

F. Appendices

Selected Indicators of Monetary and Economic Development in the SR

	Unit	Note	1993	1994	1995				1996				
					Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
GDP at constant 1993 prices	Sk billions												
Cumulative figure (since beginning of year)	Sk billions		369.9	388.1	98.6	105.6	108.1	102.2	105.8	112.9	115.6	109.0	
Increase between quarters	%				98.6	204.2	312.3	414.5	105.8	218.7	334.3	443.3	
Quarterly increase	%	1)			3.6	7.1	2.4	-5.5	3.5	6.7	2.4	-5.7	
Cumulative increase	%	1)	-3.7	4.9	5.7	6.5	7.7	7.4	7.3	6.9	6.9	6.7	
					5.7	6.1	6.6	6.8	7.3	7.1	7.0	6.9	
GDP at current prices	Sk billions												
Cumulative figure (since beginning of year)	Sk billions		369.9	441.3	117.6	129.2	134.8	133.5	133.5	145.7	152.1	150.0	
Increase between quarters	%				117.6	246.8	381.6	515.1	133.5	279.2	431.3	581.3	
Quarterly increase	%	1)			3.7	9.9	4.3	-1.0	0.0	9.1	4.4	-1.4	
Cumulative increase	%	1)	11.3	19.3	15.2	15.7	18.1	17.7	13.5	12.8	12.8	12.4	
					15.2	15.4	16.4	16.7	13.5	13.1	13.0	12.9	
Retail sale at current prices	Sk billions												
Cumulative figure (since beginning of year)	Sk billions		202.1	233.8	56.7	64.4	67.0	74.0	65.7	72.6	75.6	82.6	
Increase	%	1)			56.7	121.1	188.1	262.1	65.7	138.3	213.9	296.4	
Cumulative increase	%	1)	34.7	15.7	14.1	18.3	7.7	9.6	16.0	12.6	12.8	11.6	
Increase in volume at constant prices	%	1)			14.1	16.3	13.1	12.1	16.0	14.2	13.7	13.1	
Cumulative increase	%	D	9.8	1.7	2.0	6.3	-1.8	2.0	9.3	6.2	6.8	5.9	
					2.0	4.4	2.1	2.0	9.3	7.4	7.2	7.0	
Money incomes of households	Sk billions												
Income ⁹⁾	Sk billions		269.3	319.9	111.9	118.6	128.3	149.4	144.6	149.4	161.7	188.8	
Cumulative figure (since beginning of year)	Sk billions		269.3	319.9	111.9	230.5	358.8	508.2	144.6	294.0	455.7	644.5	
Cumulative increase	%	1)	25.7	18.8	55.8	62.9	63.7	55.1	29.2	27.5	27.0	26.8	
Saving rate of households	%	2)	3.3	7.2	3.9	4.9	4.8	7.7	5.7	5.5	4.7	6.3	
Consumer prices	%	3)			2.2	3.1	6.1	7.2	1.2	2.2	3.9	5.4	
	%	1)	25.1	11.7	11.3	10.6	8.8	7.2	6.1	6.2	5.2	5.4	
Cumulative figure (since beginning of year) average	%		23.2	13.4	11.5	11.2	10.7	9.9	6.2	6.2	5.9	5.8	
Unemployment													
Number of unemployed	thous.	4)	368.1	371.5	371.6	339.1	336.0	333.3	342.7	311.2	313.9	329.7	
Increase	thous.	1)	107.8	3.4	1.1	-20.9	-27.5	-38.2	-28.9	-27.9	-22.1	-3.6	
Unemployment rate	%		14.4	14.8	14.6	13.3	13.2	13.1	13.3	12.1	12.2	12.8	
Change	%	1)	4.0	0.4	-0.2	-1.1	-1.3	-1.7	-1.3	-1.2	-1.0	-0.3	
Exchange rate (midpoint)	SKK\US\$	4)	33.202	31.277	28.995	29.350	29.538	29.569	30.184	31.007	30.960	31.895	
	SKK\DEM	4)	19.233	20.060	21.052	21.017	20.841	20.646	20.326	20.314	20.335	20.514	
Real effective exchange rate		8)											
- based on CPI a)			104.0	110.2	109.1	108.7	112.4	113.7	114.5	114.5	115.9	116.5	
b)			93.5	97.8	97.3	98.6	101.1	101.5	101.6	100.6	98.4	98.7	
- based on PPI a)			107.1	109.5	110.9	111.8	115.1	114.3	117.2	118.8	119.9	118.2	
b)			88.1	91.9	92.1	94.9	97.0	96.3	97.5	97.9	96.5	95.9	
Foreign exchange reserves (excl. gold)													
Total	US\$ mn		1,368.3	3,041.0	3,515.2	4,148.2	4,339.9	4,982.2	4,893.3	4,584.6	4,742.8	5,631.0	
-of which: NBS reserves	US\$ mn		415.6	1,690.5	1,914.4	2,567.3	2,758.7	3,363.9	3,404.0	3,322.1	3,600.3	3,418.8	
State budget													
Revenue	Sk billions	5)	150.3	139.1	33.2	75.4	114.3	163.1	40.4	79.5	119.6	166.3	
- Fulfilment of annual budget	%		95.1	103.3	22.7	51.5	78.0	111.4	24.9	49.0	72.3	100.5	
Expenditure	Sk billions	5)	173.3	162.0	37.3	75.3	117.2	171.4	43.9	85.6	133.0	191.9	
- Fulfilment of annual budget	%		109.6	108.5	22.3	45.0	70.0	102.4	23.2	45.2	69.2	99.7	
Balance	Sk billions		-23.0	-22.9	-4.1	0.1	-2.9	-8.3	-3.5	-6.1	-13.4	-25.6	
MONETARY AGGREGATES													
Net domestic assets	%	6)	19.3	-1.2	-0.8	0.2	1.4	3.0	10.2	16.4	19.3	20.0	
Money supply [M2]	%	6)	18.5	18.6	21.0	19.9	19.5	18.9	23.8	21.3	18.4	16.7	
Credit to households and enterprises	%	6)	10.8	0.8	7.2	10.0	12.7	14.9	16.2	19.3	19.6	18.2	
-of which: in foreign currency	%	6)	118.9	77.8	68.0	55.1	59.2	57.6	72.8	110.8	96.5	35.7	
Total deposits	%	6)7)	17.9	18.8	25.1	25.3	26.6	25.9	26.4	24.8	21.0	17.2	
- in Slovak crowns	%		10.8	16.6	24.9	26.6	28.8	29.3	30.7	29.4	24.8	18.9	
- in foreign currency	%		115.9	34.2	26.2	18.0	14.3	5.0	1.4	-3.1	-3.5	4.5	
Average interest rates													
- on loans	%		14.00	14.51	14.05	13.61	13.14	12.61	12.60	12.00	11.58	11.44	
- on deposits	%		8.61	9.29	9.46	8.39	8.13	7.38	7.11	6.50	6.68	6.54	
- interest rate margin	%		5.39	5.22	4.59	5.22	5.01	5.23	5.49	5.50	4.90	4.90	

1) Compared with the same period of last year (at consumer prices at the end of the period)

2) Increase in households' unrealised purchasing power in relation to their money income since the beginning of the year

3) Compared with the figure for the previous December

4) On the last day of the period under consideration

5) Cumulative figure since the beginning of the year

6) Compared with the same period of last year - cumulative figure (at current exchange rates)

7) Including funds, government, and non-residents

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

9) Based on data from BIPAVO (until 1994), and financial turnover in cash (from 1995)

a) USA, Great Britain, Austria, France, Germany, Italy, Holland, Switzerland

b) USA, Great Britain, Austria, France, Germany, Italy, Holland, Switzerland, Czech Republic

Selected Economic Ratios

	1993	1994	1995	1996
GDP at constant prices / capita (Sk)	69,321	72,460	77,219	82,397
GDP at current prices / capita (Sk)	69,321	82,393	95,961	108,048
GDP at current prices / capita (US\$)	2,390	2,571	3,227	3,525
Domestic demand / GDP (in %)	105.2	95.5	97.7	111.3
Net exports / GDP (in %)	-5.5	5.5	1.8	-11.1
Industrial production / GDP (in %)	29.2	28.7	28.6	26.3
Construction output / GDP (in %)	6.7	4.5	4.6	4.7
Services / GDP (in %)	54.5	55.9	53.3	54.8
Average annual exchange rate Sk/US\$	29.00	32.04	29.74	30.65

Balance of Payments Ratios

	1993	1994	1995	1996
Exports of goods / GDP	45.3	48.6	49.5	46.5
Exports of goods and services / GDP	61.6	65.0	63.2	57.5
Imports of goods / GDP	53.1	48.1	50.6	57.7
Imports of goods and services / GDP	67.1	59.8	61.4	68.4
Current account / GDP	-5.0	4.8	2.3	-10.1
Capital and financial account / GDP	4.6	0.8	5.7	11.1
Direct investment in SR / GDP	1.1	1.2	0.8	1.3
Other long-term capital / GDP	3.4	3.6	2.3	5.0
Short-term capital / GDP	5.8	-1.7	1.9	4.9

Public Sector Ratios

	1993	1994	1995	1996
State budget revenue in Sk billions	150.3	139.1	163.1	166.3
as % of GDP	40.6	31.5	31.7	28.6
State budget expenditure in Sk billions	173.4	162.0	171.4	191.9
as % of GDP	46.9	36.7	33.3	33.0
State budget deficit in Sk billions	-23.1	-22.9	-8.3	-25.6
as % of GDP	6.2	5.2	1.6	4.4
Fiscal surplus (+), deficit (-) in Sk billions	x	-11.3	2.7	-5.0
as % of GDP		2.6	(0.5)	0.9
Gross internal debt of SR in Sk billions	61.9	88.7	98.4	108.7
as % of GDP	16.7	20.1	19.1	18.7
Official external debt of SR in Sk billions	63.6	71.2	58.6	52.3
as % of GDP	17.2	16.1	11.4	9.0
Gross external debt SR in Sk billions	125.5	159.9	157.0	161.0
as % of GDP	33.9	36.2	30.5	27.7

x - Not recorded

Ratios of Money Supply Components to GDP at Current Prices

	1993	1994	1995	1996
Money supply [M2]	0.675	0.679	0.694	0.716
Money [M1]	0.314	0.292	0.288	0.299
Currency outside banks [M0]	0.068	0.077	0.067	0.075
Demand deposits	0.247	0.215	0.221	0.224
- Households	0.085	0.071	0.073	0.079
- Enterprises and insurance companies	0.162	0.143	0.149	0.145
Quasi-money [QM]	0.360	0.387	0.406	0.417
Time deposits	0.293	0.301	0.328	0.346
- Households	0.222	0.222	0.244	0.255
- Enterprises and insurance companies	0.071	0.079	0.084	0.091
Foreign-currency deposits	0.067	0.086	0.078	0.071
- Households	0.057	0.072	0.069	0.061
- Enterprises	0.010	0.014	0.009	0.010

Development of Consumer Prices

		1996												
		1	2	3	4	5	6	7	8	9	10	11	12	1-12
Goods and services	a	100.7	100.3	100.3	100.3	100.5	100.2	100.3	100.5	100.9	100.7	100.4	100.3	
	b	107.9	108.2	108.5	108.8	109.3	109.5	109.8	110.4	111.4	112.2	112.6	113.0	110.1
	c	100.7	101.0	101.2	101.5	102.0	102.2	102.5	103.0	104.0	104.7	105.1	105.4	102.8
	d	106.4	106.2	106.1	106.0	106.1	106.2	105.5	105.6	105.2	105.3	105.4	105.4	105.8
of which:														
Foodstuffs	a	99.7	99.5	100.0	100.2	100.3	99.1	100.6	100.5	102.2	100.9	100.2	100.2	-
	b	105.0	104.4	104.4	104.7	104.9	104.0	104.7	105.1	107.4	108.4	108.6	108.8	105.9
	c	99.7	99.2	99.1	99.4	99.6	98.7	99.4	99.8	102.0	102.9	103.1	103.3	100.5
	d	103.9	103.7	104.1	104.6	104.7	105.2	104.7	104.1	102.8	103.3	103.3	103.3	104.0
Nonfood products	a	101.4	100.5	100.4	100.3	100.7	100.7	100.1	100.5	100.4	100.5	100.5	100.4	-
	b	109.4	109.9	110.3	110.7	111.4	112.1	112.2	112.8	113.3	113.9	114.5	114.9	112.1
	c	101.4	101.9	102.2	102.5	103.2	103.9	104.0	104.5	105.0	105.5	106.1	106.5	103.9
	d	107.7	107.5	107.3	106.7	106.8	106.8	106.5	106.7	106.6	106.5	106.5	106.5	106.8
Public catering	a	100.2	100.7	100.4	100.5	100.6	100.6	100.3	100.3	100.6	100.7	100.5	100.4	-
	b	107.6	108.4	108.8	109.3	109.9	110.6	111.0	111.3	112.0	112.8	113.4	113.9	110.8
	c	100.2	100.9	101.3	101.8	102.4	103.1	103.4	103.7	104.3	105.0	105.6	106.0	103.1
	d	105.8	105.8	105.5	106.1	106.4	106.6	105.6	105.5	105.5	105.7	105.8	106.0	105.9
Services paid by households	a	100.8	100.6	100.4	100.2	100.2	100.2	100.2	101.0	100.6	100.4	100.3	100.1	-
	b	109.0	109.7	110.1	110.4	110.6	110.8	111.1	112.2	112.9	113.4	113.7	113.8	111.5
	c	100.8	101.4	101.8	102.1	102.3	102.5	102.7	103.8	104.4	104.8	105.1	105.3	103.1
	d	107.4	106.9	106.7	106.3	106.4	106.2	103.7	104.6	104.8	105.1	105.3	105.3	105.7

Source: Statistical Office of the SR

Legend:

a - Index (previous month = 100)

b - Index (December 1994 = 100)

c - Index (December 1995 = 100)

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

Development of Producer Prices

		1996												
		1	2	3	4	5	6	7	8	9	10	11	12	1-12
Industrial products	a	99.8	101.4	100.4	99.9	101.0	99.7	99.9	100.7	100.5	100.9	100.3	100.1	100.4
	b	99.8	101.2	101.6	101.6	102.6	102.3	102.2	102.9	103.4	104.4	104.6	104.7	
	c													
	d	104.6	104.6	104.7	103.9	104.4	103.9	103.5	103.5	103.4	103.9	104.6	104.7	104.1
	e	266.2	270.0	271.2	271.0	273.7	273.0	272.7	274.5	275.9	278.5	279.2	279.4	273.8
Building materials	a	100.8	102.9	100.9	100.2	100.0	100.3	100.7	100.1	100.4	100.7	100.7	100.0	100.6
	b	100.8	103.8	104.7	104.9	104.9	105.3	106.0	106.1	106.6	107.3	108.1	108.0	105.5
	c	255.1	262.6	265.1	265.5	265.5	266.5	268.3	268.5	269.7	271.5	273.5	273.4	267.1
	d	108.1	107.4	107.9	106.8	106.6	107.0	107.5	107.0	106.8	107.4	108.1	108.0	107.4
	e													
Agricultural products	a	-	-	-	-	-	-	-	-	-	-	-	-	-
	b													
	c													
	d	96.0	95.5	99.5	101.2	102.0	101.8	111.2	111.3	100.9	104.1	103.9	102.3	104.7
	e	148.4	142.6	143.8	142.6	141.7	146.1	161.1	156.8	148.8	153.4	162.0	159.6	153.1
of which:														
Plant products	a	-	-	-	-	-	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	c													
	d	110.0	97.3	100.7	103.1	106.8	100.6	113.9	114.4	96.9	104.8	108.9	97.7	109.1
	e	148.5	151.0	148.1	142.7	147.4	190.6	167.2	161.8	141.1	149.4	160.2	144.8	158.5
Animal products	a	-	-	-	-	-	-	-	-	-	-	-	-	-
	b													
	c													
	d	95.5	95.5	99.5	101.1	101.8	101.9	102.8	106.5	104.4	102.7	101.3	102.7	101.5
	e	148.4	142.4	143.8	142.6	141.4	140.7	142.8	149.2	155.7	161.4	163.0	160.9	149.2

Source: Statistical Office of the SR

Legend:

a - Index (previous month = 100)

b - Index (December 1995 = 100)

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

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

e-Index (1989 = 100)

Development of Gross Domestic Product from 1989 to 1996

	1989	1990	1991	1992	1993	1994	1995	1996
GDP (at constant 1993 prices)								
- Sk billions	493.2	481.0	410.9	384.1	369.9	388.1	414.5	443.3
- % change	1.0	-2.5	-14.6	-6.5	-3.7	4.9	6.8	6.9
Total consumption								
- Sk billions	387.8	401.4	298.6	293.5	288.3	278.6	286.6	321.4
- % change	4.9	3.5	-25.6	-1.7	-1.8	-3.4	2.9	12.1
of which:								
Household consumption								
- Sk billions	284.1	296.9	212.7	199.1	196.0	196.0	202.7	217.2
- % change	3.6	4.5	-28.4	-6.4	-1.6	0.0	3.4	7.2
Government consumption								
- Sk billions	103.7	104.5	85.9	94.4	92.3	82.6	83.9	104.2
- % change	8.7	0.7	-17.8	9.9	-2.2	-10.5	1.6	24.2
Gross capital in total								
- Sk billions	159.6	162.9	160.9	109.0	101.0	88.5	117.7	168.1
- % change	3.4	2.1	-1.3	-32.3	-7.3	-12.4	33.0	42.8
of which:								
Fixed capital								
- Sk billions	158.0	176.3	131.9	126.0	120.7	114.6	121.2	161.6
- % change	4.1	11.6	-25.2	-4.5	-4.2	-5.1	5.8	33.3
Stocks								
- Sk billions	1.6	-13.0	29.0	-17.0	-19.7	-26.1	-3.5	6.5
Domestic demand								
- Sk billions	547.5	564.3	459.5	402.5	389.3	367.1	404.3	489.5
- % change	4.5	3.1	-22.2	-12.4	-3.3	-5.7	10.1	21.1
Balance of trade								
- Sk billions	-54.3	-83.3	-15.2	-21.9	-20.4	20.5	6.8	-45.9
of which:								
Exports								
- Sk billions	134.5	116.0	154.8	228.2	227.8	260.0	269.2	265.0
- % change	-8.6	-13.8	33.4	47.4	-0.2	14.1	3.5	-1.6
Imports								
- Sk billions	188.8	199.3	170.0	250.1	248.2	239.5	262.4	310.9
- % change	3.3	5.5	-14.7	47.1	-0.8	-3.5	9.6	18.5
GDP at current prices								
- Sk billions	267.3	278.0	319.7	332.3	369.9	441.3	515.1	581.3
- % change	4.1	4.0	15.0	3.9	11.3	19.3	16.7	12.9
GDP deflator								
- % change	3.0	6.6	34.6	11.2	15.6	13.7	9.3	5.5

Source: Statistical Office of the SR

Unemployment

		1996											
		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	16,512	16,480	16,711	17,946	18,431	18,691	18,110	18,635	18,883	18,623	14,156	14,118
	b	1,039	-32	231	1,235	485	260	-581	525	248	-260	-4,467	-38
Number of unemployed (end-of-month figures)	a	352,570	352,109	342,654	321,881	306,802	311,244	321,661	316,093	313,930	308,416	312,452	329,749
	b	19,279	-461	-9,455	-20,773	-15,079	4,442	10,417	-5,568	-2,163	-5,514	4,036	17,297
Number of unemployed per vacancy	a	21	21	21	18	17	17	18	17	17	17	22	23
Unemployment % rate (end-of-month figures)	a	13.7	13.7	13.3	12.5	11.9	12.1	12.5	12.3	12.2	12.0	12.2	12.8

Source: Statistical Office of the SR

Legend:

a - In terms of the specified unit

b - Difference (+, -) compared with the previous period

Consolidated Balance of Payments for 1996

(Sk millions)

	Q1	Q1 -Q2	Q1 -Q3	Q1 -Q4
Trade balance	-15,695.0	-27,305.0	-37,962.0	-64,536.0
Exports (f.o.b.)	61,937.0	128,250.0	197,589.0	270,629.0
Imports (f.o.b.)	77,632.0	155,555.0	235,551.0	• 335,165.0
Services balance	1,587.0	2,383.0	2,405.0	1,178.0
Receipts	13,888.0	28,951.0	45,527.0	63,380.0
Transportation	4,516.0	9,621.0	14,294.0	19,720.0
Travel	4,814.0	10,001.0	16,043.0	20,618.0
Other services	4,558.0	9,329.0	15,190.0	23,042.0
Expenditures	12,301.0	26,568.0	43,122.0	62,202.0
Transportation	2,363.0	5,260.0	8,554.0	12,043.0
Travel	2,474.0	5,752.0	10,434.0	14,796.0
Other services	7,464.0	15,556.0	24,134.0	35,363.0
Income balance	557.0	1,056.0	-707.0	-1,365.0
Interest	510.0	955.0	-718.0	-1,470.0
Income	2,146.0	3,866.0	4,785.0	5,836.0
Payments	1,636.0	2,911.0	5,503.0	7,306.0
Investment	18.0	26.0	-132.0	-135.0
Income	69.0	208.0	317.0	461.0
Payments	51.0	182.0	449.0	596.0
Employee compensation	29.0	75.0	143.0	240.0
Income	79.0	181.0	355.0	512.0
Payments	50.0	106.0	212.0	272.0
Current transfers	594.0	1,715.0	4,080.0	6,213.0
Official	36.0	34.0	127.0	299.0
Private	558.0	1,681.0	3,953.0	5,914.0
Current account	-12,957.0	-22,151.0	-32,184.0	-58,510.0
Capital transfers	909.0	909.0	909.0	909.0
Net medium and long-term financial account	5,709.3	11,472.1	17,144.4	37,892.1
Direct investment	898.0	1,419.0	2,399.0	3,246.0
Portfolio investment	1,579.0	2,300.0	2,456.0	2,992.0
Borrowings from abroad	-2,909.3	2,008.3	6,453.7	26,557.4
Loans to foreign countries	6,141.6	5,744.8	5,835.7	5,096.7
Net short-term financial account	5,210.0	11,712.5	24,828.8	25,594.0
Total capital and financial account	11,828.3	24,093.6	42,882.2	64,395.1
Errors and omissions	4,708.9	981.0	739.7	1,482.8
Overall balance	3,580.2	2,923.6	11,437.9	7,367.9
Change in reserves (-, increase)	-3,580.2	-2,923.6	-11,437.9	-7,367.9
Gold holdings	-10.2	-572.2	-1,781.0	-2,505.0
Holdings of SDRs	1,299.0	1,200.6	1,680.5	1,202.0
Foreign exchange assets	-4,869.0	-3,552.0	-11,337.4	-6,064.9

Note: Cumulative figures

Detailed Balance of Payments Capital Account for 1996

(Sk millions)

	Q1	Q1-Q2	Q1-Q3	Q1-Q4
Capital transfers	909.0	909.0	909.0	909.0
Direct investment	898.0	1,419.0	2,399.0	3,246.0
SR abroad	14.0	-51.0	-553.0	-2,176.0
in the SR	884.0	1,470.0	2,952.0	5,422.0
Portfolio investment	1,579.0	2,300.0	2,456.0	2,992.0
SR abroad	1,489.0	2,001.0	2,251.0	2,094.0
in the SR	90.0	299.0	205.0	898.0
Other long-term financial account	3,232.3	7,753.1	12,289.4	31,654.1
Assets	6,141.6	5,744.8	5,835.7	5,096.7
Government	6,145.0	6,212.0	6,913.0	10,270.1
Disbursements				
Repayments	6,145.0	6,212.0	6,913.0	0.0
Commercial banks	-14.4	-430.2	-1,040.3	10,270.1
Disbursements		-430.2	-1,040.3	-4,944.4
Repayments				
Enterprises	11.0	-37.0	-37.0	-229.0
Disbursements	-9.0	-107.0	-144.0	-648.0
Repayments	20.0	70.0	107.0	419.0
Liabilities	-2,909.3	2,008.3	6,453.7	26,557.4
Government	-3,657.0	-4,731.7	-5,379.6	-6,134.8
Disbursements	42.3	42.3	899.4	1,901.2
IMF				
WB				
EXIM BANK			706.0	1,393.1
G24				
EC				
EIB	42.3	42.3	42.3	42.3
Others			151.1	465.8
Repayments	-3,699.3	-4,774.0	-6,279.0	-8,036.0
Commercial banks	-711.3	680.0	729.3	9,138.2
Disbursements	2,488.6	7,012.0		
Repayments	-3,200.0	-6,332.0		
Enterprises	1,459.0	6,060.0	11,104.0	23,554.0
Disbursements	2,713.0	12,495.0	21,676.0	37,933.0
Repayments	-1,254.0	-6,435.0	-10,572.0	-14,379.0
Short-term financial account	5,210.0	11,712.5	24,828.8	25,594.0
Bank assets	6,002.0	12,261.0	15,435.8	-18,600.8
Bank liabilities	3,178.0	4,223.0	17,490.4	37,837.2
Corporate assets	-2,105.0	-2,246.0	-3,450.0	3.0
Corporate liabilities	-1,865.0	-2,526.0	-4,932.0	6,175.0
Other assets				
Other liabilities		0.5	284.6	179.6
Total capital and financial account	11,828.3	24,093.6	42,882.2	64,395.1

Note: Cumulative figures

Foreign Trade

(Sk millions)

		1996											
		1	2	3	4	5	6	7	8	9	10	11	12
Total imports (f.o.b.)	a	22,614	30,712	24,305	25,473	27,898	24,366	27,615	25,213	27,168	32,093	31,439	36,269
	b	22,614	53,326	77,631	103,104	131,002	155,368	182,983	208,196	235,364	267,457	298,896	335,165
	c	120.2	142.1	130.4	130.5	128.1	123.5	125.8	125.1	125.4	126.1	126.0	128.5
of which: Czech Republic	a	6,148	6,956	6,478	6,672	6,979	6,323	6,832	6,422	7,420	8,091	7,127	6,746
	b	6,148	13,104	19,582	26,254	33,233	39,556	46,388	52,810	60,230	68,321	75,448	82,194
	d	27.2	22.6	26.7	26.2	25.0	26.0	24.7	25.5	27.3	25.2	22.7	18.6
Total exports (f.o.b.)	a	20,489	19,642	21,809	19,666	23,705	22,942	23,006	21,220	25,113	26,737	25,194	21,106
	b	20,489	40,131	61,940	81,606	105,311	128,253	151,259	172,479	197,592	224,329	249,523	270,629
	c	113.9	107.5	104.1	101.0	102.5	102.7	104.7	104.0	105.1	106.1	106.4	106.1
of which: Czech Republic	a	6,454	6,723	6,892	6,194	7,672	7,367	6,781	6,697	7,351	7,981	7,564	6,231
	b	6,454	13,177	20,069	26,263	33,935	41,302	48,083	54,780	62,131	70,112	77,676	83,907
	d	31.5	34.2	31.6	31.5	32.4	32.1	29.5	31.6	29.3	29.9	30.0	29.5
Trade balance	a	-2,125	-11,070	-2,496	-5,807	-4,193	-1,424	-4,609	-3,993	-2,055	-5,356	-6,245	-15,163
	b	-2,125	-13,195	-15,691	-21,498	-25,691	-27,115	-31,724	-35,717	-37,772	-43,128	-49,373	-64,536
of which: Czech Republic	a	306	-233	414	-478	693	1,044	-51	275	-69	-110	437	-515
	b	306	73	487	9	702	1,746	1,695	1,970	1,901	1,791	2,228	1,713

Note: Preliminary data

Source: Statistical Office of the SR

Legend:

- a - In the specified unit (at current prices)
- b - Since the beginning of the year (in Sk millions)
- c - Index (same period of previous year = 100, cumulative figures)
- d - Share of the total monthly volume (in %)

SKK Exchange Rates

(midpoint rate)

Date	1 FRF	1,000 ITL	100 JPY	1 CAD	1 NLG	1 ATS	1 DEM	1 CHF	1 USD	1 GBP	1 XEU	1 CZK
31.1.1996	5.923	18.934	28.286	21.895	18.175	2.895	20.360	25.034	30.198	45.502	37.285	1.111
29.2.1996	5.975	19.315	28.592	21.713	18.304	2.914	20.498	25.169	29.856	45.951	37.908	1.101
31.3.1996	5.956	19.128	28.307	22.132	18.170	2.891	20.326	25.170	30.184	45.825	37.745	1.106
30.4.1996	5.962	19.638	29.142	22.495	17.981	2.860	20.121	24.881	30.649	46.326	37.864	1.106
31.5.1996	5.973	20.005	28.853	22.559	18.090	2.875	20.234	24.635	30.974	47.592	38.203	1.109
30.6.1996	6.006	20.204	28.402	22.794	18.119	2.887	20.314	24.667	31.007	47.822	38.464	1.122
31.7.1996	6.029	19.811	28.052	22.009	18.211	2.909	20.473	25.130	30.249	47.137	38.495	1.139
31.8.1996	6.040	20.209	28.243	22.392	18.458	2.941	20.686	25.589	30.615	47.628	38.930	1.169
30.9.1996	6.016	20.398	27.985	22.635	18.120	2.891	20.335	24.699	30.960	48.319	38.805	1.149
31.10.1996	6.088	20.451	27.194	23.156	18.357	2.929	20.599	24.776	31.129	50.451	39.444	1.157
30.11.1996	5.998	20.569	27.490	23.168	18.153	2.894	20.369	24.066	31.209	52.375	39.286	1.154
31.12.1996	6.080	20.872	27.500	23.305	18.286	2.917	20.514	23.615	31.895	53.896	39.550	1.168

State Budget

(Sk millions)

		1996											
		1	2	3	4	5	6	7	8	9	10	11	12
State budget revenue	a	14,527	21,952	40,393	55,481	68,460	79,525	95,853	106,459	119,642	136,316	149,791	166,330
	b	8.9	13.5	24.9	34.2	42.1	49.0	59.0	65.5	72.3	82.4	90.5	100.5
State budget expenditure	a	13,916	29,289	43,893	59,868	71,878	85,654	101,941	114,399	133,072	149,224	163,534	191,888
	b	7.3	15.5	23.2	31.6	37.9	45.2	53.8	60.4	69.2	77.6	85.0	99.7
State budget balance	a	611	-7,337	-3,500	-4,387	-3,418	-6,129	-6,088	-7,940	-13,430	-12,908	-13,743	-25,558

Sources: Statistical Office of the SR and Ministry of Finance SR

Legend:

a - In the specified unit, cumulative figures

b - Percentage of the annual budget (%)

Monetary Survey

(Sk billion)

	1996												
	1.1.	31.1.	28.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Fixed exchange rate Sk/US\$	29.569	29.569	29.569	29.569	29.569	29.569	29.569	29.569	29.569	29.569	29.569	29.569	29.569
Fixed exchange rate Sk/DM	20.646	20.646	20.646	20.646	20.646	20.646	20.646	20.646	20.646	20.646	20.646	20.646	20.646
ASSETS													
Net foreign assets	64.1	63.6	65.9	64.7	63.3	62.3	57.2	57.4	59.8	59.2	55.1	55.3	62.8
Foreign assets	153.5	149.9	150.7	151.2	149.8	148.6	144.6	145.9	151.1	150.6	144.4	148.0	182.8
Foreign liabilities	89.4	86.3	84.8	86.5	86.5	86.3	87.4	88.5	91.3	91.4	89.3	92.7	120.0
Net domestic assets	293.3	286.4	291.0	297.1	294.7	302.7	310.6	314.6	316.7	317.2	321.4	332.4	353.4
Domestic credit	395.3	392.3	400.2	407.8	409.3	409.3	419.6	420.8	428.5	431.1	436.0	443.0	453.8
- Net credit to Government	91.1	83.3	87.8	86.4	84.7	80.2	82.6	80.0	81.9	83.6	83.3	84.0	95.7
- Net credit to FNM ^{1/}	-2.3	-1.7	-2.4	-1.9	-2.1	-1.0	-1.4	-2.5	-2.3	-2.8	-3.1	-3.3	-3.2
- Credit to households and enterprises	306.5	310.7	314.8	323.3	326.7	330.1	338.4	343.3	348.9	350.3	355.8	362.3	361.3
- Credit in Sk	283.8	283.8	288.3	293.4	294.9	297.6	303.8	307.0	311.1	311.7	317.5	324.0	331.4
- Credit to enterprises	268.5	268.6	273.3	278.5	280.1	282.7	288.8	291.9	295.8	296.1	301.5	307.4	313.6
- Credit to households	15.3	15.2	15.0	14.9	14.8	14.9	15.0	15.1	15.3	15.6	16.0	16.6	17.8
- Credit in foreign currency	22.7	26.9	26.5	29.9	31.8	32.5	34.6	36.3	37.8	38.6	38.3	38.3	29.9
LIABILITIES													
Liquid liabilities [M2]	357.4	350.0	356.9	361.8	358.0	365.0	367.8	372.0	376.5	376.4	376.5	387.7	416.2
Money [M1]	148.4	137.4	140.5	143.8	140.6	143.2	147.2	147.8	150.2	153.7	149.5	156.1	173.9
Currency outside banks [MO]	34.5	34.3	35.9	36.3	36.9	37.4	39.0	39.1	40.6	41.6	41.6	42.8	43.5
Demand deposits	113.9	103.1	104.6	107.5	103.7	105.8	108.2	108.7	109.6	112.1	107.9	113.3	130.4
- Households	37.4	38.7	39.4	39.7	40.6	41.1	42.3	43.0	43.8	43.7	43.6	44.5	46.2
- Enterprises	75.0	62.8	63.0	65.8	61.5	63.0	64.1	64.5	64.6	67.0	63.2	67.7	82.5
- Insurance companies	1.5	1.6	2.2	2.0	1.6	1.7	1.8	1.2	1.2	1.4	1.1	1.1	1.7
Quasi-money	209.0	212.6	216.4	218.0	217.4	221.8	220.6	224.2	226.3	222.7	227.0	231.6	242.3
Time and savings deposits	169.0	172.4	176.1	177.9	177.7	182.8	182.3	185.7	187.3	184.1	187.8	191.9	201.2
- Households	125.7	128.4	129.9	130.6	131.0	132.3	133.5	134.2	134.9	135.1	135.9	136.9	148.4
- Enterprises	27.6	28.1	29.8	29.9	29.9	33.2	31.2	34.0	34.5	31.4	34.4	37.6	35.0
- Insurance companies	15.7	15.9	16.4	17.4	16.8	17.3	17.6	17.5	17.9	17.6	17.5	17.4	17.8
Foreign currency deposits	40.0	40.2	40.3	40.1	39.7	39.0	38.3	38.5	39.0	38.6	39.2	39.7	41.1
- Households	35.5	35.3	35.0	34.5	34.2	33.9	33.7	33.5	33.6	33.9	34.1	34.5	35.3
- Enterprises	4.5	4.9	5.3	5.6	5.5	5.1	4.6	5.0	5.4	4.7	5.1	5.2	5.8
Other items net	102.0	105.9	109.2	110.7	114.6	106.6	109.0	106.2	111.8	113.9	114.6	110.6	100.4

^{1/} FNM - National Property Fund

Money Supply M2

	1.1.96	31.3.96	30.6.96	30.9.96	31.12.96	Year-on-year change (Sk billions)	Year-on-year change in (%)	Change during the 1 st quarter (Sk billions)	Change during the 1 st quarter (%)	Change during the 2 nd quarter (Sk billions)	Change during the 2 nd quarter (%)	Change during the 3 rd quarter (Sk billions)	Change during the 3 rd quarter (%)	Change during the 4 th quarter (Sk billions)	Change during the 4 th quarter (%)
Money supply [M2]	357.4	361.8	367.8	376.4	416.2	58.8	16.5	4.4	1.2	6.0	4.0	8.6	2.3	39.8	10.6
Money [M1]	148.4	143.8	147.2	153.7	173.9	25.5	17.2	-4.6	-3.1	3.4	6.9	6.5	4.4	20.2	13.1
Currency outside banks [MO]	34.5	36.3	39.0	41.6	43.5	9.0	26.1	1.8	5.2	2.7	14.6	2.6	6.7	1.9	4.6
Demand deposits	113.9	107.5	108.2	112.1	130.4	16.5	14.5	-6.4	-5.6	0.7	4.3	3.9	3.6	18.3	16.3
- Households	37.4	39.7	42.3	43.7	46.2	8.8	23.5	2.3	6.1	2.6	10.1	1.4	3.3	2.5	5.7
- Enterprises	75.0	65.8	64.1	67.0	82.5	7.5	10.0	-9.2	-12.3	-1.7	1.8	2.9	4.5	15.5	23.1
- Insurance companies	1.5	2.0	1.8	1.4	1.7	0.2	13.3	0.5	33.3	-0.2	-30.0	-0.4	-22.2	0.3	21.4
Quasi-money [QM]	209.0	218.0	220.6	222.7	242.3	33.3	15.9	9.0	4.3	2.6	2.2	2.1	1.0	19.6	8.8
Time deposits	169.0	177.9	182.3	184.1	201.2	32.2	19.1	8.9	5.3	4.4	3.5	1.8	1.0	17.1	9.3
- Households	125.7	130.6	133.5	135.1	148.4	22.7	18.1	4.9	3.9	2.9	3.4	1.6	1.2	13.3	9.8
- Enterprises	27.6	29.9	31.2	31.4	35.0	7.4	26.8	2.3	8.3	1.3	5.0	0.2	0.6	3.6	11.5
- Insurance companies	15.7	17.4	17.6	17.6	17.8	2.1	13.4	1.7	10.8	0.2	1.1	0.0	0.0	0.2	1.1
Foreign-currency deposits	40.0	40.1	38.3	38.6	41.1	1.1	2.7	0.1	0.3	-1.8	-3.7	0.3	0.8	2.5	6.5
- Households	35.5	34.5	33.7	33.9	35.3	-0.2	-0.6	-1.0	-2.8	-0.8	-1.7	0.2	0.6	1.4	4.1
- Enterprises	4.5	5.6	4.6	4.7	5.8	1.3	28.9	1.1	24.4	-1.0	-16.1	0.1	2.2	1.1	23.4
Crown deposits in total	282.9	285.4	290.5	296.2	331.6	48.7	17.2	2.5	0.9	5.1	3.8	5.7	2.0	35.4	12.0
- Households	163.1	170.3	175.8	178.8	194.6	31.5	19.3	7.2	4.4	5.5	5.0	3.0	1.7	15.8	8.8
- Enterprises	102.6	95.7	95.3	98.4	117.5	14.9	14.5	-6.9	-6.7	-0.4	2.8	3.1	3.3	19.1	19.4
- Insurance companies	17.2	19.4	19.4	19.0	19.5	2.3	13.4	2.2	12.8	0.0	-2.1	-0.4	-2.1	0.5	2.6

Total Deposits

(Sk billions)

	1993	1994	1995	1996												
	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL DEPOSITS (Sk + for. currency)	238.7	283.5	356.9	356.9	349.0	354.6	358.3	354.9	364.7	366.9	374.7	378.0	377.3	380.8	389.8	418.4
A) Slovak-crown deposits	208.9	243.5	314.9	314.9	306.8	312.4	316.3	313.6	323.7	326.4	334.0	336.3	336.4	338.9	347.9	374.4
of which:																
- Non-financial organisations	58.1	63.4	80.4	80.4	71.2	72.2	75.3	70.8	75.0	73.8	76.1	76.3	75.8	75.6	82.6	95.0
- Banking sector	0.3	0.7	2.4	2.4	2.1	2.4	3.0	3.2	3.3	3.5	3.9	3.8	3.8	3.8	3.3	3.6
- Insurance sector	15.4	16.4	17.2	17.2	17.5	18.7	19.3	18.4	19.0	19.5	18.8	19.1	19.1	18.5	18.5	19.5
- Extrabudgetary funds of central and local authorities	9.3	15.7	32.0	32.0	31.4	31.6	30.9	32.2	35.2	35.9	39.6	39.4	40.0	43.2	42.7	42.8
- Non-profit organisations	2.3	4.6	10.4	10.4	9.0	8.7	8.9	9.1	9.2	9.3	9.6	9.3	9.3	9.1	9.2	9.2
- Small businesses	2.7	4.4	5.9	5.9	5.7	6.6	5.9	5.9	6.3	6.4	6.7	7.2	6.9	6.8	7.5	6.6
- Households	113.4	129.5	163.0	163.0	167.1	169.3	170.3	171.6	173.4	175.8	177.2	178.7	178.8	179.6	181.4	194.6
- Foreigners (non-residents)	0.3	0.5	0.6	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.6	1.0	0.8	0.8	1.0	0.9
- Other	7.0	8.4	2.9	2.9	2.4	2.2	2.0	1.8	1.6	1.5	1.5	1.6	1.7	1.5	1.7	2.1
B) Foreign-currency deposits ^{1/}	29.8	40.0	42.0	42.0	42.2	42.2	42.0	41.3	41.0	40.5	40.7	41.7	40.9	41.9	41.9	44.0
of which:																
- Natural persons	24.8	33.0	36.6	36.6	36.4	36.3	35.5	35.2	35.0	34.8	34.8	35.1	35.3	35.7	35.8	37.3
- Legal persons	5.0	7.0	5.4	5.4	5.8	5.9	6.5	6.1	6.0	5.7	5.9	6.6	5.6	6.2	6.1	6.7
2. CROWN DEPOSITS BY SECTOR	208.9	243.5	314.9	314.9	306.8	312.4	316.3	313.6	323.7	326.4	334.0	336.3	336.4	338.9	347.9	374.4
of which:																
a) Public sector	42.6	40.0	39.5	39.5	35.4	35.1	34.5	32.2	33.6	30.6	31.9	31.7	31.7	31.3	34.5	41.9
b) Private sector (incl. cooperatives)	35.4	46.4	72.0	72.0	65.0	69.2	73.1	70.1	73.5	75.2	76.5	77.0	75.3	74.8	76.0	83.3
c) Households	113.4	129.5	163.0	163.0	167.1	169.3	170.3	171.6	173.4	175.8	177.2	178.7	178.8	179.6	181.4	194.6
d) Under foreign control	0.8	3.0	4.8	4.8	5.0	4.4	4.8	5.0	5.7	6.4	6.7	7.0	8.0	7.7	7.6	8.6
e) From abroad	0.3	0.5	0.6	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.6	1.0	0.8	0.8	1.0	0.9
f) Other	16.4	11.9	35.0	35.0	33.7	33.8	33.1	34.0	36.8	37.8	41.1	40.9	41.8	44.7	47.4	44.9
3. CROWN DEPOSITS BY TERM	208.9	243.5	314.9	314.9	306.8	312.4	316.3	313.6	323.7	326.4	334.0	336.3	336.4	338.9	347.9	374.4
of which:																
a) Short-term deposits	153.5	179.2	226.4	226.3	216.7	220.9	225.2	220.8	229.7	231.8	239.7	242.5	242.1	243.9	252.4	271.2
b) Medium-term deposits	48.0	55.8	67.9	73.0	73.8	74.6	73.6	74.9	75.3	75.6	75.1	74.3	74.3	74.5	74.1	77.8
c) Long-term deposits	7.4	8.4	20.6	15.6	16.3	16.9	17.5	17.9	18.7	19.0	19.2	19.4	20.0	20.4	21.3	25.4
4. FOREIGN-CURRENCY DEPOSITS BY TERM	29.8	40.0	42.0	42.0	42.2	42.2	42.0	41.3	41.0	40.5	40.7	41.7	40.9	41.9	41.9	44.0
of which:																
a) Short-term deposits	29.7	39.8	16.7	16.7	42.0	41.8	41.8	41.0	40.7	40.4	40.6	41.6	40.6	41.8	41.8	43.7
b) Medium-term deposits			25.3	25.3	0.2	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.3	0.1	0.1	0.1
c) Long-term deposits			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. INFORMATIVE																
A) Total increase in deposits (since beginning of year)																
- in Sk billions	36.4	44.8	71.5	0.0	-8.0	-2.4	1.4	-2.0	7.9	10.0	17.9	21.1	20.4	23.9	32.9	61.5
- in %	17.9	18.8	25.0	0.0	-2.2	-0.7	0.4	-0.6	2.2	4.4	5.0	5.9	5.7	6.7	9.2	17.2
of which:																
a) Slovak-crown deposits																
- in Sk billions	20.4	34.6	69.5	0.0	-8.1	-2.5	1.4	-1.3	8.9	11.5	19.2	21.4	21.5	24.0	33.0	59.5
- in %	10.8	16.6	28.3	0.0	-2.6	-0.8	0.4	-0.4	2.8	3.6	6.1	6.8	6.8	7.6	10.5	18.9
b) Foreign-currency deposits																
- in Sk billions	16.0	10.2	2.0	0.0	0.1	0.1	0.0	-0.7	-1.0	-1.5	-1.3	-0.3	-1.1	-0.1	-0.1	2.0
- in %	115.9	34.2	5.0	0.0	0.2	0.2	0.0	-1.7	-2.4	-3.6	-3.1	-0.7	-2.6	-0.2	-0.2	4.8
B) Structure of crown deposits by sector (as % of total deposits)																
Total crown deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:																
a) Public sector	20.4	16.4	12.5	12.5	11.5	11.2	10.9	10.3	10.4	9.4	9.6	9.4	9.4	9.2	9.9	11.2
b) Private sector (incl. cooperatives)	16.8	19.0	22.9	22.9	21.2	22.2	23.1	22.4	22.7	23.0	22.9	22.9	22.4	22.1	21.8	22.2
c) Households	54.3	53.2	51.8	51.8	54.5	54.2	53.8	54.7	53.6	53.9	53.1	53.1	53.2	53.0	52.1	52.0
d) Under foreign control	0.4	1.2	1.5	1.5	1.6	1.4	1.5	1.6	1.8	2.0	2.0	2.1	2.4	2.3	2.2	2.3
e) From abroad	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.3	0.2
f) Other	8.0	4.9	11.1	11.1	11.0	10.8	10.5	10.8	11.4	11.6	12.3	12.2	12.4	13.2	13.6	12.0
C) Structure of crown deposits by term (as % of total deposits)																
Total crown deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:																
a) Short-term deposits	73.5	73.6	71.9	71.9	70.6	70.7	71.2	70.4	71.0	71.0	71.8	72.1	72.0	72.0	72.5	72.4
b) Medium-term deposits	23.0	22.9	21.6	23.2	24.1	23.9	23.3	23.9	23.3	23.2	22.5	22.1	22.1	22.0	21.3	20.8
c) Long-term deposits	3.5	3.4	6.5	4.9	5.3	5.4	5.5	5.7	5.8	5.8	5.7	5.8	5.9	6.0	6.1	6.8

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

Total Deposits

(Sk millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.96	238,577.3	52,211.5	24,067.8	314,856.6
01/96	232,717.8	52,513.3	21,571.1	306,802.2
02/96	236,880.7	54,032.8	21,443.9	312,357.4
03/96	238,574.4	56,507.7	21,243.8	316,325.9
04/96	236,389.2	57,881.5	19,294.3	313,565.0
05/96	241,605.0	60,489.3	21,630.7	323,725.0
06/96	244,113.6	62,078.6	20,160.1	326,352.3
07/96	247,419.5	66,517.8	20,076.4	334,013.7
08/96	248,509.8	66,491.5	21,292.7	336,294.0
09/96	247,521.8	68,486.6	20,347.2	336,355.6
10/96	251,427.1	67,957.0	19,487.3	338,871.4
11/96	254,640.4	71,690.8	21,537.9	347,869.1
12/96	268,984.4	85,746.3	19,646.4	374,377.1

Total Volume of Loans

(Sk billions)

	1993	1994	1995	1996												
	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS (in Sk and f.c.)	268.9	272.9	310.8	310.8	314.5	318.4	327.2	330.2	334.4	342.6	347.4	354.1	355.7	362.7	369.8	374.4
A) Slovak-crown loans of which:	260.8	257.6	288.1	288.1	287.3	291.9	297.0	298.1	301.2	307.1	310.4	314.8	315.6	322.4	329.7	338.8
- Non-financial organisations	217.3	216.5	242.8	242.8	241.6	245.7	252.0	253.7	256.6	262.6	266.2	268.3	267.1	271.0	277.2	281.6
- Banking sector	6.9	7.7	11.2	11.2	12.5	12.2	12.6	12.5	12.3	12.0	11.5	13.3	14.5	15.6	15.3	16.4
- Insurance sector	0.9	0.6	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.3
- Extrabudgetary needs of central and local authorities	4.4	5.3	4.4	4.4	3.6	3.6	3.6	3.1	3.6	3.3	3.4	3.6	3.9	5.0	5.7	7.3
- Non-profit organisations	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
- Small businesses	11.6	10.8	12.3	12.3	12.2	13.1	11.6	11.7	11.7	12.0	11.8	11.8	12.2	12.5	12.6	12.9
- Households	18.6	16.5	15.3	15.3	15.2	15.0	14.9	14.8	14.8	15.0	15.1	15.3	15.6	16.0	16.6	17.8
- Foreigners (non-residents)	0.1	0.1	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.6
- Other	0.8	0.1	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.6	0.6	0.5	0.6	0.5	0.6
B) Loans in foreign currency ^{1/}	8.1	15.3	22.7	22.7	27.2	26.5	30.2	32.1	33.2	35.5	37.0	39.3	40.1	40.3	40.1	35.6
2. CROWN LOANS BY SECTOR of which:	260.8	257.6	288.1	288.1	287.3	291.9	297.0	298.1	301.2	307.1	310.4	314.8	315.6	322.4	329.7	338.8
a) Public sector	123.4	115.5	93.1	93.1	92.2	92.8	93.6	93.2	92.6	92.1	92.1	93.6	92.6	92.9	93.5	94.8
b) Private sector	109.6	114.9	165.4	165.4	166.4	170.0	173.8	176.3	178.9	185.4	188.1	191.6	192.3	196.7	201.4	204.8
c) Households	18.6	16.5	15.3	15.3	15.2	15.0	14.9	14.8	14.8	15.0	15.1	15.3	15.6	16.0	16.6	17.8
d) Under foreign control	3.8	5.3	8.2	8.2	8.2	8.8	9.4	8.9	9.5	9.6	9.8	8.7	9.1	9.9	10.6	11.8
e) Abroad	0.1	0.1	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.6
f) Other	5.3	5.2	4.8	4.8	4.0	4.0	4.0	3.5	4.0	3.6	3.9	4.2	4.6	5.5	6.2	8.0
3. CROWN LOANS BY INDUSTRY of which:	260.8	257.6	288.1	288.1	287.3	291.9	297.0	298.1	301.2	307.1	310.4	314.8	315.6	322.4	329.7	338.8
a) Agriculture, hunting, and fishing	17.7	19.0	18.3	18.3	18.1	18.2	18.5	19.1	19.2	19.3	19.2	19.1	19.1	19.0	18.7	18.7
b) Forestry and timber industry	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.4
c) Raw material extraction	9.5	8.9	2.6	2.6	2.6	2.7	2.8	2.8	2.6	2.5	2.4	2.3	2.6	2.7	2.6	2.6
d) Manufacturing industries	68.9	67.2	103.3	103.3	103.8	106.0	106.5	106.6	105.5	106.4	105.4	109.8	109.0	109.1	111.0	113.3
- Food industry	9.7	10.4	17.5	17.5	17.9	18.4	18.8	18.4	18.6	18.6	18.6	19.1	19.4	19.7	20.1	20.6
- Chemical and pharmac. industry	8.8	8.4	10.2	10.1	9.9	10.1	10.2	9.8	9.5	10.6	10.3	10.3	10.3	10.5	10.3	9.7
- Metallurgy and machine eng.	30.4	27.6	43.3	43.4	42.8	43.7	43.3	44.5	42.6	41.5	39.8	43.0	42.6	42.6	43.2	45.7
- Electrical and electronic industry	5.5	5.7	7.5	7.5	7.4	7.7	7.9	7.6	7.7	7.9	8.3	8.1	7.8	7.7	8.1	8.5
- Textile, clothing, and leather	4.3	4.3	6.1	6.1	6.4	6.4	6.1	6.0	6.2	7.0	7.5	7.7	7.5	7.4	7.5	7.5
- Other	10.3	10.8	18.6	18.6	19.3	19.7	20.1	20.4	20.9	20.8	20.8	21.4	21.4	21.2	21.8	21.2
e) Power industry, gas and water supply	18.4	17.4	18.2	18.2	18.1	18.2	19.2	20.7	20.9	21.6	22.3	21.1	20.6	21.2	21.4	21.9
f) Building and construction	18.3	18.6	19.4	19.4	19.1	19.2	19.6	19.5	19.6	19.4	19.4	19.8	19.7	20.2	21.2	20.7
g) Trade, catering and hotel services	28.4	32.5	60.5	60.4	58.2	59.0	61.3	60.8	59.0	64.9	65.4	65.3	65.7	68.3	70.8	73.3
h) Tourism	3.8	-	0.5	0.5	0.6	0.6	0.7	0.5	5.1	0.7	0.6	0.5	0.8	0.6	0.6	1.5
i) Transport and communications	-	-	3.6	3.6	3.3	3.4	5.4	4.2	4.7	4.6	5.0	5.4	5.3	6.9	7.6	8.2
j) Banking and finance	-	-	11.2	11.2	12.5	12.2	12.6	12.5	12.3	12.0	11.5	13.3	14.5	15.6	15.3	16.4
k) Insurance sector	-	-	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3
4. STRUCTURE OF LOANS BY TERM of which:	260.8	257.6	288.1	288.1	287.3	291.9	297.0	298.1	301.2	307.1	310.4	314.8	315.6	322.4	329.7	338.8
- Short-term loans	90.7	95.9	105.8	105.8	103.8	106.5	110.8	110.3	111.6	117.5	116.1	120.4	123.1	127.1	131.2	137.5
- Medium-term loans	53.5	46.9	57.4	57.4	57.6	60.4	59.8	61.1	62.7	60.7	64.7	65.1	65.5	67.0	69.1	70.9
- Long-term loans	116.6	114.8	124.9	124.9	125.9	125.0	126.4	126.7	126.9	128.9	129.6	129.3	127.0	128.3	129.4	130.4
5. LOANS IN FOREIGN CURRENCY of which:	8.1	15.3	22.7	22.7	27.2	26.6	30.2	32.1	33.2	35.5	37.0	39.3	40.1	40.3	40.1	35.6
- Short-term loans	1.7	8.0	11.2	11.2	13.8	12.5	16.8	18.1	18.7	20.6	21.5	22.5	22.9	22.5	22.5	19.5
- Medium-term loans	-	-	-	-	5.2	5.9	5.2	5.5	6.4	6.6	7.1	7.3	7.6	8.0	8.0	9.5
- Long-term loans	-	-	11.5 ^{2/}	11.5 ^{2/}	8.2	8.2	8.2	8.5	8.1	8.3	8.4	9.5	9.6	9.8	9.7	6.6
6. CROWN LOANS BY PURPOSE of which:	260.8	257.6	288.1	288.1	287.3	291.9	297.0	298.1	301.2	307.1	310.4	314.8	315.6	322.4	329.7	338.8
a) Circulating means	57.8	53.4	44.0	44.0	45.5	44.7	47.1	47.5	48.5	50.8	52.2	52.6	53.2	54.1	54.7	56.9
b) Capital goods	69.7	49.8	37.2	37.1	36.7	27.2	36.3	37.2	36.7	38.1	41.2	54.4	53.8	56.0	58.2	48.6
c) Privatisation	8.8	5.4	3.7	3.8	4.0	4.4	4.4	4.2	4.6	5.0	5.7	5.4	5.2	5.2	5.3	5.5
- small-scale privatisation	5.3	2.0	0.4	0.4	0.3	0.4	0.3	0.3	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4
- large-scale privatisation	3.5	3.4	3.3	3.4	3.7	4.0	4.1	3.9	4.1	4.5	5.2	4.9	4.7	4.8	4.9	5.1
d) Temporary lack of resources	10.7	9.3	9.0	9.0	8.2	7.0	8.6	8.7	9.8	11.6	10.7	10.1	10.4	11.9	13.0	15.8
e) Permanently turning stocks	21.7	17.5	5.5	5.5	3.9	3.9	4.5	4.4	4.4	4.6	4.0	3.4	3.5	3.4	3.4	3.6
f) Housing construction	11.2	10.9	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.2	10.3	10.3	10.4	10.4	10.4	10.2
g) Current account balances (debit)	9.9	7.9	7.5	7.5	6.4	6.9	8.8	7.6	8.3	9.8	10.6	13.7	15.5	15.7	16.9	18.6
h) Consumption	9.0	7.0	6.0	6.0	5.8	5.7	5.6	5.5	5.6	5.8	6.0	5.9	5.9	6.2	6.5	7.1
i) Special mention claims	26.0 ^{3/}	16.9 ^{3/}	37.8	37.8	39.4	40.1	41.5	41.7	41.4	41.0	40.5	41.7	39.4	39.8	40.0	53.2
j) Classified receivables	30.8 ^{4/}	76.4 ^{4/}	120.5	120.5	120.5	121.6	120.9	121.5	121.9	121.1	121.1	109.1	109.9	111.1	110.8	109.9
- doubtful and disputable claims	15.1	23.6	12.6	12.6	12.2	11.5	10.4	10.0	9.8	9.3	9.1	10.2	10.2	10.8	10.4	10.4
- loss-making loans	7.3	36.3	85.6	85.8	99.9	101.4	89.2	89.8	90.6	91.9	91.8	92.0	94.9	93.2	93.0	91.9

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

2/ Medium- and long-term loans in total

3/ Temporarily illiquid assets

4/ Doubtful and disputable claims

Total Volume of Loans (continued)

(Sk billions)

	1993	1994	1995	1996												
	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
7. INFORMATIVE																
A. Total increase in loans (since begin. of year)																
- in Sk billions	29.2	4.0	37.3	0.0	3.4	7.4	16.3	19.4	23.5	31.8	36.5	43.3	44.9	51.9	59.0	63.6
- in %	12.2	1.5	13.7	0.0	1.1	2.3	5.3	6.2	7.6	10.2	11.8	13.9	14.4	16.7	19.0	20.5
of which:																
a) Crown loans																
- in Sk billions	24.8	-3.2	29.9	0.0	-1.0	3.6	8.8	10.0	13.0	19.0	22.2	26.7	27.5	34.3	41.6	50.7
- in %	10.5	-1.2	11.6	0.0	-0.4	1.2	3.1	3.5	4.5	6.6	7.7	9.3	9.5	11.9	14.4	17.6
b) Foreign-currency loans ^{1/}																
- in Sk billions	4.4	7.2	7.4	0.0	4.5	4.9	7.5	9.4	10.5	12.8	14.3	16.6	17.4	17.6	17.4	12.9
- in %	118.9	88.9	49.0	0.0	19.3	16.7	33.0	41.4	46.2	56.4	62.9	73.1	76.7	77.5	76.7	56.8
B. Structure of crown loans by sector (as % of total credit)																
Crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:																
a) Public sector	47.3	44.9	32.3	32.3	32.1	31.8	31.5	31.3	30.7	30.0	29.7	29.7	29.3	28.8	28.4	28.0
b) Private sector (incl. cooperatives)	42.0	44.6	57.4	57.4	57.9	58.2	58.5	59.1	59.4	60.4	60.6	60.9	60.9	61.0	61.1	60.4
c) Households	7.1	6.4	5.3	5.3	5.3	5.1	5.0	5.0	4.9	4.9	4.9	4.9	4.9	5.0	5.0	5.3
d) Under foreign control	1.5	2.0	2.8	2.8	2.9	3.0	3.2	3.0	3.2	3.1	3.2	2.8	2.9	3.1	3.2	3.5
e) Abroad	0.0	0.0	0.5	0.5	0.5	0.4	0.4	0.4	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.5
f) Other	2.1	2.0	1.7	1.7	1.4	1.4	1.3	1.2	1.3	1.2	1.3	1.3	1.5	1.7	1.9	2.4
C. Structure of crown loans by industry (as % of total credit)																
Crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:																
a) Agriculture, hunting, and fishing	6.8	7.4	6.4	6.4	6.3	6.2	6.2	6.4	6.4	6.3	6.2	6.1	6.1	5.9	5.7	5.5
b) Forestry and timber industry	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
c) Raw material extraction	3.6	3.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.7	0.8	0.8	0.8	0.8
d) Manufacturing industry	26.4	26.1	35.9	35.9	36.1	36.3	35.9	35.8	35.0	34.6	34.0	34.9	34.5	33.8	33.7	33.4
e) Power industry, gas and water supply	7.0	6.8	6.3	6.3	6.3	6.2	6.5	6.9	6.9	7.0	7.2	6.7	6.5	6.6	6.5	6.5
f) Building and construction	7.0	7.2	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.3	6.3	6.3	6.2	6.3	6.4	6.1
g) Trade, catering and hotel services	10.9	12.6	21.0	21.0	20.3	20.2	20.6	20.4	19.6	21.1	21.1	20.7	20.8	21.2	21.5	21.6
h) Tourism			0.2	0.2	0.2	0.2	0.2	0.2	1.7	0.2	0.2	0.2	0.3	0.2	0.2	0.4
i) Transport and communications			1.2	1.2	1.1	1.2	1.8	1.4	1.6	1.5	1.6	1.7	1.7	2.1	2.3	2.4
j) Banking and finance			3.9	3.9	4.4	4.2	4.2	4.2	4.1	3.9	3.7	4.2	4.6	4.8	4.6	4.8
k) Insurance sector			0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
D. Structure of crown loans by term (as % of total credit)																
Crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
- Short-term loans	34.8	37.2	36.7	36.7	36.1	36.5	37.3	37.0	37.1	38.3	37.4	38.2	39.0	39.4	39.8	40.6
- Medium-term loans	20.5	18.2	20.0	20.0	20.0	20.7	20.1	20.5	20.8	19.8	20.8	20.7	20.8	20.8	21.0	20.9
- Long-term loans	44.7	44.6	43.3	43.3	43.8	42.8	42.6	42.5	42.1	42.0	41.8	41.1	40.2	39.8	39.2	38.5

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

New Loans

(Sk billions)

	1993	1994	1995	1996											
	12	12	12	1	2	3	4	5	6	7	8	9	10	11	12
1. NEW LOANS IN SLOVAK CROWNS		14.6	21.1	15.5	16.0	18.7	17.2	18.9	21.4	22.1	16.2	18.8	20.2	17.9	29.5
of which:															
a) Entrepreneurial sector		13.1	20.5	14.9	15.6	18.2	16.9	18.4	20.7	21.4	15.5	17.9	18.2	16.5	26.9
- public sector		5.3	4.8	3.6	2.6	3.9	3.7	4.5	4.7	6.6	3.5	4.4	4.3	2.8	4.8
- private sector		6.9	12.4	8.0	9.8	10.2	8.1	9.1	13.3	10.6	9.6	10.9	12.2	12.1	17.5
- under foreign control		0.9	3.3	3.3	3.2	4.1	5.1	4.8	2.8	4.2	2.4	2.6	1.7	1.6	4.6
b) Households	-	0.2	0.4	0.3	0.2	0.4	0.2	0.3	0.2	0.5	0.5	0.6	1.1	0.8	0.9
c) Non-profit organisations		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d) Extrabudgetary needs of central and local authorities		0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.2	0.1	0.1	0.3	0.8	0.6	1.7
e) Other		1.3	0.2	0.3	0.1	0.1	0.1	0.1	0.4	0.1	0.0	0.0	0.1	0.0	0.0
2. NEW LOANS BY TERM		14.6	21.1	15.5	16.0	18.7	17.2	18.9	21.4	22.1	16.2	18.8	20.2	17.9	29.5
of which:															
a) Short-term loans		12.0	17.0	13.0	12.6	15.5	14.2	15.7	17.3	15.1	12.8	15.2	15.6	13.5	22.5
b) Medium-term loans		1.5	2.7	1.7	2.6	2.2	1.9	2.5	3.0	3.6	2.0	2.5	3.4	2.8	4.8
c) Long-term loans		1.1	1.4	0.8	0.8	1.0	1.1	0.7	1.1	3.4	1.4	1.1	1.2	1.6	2.2
3. NEW LOANS BY TERM (as % of total credit)															
New loans in total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:															
a) Short-term loans		82.2	80.6	83.9	78.7	82.9	82.6	83.1	80.8	68.3	79.0	80.9	77.2	75.4	76.3
b) Medium-term loans		10.3	12.8	11.0	16.3	11.8	11.0	13.2	14.0	16.3	12.3	13.3	16.8	15.6	16.3
c) Long-term loans		7.5	6.6	5.1	5.0	5.3	6.4	3.7	5.1	15.4	8.6	5.9	5.9	8.9	7.5

Total Credits

(Sk millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks total
1.1.96	226,243.0	33,516.1	28,382.1	288,141.2
01/96	226,669.1	33,074.1	27,589.7	287,332.9
02/96	229,835.3	33,767.9	28,259.3	291,862.5
03/96	233,611.6	35,880.3	27,477.9	296,969.8
04/96	234,557.3	36,445.5	27,077.4	298,080.2
05/96	235,901.8	38,050.7	27,211.5	301,164.0
06/96	238,950.4	41,305.4	26,874.1	307,129.9
07/96	242,698.2	41,376.9	26,310.3	310,385.4
08/96	243,947.4	42,537.5	28,349.3	314,834.2
09/96	243,815.4	43,745.1	28,054.8	315,615.3
10/96	247,691.9	46,112.7	28,652.9	322,457.5
11/96	252,629.7	48,351.0	28,685.9	329,666.6
12/96	257,246.9	51,081.6	30,441.8	338,770.3

Average Lending Rates of Commercial Banks

	1993	1994	1995	1996											
	12	12	12	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS ^{1/}	14.13	14.39	14.78	14.84	14.43	14.20	14.27	13.95	13.43	13.23	13.25	13.28	13.36	13.42	13.22
A) Loans by sector															
a) Entrepreneurial sector															
- Public sector	14.96	15.18	15.52	15.04	14.64	14.22	14.77	14.64	13.44	12.81	12.79	12.93	13.23	13.26	12.95
- Private sector (incl. co-operatives)	14.20	14.82	15.59	15.71	15.20	15.01	14.87	14.41	14.08	13.98	14.01	13.99	13.94	14.00	13.86
b) Households	5.52	4.29	5.06	5.67	5.59	5.66	5.50	5.58	5.65	5.79	5.94	6.06	6.35	6.47	6.76
B) Loans by term															
- Short-term loans	16.29	16.51	16.17	16.27	15.45	14.96	14.76	14.05	13.60	13.66	13.76	13.81	13.86	14.06	13.86
- Medium-term loans	16.62	17.63	17.77	17.73	17.18	17.01	16.76	16.46	15.98	15.75	15.73	15.67	15.60	15.51	15.28
- Long-term loans	11.06	11.30	12.12	12.29	12.18	12.14	12.57	12.53	12.01	11.56	11.50	11.50	11.63	11.59	11.35
2. NEW LOANS IN TOTAL		19.09	14.04	13.42	13.88	13.54	12.80	12.95	12.58	13.23	13.06	13.56	13.57	14.27	13.45
A) Loans by sector															
a) Entrepreneurial sector															
- Public sector	-	19.82	14.23	13.03	13.92	13.72	13.29	13.99	13.04	12.99	13.01	13.14	12.81	13.03	13.46
- Private sector (incl. co-operatives)		19.20	14.89	14.86	14.94	14.59	14.01	13.58	12.42	13.40	13.52	13.83	13.91	14.74	14.23
b) Households		18.35	15.44	14.26	15.20	14.52	11.56	10.83	10.66	10.54	10.57	10.57	11.18	10.39	10.44
B) Loans by term															
- Short-term loans		19.37	13.68	13.15	13.31	13.18	12.56	12.77	12.36	13.47	13.40	13.57	13.55	14.46	13.52
- Medium-term loans		19.18	16.17	15.25	16.26	15.53	14.15	13.80	13.32	13.21	13.89	14.25	13.33	13.77	13.05
- Long-term loans		16.11	14.37	14.03	15.00	14.56	13.54	13.94	14.03	12.16	8.72	11.75	14.44	13.54	13.68
C) Average rates up to 3% of which:		1.00	0.57	1.25	0.04	0.46	0.37	0.09	0.06	0.19	1.88	1.96	2.21	1.67	2.00
- Short-term		0.99	0.52	1.00	0.00	0.00		0.01			0.01		2.00	0.00	2.02
- Medium-term		0.19	0.08	1.89	0.28	0.13	0.97	0.28	1.50	1.16	1.00	1.50	1.67	1.41	1.65
- Long-term		1.10	1.05	1.78	1.00	2.53	0.87	0.41	1.28	2.03	2.99	2.05	2.35	1.77	1.40
D) Average rates above 3% of which:		19.55	14.55	13.54	13.96	13.70	12.90	13.12	12.90	13.34	13.87	13.56	13.58	14.28	13.94
- Short-term		19.68	14.09	13.25	13.40	13.34	12.63	12.93	12.73	13.63	13.83	13.57	13.55	14.46	14.14
- Medium-term		19.39	16.75	15.33	16.29	15.58	14.17	13.86	13.34	13.23	13.91	14.26	13.34	13.79	13.06
- Long-term		18.31	15.99	14.68	15.03	15.07	14.28	14.87	14.29	12.21	14.48	11.84	14.61	13.62	13.88

1/ In 1993 and 1994: interest rate on the total volume of loans including loans at zero interest rate
In 1995 and 1996: interest rate on the total volume of loans excluding loans at zero interest rate

Average Monthly Lending Rates - Total Credits

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/96	8.80	13.85	16.16	10.64	12.90
02/96	8.80	13.37	15.47	10.51	12.58
03/96	8.80	12.84	15.33	10.46	12.32
04/96	8.80	12.76	15.09	10.67	12.35
05/96	8.80	11.98	14.81	10.53	11.96
06/96	8.80	11.94	14.27	10.30	11.71
07/96	8.80	11.83	14.15	10.08	11.58
08/96	8.80	12.07	14.03	10.00	11.63
09/96	8.80	12.00	13.87	9.88	11.53
10/96	8.80	12.15	13.64	9.87	11.55
11/96	8.80	12.37	13.59	9.82	11.63
12/96	8.80	11.95	12.99	9.33	11.16

Average Monthly Lending Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/96	8.80	13.72	15.83	11.17	12.60
02/96	8.80	12.90	15.45	10.96	12.19
03/96	8.80	11.84	15.07	10.72	11.63
04/96	8.80	11.98	14.53	11.55	12.07
05/96	8.80	10.93	14.40	11.31	11.60
06/96	8.80	11.33	12.45	10.85	11.17
07/96	8.80	10.86	12.39	10.60	10.88
08/96	8.80	11.21	12.28	10.51	10.93
09/96	8.80	11.04	12.25	10.29	10.75
10/96	8.80	11.54	12.26	10.32	10.94
11/96	8.80	11.66	12.38	10.33	10.99
12/96	8.80	11.01	11.55	9.95	10.49

Average Monthly Lending Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/96	8.80	14.05	16.16	11.62	13.64
02/96	8.80	13.69	15.26	11.51	13.29
03/96	8.80	13.35	15.17	11.57	13.15
04/96	8.80	13.18	15.10	11.30	12.98
05/96	8.80	12.43	14.77	11.18	12.55
06/96	8.80	12.15	14.51	11.06	12.34
07/96	8.80	12.02	14.38	10.76	12.20
08/96	8.80	12.28	14.29	10.65	12.24
09/96	8.80	12.22	14.09	10.58	12.16
10/96	8.80	12.21	13.80	10.54	12.08
11/96	8.80	12.38	13.77	10.46	12.14
12/96	8.80	12.03	13.12	9.84	11.64

Average Monthly Lending Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/96	8.80	12.34	17.15	3.60	5.63
02/96	8.80	14.61	16.12	3.60	5.49
03/96	8.80	15.25	16.44	3.57	5.55
04/96	8.80	16.15	14.91	3.58	5.40
05/96	8.80	15.54	14.64	3.60	5.47
06/96	8.80	15.70	14.28	3.58	5.54
07/96	8.80	15.43	13.75	3.65	5.68
08/96	8.80	14.88	13.43	3.68	5.80
09/96	8.80	15.33	13.12	3.71	5.94
10/96	8.80	14.25	12.84	3.86	6.23
11/96	8.80	14.01	12.47	3.84	6.33
12/96	8.80	13.86	12.57	3.84	6.60

Development of Deposit Rates and Changes in the Volume of Sk Deposits

		1996											
		1	2	3	4	5	6	7	8	9	10	11	12
Total deposits	a	7.52	7.24	6.59	6.49	6.48	6.54	6.58	6.75	6.70	6.70	6.76	6.18
	b	-5.90	6.10	4.10	-3.00	10.40	1.00	7.80	2.40	-0.60	0.10	9.30	24.80
of which:													
Demand deposits	a	3.07	3.11	3.13	3.08	3.00	3.06	3.01	2.96	2.97	2.96	2.93	2.87
	b	-13.40	2.20	2.90	-2.70	3.00	-0.80	5.60	-2.40	2.50	-4.10	5.70	24.60
Time deposits	a	10.33	9.49	8.95	8.82	8.78	8.62	8.85	9.05	9.10	9.02	9.09	8.63
	b	7.50	4.00	1.20	-0.30	7.40	0.20	2.20	4.80	-3.10	4.20	3.70	0.20
- at up to 7-day notice	a	6.66	7.42	6.92	7.91	8.44	10.63	9.69	9.45	10.22	9.88	9.88	9.51
	b	-1.70	0.10	-0.70	-0.10	1.10	1.90	-2.70	2.60	-0.90	1.30	1.20	-4.90
- at up to 1-month notice	a	6.34	6.42	6.34	6.09	5.81	6.08	7.47	8.55	8.64	8.61	8.75	8.87
	b	0.10	-0.20	1.50	-0.50	2.00	-0.30	4.60	0.20	-2.60	1.80	1.20	1.10
- at up to 3-month notice	a	7.36	7.09	6.94	7.06	7.05	6.95	7.56	7.68	7.63	7.90	8.61	8.89
	b	2.50	1.10	0.80	0.10	1.00	-1.80	0.60	0.50	-1.30	0.30	1.60	-0.70
- at up to 6-month notice	a	8.69	8.69	8.20	8.13	8.09	8.02	7.93	8.20	8.40	8.44	8.40	8.28
	b	4.50	0.10	-0.70	0.00	0.00	-0.10	-0.60	2.00	1.70	0.20	-1.00	-3.20
- at up to 9-month notice	a	9.36	9.46	9.63	9.26	9.30	9.57	9.55	9.77	9.99	9.93	9.84	10.09
	b	0.20	-0.30	0.30	0.00	0.50	0.00	0.30	-0.20	0.00	-0.50	-0.20	-0.70
- at up to 1-year notice	a	11.33	10.80	9.41	9.24	9.08	9.08	9.03	9.11	9.07	9.05	9.09	8.91
	b	0.30	1.90	0.40	-1.50	1.60	0.00	0.30	0.10	-0.70	0.00	0.40	0.80
- at up to 18-month notice	a	12.75	12.30	12.89	12.37	12.67	11.65	10.94	11.03	11.19	10.76	10.48	10.43
	b	0.20	0.20	-0.10	-0.20	-0.40	0.20	-1.50	-0.20	-0.10	-0.20	0.00	0.00
- at up to 2-year notice	a	12.15	11.27	9.63	9.60	9.61	9.58	9.52	9.53	9.52	9.56	9.54	9.44
	b	0.40	0.60	0.00	0.40	0.70	-1.00	0.00	-0.60	0.00	0.20	-0.40	2.90
- at up to 3-year notice	a	13.16	13.58	13.32	13.10	13.07	13.07	13.06	13.06	13.02	12.94	12.92	12.88
	b	0.20	0.20	0.00	0.60	0.00	0.00	2.10	0.00	-0.10	0.00	0.00	0.00
- at up to 4-year notice	a	12.96	13.98	13.91	13.08	13.00	12.80	12.78	12.98	12.98	12.97	12.94	12.92
	b	-7.20	-0.30	0.00	0.10	0.20	-0.40	-0.60	0.00	0.00	0.10	0.00	0.10
- at up to 5-year notice	a	14.74	13.77	13.67	13.76	13.51	13.27	13.28	13.20	13.13	13.09	13.37	13.17
	b	6.00	-0.10	-0.80	0.40	0.00	1.40	0.10	0.00	0.10	0.20	0.00	0.70
- at above 5-year notice	a	5.28	5.80	5.79	5.72	5.63	5.54	5.51	5.33	5.31	5.23	5.14	4.85
	b	1.70	0.70	0.60	0.40	0.80	0.30	0.10	0.30	0.50	0.50	0.90	4.00

a - Average rate of interest (%)

b - Change in volume (Sk billions)

Average Monthly Deposit Rates - Total Deposits

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
01/96	8.80	9.86	12.70	5.47	10.33	3.07	6.71	7.52
02/96	8.80	9.58	11.96	5.80	9.49	3.11	6.63	7.24
03/96	8.80	8.41	10.75	5.79	8.95	3.13	6.05	6.59
04/96	8.80	8.39	10.54	5.71	8.82	3.08	6.04	6.49
05/96	8.80	8.33	10.42	5.63	8.78	3.00	5.83	6.48
06/96	8.80	8.45	9.86	5.54	8.79	3.06	5.83	6.54
07/96	8.80	8.57	10.62	5.51	8.85	3.01	5.59	6.58
08/96	8.80	8.81	10.65	5.33	9.05	2.96	5.76	6.75
09/96	8.80	8.85	10.64	5.31	9.10	2.97	5.71	6.70
10/96	8.80	8.80	10.64	5.23	9.02	2.96	5.79	6.70
11/96	8.80	8.92	10.70	5.14	9.09	2.93	5.79	6.76
12/96	8.80	8.88	10.56	4.85	8.63	2.87	5.40	6.18

Average Monthly Deposit Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
01/96	8.80	7.64	12.80	8.98	9.45	2.76	5.79	6.19
02/96	8.80	7.97	12.74	9.28	9.75	2.71	5.80	6.27
03/96	8.80	7.45	12.77	9.25	9.65	2.73	5.61	6.45
04/96	8.80	7.55	12.75	9.19	9.57	2.71	5.58	6.17
05/96	8.80	7.42	12.18	9.54	9.43	2.49	5.07	6.07
06/96	8.80	7.26	11.78	6.12	9.56	2.69	4.99	5.97
07/96	8.80	7.50	12.50	6.59	9.11	2.57	4.60	5.87
08/96	8.80	8.14	12.50	4.56	9.53	2.61	4.80	6.03
09/96	8.80	8.35	12.37	4.45	9.78	2.56	4.65	5.95
10/96	8.80	8.25	12.44	4.24	9.52	2.57	4.97	6.14
11/96	8.80	9.04	12.37	2.97	9.88	2.58	5.39	6.33
12/96	8.80	8.52	12.32	3.60	9.43	2.72	4.84	5.67

Average Monthly Deposit Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
01/96	8.80	9.64	13.10	13.58	9.69	2.59	5.62	6.07
02/96	8.80	9.43	13.04	13.58	10.20	2.58	5.68	6.08
03/96	8.80	8.64	13.61	13.34	10.03	2.64	5.42	6.01
04/96	8.80	8.77	11.61	13.32	9.96	2.55	5.50	5.83
05/96	8.80	8.20	11.28	13.49	9.08	2.46	5.22	5.62
06/96	8.80	8.76	11.28	13.48	9.50	2.50	5.33	5.72
07/96	8.80	8.96	12.58	13.49	9.60	2.49	4.79	5.45
08/96	8.80	9.63	12.90	12.72	10.71	2.32	4.90	5.83
09/96	8.80	9.90	12.96	12.74	10.65	2.34	4.79	5.64
10/96	8.80	9.67	12.66	12.54	10.45	2.35	4.93	5.86
11/96	8.80	9.72	13.48	12.87	10.57	2.33	4.90	6.60
12/96	8.80	10.24	12.84	12.75	10.89	2.32	4.60	5.38

Average Monthly Deposit Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Time	Demand	Demand and short-term	Total deposits
01/96	8.80	10.57	12.62	5.03	10.91	3.93	7.82	8.98
02/96	8.80	10.04	11.71	5.37	10.31	4.08	7.59	8.53
03/96	8.80	8.38	10.12	5.31	8.87	4.09	6.61	7.41
04/96	8.80	8.37	10.09	5.25	8.81	3.90	6.50	7.32
05/96	8.80	8.47	10.01	5.16	8.72	3.87	6.58	7.27
06/96	8.80	8.42	10.12	5.13	8.69	3.87	6.51	7.22
07/96	8.80	8.45	10.07	5.11	8.66	3.89	6.55	7.49
08/96	8.80	8.47	10.07	5.06	8.65	3.90	6.53	7.47
09/96	8.80	8.45	10.05	5.03	8.63	3.93	6.54	7.45
10/96	8.80	8.46	10.10	4.99	8.63	3.91	6.54	7.46
11/96	8.80	8.43	10.10	4.91	8.59	3.90	6.51	7.42
12/96	8.80	8.45	10.00	4.65	8.01	3.90	6.54	7.00

Liabilities of Commercial Banks

(Banks and branches of foreign banks in total)

(Sk millions)

LIABILITIES	1996												
	1.1.96	1	2	3	4	5	6	7	8	9	10	11	12
Accounts with banks of issue	3,135.1	7,453.7	6,867.6	9,690.4	13,723.3	11,767.4	16,060.6	13,423.2	15,741.3	16,538.4	20,940.7	19,039.7	5,184.0
Accounts of banks of issue	35,271.2	35,226.4	34,710.5	34,691.8	34,309.0	33,592.7	33,283.2	33,274.6	33,513.9	33,877.4	34,340.3	34,927.3	35,040.3
Redistributional loans	32,107.0	32,107.0	31,866.2	31,866.2	31,866.2	31,866.2	31,566.2	31,488.9	31,388.9	31,388.9	31,388.9	31,388.9	31,088.9
Refinancing loans	1,333.9	1,243.1	964.0	818.8	559.3	372.5	363.0	391.1	600.6	868.3	1,246.5	1,548.9	1,602.4
- of which: Lombard loans	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 government bodies, local authorities, State funds, and funds established by law in SR	26,531.9	28,165.8	28,923.5	28,635.9	29,593.6	32,691.8	31,864.6	35,570.7	35,551.4	35,572.3	36,112.5	35,996.3	34,406.9
Deposits of social security funds	10,288.5	12,619.0	12,725.5	12,820.2	12,941.0	15,386.2	14,379.7	16,544.0	17,253.3	16,034.0	16,998.9	17,306.9	15,647.2
Deposits of extrabudgetary funds from government bodies	8,562.2	8,248.8	7,615.1	7,663.9	7,721.0	7,895.6	8,421.5	8,605.1	7,858.7	9,198.3	8,232.2	7,649.4	8,657.7
Deposits of State funds	468.9	658.2	863.8	575.1	923.7	1,306.1	760.8	1,209.3	1,336.4	787.5	915.5	938.3	938.5
Deposits of funds established by law	2,120.2	1,455.9	2,162.9	1,566.1	1,710.5	1,898.2	2,005.2	3,112.8	2,923.9	3,478.2	3,823.5	4,026.5	3,089.8
Deposits of budgetary resources	1,096.5	1,251.7	1,274.5	1,479.8	1,454.7	1,323.5	1,322.0	1,196.4	1,260.9	1,202.2	1,141.5	1,211.2	1,209.4
Deposits of local governments	3,995.6	3,932.2	4,281.7	4,530.8	4,842.5	4,882.1	4,975.3	4,903.2	4,918.3	4,872.0	5,001.0	4,864.0	4,864.3
Accounts of other banks	108,450.6	93,827.7	98,119.1	102,176.3	105,736.1	111,740.0	116,007.3	122,688.2	123,387.5	121,867.0	115,202.4	122,543.3	139,797.7
Current accounts with other banks	310.5	480.2	430.1	383.6	764.6	554.4	714.1	223.5	702.9	809.9	1,149.5	518.5	1,684.7
Current accounts of other banks	5,609.6	4,541.5	3,380.7	2,958.9	3,294.8	3,459.8	3,548.4	3,549.6	4,544.8	4,795.4	3,324.8	3,200.0	4,071.1
Credits received	18,642.1	20,578.9	18,665.4	18,635.9	19,615.3	19,098.0	18,680.0	19,984.8	20,148.0	19,313.4	18,163.4	18,531.6	32,491.2
Time deposits of other banks	83,888.4	68,227.1	75,642.8	80,197.9	82,061.3	88,627.9	93,064.8	98,930.4	97,991.8	96,948.3	92,564.8	100,293.2	101,550.7
Items pledged as collateral	110.8	118.1	115.9	118.4	115.9	117.2	254.5	228.5	180.9	119.2	67.9	64.9	0.0
Deposits from customers	318,442.3	310,303.5	315,228.5	319,565.0	314,863.4	321,584.4	323,312.8	326,889.8	330,345.0	328,662.7	329,301.2	338,821.6	367,185.4
Current accounts in credit, overdrafts	95,153.4	83,091.7	85,027.2	88,044.0	83,493.3	85,596.2	87,172.7	87,434.7	88,429.9	91,052.2	87,318.1	91,998.9	109,264.3
Time deposits from customers	66,659.8	66,934.3	67,410.6	67,905.2	66,924.1	70,230.9	68,744.7	71,292.3	72,618.3	68,192.9	71,554.9	75,144.5	72,940.3
Savings deposits	156,629.1	160,277.5	162,790.6	163,615.8	164,445.9	165,757.4	167,395.5	168,162.7	169,296.8	169,417.6	170,428.1	171,678.1	184,980.9
Savings giro accounts	5,910.4	6,308.2	6,501.5	6,514.5	6,755.7	6,918.5	7,292.4	7,498.4	7,705.6	7,590.9	7,571.5	7,803.8	8,193.8
Demand savings deposits	29,301.4	29,847.4	30,205.0	30,271.3	30,541.6	30,612.0	30,796.1	30,977.7	31,116.1	31,039.4	31,075.1	31,242.5	32,274.4
Other short-term savings deposits	56,164.4	57,647.9	58,502.1	58,735.6	58,678.6	59,009.8	58,817.4	59,629.9	59,986.1	59,978.4	60,545.3	60,607.0	64,625.2
Medium-term savings deposits	51,056.3	51,695.0	52,177.3	52,224.5	52,152.2	52,156.0	53,096.7	52,495.9	52,473.9	52,419.8	52,394.0	52,278.1	56,075.0
Long-term savings deposits	14,196.5	14,778.9	15,404.8	15,869.9	16,317.8	17,061.0	17,392.9	17,560.8	18,015.1	18,389.1	18,842.3	19,746.8	23,812.4
Other liabilities to customers	6,833.9	7,851.1	10,052.1	8,080.6	8,774.4	7,742.2	8,306.8	7,120.6	8,656.9	9,507.4	9,962.1	9,076.3	10,803.9
Bills of exchange issued	280.0	338.1	355.9	345.9	329.1	331.1	391.6	331.3	335.3	385.3	380.9	407.4	556.2
Certificates of deposits and Treasury bills	4,953.7	5,601.0	6,137.0	6,090.9	6,027.2	5,930.3	5,973.0	5,839.8	5,777.4	5,814.7	5,859.4	5,839.3	5,906.0
Earmarked deposits	833.6	815.2	810.0	826.9	1,005.9	1,145.6	777.6	1,496.7	1,636.9	1,637.8	1,504.6	1,473.0	1,298.0
Accounts of correspondents and customers credited after collection	156.7	239.7	305.5	154.1	167.0	180.8	196.5	179.3	179.4	192.0	206.5	204.3	204.3
Adjustment and other suspense accounts	18,206.5	18,686.3	18,631.6	18,878.5	20,933.0	21,769.8	23,902.4	22,975.4	26,172.0	23,567.1	25,319.3	28,604.2	17,510.8
Transactions in securities	186.3	75.2	270.1	340.1	199.6	503.0	822.7	407.8	483.3	372.4	378.2	410.6	247.4
Liabilities from unpaid securities	114.3	114.4	108.4	108.4	62.4	62.4	92.7	38.7	38.7	38.7	37.7	43.4	15.2
Subsidies and funds of similar nature	3,230.9	3,213.5	3,211.3	3,660.6	3,638.3	3,623.0	3,614.6	3,610.4	3,547.2	3,543.1	3,532.6	3,524.7	3,528.3
Bod issues	4,242.7	4,242.7	5,242.7	5,242.7	5,150.0	5,150.0	7,350.0	7,350.0	8,450.0	9,450.0	9,450.0	9,450.0	11,950.0
Long-term borrowings of special nature	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	200.0	200.0	200.0	6,437.2
Reserves	24,382.7	24,289.0	24,356.1	24,777.4	24,895.5	25,310.6	25,113.1	25,158.3	25,194.5	25,459.4	25,589.0	25,707.2	27,046.0
Fonds created from net profits	12,307.0	12,294.6	12,299.1	12,279.7	12,274.8	12,559.1	13,310.3	13,285.7	13,319.3	13,327.6	13,325.9	13,311.9	13,003.9
Registered capital	20,283.5	20,283.7	20,378.6	20,768.6	20,828.3	20,928.3	21,635.5	22,334.0	22,336.8	22,844.5	23,449.4	23,698.9	23,468.8
Long-term liabilities of foreign banks' branches to head offices	3,752.9	3,788.9	3,801.7	3,655.8	3,745.9	3,876.1	4,905.3	5,432.8	5,492.1	5,445.2	5,372.2	6,414.3	6,571.4
Share premium funds	831.0	831.0	831.0	831.7	843.7	843.7	845.4	845.4	845.4	847.5	848.2	878.1	874.2
Other capital funds	789.0	798.1	789.0	789.0	799.5	799.5	799.5	799.8	799.8	800.0	800.0	800.4	1,087.4
Gains and losses from valuation of property shares	57.2	57.2	57.2	57.2	58.4	58.4	58.4	58.4	58.4	128.4	128.4	128.4	127.3
Own shares issued to decrease share capital	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
Gains and losses from revaluation of share capital in foreign currency	0.0	10.6	4.8	10.4	18.2	23.7	21.7	10.3	31.2	24.9	27.8	31.6	47.3
Retained earnings from previous years	793.4	810.5	793.4	793.4	792.1	1,313.0	1,845.1	1,622.6	1,622.6	1,722.6	1,722.6	1,721.6	1,710.6
Profit earned in current period	0.0	860.1	1,531.1	2,339.7	2,732.0	2,952.1	2,648.4	2,745.1	3,000.6	2,995.0	3,391.1	3,731.3	2,587.8
Profit in process of approval	3,844.0	4,962.6	4,592.5	3,756.3	3,364.2	1,663.1	162.7	162.0	121.4	4.6	4.6	0.1	0.0
Total liabilities	598,021.1	585,258.5	598,524.0	608,665.6	614,981.0	628,259.3	643,556.3	653,879.6	666,819.4	664,945.2	667,455.7	687,050.1	716,596.3
of which: in convertible currency	78,821.0	79,178.9	79,033.0	79,220.5	78,910.1	78,612.4	79,608.8	82,318.8	87,984.0	86,865.6	85,970.6	88,072.7	118,064.0
in non-convertible currency	5.4	5.5	5.4	5.5	5.6	5.6	5.6	5.5	5.6	5.6	5.6	5.7	5.8

Foreign Exchange Assets and Liabilities of the Banking Sector vis-a-vis Foreign Countries

(in convertible currency)

US\$ thousands)

End-of-month figures	Foreign exchange assets			Foreign exchange liabilities			Foreign exchange position		
	Total	Short-term	Medium- and long-term	Total	Short-term	Medium- and long-term	Total	Short-term	Medium- and long-term
01/96	1,610,673	1,608,719	1,954	1,007,203	462,959	544,243	603,470	1,145,760	-542,289
02/96	1,601,936	1,599,942	1,994	974,317	417,855	556,462	627,619	1,182,087	-554,468
03/96	1,491,330	1,489,355	1,975	1,031,257	509,872	521,386	460,073	979,484	-519,411
04/96	1,422,661	1,420,669	1,991	1,032,219	538,246	493,974	390,441	882,424	-491,982
05/96	1,421,589	1,398,589	23,000	1,016,249	484,913	531,337	405,339	913,676	-508,337
06/96	1,277,519	1,262,512	15,007	1,072,227	523,878	548,349	205,291	738,634	-533,342
07/96	1,292,480	1,237,689	54,791	1,151,325	571,173	580,152	141,155	666,515	-525,360
08/96	1,286,514	1,231,740	54,774	1,252,817	672,712	580,105	33,698	559,028	-525,330
09/96	1,200,705	1,142,508	58,196	1,229,330	685,565	543,765	-28,625	456,944	-485,569
10/96	1,106,357	1,046,817	59,539	1,188,442	642,528	545,914	-82,086	404,289	-486,375
11/96	1,187,115	1,130,529	56,586	1,282,516	755,983	526,533	-95,401	374,546	-469,947
12/96	2,409,630	2,212,239	197,391	2,177,800	1,413,735	764,065	231,830	798,504	-566,674

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

(in convertible currency)

(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
01/96	18,223,600	48,639,113	30,415,513	34,599,646	48,580,095	13,980,449	-16,376,046	59,018	16,435,064
02/96	18,738,192	47,827,398	29,089,206	35,292,389	47,767,878	12,475,489	-16,554,197	59,520	16,613,717
03/96	13,886,836	45,014,301	31,127,465	29,564,733	44,954,698	15,389,965	-15,677,897	59,603	15,737,500
04/96	11,966,639	43,603,132	31,636,493	27,045,404	43,542,095	16,496,691	-15,078,765	61,037	15,139,802
05/96	12,554,980	44,032,291	31,477,311	28,300,199	43,319,888	15,019,689	-15,745,219	712,403	16,457,622
06/96	6,365,472	39,612,026	33,246,554	22,902,820	39,146,713	16,243,893	-16,537,348	465,313	17,002,661
07/96	4,269,790	39,096,220	34,826,430	20,161,419	37,438,843	17,277,424	-15,891,629	1,657,377	17,549,006
08/96	1,031,653	39,386,637	38,354,984	17,114,638	37,709,720	20,595,082	-16,082,985	1,676,917	17,759,902
09/96	-886,229	37,173,821	38,060,050	14,146,983	35,372,061	21,225,078	-15,033,212	1,801,760	16,834,972
10/96	-2,555,240	34,439,783	36,995,023	12,585,122	32,586,379	20,001,257	-15,140,362	1,853,404	16,993,766
11/96	-2,977,370	37,048,669	40,026,039	11,689,206	35,282,684	23,593,478	-14,666,576	1,765,985	16,432,561
12/96	7,394,202	76,855,136	69,460,934	25,468,272	70,559,352	45,091,080	-18,074,070	6,295,784	24,369,854

Capital Market

(Sk millions, pcs)

Bratislava Stock Exchange (BCPB)	1993	1994	1995	1996												
	1-12	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	62,383.5	40,068.7	7,706.6	9,311.8	6,718.7	9,898.4	8,376.8	7,936.3	11,082.9	9,981.4	9,252.1	10,932.0	8,784.8	14,134.5	114,116.3
of which:																
a/ Trading on the BCPB floor	37.9	829.4	470.8	615.5	1,288.1	1,209.4	765.3	1,044.7	991.6	1,643.5	1,737.1	2,235.9	1,196.6	1,445.9	1,650.5	15,824.1
b/ Direct transactions	128.4	5,454.1	39,597.9	7,091.1	8,023.7	5,509.3	9,133.1	7,332.1	6,944.7	9,439.4	8,244.3	7,016.2	9,735.4	7,338.9	12,484.0	98,292.2
2. Number of securities sold (pcs)	115,863	8,598,516	45,158,670	11,357,723	13,830,222	10,345,370	10,540,411	11,011,528	7,354,092	9,536,691	8,484,321	10,321,890	10,506,962	9,413,708	18,532,465	131,235,383
B. STRUCTURE OF TRANSACTIONS																
Volume of transactions - total	166.3	6,283.5	40,068.7	7,706.6	9,311.8	6,718.7	9,898.4	8,376.8	7,936.3	11,082.9	9,981.4	9,252.1	10,932.0	8,784.8	14,134.5	114,116.3
of which:																
a/ Listed securities	95.7	4,654.4	23,554.7	4,051.6	5,476.2	2,879.0	4,505.2	2,930.1	3,161.7	5,150.9	6,924.4	5,751.4	4,914.3	3,975.7	7,982.3	57,702.8
- shares	18.7	3,838.7	11,487.3	3,025.2	3,907.9	2,585.1	3,091.0	1,888.8	1,711.9	3,879.6	4,825.4	3,650.3	3,501.0	2,306.3	5,865.9	40,238.4
- bonds	77.0	815.7	12,067.4	1,026.4	1,568.3	293.9	1,414.2	1,041.3	1,449.8	1,271.3	2,099.0	2,101.1	1,413.3	1,669.4	2,116.4	17,464.4
b/ Unlisted securities	70.7	1,629.1	16,514.0	3,655.0	3,835.6	3,839.7	5,393.2	5,446.7	4,774.6	5,932.0	3,057.0	3,500.7	6,017.7	4,809.1	6,152.2	56,413.5
- shares	70.7	1,589.6	13,243.4	2,775.3	3,733.5	3,074.9	4,494.2	4,218.7	4,027.5	4,104.1	2,141.8	2,728.5	4,127.6	2,836.3	4,629.2	42,891.6
- bonds	0.0	39.5	3,270.6	879.7	102.1	764.8	899.0	1228.0	747.1	1,827.9	915.2	772.2	1,890.1	1,972.8	1,523.0	13,521.9

(Sk millions)

RM - System Slovakia Bratislava	1993	1994	1995	1996												
	1-12	1-12	1-12	1	2	3	4	5	6	7	8	9	10	11	12	1 -12
Volume of transactions - total	43.3	1,970.3	18,051.7	912.1	1,553.0	2,057.9	1,907.7	1,927.0	2,735.3	3,388.2	1,817.8	2,240.0	2,300.1	2,426.9	3,284.7	26,550.7
of which:																
a/ periodic auctions	43.3	1,581.7	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-
b/ regular auctions	0.0	388.6	17,951.7	912.1	1,553.0	2,057.9	1,907.7	1,927.0	2,735.3	3,388.2	1,817.8	2,240.0	2,300.1	2,426.9	3,284.7	26,550.7

Publications of the National Bank of Slovakia

Regular publications

Menový prehľad / Monetary Survey (monthly bulletin)
Výročná správa / Annual Report

BIATEC - Banking Journal (monthly, with selected articles in English)

Other publications

- Laws and decrees:

National Bank of Slovakia Act

Accountancy Act

Devízový zákon / Foreign Exchange Act

Zákon o bankách / Banking Act

Zákon o ochrane vkladov / Act on Protection of Bank Deposits

- 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

Foreign Capital in the Economy of Slovakia

- Information on Slovak banknotes, coins, and commemorative coins

