Textile, clothing, leather industry	Other industries		
1.1.95	3,413.8	395.7	2,038.4	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
1/95	2,044.3	453.7	776.7	11,705.6	967.9	3,038.2	3,619.1	993.1	952.4	2,134.9	1,914.3	4,015.9
2/95	1,971.3	520.6	721.5	11,767.8	1090.8	2,742.5	3,850.7	1,091.6	785.4	2,206.8	1,822.6	3,598.3
3/95	2,098.0	548.2	609.5	12,384.2	947.7	3,592.3	3,896.4	933.3	703.8	2,310.7	2,071.1	3,333.2
4/95	2,104.6	570.7	587.2	11,644.6	924.1	2,954.6	3,638.6	899.9	720.9	2,506.5	1,665.4	4,058.2
5/95	1,970.6	508.7	459.5	11,722.6	1,117.0	2,340.2	3,922.1	797.5	688.1	2,857.7	1,578.2	3,871.4
6/95	2,109.4	834.3	520.7	12,216.7	1,148.8	2,239.2	4,433.0	1,032.8	841.8	2,521.1	3,370.6	3,686.1
7/95	2,344.9	759.8	856.7	11,879.5	1,116.7	1,983.0	4,267.1	1,163.1	889.2	2,460.4	3,180.6	3,576.3
8/95	2,451.5	886.1	813.4	14,363.7	1,167.3	2,675.6	5,642.5	1,102.1	840.3	2,935.9	2,972.7	4,116.7
9/95	2,368.0	774.5	762.3	15,442.1	1,631.8	3,258.4	5,238.0	1,048.8	1,071.0	3,194.1	4,055.4	4,217.5
10/95	2,446.3	836.7	656.8	16,876.0	2,248.8	2,975.3	6,148.2	1,257.7	966.2	3,279.8	3,672.1	4,274.6
11/95	2,540.4	707.8	521.1	16,975.2	1,687.7	3,496.1	6,369.6	1,144.8	919.9	3,357.1	3,437.0	4,317.0
12/95	2,774.3	722.2	846.5	19,618.9	1,911.3	4,112.0	7,303.7	1,545.7	1,032.8	3,713.4	5,154.5	8,566.4

End-of-month figures	Trade, sales, catering and hotel services	Tourism	Transport and telecommunications	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	Other
1.1.95	13,193.1	2,704.9	663.8	787.9	16,388.7	190,459.2	1,272.2	10,884.9	905.1	1,134.7	129,781.2	46,481.1
1/95	13,177.5	292.1	865.1	674.1	16,368.6	186,166.2	1,338.6	8,393.4	1,825.7	1,111.8	131,725.3	41,771.4
2/95	14,192.5	268.3	808.3	1,044.4	16,751.8	190,114.7	922.5	8,104.7	1,906.2	1,061.1	133,377.8	44,742.4
3/95	13,919.0	294.5	777.9	615.5	17,323.5	188,053.3	1,293.5	8,737.6	1,949.8	1,142.9	134,208.3	40,721.2
4/95	14,413.8	427.2	709.0	798.1	17,558.2	192,879.5	1,026.2	9,635.7	1,886.0	1,081.4	135,782.7	43,467.5
5/95	13,984.2	385.4	1,480.7	1,010.2	17,866.3	194,026.4	844.0	9,775.0	1,749.1	1,154.6	137,445.5	43,058.2
6/95	14,058.2	390.8	1,732.3	1,158.2	17,296.4	194,763.5	727.7	16,646.0	1,795.8	1,132.2	139,397.9	35,063.9
7/95	15,177.2	403.4	1,385.9	1,678.3	17,357.0	199,990.1	595.3	18,578.2	1,689.9	1,035.9	141,073.5	37,017.3
8/95	15,965.1	357.5	1,198.1	1,624.1	17,553.7	205,538.4	513.6	18,317.5	1,784.1	1,037.0	142,646.1	41,240.1
9/95	17,202.0	288.9	1,549.3	1,737.9	17,616.8	203,497.8	625.4	15,959.1	1,779.3	1,099.5	143,991.3	40,043.2
10/95	17,812.3	260.5	1,423.3	1,832.3	17,416.3	206,660.1	626.7	16,031.3	1,857.4	1,250.6	146,358.3	40,535.8
11/95	19,537.7	256.7	1,614.7	2,185.7	17,312.9	213,200.5	596.0	21,170.4	1,938.4	1,155.8	149,016.0	39,323.9
12/95	21,950.2	287.3	1,527.5	2,350.4	17,227.4	233,831.0	693.7	25,012.2	2,171.6	1,144.1	163,846.2	40,963.2

Average Monthly Lending Rates - Total Credit

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
1/95	12.00	15.56	17.40	11.62	14.14
2/95	12.00	15.66	17.24	11.50	14.09
3/95	12.00	15.03	17.09	11.67	13.93
4/95	11.00	14.83	17.06	11.45	13.76
5/95	11.00	14.66	17.02	11.48	13.70
6/95	11.00	14.38	16.72	11.07	13.38
7/95	11.00	14.10	16.58	10.64	13.07
8/95	11.00	14.18	16.47	10.74	13.15
9/95	11.00	13.97	16.45	11.11	13.20
10/95	9.75	13.28	16.27	10.55	12.68
11/95	9.75	12.91	16.04	10.35	12.41
12/95	9.75	13.73	16.27	10.28	12.74

Average Monthly Lending Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
1/95	12.00	14.82	17.27	13.42	14.58
2/95	12.00	14.85	17.12	14.01	14.77
3/95	12.00	14.60	16.96	13.69	14.48
4/95	11.00	14.19	17.01	13.71	14.33
5/95	11.00	14.14	16.97	13.70	14.31
6/95	11.00	13.80	16.34	13.01	13.75
7/95	11.00	13.45	15.90	12.20	13.17
8/95	11.00	13.94	16.20	12.46	13.53
9/95	11.00	13.28	16.14	12.72	13.39
10/95	9.75	12.61	16.40	11.44	12.56
11/95	9.75	12.42	16.13	11.14	12.32
12/95	9.75	13.07	16.67	10.93	12.53

Average Monthly Lending Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
1/95	12.00	16.18	17.33	12.07	14.64
2/95	12.00	16.33	17.26	11.02	14.41
3/95	12.00	16.53	17.07	11.72	14.81
4/95	11.00	16.50	17.06	11.17	14.63
5/95	11.00	16.23	17.03	11.22	14.55
6/95	11.00	15.98	16.87	11.01	14.37
7/95	11.00	15.75	16.87	10.87	14.23
8/95	11.00	15.55	16.60	10.89	14.08
9/95	11.00	15.58	16.58	11.41	14.27
10/95	9.75	14.75	16.31	11.34	13.85
11/95	9.75	14.28	16.08	11.20	13.54
12/95	9.75	14.18	16.17	11.23	13.55

Average Monthly Lending Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
1/95	12.00	11.11	17.09	3.72	5.48
2/95	12.00	10.30	16.79	3.37	5.12
3/95	12.00	10.18	17.13	3.63	5.38
4/95	11.00	12.99	17.02	3.38	5.17
5/95	11.00	12.65	16.81	3.44	5.21
6/95	11.00	12.10	16.77	3.36	5.16
7/95	11.00	12.91	16.76	3.36	5.16
8/95	11.00	12.09	16.71	3.41	5.20
9/95	11.00	14.01	16.56	3.42	5.24
10/95	9.75	15.09	15.69	3.30	5.07
11/95	9.75	11.93	15.80	3.22	5.00
12/95	9.75	14.30	15.90	3.15	5.05

Average Lending Rates - Total Credit

Period	Short-term	Medium-term	Long-term	Total credit
Q1 1995	15.41	17.24	11.60	14.05
Q2 1995	14.62	16.93	11.33	13.61
Q1-2 1995	15.00	17.09	11.46	13.83
Q3 1995	14.09	16.50	10.83	13.14
Q4 1995	13.30	16.19	10.39	12.61
Q3-4 1995	13.69	16.34	10.61	12.87
1995	14.32	16.70	11.03	13.34

Average Lending Rates - Public Sector

Period	Short-term	Medium-term	Long-term	Total credit
Q1 1995	14.76	17.12	13.72	14.62
Q2 1995	14.05	16.78	13.48	14.13
Q1-2 1995	14.42	16.96	13.60	14.38
Q3 1995	13.56	16.07	12.46	13.36
Q4 1995	12.68	16.42	11.17	12.47
Q3-4 1995	13.16	16.25	11.82	12.93
1995	13.86	16.61	12.73	13.69

Average Lending Rates - Private Sector

Period	Short-term	Medium-term	Long-term	Total credit
Q1 1995	16.36	17.22	11.62	14.62
Q2 1995	16.23	16.98	11.13	14.52
Q1-2 1995	16.29	17.10	11.38	14.57
Q3 1995	15.62	16.68	11.06	14.19
Q4 1995	14.40	16.19	11.26	13.64
Q3-4 1995	14.98	16.42	11.16	13.91
1995	15.55	16.74	11.27	14.21

Average Lending Rates - Households

Period	Short-term	Medium-term	Long-term	Total credit
Q1 1995	10.51	17.00	3.57	5.33
Q2 1995	12.55	16.87	3.39	5.18
Q1-2 1995	11.52	16.94	3.49	5.26
Q3 1995	13.09	16.68	3.40	5.20
Q4 1995	13.81	15.80	3.22	5.04
Q3-4 1995	13.49	16.23	3.31	5.12
1995	12.60	16.58	3.40	5.19

Average Monthly Deposit Rates - Total Deposits

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
1/95	12.00	13.27	14.39	14.62	13.80	2.90	8.78	9.40
2/95	12.00	13.10	15.44	10.03	13.64	3.19	7.63	9.45
3/95	12.00	13.20	15.39	9.92	13.67	3.22	7.71	9.52
4/95	11.00	11.45	14.61	9.78	12.45	2.79	6.54	8.49
5/95	11.00	11.10	14.55	9.50	12.22	2.68	6.34	8.37
6/95	11.00	10.95	14.59	9.38	12.15	2.60	6.25	8.31
7/95	11.00	10.90	14.60	9.28	12.15	2.60	6.11	8.22
8/95	11.00	10.70	14.61	9.07	12.02	2.59	6.01	8.11
9/95	11.00	10.67	14.59	8.75	11.96	2.54	5.96	8.06
10/95	9.75	10.24	13.27	8.78	11.24	2.56	5.80	7.66
11/95	9.75	9.60	12.30	8.52	10.51	2.46	5.43	7.16
12/95	9.75	10.08	12.85	7.67	10.85	2.44	5.60	7.34

Average Monthly Deposit Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
1/95	12.00	12.88	14.53	10.99	13.37	3.09	6.39	7.74
2/95	12.00	11.91	14.90	11.50	12.89	3.26	6.26	7.65
3/95	12.00	12.64	14.63	10.93	13.25	3.35	6.58	7.91
4/95	11.00	9.91	14.47	10.13	11.48	2.69	5.05	6.57
5/95	11.00	9.42	14.51	10.17	11.39	2.46	4.70	6.51
6/95	11.00	9.26	14.65	10.08	11.31	2.42	4.69	6.52
7/95	11.00	8.83	14.65	9.87	11.20	2.37	4.28	6.18
8/95	11.00	8.18	14.72	9.53	10.64	2.41	4.28	6.11
9/95	11.00	8.16	14.69	9.46	10.71	2.25	4.17	6.11
10/95	9.75	7.74	14.98	8.49	10.00	2.39	3.90	5.31
11/95	9.75	7.05	14.34	8.49	9.39	2.21	3.56	4.94
12/95	9.75	7.82	14.13	8.36	9.59	2.13	3.80	5.00

Average Monthly Deposit Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
1/95	12.00	12.86	15.31	6.40	13.05	2.97	5.76	6.14
2/95	12.00	12.71	15.34	6.41	12.92	2.84	5.83	6.21
3/95	12.00	12.46	15.16	14.20	12.83	2.91	5.61	6.02
4/95	11.00	12.33	13.79	14.04	12.59	2.32	4.80	5.26
5/95	11.00	10.57	12.30	9.71	10.87	2.27	4.42	4.85
6/95	11.00	10.55	12.14	8.49	10.81	2.22	4.39	4.81
7/95	11.00	10.47	12.89	9.85	11.00	2.27	4.41	5.00
8/95	11.00	10.52	12.77	9.89	11.01	2.23	4.24	4.81
9/95	11.00	10.16	12.72	5.13	10.67	2.23	4.18	4.75
10/95	9.75	10.16	12.99	5.10	11.09	2.19	4.54	5.68
11/95	9.75	10.06	12.95	4.98	11.03	2.12	4.36	5.51
12/95	9.75	9.67	12.83	2.75	10.70	2.11	4.00	5.11

Average Monthly Deposit Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
1/95	12.00	13.54	14.33	15.42	14.03	2.61	9.11	11.25
2/95	12.00	13.70	15.57	9.97	13.98	3.40	9.49	11.42
3/95	12.00	13.66	15.57	9.81	13.94	3.40	9.50	11.42
4/95	11.00	11.84	14.69	9.73	12.73	3.34	8.37	10.45
5/95	11.00	11.76	14.68	9.44	12.64	3.31	8.30	10.39
6/95	11.00	11.62	14.71	9.32	12.58	3.16	8.13	10.31
7/95	11.00	11.63	14.71	9.22	12.58	3.18	8.13	10.29
8/95	11.00	11.64	14.72	9.02	12.55	3.19	8.15	10.29
9/95	11.00	11.64	14.71	8.74	12.50	3.20	8.13	10.25
10/95	9.75	10.93	13.06	8.85	11.52	3.18	7.73	9.52
11/95	9.75	10.09	11.85	8.57	10.59	3.16	7.22	8.81
12/95	9.75	10.88	12.67	7.73	11.14	3.21	7.79	9.33

Average Deposit Rates • Total Deposits

Period	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
Q1 1995	13.19	15.06	11.06	13.70	3.10	7.62	9.46
Q2 1995	11.16	14.58	9.55	12.27	2.69	6.38	8.39
Q1-2 1995	12.18	14.82	10.23	12.98	2.89	6.99	8.92
Q3 1995	10.75	14.60	9.03	12.04	2.58	6.02	8.13
Q4 1995	9.97	12.81	8.28	10.87	2.49	5.61	7.38
Q3-4 1995	10.35	13.67	8.63	11.43	2.53	5.81	7.74
1995	11.24	14.21	9.34	12.17	2.70	6.37	8.29

Average Deposit Rates - Public Sector

Period	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
Q1 1995	12.46	14.69	11.14	13.16	3.23	6.41	7.77
Q2 1995	9.54	14.54	10.13	11.39	2.53	4.82	6.53
Q1-2 1995	11.04	14.61	10.59	12.28	2.88	5.62	7.15
Q3 1995	8.37	14.69	9.62	10.84	2.35	4.24	6.13
Q4 1995	7.56	14.48	8.45	9.66	2.24	3.75	5.08
Q3-4 1995	7.98	14.61	9.02	10.31	2.29	4.00	5.62
1995	9.58	14.61	9.75	11.34	2.57	4.80	6.39

Average Deposit Rates - Private Sector

Period	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
Q1 1995	12.68	15.27	7.35	12.93	2.91	5.73	6.12
Q2 1995	11.11	12.70	10.39	11.38	2.27	4.53	4.97
Q1-2 1995	11.92	13.78	8.34	12.16	2.57	5.12	5.53
Q3 1995	10.38	12.79	7.50	10.89	2.24	4.27	4.85
Q4 1995	9.97	12.92	3.88	10.94	2.14	4.29	5.42
Q3-4 1995	10.14	12.89	5.01	10.92	2.19	4.28	5.17
1995	10.93	13.10	6.30	11.41	2.35	4.64	5.32

Average Deposit Rates - Households

Period	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
Q1 1995	13.63	15.13	11.11	13.99	3.14	9.37	11.36
Q2 1995	11.74	14.69	9.49	12.65	3.27	8.27	10.38
Q1-2 1995	12.68	14.91	10.22	13.31	3.20	8.81	10.86
Q3 1995	11.64	14.71	8.99	12.54	3.19	8.13	10.28
Q4 1995	10.64	12.53	8.34	11.08	3.18	7.59	9.22
Q3-4 1995	11.12	13.58	8.65	11.78	3.19	7.85	9.73
1995	11.88	14.22	9.34	12.51	3.19	8.32	10.27

Refinancing, Redistributive, and Stand-by Loans

	Unit	1995											
		1	2	3	4	5	6	7	8	9	10	11	12
REFINANCING LOANS													
<i>- Auction refinancing loans with 1-month maturity</i>													
- Volume (end-of-month figure)	Sk mil.												
- Average volume of loans	Sk mil.												
- Average interest rate */	%												
- Average interest rate since beginning of year	%												
<i>- Lombard loans</i>													
- Volume (end-of-month figure)	Sk mil.	0	0	0	0	0	0	0	0	0	0	0	0
- Average volume of loans	Sk mil.	0	0	0	0	0	0	0	0	0	0	0	0
- Average interest rate	%	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10
<i>- Loans for bills of exchange rediscount</i>													
- Volume (end-of-month figure)	Sk mil.	1,577.4	1,270.1	810.6	469.8	322.4	360.7	345.6	431.1	662.6	900.0	1,194.5	1,334.0
- Average volume of loans	Sk mil.	1,741.9	1,417.1	1,025.2	593.0	372.1	325.4	346.0	389.9	520.3	758.3	1,051.1	1,235.4
- Average interest rate	%	12.00	12.00	11.97	11.78	11.49	11.24	11.10	11.02	11.00	10.90	10.46	10.21
- Average interest rate since beginning of year	%	12.00	12.00	11.99	11.97	11.93	11.89	11.84	11.79	11.73	11.65	11.50	11.19
of which:													
<i>- Loans for bills of exchange red.</i>													
- Volume (end-of-month figure)	Sk mil.	1,320.2	998.7	535.2	274.0	147.3	158.7	152.2	253.1	481.4	721.3	1,059.8	1,215.9
- Average volume of loans	Sk mil.	1,469.7	1,143.3	791.2	373.0	191.5	144.4	156.1	203.2	357.8	580.2	914.5	1,119.7
- Average interest rate	%	12.00	12.00	11.99	11.86	11.47	11.17	11.10	11.01	11.00	10.87	10.41	10.17
- Average interest rate since beginning of year	%	12.00	12.00	12.00	11.98	11.96	11.93	11.90	11.86	11.80	11.70	11.51	11.31
<i>- Bills of exchange rediscounted for export promotion</i>													
- Volume (end-of-month figure)	Sk mil.	257.2	271.4	275.4	195.8	175.1	202.0	193.4	178.0	181.2	178.7	134.7	118.1
- Average volume of loans	Sk mil.	272.2	273.8	234.0	220.0	180.7	181.1	190.0	186.6	162.4	178.0	136.6	115.7
- Average interest rate	%	12.00	12.00	11.91	11.65	11.50	11.29	11.10	11.04	11.00	10.99	10.80	10.52
- Average interest rate since beginning of year	%	12.00	12.00	11.97	11.90	11.84	11.77	11.69	11.62	11.56	11.51	11.47	11.42
<i>- Bills of exchange rediscounted for the support of privatization</i>													
- Volume (end-of-month figure)	Sk mil.												
- Average volume of loans	Sk mil.												
- Average interest rate	%												
- Average interest rate since beginning of year	%												
REFINANCING LOANS - TOTAL													
- Volume (end-of-month figure)	Sk mil.	1,577.4	1,270.1	810.6	469.8	322.4	360.7	345.6	431.1	662.6	900.0	1,194.5	1,334.0
- Average volume of loans	Sk mil.	1,741.9	1,417.1	1,025.2	593.0	372.1	325.4	346.0	389.9	520.3	758.3	1,051.1	1,235.4
- Average interest rate	%	12.00	12.00	11.97	11.78	11.49	11.24	11.10	11.02	11.00	10.90	10.46	10.21
- Average interest rate since beginning of year	%	12.00	12.00	11.99	11.97	11.93	11.89	11.84	11.79	11.73	11.65	11.5	11.34
REDISTRIBUTIONAL LOANS													
- Volume (end-of-month figure)	Sk mil.	32,787.0	32,787.0	32,787.0	32,787.0	32,787.0	32,407.0	32,407.0	32,407.0	32,407.0	32,407.0	32,407.0	32,107.0
- Average volume of loans	Sk mil.	32,787.0	32,787.0	32,787.0	32,787.0	32,787.0	32,678.0	32,407.0	32,407.0	32,407.0	32,407.0	32,407.0	32,310.2
- Average interest rate	%	8.82	8.82	8.82	8.82	8.82	8.82	8.83	8.83	8.83	8.83	8.83	8.83
STAND-BY LOANS													
- Volume (end-of-month figure)	Sk mil.	0	0	0	0	0	0	0	0	0	0	0	0
- Average volume of loans	Sk mil.	0	0	0	0	0	0	0	0	0	0	0.02	0
- Average interest rate	%	36.00	36.00	34.55	33.00	33.00	33.00	33.00	33.00	33.00	29.85	29.25	29.25
REFINANCING, REDISTRIBUTIONAL AND STAND-BY LOANS - TOTAL													
- Volume (end-of-month figure)	Sk mil.	34,364.4	34,057.1	33,597.6	33,256.8	33,109.4	32,767.7	32,752.6	32,838.1	33,069.6	33,307.0	33,601.5	33,441.0
- Average volume of loans	Sk mil.	34,528.9	34,204.1	33,812.2	33,380.0	33,159.1	33,003.1	32,753.0	32,796.9	33,927.3	33,165.3	33,458.2	33,545.6

Note: The discount rate was lowered from 11 % to 9.75% with effect from 6 October 1995

*/ The average interest rate corresponds to the discount rate if auction credit is not provided.

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

(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
1/95	1,421,368	26,048	499,662	84,277	921,707	-58,229
2/95	1,513,099	30,430	595,786	82,755	917,313	-52,325
3/95	1,602,767	31,327	632,897	91,735	969,870	-60,407
4/95	1,595,077	68,250	655,555	94,367	939,523	-26,117
5/95	1,568,022	79,979	657,644	90,820	910,378	-10,842
6/95	1,581,858	79,032	662,867	90,084	918,991	-11,052
7/95	1,594,422	66,730	639,380	92,054	955,042	-25,325
8/95	1,587,810	62,872	626,623	86,122	961,186	-23,249
9/95	1,581,206	53,960	657,432	82,205	923,775	-28,245
10/95	1,556,247	123,738	714,339	103,620	841,908	20,117
11/95	1,590,186	138,437	823,129	127,521	767,057	10,916
12/95	1,618,322	112,321	917,654	110,741	700,668	1,579

Foreign Exchange Position of the Banking Sector vis-a-vis Foreign Countries in Convertible Currencies

(Sk thousands)

End-of-month figures	Total			Short-term			Medium-term		
	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
1/95	28,333,267	43,692,867	15,359,600	37,037,663	43,615,912	6,578,249	-8,704,396	76,955	8,781,351
2/95	27,578,099	45,489,798	17,911,699	36,318,297	45,429,230	9,110,933	-8,740,198	60,568	8,800,766
3/95	28,121,371	46,472,232	18,350,861	37,516,826	46,413,793	8,896,967	-9,395,455	58,439	9,453,894
4/95	27,206,694	46,190,245	18,983,551	36,546,256	46,131,877	9,585,621	-9,339,562	58,368	9,397,930
5/95	26,647,682	45,897,572	19,249,890	36,431,093	45,897,121	9,466,028	-9,783,411	451	9,783,862
6/95	26,972,378	46,427,522	19,455,144	37,212,360	46,399,746	9,187,386	-10,239,982	27,776	10,267,758
7/95	27,881,487	46,547,542	18,666,055	38,522,135	46,547,091	8,024,956	-10,640,648	451	10,641,099
8/95	29,151,820	48,156,682	19,004,862	39,799,228	48,156,243	8,357,015	-10,647,408	439	10,647,847
9/95	27,286,460	46,705,673	19,419,213	37,645,266	46,705,227	9,059,961	-10,358,806	446	10,359,252
10/95	24,783,236	45,811,240	21,028,004	34,934,827	45,801,907	10,867,080	-10,151,591	9,333	10,160,924
11/95	22,789,265	47,244,417	24,455,152	37,613,084	47,243,920	9,630,836	-14,823,819	497	14,824,316
12/95	20,718,051	47,852,167	27,134,116	35,824,305	47,851,670	12,027,365	-15,106,254	497	15,106,751

Foreign Exchange Position of the Banking Sector vis-a-vis Foreign Countries in Nonconvertible Currencies

(Sk thousands)

End-of-month figures	Total			Short-term			Medium- and Long- term		
	FX position	Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
1/95	-1,789,952	800,714	2,590,666	-1,590,118	800,714	2,390,832	-199,834	0	199,834
2/95	-1,573,084	914,850	2,487,934	-1,352,088	914,850	2,288,100	-199,834	0	199,834
3/95	-1,751,509	908,334	2,659,843	-327,502	908,334	1,235,836	-1,424,007	0	1,424,007
4/95	-756,299	1,976,378	2,732,677	672,258	1,976,378	1,304,120	-1,428,557	0	1,428,557
5/95	-317,343	2,341,053	2,658,396	1,056,935	2,341,053	1,284,118	-1,374,278	0	1,374,278
6/95	-324,379	2,319,580	2,643,959	1,063,633	2,319,580	1,255,947	-1,388,012	0	1,388,012
7/95	-739,326	1,948,105	2,687,431	648,686	1,948,105	1,299,419	-1,388,012	0	1,388,012
8/95	-705,132	1,906,850	2,611,982	684,692	1,906,850	1,222,158	-1,389,824	0	1,389,824
9/95	-834,291	1,593,885	2,428,176	480,847	1,593,885	1,113,038	-1,315,138	0	1,315,138
10/95	592,196	3,642,469	3,050,273	1,932,979	3,642,469	1,709,490	-1,340,783	0	1,340,783
11/95	324,306	4,112,966	3,788,660	1,638,389	4,112,966	2,474,577	-1,314,083	0	1,314,083
12/95	46,703	3,321,213	3,274,510	1,297,574	3,276,791	1,979,217	-1,250,871	44,422	1,295,293

SKK Exchange Rates

End-of-month figures	(midpoint rate)												
	1 FRF	1,000 ITL	100 JPY	1 CAD	1 NLG	1 ATS	1 DEM	1 CHF	1 USD	1 GBP	1 XEU	1 ECU	1 CZK
1/95	5.849	19.203	31.091	21.746	18.106	2.886	20.298	24.091	30.740	48.824	38.348	40.265	-
2/95	5.838	17.951	31.055	21.544	18.386	2.929	20.597	24.294	30.064	47.519	38.223	40.134	-
3/95	5.959	16.907	32.893	20.728	18.797	2.992	21.052	25.524	28.995	46.711	38.343	40.260	-
4/95	5.983	17.105	34.743	21.246	18.877	3.005	21.142	25.604	28.958	46.863	38.789	40.728	-
5/95	5.970	17.867	35.118	21.369	18.826	2.998	21.075	25.569	29.271	46.793	38.828	39.216	-
6/95	5.993	17.913	34.436	21.327	18.754	2.987	21.017	25.280	29.350	46.408	38.730	39.117	-
7/95	6.089	18.358	32.950	21.389	18.795	2.993	21.057	25.340	29.194	46.608	39.146	39.537	-
8/95	5.967	18.607	30.697	22.627	18.319	2.919	20.530	24.962	30.329	46.843	38.381	38.765	-
9/95	6.036	18.318	29.648	21.828	18.610	2.962	20.841	25.831	29.538	46.708	38.521	38.521	-
10/95	6.001	18.422	28.917	21.561	18.603	2.961	20.845	25.797	29.437	46.340	38.298	-	1.124
11/95	6.031	18.575	29.282	21.884	18.451	2.937	20.669	25.537	29.710	45.551	38.299	-	1.120
12/95	6.034	18.661	28.834	21.766	18.436	2.934	20.646	25.647	29.569	46.006	37.872	-	1.108

SKK Average Monthly and Quarterly Exchange Rates

(midpoint rate)

Period	1 FRF	1,000 ITL	100 JPY	1 CAD	1 NLG	1 ATS	1 DEM	1 CHF	1 USD	1 GBP	1 XEU	1 XCU	1 CZK ^{7/}
1/95	5.843	19.210	31.060	21.933	18.015	2.870	•20.196	24.013	30.970	48.724	38.270	40.184	
2/95	5.857	18.964	31.132	21.836	18.159	2.893	20.356	24.059	30.619	48.143	38.293	40.208	-
3/95	5.891	17.425	32.332	20.904	18.613	2.966	20.875	25.032	29.401	47.027	38.252	40.164	-
Q1 1995	5.864	18.492	31.539	21.533	18.275	2.912	20.490	24.393	30.297	47.932	38.271	40.184	-
4/95	6.001	16.940	34.630	21.048	18.806	2.992	21.057	25.271	29.037	46.704	38.583	40.512	-
5/95	5.920	17.823	34.673	21.682	18.718	2.980	20.955	25.271	29.496	46.862	38.586	39.885	-
6/95	5.980	17.947	34.822	21.364	18.759	2.986	20.995	25.404	29.427	46.932	38.782	39.170	-
Q2 1995	5.965	17.611	34.714	21.385	18.758	2.985	20.999	25.404	29.338	46.841	38.655	39.813	-
Q1-2 1995	5.914	18.058	33.101	21.460	18.513	2.948	20.740	24.891	29.825	47.395	38.460	40.002	-
7/95	6.045	18.139	33.549	21.483	18.791	2.993	21.051	25.290	29.250	46.634	38.967	39.356	-
8/95	6.031	18.616	31.770	21.993	18.527	2.951	20.749	25.042	29.857	46.922	38.792	39.180	-
9/95	5.974	18.652	30.029	22.341	18.390	2.929	20.603	25.309	30.132	46.909	38.455	38.475	-
Q3 1995	6.018	18.471	31.811	21.934	18.571	2.958	20.802	25.207	29.744	46.823	38.744	39.018	-
Q1-3 1995	5.948	18.193	32.680	21.615	18.532	2.951	20.761	24.994	29.799	47.209	38.552	39.681	-
10/95	5.969	18.345	29.344	21.913	18.610	2.962	20.844	25.733	29.490	46.547	38.301	-	1.124
11/95	6.030	18.473	28.914	21.768	18.574	2.956	20.803	25.792	29.447	46.076	38.195	-	1.121
12/95	5.981	18.621	29.202	21.693	18.412	2.930	20.615	25.501	29.705	45.683	37.895	-	1.117
Q4 1995	5.993	18.473	29.155	21.660	18.537	2.950	20.760	25.682	29.542	46.123	38.141	-	1.120
1995	5.959	18.262	31.802	21.797	18.533	2.951	20.760	25.165	29.735	46.938	38.450	39.681	1.120

^{7/} Since 16 October 1995

Capital Market

(Sk millions, pcs)

I. Bratislava Stock Exchange (BCPB)	1993	1994	1995												
	1-12	1-12	1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
A. VOLUME OF TRANSACTIONS															
1. Volume of transactions - total	166.3	6,283.5	4,726.5	430.7	2,296.6	2,664.3	1,110.5	633.6	844.3	1,617.4	4,070.0	6,900.0	2,041.8	12,733.0	40,068.7
of which:															
a/ Transactions carried out on BCPB	37.9	829.4	23.1	39.6	39.2	23.0	34.4	46.6	35.4	55.8	32.2	44.6	42.3	54.6	470.8
b/ Direct transactions	128.4	5,454.1	4,703.4	391.1	2,257.4	2,641.3	1,076.1	587.0	808.9	1,561.6	4,037.8	6,855.4	1,999.5	12,678.4	39,597.9
2. Number of securities sold (pcs)	115,863	8,598,516	4,000,403	591,374	948,398	892,492	2,697,184	1,358,879	1,566,834	3,006,800	6,997,471	7,759,495	3,564,339	11,775,001	45,158,670
B. STRUCTURE OF TRANSACTIONS															
Volume of transactions - total	- 166.3	6,283.5	4,726.5	430.7	2,296.6	2,664.0	1,110.5	633.6	844.3	1,617.4	4,070.0	6,900.0	2,041.8	12,733.0	40,068.7
of which:															
a/ Listed securities	95.7	4,654.4	2,919.3	159.2	2,101.4	2,544.7	832.2	250.0	429.5	973.0	3,008.5	2,341.4	848.1	7,147.4	23,554.7
- stocks and shares	18.7	3,838.7	2,911.3	108.1	411.3	291.0	719.1	219.0	402.9	576.8	1,987.3	1,229.7	564.7	2,066.1	11,487.3
- bonds	77.0	815.0	8.0	51.1	1,690.1	2,253.7	113.1	31.0	26.6	396.2	1,021.2	1,111.7	283.4	5,081.3	12,067.4
b/ Unlisted securities	70.7	1,629.1	1,807.2	271.5	195.2	119.6	278.3	383.6	414.8	644.4	1,061.5	4,558.6	1,193.7	5,585.6	16,514.0
- stocks and shares	70.7	1,589.6	1,796.5	264.5	195.2	119.6	278.0	379.4	414.8	570.9	1,019.0	3,416.5	783.0	4,006.0	13,243.4
- bonds	0.0	39.5	10.7	7.0	0.0	0.0	0.3	4.2	0.0	73.5	42.5	1,142.1	410.7	1,579.6	3,270.6

(Sk millions)

II. Bratislava Options Exchange (BOB)	1993	1994	1995												
	1-12	1-12	1	2	3	4	5	6	7	8	9	10	11	12	1-12
Volume of trading - total	39.5	1,798.9	247.7	120.1	160.3	85.3	125	84	45.5	83.3	56.8	106.2	-	-	1,114.2

Note: As of 2 November 1995, the Ministry of Finance of the SR withdrew the licence of the BOB.

(Sk millions)

III. RM - System Slovakia, Bratislava	1993	1994	1995												
	1-12	1-12	1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
Volume of trading - total	43.3	1,970.3	121.1	160.3	167.2	82.6	165.1	842.2	149.0	567.3	11,320.2	1,865.4	1,195.8	1,415.5	18,051.7
of which:															
a/ periodic auctions	43.3	1,581.7	7.1	29.9	20.1	3.6	38.5	0.7	0.1	0.0	0.0	0.0	0.0	0.0	100.0
b/ regular auctions	0.0	388.6	114.0	130.4	147.1	79.0	126.6	841.5	148.9	567.3	11,320.2	1,865.4	1,195.8	1,415.5	17,951.7

Gross Domestic Product (estimates)

	Unit	1994					1995				
		Q1	Q2	Q3	Q4	Year	Q1	Q2	Q3	Q4	Year
GDP at constant prices of 1993	Sk billions	90.1	97.7	100.3	100.0	388.1	95.2	104.5	108.5	108.5	416.7
Same period of previous year = 100	index	103.6	105.6	105.1	105.3	104.9	105.7	107.0	108.2	108.5	107.4
GDP at current prices	Sk billions	102.1	111.7	114.1	113.4	441.3	117.6	130.0	135.4	135.0	518.0
Same period of previous year = 100	index	117.4	120.8	119.6	119.4	119.3	115.2	116.4	118.7	119.0	117.4

Note: Method applied - ESA

Source: Statistical Office of the SR

Unemployment

		1995											
		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	13,207	13,700	13,298	14,194	14,584	16,993	18,638	17,273	16,328	16,902	16,162	15,473
	b	161	493	-402	896	390	2,409	1,645	-1,365	-945	574	-740	-689
Number of unemployed (end-of-month figures)	a	387,086	384,887	371,577	354,147	338,935	339,051	343,147	338,843	336,023	325,490	326,279	333,291
	b	15,605	-2,199	-13,310	-17,430	-15,212	116	4,096	-4,304	-2,820	-10,533	789	7,012
Number of unemployed per vacancy	a	29	28	28	25	23	20	18	20	21	19	20	22
Unemployment % rate (end-of-month figures)	a	15.2	15.1	14.6	13.9	13.3	13.3	13.5	13.3	13.2	12.8	12.8	13.1

Source: Statistical Office of the SR

Legend:

a - in specified units

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

Consumer Price Development

		1995												1-12
		1	2	3	4	5	6	7	8	9	10	11	12	
Goods and services	a	101.4	100.5	100.3	100.4	100.4	100.1	101.0	100.5	101.4	100.5	100.4	100.3	
	b	113.2	113.8	114.1	114.6	115.0	115.1	116.2	116.8	118.3	118.9	119.3	119.7	116.3
	c	101.4	101.9	102.2	102.6	103.0	103.1	104.1	104.6	106.0	106.5	106.9	107.2	104.1
	d	111.7	111.5	111.3	111.2	111.0	110.6	110.8	109.8	108.8	107.9	107.6	107.2	109.9
of which:														
Foodstuffs	a	101.0	99.7	99.5	99.8	100.2	98.6	101.2	101.0	103.5	100.4	100.1	100.2	-
	b	119.6	119.2	118.7	118.4	118.7	117.0	118.3	119.5	123.7	124.2	124.4	124.6	120.5
	c	101.0	100.7	100.3	100.1	100.3	98.9	100.0	101.0	104.5	105.0	105.1	105.3	101.8
	d	118.2	117.4	116.7	116.0	115.2	113.1	113.1	111.0	108.1	106.5	106.1	105.3	111.9
Nonfood products	a	101.6	100.6	100.6	100.9	100.5	100.7	100.3	100.4	100.5	100.6	100.5	100.4	
	b	109.9	110.7	111.3	112.3	112.9	113.7	114.1	114.5	115.1	115.8	116.4	116.8	113.6
	c	101.6	102.2	102.8	103.7	104.3	105.0	105.4	105.8	106.3	107.0	107.5	107.9	105.0
	d	108.6	108.6	108.6	109.0	109.0	109.1	108.7	108.5	108.3	108.2	108.2	107.9	108.6
Public catering	a	101.7	100.7	100.7	99.9	100.4	100.5	101.2	100.4	100.7	100.5	100.4	100.3	-
	b	115.7	116.5	117.3	117.2	117.6	118.1	119.5	120.0	120.8	121.4	121.8	122.2	119.0
	c	101.7	102.4	103.1	103.0	103.3	103.8	105.1	105.5	106.2	106.7	107.1	107.4	104.6
	d	113.7	113.7	113.3	112.9	112.9	112.9	113.6	112.3	111.0	109.0	108.0	107.4	111.6
Services paid by households	a	101.4	101.1	100.6	100.5	100.1	100.4	102.7	100.1	100.3	100.2	100.1	100.1	
	b	110.7	112.0	112.7	113.3	113.4	113.9	117.0	117.1	117.5	117.8	117.9	118.1	115.1
	c	101.4	102.6	103.2	103.8	103.9	104.4	107.1	107.3	107.7	107.9	108.0	108.1	105.5
	d	108.9	108.4	108.4	108.7	108.7	108.9	111.5	110.6	109.8	108.5	108.2	108.1	109.0

Source: Statistical Office of the SR

Legend:

a - index (previous month = 100)

b - index (December 1993 = 100)

c - index (December 1994 = 100)

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

Producer Price Development - Selected Products and Materials

		1995												
		1	2	3	4	5	6	7	8	9	10	11	12	1-12
Industrial products	a	102.1	101.5	100.3	100.7	100.5	100.3	100.3	100.6	100.6	100.4	99.6	99.9	100.6
	b	102.1	-	104.0	104.7	105.2	105.5	105.8	106.4	107.1	107.6	107.1	107.1	
	c													
	d	112.0	111.2	111.1	112.5	112.4	112.6	111.6	102.1	101.3	108.9	107.6	107.1	109.0
	e	254.5	258.2	259.1	260.9	262.1	262.8	263.6	265.2	266.9	268.1	267.0	266.8	262.9
Building materials	a	104.7	103.6	100.5	101.2	100.2	99.9	100.2	100.6	100.6	100.1	100.2	100.0	101.0
	b	104.7	108.5	109.1	110.3	110.6	110.5	110.8	111.4	112.1	112.2	112.3	112.3	110.4
	c	235.9	244.5	245.7	248.6	249.2	249.0	249.6	251.0	252.5	252.7	253.1	253.1	248.7
	d	113.4	112.8	111.3	112.6	112.8	112.5	112.4	110.1	110.1	113.0	112.7	112.3	112.2
	e													
Agricultural products	a		-	-	-	-	-	-	-	-	-	-	-	-
	b													
	c													
	d	112.0	109.8	109.4	109.7	109.3	111.9	97.3	98.8	102.5	106.4	102.3	95.5	103.3
	e	154.7	149.3	144.6	140.9	138.9	143.5	144.8	140.9	147.5	147.4	155.8	156.0	146.3
of which:	a	-	-	-	-	-	-	-	-	-	-	-	-	-
Plant products	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	c													
	d	120.1	122.4	136.9	130.1	132.0	137.1	94.9	96.6	105.4	111.3	108.8	109.1	101.9
	e	135.0	155.3	147.1	138.3	138.0	189.4	146.8	141.5	145.6	142.5	147.0	148.2	145.2
Animal products	a	-	-	-	-	-	-	-	-	-	-	-	-	-
	b													
	c													
	d	111.8	109.5	109.0	109.2	108.4	108.7	105.7	102.2	100.1	98.5	99.2	94.5	104.3
	e	155.4	149.2	144.5	141.0	138.9	138.1	138.9	140.0	149.2	157.1	160.9	156.7	147.1

Source: Statistical Office of the SR

Legend:

a - index (previous month = 100)

b - index (December 1994 = 100)

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

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

e-index (1989 = 100)

Industrial Production

		1995											
		1	2	3	4	5	6	7	8	9	10	11	12
Total industrial production (Sk millions)	a	35,590	36,322	41,340	39,061	43,231	43,244	37,687	41,834	43,641	46,428	47,020	42,023
	b	92.4	100.5	113.5	93.8	110.1	99.7	86.8	110.3	103.6	106.5	101.7	89.4
	c	104.4	106.6	106.0	110.4	110.2	107.9	105.4	110.4	112.9	112.8	109.9	102.7
	d	35,590	71,912	113,252	152,313	195,544	238,788	276,475	318,309	361,950	408,378	455,398	497,421
	e	104.4	105.5	105.7	106.8	107.6	107.7	107.3	107.7	108.3	108.7	108.9	108.3
	f	15,066	15,137	17,183	15,326	16,961	17,565	15,252	16,828	17,429	18,460	18,778	16,796
	g	104.5	106.6	106.0	110.4	110.3	107.9	105.4	110.4	112.9	112.8	109.9	102.7
of which:													
in private sector	a	20,866	22,194	25,611	24,683	27,526	28,385	24,837	27,554	29,008	30,781	31,786	28,123
	b	90.7	104.8	115.1	95.7	111.0	102.8	87.2	110.3	104.5	105.6	103.7	88.5
	c	138.6	143.0	122.0	113.0	119.0	119.0	116.7	119.5	122.3	123.6	122.9	114.0
	d	20,866	43,060	68,671	93,354	120,880	149,265	174,102	201,656	230,664	261,445	293,231	321,354
	e	138.6	140.8	133.1	127.1	125.2	124.1	122.9	122.4	122.4	122.6	122.6	121.8
	h	58.6	61.1	62.0	63.2	63.7	65.6	65.9	65.9	66.5	66.3	67.6	66.9
Labour productivity (Sk/employee)	a	58,419	59,457	67,298	63,198	69,934	69,830	60,457	66,905	69,444	73,569	74,639	67,154
	b	90.9	100.3	112.9	93.3	110.1	99.6	86.2	110.0	103.1	106.1	101.9	90.0
	c	101.4	103.0	102.5	105.3	106.0	104.0	102.0	106.7	108.2	107.3	104.8	98.2

Source: Statistical Office of the SR

Legend:

- a - in specified unit
- b - index (previous month = 100)
- c - index (same period of previous year = 100)
- d - cumulative figures from beginning of year (Sk millions)
- e - index (same period of previous year = 100, cumulative figures)
- f - in specified unit (at constant prices as at 1 January 1989)
- g - index (same period of previous year = 100, at constant prices as at 1 January 1989)
- h - percentage of private sector in industrial production

Construction

		1995											
		1	2	3	4	5	6	7	8	9	10	11	12
Total output of construction sector (Sk millions)	a	2,657	2,992	3,571	3,826	4,438	4,824	4,467	4,796	4,881	5,381	5,073	4,629
	b	61.2	111.2	118.1	105.3	116.0	108.7	92.5	106.0	100.9	109.2	92.9	90.4
	c	94.6	108.8	104.3	100.4	104.4	105.0	102.4	104.8	100.3	107.9	102.2	98.4
	d	2,657	5,649	9,220	13,046	17,484	22,308	26,775	31,571	36,452	41,833	46,906	51,535
	e	94.6	100.5	101.9	101.5	102.2	102.8	102.7	103.0	102.6	103.3	103.2	102.7
of which:													
in private sector	a	2,199	2,487	2,906	3,108	3,588	3,792	3,577	3,780	3,975	4,435	4,306	4,003
	b	63.4	111.6	115.7	105.1	115.4	105.7	94.3	104.3	104.2	110.6	95.7	92.1
	c	116.9	130.8	133.1	113.3	109.3	108.0	106.8	107.6	106.4	112.8	109.1	104.9
	d	2,199	4,686	7,592	10,700	14,288	18,080	21,657	25,437	29,412	33,847	38,153	42,156
	e	116.9	122.7	126.4	122.4	118.9	116.5	114.8	113.7	112.6	112.7	112.3	111.6
	h	82.8	83.1	81.4	81.2	80.8	78.6	80.1	78.8	81.4	82.4	84.9	86.5
Domestic construction output	a	2,437	2,669	3,066	3,247	3,697	3,946	3,697	4,019	4,202	4,656	4,460	4,025
	b	65.2	108.1	113.7	104.0	113.8	106.7	93.6	107.3	103.7	109.8	94.4	89.4
	c	92.9	111.0	100.5	96.3	95.9	98.5	96.5	100.6	103.5	110.1	104.0	99.4
	d	2,437	5,106	8,172	11,419	15,116	19,062	22,759	26,778	30,980	35,636	40,096	44,121
	e	92.9	100.8	100.6	99.4	98.5	98.5	98.2	98.5	99.2	100.4	100.8	100.7
	f	1,031	1,114	1,267	1,318	1,500	1,601	1,499	1,608	1,667	1,830	1,728	1,544
	g	92.7	111.4	100.3	96.5	95.5	98.6	96.5	101.6	103.6	111.2	106.0	100.1
Construction output abroad	a	220	323	505	579	741	878	770	777	679	725	613	604
	b	37.9	145.2	154.8	112.4	128.1	118.3	87.6	99.7	86.5	105.9	83.5	97.5
	c	118.9	93.8	135.7	131.3	185.8	150.2	145.8	133.5	84.1	95.3	90.8	92.4
	d	220	543	1,048	1,627	2,368	3,246	4,016	4,793	5,472	6,197	6,810	7,414
	e	118.9	98.3	113.2	118.8	133.7	137.8	139.2	138.3	128.2	123.3	119.6	116.9
Labour productivity in construction (Sk/employee)	a	17,692	19,973	23,854	24,955	28,820	31,234	28,523	30,579	31,219	34,921	33,330	30,946
	b	64.5	111.4	118.2	102.8	115.5	108.3	91.2	105.9	101.2	110.8	94.1	92.0
	c	94.4	108.7	103.6	98.7	104.1	106.2	103.1	106.2	101.2	111.3	106.5	103.0

Source: Statistical Office of the SR

Legend:

a - in specified unit

b - index (previous month = 100)

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

d - cumulative figures from beginning of year (Sk million)

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

f - in specified unit (at constant prices as at 1 January 1990)

g - index (same period of previous year = 100, at constant prices as at 1 January 1990)

h - percentage of private sector in construction

Foreign Trade

		1995											
		1	2	3	4	5	6	7	8	9	10	11	12
Imports (Sk millions)	a	18,762	18,608	21,856	19,189	23,119	23,495	19,312	19,705	20,941	22,704	23,259	21,360
	b	18,762	37,370	59,226	78,415	101,534	125,029	144,341	164,046	184,987	207,691	230,950	252,310
	c	119.1	113.3	117.4	120.8	123.7	124.4	123.0	121.5	121.5	121.2	120.8	119.1
of which: Czech Republic	a	5,155	5,729	6,461	5,193	6,455	6,705	5,238	5,416	5,976	5,928	6,174	4,948
	b	5,155	10,884	17,345	22,538	28,993	35,698	40,936	46,352	52,328	58,256	64,430	69,378
	d	27.5	30.8	29.6	27.1	27.9	28.5	27.1	27.5	28.5	26.1	26.5	23.2
Exports (Sk millions)	a	17,994	19,371	22,165	21,334	21,898	22,216	19,537	21,345	22,251	23,280	23,169	19,539
	b	17,994	37,365	59,530	80,864	102,762	124,978	144,515	165,860	188,111	211,391	234,560	254,099
	c	124.3	127.5	125.8	127.0	126.2	123.2	122.6	122.7	122.4	122.1	120.4	118.5
of which: Czech Republic	a	5,924	6,972	8,118	7,371	7,904	8,382	6,589	7,689	7,786	8,085	7,951	6,776
	b	5,924	12,896	21,014	28,385	36,289	44,671	51,260	58,949	66,735	74,820	82,771	89,547
	d	32.9	36.0	36.6	34.6	36.1	37.7	33.7	36.0	35.0	34.7	34.3	34.7
Foreign trade balance (Sk millions)	a	-768	763	309	2,145	-1,221	-1,279	225	1,640	1,310	576	-90	-1,821
	b	-768	-5	304	2,449	1,228	-51	174	1,814	3,124	3,700	3,610	1,789
of which: Czech Republic	a	769	1,243	1,657	2,178	1,449	1,677	1,351	2,273	1,810	2,157	1,777	1,827
	b	769	2,012	3,669	5,847	7,296	8,973	10,324	12,597	14,407	16,564	18,341	20,169

Note: Preliminary data

Source: Statistical Office of the SR

Legend:

- a - in specified unit (at 1995 current prices)
- b - from beginning of 1995 (Sk millions)
- c - index (same period of previous year = 100, cumulative figures)
- d - percentage of total monthly volume

State Budget

		1995											
		1	2	3	4	5	6	7	8	9	10	11	12
State budget revenue (Sk millions) */	a	11,071	17,739	33,222	47,642	60,352	75,414	90,895	101,994	114,349	130,881	142,654	163,138
	b	-	-	22.7	32.5	41.2	51.5	62.1	69.7	78.1	89.4	97.4	111.4
State budget expenditure (Sk millions) */	a	9,120	21,913	37,275	50,651	66,382	75,317	92,344	102,937	117,227	133,068	150,427	171,437
	b	24.1	57.8	22.3	30.3	39.6	45.0	55.2	61.5	70.0	79.5	89.9	102.4
State budget balance (Sk millions)	a	1,951	-4,174	-4,053	-3,009	-6,030	97	-1,450	-943	-2,878	-2,187	-7,773	-8,299

*/ January to February 1995: in comparison with the provisional budget; since March 1995: in comparison with the approved budget

Sources: Statistical Office of the SR and Ministry of Finance

Legend:

a - in specified unit, cumulative figures
b - percentage of budget performance

Clearing Account between Slovakia and the Czech Republic

(ECU millions)

Period	Credit resulting from clearing process: cumulative balance of the old and new blocks (end-of-period figures) ^{1/}	Czech payments for exceeding credit limit	Slovak payments for exceeding credit limit
1/93			
2/93	10.25		
3/93	5.61		
4/93	31.36		
5/93	18.42		
6/93	1.34		
7/93	73.27		
8/93	-9.04	25.70	
9/93	-18.44		
10/93	-51.27		
11/93	-106.72		
12/93	-168.91		
1993		25.70	0.00
1/94	-176.14		38.91
2/94	-125.96		46.14
3/94	-62.79		
4/94	-11.11		
5/94	21.78		
6/94	96.54		
7/94	130.07		
8/94	208.00	0.06	
9/94	209.08	78.00	
10/94	203.08	79.09	
11/94	183.94	73.08	
12/94	146.71	53.95	
1994		284.18	85.05
1/95	171.27	16.71	
2/95	172.92	41.27	
3/95	239.83	42.92	
4/95	293.37	109.83	
5/95	330.28	163.38	
6/95	191.93	200.29	
7/95	177.60	61.93	
8/95	127.37	47.60	
9/95	154.50	0.00	
10/95	130.00	24.50	
11/95	130.00	0.00	
12/95	32.50	97.50	
1995		805.93	0.00
1993-1995 total		1,115.81	85.05

1/ Positive figures indicate Slovak crediting the Czech Republic.

The National Bank of Slovakia Publications

Regular publications

Menový prehľad / Monetary Survey (monthly bulletin)

Výročná správa / Annual Report

Banky na Slovensku / Banks in Slovakia (yearly)

BIATEC - banking journal (monthly, selected articles in English)

Other publications

- Legislation documents:

National Bank of Slovakia Act

Accountancy Act

Devízový zákon / Foreign Exchange Act

Zákon o bankách / Act on Banks (1996)

Zákon o ochrane vkladov / Act on Protection of Bank Deposits (1996)

- Working papers of the Institute of monetary and financial studies of the NBS:

Money Supply in the Slovak Republic

Hypotekárne nástroje

Mortgage Instruments

Zahraničný kapitál v ekonomike Slovenska (1996)

Foreign Capital in the Economy of Slovakia (1996)

- Information on Slovak banknotes, coins, and commemorative coins

Organisation of the NBS
as at 31 December 1995

