

G. Appendices

Selected Indicators of Monetary and Economic Development in the SR

	Unit	Note	1993	1994	1995	1996				1997			
						Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
GDP at constant prices	Sk billions					127.8	138.7	143.0	141.3	136.0	147.3	152.4	151.1
Cumulative figure (since beginning of year)	Sk billions		460.8	483.4	516.8	127.8	266.5	409.5	550.8	136.0	283.3	435.7	586.8
Increase over previous quarter	%		-	-	-	-4.6	8.5	3.1	-1.2	-3.7	8.3	3.5	-0.9
Quarterly increase	%	1)	-	-	-	6.4	6.6	6.6	6.7	6.4	6.2	6.6	6.9
Cumulative increase	%	1)	-3.7	4.9	6.8	6.4	6.5	6.6	6.6	6.4	6.3	6.4	6.5
GDP at current prices	Sk billions					130.5	144.3	150.5	150.4	148.7	162.6	170.2	172.4
Cumulative figure (since beginning of year)	Sk billions		369.1	440.5	516.8	130.5	274.8	425.3	575.7	148.7	311.3	481.5	653.9
Increase over previous quarter	%		-	-	-	-2.5	10.6	4.3	-0.1	-1.1	9.3	4.7	1.3
Quarterly increase	%	1)	-	-	-	10.6	11.3	11.3	12.3	13.9	12.7	13.1	14.6
Cumulative increase	%	1)	11.1	19.3	17.3	10.6	10.9	11.1	11.4	13.9	13.3	13.2	13.6
Retail sales at current prices	Sk billions					65.7	72.6	75.6	82.6	74.4	78.7	84.2	91.5
Cumulative figure (since beginning of year)	Sk billions		202.1	233.8	262.1	65.7	138.3	213.9	296.4	74.4	153.1	237.3	328.8
Increase in retail sales at current prices	%	1)	-	-	-	16.0	12.6	12.8	11.6	13.2	8.5	11.4	10.8
Cumulative increase at current prices	%	1)	34.7	15.7	12.1	16.0	14.2	13.7	13.1	13.2	10.7	10.9	10.9
Increase in volume at constant prices	%	1)	-	-	-	9.3	6.2	6.8	5.9	6.8	2.1	5.1	4.5
Cumulative increase in volume at const. prices	%	1)	9.8	1.7	2.0	9.3	7.4	7.2	7.0	6.8	4.5	4.8	4.6
Current income of households⁹⁾	Sk billions		269.3	319.9	417.8	-	-	-	474.4	-	-	-	528.3
Cumulative figure (since beginning of year)	Sk billions		269.3	319.9	417.8	-	-	-	474.4	-	-	-	528.3
Cumulative increase	%	1)	25.7	18.8	30.6	-	-	-	13.5	-	-	-	11.4
Savings rate of households	%	2)	8.4	9.8	10.2	-	-	-	8.6	-	-	-	8.0
Consumer prices	%	3)	-	-	-	1.2	2.2	3.9	5.4	2.1	3.0	4.3	6.4
Cumulative figure (since beginning of year) average	%	1)	25.1	11.7	7.2	6.1	6.2	5.2	5.4	6.3	6.2	5.7	6.4
	%		23.2	13.4	9.9	6.2	6.2	5.9	5.8	6.0	6.1	6.1	6.1
Unemployment													
Number of unemployed	thous.	4)	368.1	371.5	333.3	342.7	311.2	313.9	329.7	349.7	319.9	336.9	347.8
Increase	thous.	1)	107.8	3.4	-38.2	-28.9	-27.9	-22.1	-3.6	7.0	8.7	23.0	18.1
Unemployment rate	%		14.4	14.8	13.1	13.3	12.1	12.2	12.8	13.4	12.3	13.0	12.5
Change	%	1)	4.0	0.4	-1.7	-1.3	-1.2	-1.0	-0.3	0.1	0.2	0.8	-0.3
Exchange rate (midpoint)	SKK/USD	4)	33.202	31.277	29.569	30.184	31.007	30.960	31.895	33.085	33.380	33.789	34.782
	SKK/DEM	4)	19.233	20.060	20.646	20.326	20.314	20.335	20.514	19.568	19.333	19.214	19.398
Real effective exchange rate		8)											
- based on CPI a)			104.0	110.2	113.7	114.5	114.6	115.9	116.5	122.1	123.4	125.1	125.8
b)			93.5	97.8	101.5	101.6	100.6	98.4	98.7	102.2	108.2	106.4	109.0
- based on PPI a)			107.0	109.4	114.2	117.1	118.7	119.8	119.1	123.5	124.5	127.3	126.3
b)			88.1	91.9	96.2	97.5	97.9	96.5	96.1	97.8	103.9	105.5	106.7
Foreign exchange reserves													
Total	US\$ millions		1,402.3	3,092.9	5,036.7	4,947.8	4,639.1	4,797.3	5,682.5	5,900.4	6,128.0	6,776.6	6,488.4
-of which: NBS reserves	US\$ millions		449.6	1,745.0	3,418.4	3,458.5	3,376.6	3,654.8	3,473.3	3,453.1	3,018.7	3,150.9	3,284.8
State budget													
Revenue	Sk billions	5)	150.3	139.1	163.1	40.4	79.5	119.6	166.3	39.9	78.5	125.2	180.8
- Fulfilment of the annual budget	%		95.1	103.3	111.4	24.9	49.0	72.3	100.5	23.3	45.9	73.1	105.7
Expenditure	Sk billions	5)	173.3	162.0	171.4	43.9	85.6	133.0	191.9	43.4	91.7	153.1	217.8
- Fulfilment of the annual budget	%		109.6	108.5	102.4	23.2	45.2	69.2	99.7	20.9	44.1	73.6	104.7
Balance	Sk billions		-23.0	-22.9	-8.3	-3.5	-6.1	-13.4	-25.6	-3.5	-13.2	-28.0	-37.0
MONETARY AGGREGATES													
Net domestic assets	%	6)	19.8	-1.1	5.1	10.2	16.4	19.3	20.0	15.1	13.9	11.6	8.8
Money supply [M2]	%	6)	19.1	19.1	21.2	23.8	21.3	18.4	16.6	12.5	12.8	12.1	8.8
Loans to households and enterprises	%	6)	10.8	1.9	14.7	16.2	19.3	19.6	18.2	12.1	7.9	4.7	2.2
- of which: in foreign currency	%	6)	118.9	77.8	57.6	72.8	110.8	96.5	35.7	2.3	-8.0	-14.3	14.9
Total deposits	%	6)7)	17.9	18.8	25.0	26.4	24.8	21.0	17.2	13.1	12.5	10.9	7.4
- in Slovak crowns	%		10.8	16.6	28.3	30.7	29.4	24.8	18.9	14.4	12.0	10.0	6.6
- in foreign currency	%		115.2	34.6	5.0	1.4	-3.1	-3.5	4.5	3.8	16.7	18.8	13.8
Average interest rates													
- on loans	%		14.00	14.51	13.34	12.60	12.00	11.58	11.44	11.48	12.26	13.05	13.33
- on deposits	%		8.61	9.29	8.29	7.11	6.50	6.68	6.54	7.20	7.72	8.27	8.76
- interest rate margin	%		5.39	5.22	5.05	5.49	5.50	4.90	4.90	4.28	4.54	4.78	4.57

- 1) Compared with the same period of last year (at consumer prices at the end of the period)
- 2) Increase in household unrealised purchasing power (in Sk and foreign currency) in relation to their 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; end of year compared with 1 January - cumulative figures (at current exchange rates)
- 7) Including funds, the government, and non-residents
- 8) Compared with the weighted average for the first nine months of 1990
- 9) Based on data from BIPAVO (before 1994), and current income (since 1995)
- a) USA, Great Britain, Austria, France, Germany, Italy, Holland, Switzerland
- b) USA, Great Britain, Austria, France, Germany, Italy, Holland, Switzerland, Czech Republic

Ratios of Selected Economic Indicators to GDP in 1993 -1997

	1993	1994	1995	1996	1997
Real GDP / capita (Sk)	86,542	90,399	96,351	102,497	109,006
Nominal GDP / capita (Sk)	69,320	82,376	96,351	107,131	121,471
Nominal GDP / capita (USD)	2,251	2,571	3,240	3,496	3,613
Domestic demand / GDP (% , cons. p.)	104.9	94.4	98.2	110.1	104.6
Net exports / GDP (% , constant prices)	-4.9	5.6	1.8	-10.1	-4.6
Exports of goods and services / GDP (% , cons. p.)	60.0	65.4	63.0	59.0	58.7
Imports of goods and services / GDP (% , cons. p.)	65.0	59.7	61.2	69.1	63.4
Agriculture / GDP (% , current prices)				5.2	4.8
Industrial production / GDP (% , current prices)		-	-	30.0	28.2
Construction / GDP (% , current prices)	-			4.7	5.3
Market services / GDP (% , current prices)				41.8	43.4
Non-market services / GDP (% , current prices)				8.5	8.0
Average annual exchange rate Sk/USD	30.790	32.039	29.735	30.647	33.616

Balance of Payments Ratios

	1993	1994	1995	1996	1997
Exports of goods / GDP	45.3	48.6	49.5	47.0	45.2
Exports of goods and services / GDP	61.6	65.0	63.2	58.0	56.4
Imports of goods / GDP	53.1	48.1	50.6	59.2	52.8
Imports of goods and services / GDP	67.1	59.8	61.4	70.0	63.5
Current account / GDP	-5.0	4.8	2.3	-11.2	-6.9
Capital and financial account / GDP	4.6	0.8	5.7	11.1	8.4
Direct investment in the SR / GDP	1.1	1.2	0.8	1.3	0.8
Other long-term capital / GDP	3.4	3.6	2.3	5.0	5.9
Short-term capital / GDP	5.8	-1.7	1.9	4.9	2.1

Public Sector Ratios

	1993	1994	1995	1996	1997
Budget deficit	6.3	5.2	1.6	4.4	5.6
Fiscal deficit (suficit)		2.6	(0.5)	0.9	4.4
Total debt of the SR ^{2/}	27.4	30.8	25.7	23.9	25.2

1/ Preliminary data

2/ Gross internal debt - official external debt

Ratios of Money Supply Components to GDP at Current Prices

	1993	1994	1995	1996	1997
Money supply [M2]	0.68	0.68	0.69	0.72	0.69
Money [M1]	0.32	0.29	0.29	0.30	0.25
Currency outside banks [M0]	0.07	0.08	0.07	0.08	0.07
Demand deposits	0.25	0.22	0.22	0.23	0.18
- Households	0.08	0.07	0.07	0.08	0.07
- Enterprises	0.16	0.14	0.15	0.14	0.11
- Insurance companies	0.00	0.00	0.00	0.00	0.00
Quasi-money [QM]	0.36	0.39	0.40	0.42	0.44
Time deposits	0.29	0.30	0.33	0.35	0.37
- Households	0.22	0.22	0.24	0.26	0.28
- Enterprises	0.03	0.05	0.05	0.06	0.06
- Insurance companies	0.04	0.03	0.03	0.03	0.02
Foreign-currency deposits	0.07	0.09	0.08	0.07	0.07
- Households	0.06	0.07	0.07	0.06	0.06
- Enterprises	0.01	0.01	0.01	0.01	0.01

Development of Consumer Prices

		1997												
		1	2	3	4	5	6	7	8	9	10	11	12	1-12
Indices of consumer prices of goods and services	a	101.1	100.4	100.5	100.5	100.1	100.3	100.1	101.0	100.2	100.9	100.7	100.5	100.5
	b	106.5	106.9	107.5	108.1	108.2	108.5	108.6	109.6	109.9	110.8	111.5	112.1	109.0
	c	101.1	101.5	102.1	102.6	102.7	103.0	103.0	104.1	104.3	105.2	105.9	106.4	103.5
	d	105.8	106.0	106.3	106.5	106.1	106.2	106.0	106.5	105.7	105.9	106.2	106.4	106.1
of which:														
Foodstuffs	a	101.6	100.4	100.7	100.3	99.2	100.5	99.3	99.9	100.1	101.0	100.7	101.0	100.4
	b	105.9	106.4	107.1	107.4	106.5	107.1	106.3	106.2	106.3	107.3	108.1	109.1	107.0
	c	101.6	102.0	102.7	103.0	102.1	102.6	101.9	101.8	101.9	102.9	103.6	104.6	102.6
	d	105.3	106.3	107.1	107.1	105.9	107.4	106.0	105.4	103.2	103.3	103.8	104.6	105.4
Non-food products	a	100.9	100.5	100.4	100.3	100.6	100.2	100.3	100.6	100.4	101.0	100.6	100.5	100.5
	b	107.2	107.7	108.1	108.5	109.1	109.3	109.6	110.3	110.7	111.8	112.5	113.0	109.8
	c	100.9	101.4	101.8	102.1	102.8	103.0	103.2	103.9	104.3	105.3	105.9	106.4	103.4
	d	106.0	106.0	106.0	106.1	106.1	105.6	105.7	105.8	105.8	106.3	106.4	106.4	106.0
Public catering	a	99.5	100.0	100.5	100.0	100.3	100.2	100.4	100.0	100.2	100.5	100.6	100.3	100.2
	b	103.5	103.5	104.1	104.1	104.4	104.7	105.1	105.0	105.3	105.8	106.4	106.7	104.9
	c	99.5	99.5	100.0	100.0	100.4	100.6	101.0	101.0	101.2	101.7	102.3	102.6	100.8
	d	105.2	104.5	104.7	104.2	104.0	103.5	103.6	103.2	102.8	102.7	102.7	102.6	103.6
Services paid by households	a	100.8	100.5	100.5	101.1	100.3	100.2	100.6	102.7	100.2	100.6	100.7	100.1	100.7
	b	106.5	107.0	107.6	108.8	109.2	109.4	110.1	113.0	113.2	113.9	114.6	114.8	110.7
	c	100.8	101.3	101.9	103.0	103.4	103.6	104.2	107.0	107.2	107.8	108.5	108.6	104.8
	d	105.3	105.2	105.3	106.3	106.4	106.4	106.8	108.5	108.1	108.2	108.7	108.6	107.0

Source: Statistical Office of the SR

Legend:

a - Index (previous month = 100)

b - Index (December 1995 = 100)

c - Index (December 1996 = 100)

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

Development of Producer Prices

		1997												
		1	2	3	4	5	6	7	8	9	10	11	12	1-12
Indices of producer prices of industrial products	a	101.2	100.6	99.4	100.6	99.4	100.2	100.6	100.6	100.4	101.6	99.8	100.1	100.4
	b	101.2	101.7	101.2	101.7	101.2	101.3	101.9	102.5	102.9	104.5	104.3	104.4	102.4
	c	107.5	108.2	107.5	108.2	107.5	107.7	108.4	109.0	109.4	111.1	110.9	111.0	108.9
	d	106.1	105.3	104.2	104.8	103.2	103.7	104.4	104.3	104.2	104.8	104.4	104.4	104.5
	e	105.5	106.1	105.5	106.1	105.5	105.7	106.3	106.9	107.3	109.0	108.8	- 108.9	106.8
Indices of producer prices of building materials and products	a	101.2	100.9	99.4	101.6	101.8	100.3	100.4	100.9	100.4	100.4	100.5	100.3	100.7
	b	101.2	102.2	101.6	103.2	105.1	105.4	105.8	106.7	107.1	107.5	108.0	108.3	105.2
	c	107.2	108.2	107.6	109.3	111.3	111.6	112.0	113.0	113.4	113.8	114.4	114.7	111.4
	d	108.4	106.3	104.8	106.2	108.2	108.0	107.7	108.5	108.5	108.2	107.9	108.3	107.6
	e													
Indices of producer prices of agricultural products	a			-	-		-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	d	108.1	111.1	111.1	108.6	106.8	106.8	108.6	107.6	105.6	102.0	99.4	98.9	105.6
	e	103.6	107.0	110.9	110.8	109.6	110.7	115.4	118.7	113.1	107.7	107.0	108.0	111.3
of which:	a	-	-	-	-	-	-	-	-	-	-	-	-	-
Plant products	b	-	-	-	-	-	-	-	-	-	-	-	-	-
(including fruit and vegetables)	c	-	-	-	-	-	-	-	-	-	-	-	-	-
	d	116.0	118.4	117.6	113.3	109.0	110.7	109.7	108.9	107.8	100.7	96.5	92.8	106.3
	e	117.2	119.5	121.0	120.5	120.4	123.7	119.7	123.3	117.8	108.2	108.1	109.4	116.8
Animal products	a		-	-	-	-	-	-	-	-	-	-	-	-
	b													
	c													
	d	106.4	109.3	109.8	108.0	106.5	106.2	107.3	105.6	103.4	103.4	102.6	103.5	105.9
	e	101.0	104.1	108.9	109.5	108.3	109.2	110.7	112.6	108.4	107.2	105.9	107.1	108.1

Source: Statistical Office of the SR

Legend:

a - Index (previous month = 100)

b - Index (December 1996 = 100)

c - Index, average for 1995 = 100

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

e - Index, year 1995 = 100, in the case of industrial producers: December 1995

Development of Gross Domestic Product from 1993 to 1997

	1993	1994	1995	1996	1997
GDP (at constant 1995 prices)					
- Sk billions	460.8	483.4	516.81	550.8	586.8
- % change	-3.4	4.9	6.9	6.6	6.5
Final consumption in total					
- Sk billions	362.6	349.4	360.8	400.2	417.2
- % change	-1.7	-3.6	3.3	10.9	4.2
of which:					
Final household consumption					
- Sk billions	244.4	244.4	252.7	270.2	287.1
- % change	-1.5	0.0	3.4	6.9	6.3
Final cons. in state administration					
- Sk billions	118.2	105.0	108.1	130.0	130.1
- % change	-2.2	-11.2	3.0	20.3	0.1
Gross capital formation					
- Sk billions	121.0	106.7	146.6	206.4	196.7
- % change	-8.1	-11.8	37.4	40.8	-4.7
of which:					
Gross fixed capital formation					
- Sk billions	140.9	134.4	141.5	197.8	226.4
- % change	-5.4	-4.6	5.3	39.8	14.5
Change in stocks					
- Sk billions	-19.9	-27.7	5.1	8.6	-29.7
Domestic demand in total					
- Sk billions	483.6	456.1	507.4	606.6	613.9
- % change	-3.4	-5.7	11.2	19.6	1.2
Balance of foreign trade					
- Sk billions	-22.8	27.3	9.4	-55.8	-27.1
of which:					
Exports of goods and services					
- Sk billions	276.7	316.0	325.8	324.9	344.7
- % change	-0.5	14.2	3.1	-0.3	6.1
Imports of goods and services					
- Sk billions	299.5	288.7	316.4	380.7	371.8
- % change	-0.8	-3.6	9.6	20.3	-2.3
GDP at current prices					
- Sk billions	369.1	440.5	516.8	575.7	653.9
- % change	11.9	19.3	17.3	11.4	13.6
GDP deflator					
- % change	15.8	13.8	9.7	4.5	6.6

Source: Statistical Office of the SR

Note: The figures for 1996 and 1997 are based on preliminary data.

Unemployment

		1997											
		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	16,631	19,712	23,038	27,155	28,116	28,543	29,120	28,982	26,765	24,135	20,674	19,318
	b	2,513	3,081	3,326	4,117	961	427	577	-138	-2,217	-2,630	-3,461	-1,356
Number of unemployed (end-of-month figures)	a	353,605	356,181	349,658	337,180	320,530	319,923	331,707	332,828	336,858	334,327	328,379	347,753
	b	23,856	2,576	-6,523	-12,478	-16,650	-607	11,784	1,121	4,030	-2,531	-5,948	19,374
Number of unemployed per vacancy	a	21	18	15	12	11	11	11	11	13	14	16	18
Unemployment % rate (end-of-month figures)	a	13.6	13.7	13.4	13.0	12.3	12.3	12.8	12.8	13.0	12.9	12.6	12.5

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 1997

	1st quarter		1st- 2nd quarters		1 st - 3rd quarters		1st-4th quarters	
Applied exchange rates	32.726 Sk/USD		33.035 Sk/USD		33.515 Sk/USD		33.616 Sk/USD	
	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions
Trade balance	-15,333.0	-468.5	-32,563.0	-985.7	-38,515.0	-1,149.2	-49,475.0	-1,471.8
Exports (f.o.b.)	70,009.0	2,139.2	145,653.0	4,409.1	222,401.0	6,635.9	295,574.0	8,792.7
Imports (f.o.b.)	85,342.0	2,607.8	178,216.0	5,394.8	260,916.0	7,785.1	345,049.0	10,264.4
Services balance	-625.0	-19.1	-233.0	-7.1	1,877.0	56.0	2,536.0	75.4
Receipts	14,713.0	449.6	32,732.0	990.8	52,661.0	1,571.3	72,995.0	2,171.4
Transportation	5,632.0	172.1	11,871.0	359.3	18,521.0	552.6	24,884.0	740.2
Travel	3,714.0	113.5	8,474.0	256.5	13,429.0	400.7	18,340.0	545.6
Other services	5,367.0	164.0	12,387.0	375.0	20,711.0	618.0	29,771.0	885.6
Expenditures	15,338.0	468.7	32,965.0	997.9	50,784.0	1,515.3	70,459.0	2,096.0
Transportation	2,778.0	84.9	6,018.0	182.2	8,311.0	248.0	11,480.0	341.5
Travel	3,166.0	96.7	7,679.0	232.5	12,053.0	359.6	14,754.0	438.9
Other services	9,394.0	287.1	19,268.0	583.3	30,420.0	907.7	44,225.0	1,315.6
Income balance	-671.3	-20.5	-895.4	-27.1	-2,935.0	-87.6	-4,085.0	-121.5
Interest	-711.3	-21.7	-371.4	-11.2	-2,430.0	-72.5	-3,593.0	-106.9
Income	1,890.1	57.8	4,594.6	139.1	7,003.0	209.0	9,422.0	280.3
Payments	2,601.4	79.5	4,966.0	150.3	9,433.0	281.5	13,015.0	387.2
Investment	-57.0	-1.7	-710.0	-21.5	-787.0	-23.5	-919.0	-27.3
Income	59.0	1.8	83.0	2.5	157.0	4.7	450.0	13.4
Payments	116.0	3.5	793.0	24.0	944.0	28.2	1,369.0	40.7
Employee compensation	97.0	3.0	186.0	5.6	282.0	8.4	427.0	12.7
Income	157.0	4.8	316.0	9.6	499.0	14.9	734.0	21.8
Payments	60.0	1.8	130.0	3.9	217.0	6.5	307.0	9.1
Current transfers	1,063.0	32.5	1,519.0	46.0	4,187.0	124.9	5,875.0	174.8
Official	164.0	5.0	214.0	6.5	237.0	7.1	320.0	9.5
Private	899.0	27.5	1,305.0	39.5	3,950.0	117.9	5,555.0	165.2
Current account	-15,566.3	-475.7	-32,172.4	-973.9	-35,386.0	-1,055.8	-45,149.0	-1,343.1
Capital transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net medium and long-term financial account	4,406.3	115.1	9,109.7	244.5	20,854.1	575.6	41,521.1	1,169.3
Direct investment	-814.7	-24.9	-941.1	-28.5	92.4	-2.8	2,350.2	69.9
Portfolio investment	110.8	3.4	-4,476.0	-135.5	3,021.8	-90.2	382.2	11.4
Borrowings from abroad	4,749.2	114.3	15,079.0	418.9	23,952.3	667.3	37,341.2	1,024.6
Loans to foreign countries	361.0	22.3	-552.2	-10.4	16.0	1.2	1,447.5	63.5
Net short-term financial account	8,923.1	301.6	3,198.9	160.2	3,999.5	180.4	13,168.2	514.8
Total capital and financial account	13,329.4	416.7	12,308.6	404.7	24,853.6	756.0	54,689.3	1,684.2
Errors and omissions	7,247.0	211.9	10,436.8	287.6	6,140.6	161.4	-7,764.1	-295.0
Overall balance	5,010.1	153.0	-9,427.0	-281.6	-4,391.8	-138.4	1,776.2	46.1
Change in reserves (-, increase)	-5,010.1	-153.0	9,427.0	281.6	4,391.8	138.4	-1,776.2	-46.1
Gold holdings	-1,033.2	-31.2	351.1	10.2	4,005.4	115.4	4,005.4	115.4
Holdings of SDRs	37.7	1.6	-21.5	0.0	488.0	14.7	-390.8	-10.7
Foreign exchange assets	-4,014.6	-123.4	9,097.4	271.4	-101.6	8.3	-5,390.8	-150.8

Note: Cumulative figures

Detailed Balance of Payments Capital Account for 1997

Consolidated balance

	1st quarter		1st- 2nd quarters		1 st - 3rd quarters		1st-4th quarters	
Applied exchange rates	32.726 Sk/USD		33.035 Sk/USD		33.515 Sk/USD		33.616 Sk/USD	
	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions
Capital transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Direct investment	-814.7	-24.9	-941.1	-28.5	-92.4	-2.8	2,350.2	69.9
SR abroad	-982.0	-30.0	-1,043.9	-60.1	-1,952.0	-58.2	-3,074.0	-91.4
in the SR ¹⁾	167.3	5.1	1,611.0	31.6	1,859.6	55.5	5,424.2	161.4
Portfolio investment	110.8	3.4	-4,476.0	-135.5	-3,021.8	-90.2	382.2	11.4
SR abroad ²⁾	152.8	4.7	-4,435.0	-134.3	-3,621.8	-108.1	-2,895.8	-86.1
in the SR	-42.0	-1.3	-41.0	-1.2	600.0	17.9	3,278.0	97.5
Other long-term financial accounts	5,110.2	136.6	14,526.8	408.5	23,968.3	668.5	38,788.7	1,088.1
Assets	361.0	22.3	-552.2	-10.4	16.0	1.2	1,447.5	63.5
Government	110.9	3.3	177.0	5.4	358.0	10.5	425.5	12.7
Drawings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Repayments	110.9	3.3	177.0	5.4	358.0	10.5	425.5	12.7
Commercial banks	167.1	16.5	-800.2	-17.9	-376.0	-10.3	436.0	33.4
Drawings	0.0	0.0	-800.2	-17.9	-376.0	-10.3	-1,767.2	-42.6
Repayments	167.1	16.5	0.0	0.0	0.0	0.0	2,203.2	76.0
Enterprises	83.0	2.5	71.0	2.1	34.0	1.0	586.0	17.4
Increase in assets	-59.0	-1.8	-113.0	-3.4	-184.0	-5.5	-328.0	-9.8
Decrease in assets	142.0	4.3	184.0	5.6	218.0	6.5	914.0	27.2
Liabilities	4,749.2	114.3	15,079.0	418.9	23,952.3	667.3	37,341.2	1,024.6
Government	-357.5	-12.2	53.2	0.8	351.9	8.0	3,292.0	96.4
Drawings	1,502.4	45.2	2,494.7	75.4	4,969.2	146.4	11,378.2	336.0
IMF	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EXIM BANK	674.5	20.2	1,335.3	40.4	1,335.3	40.4	5,395.8	160.1
G24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EC	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EIB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	827.9	25.0	1,159.4	35.0	3,633.9	106.0	5,982.4	175.9
Repayments	-1,859.9	-57.4	-2,441.5	-74.6	-4,617.3	-138.4	-8,086.2	-239.6
Commercial banks	-226.3	-36.5	-1,078.2	-69.4	-1,595.6	-92.5	-2,113.8	-147.6
Drawings	3,367.4	103.1	6,272.0	210.6	9,858.0	278.2	11,599.2	309.9
Repayments	-3,593.7	-139.6	-7,350.2	-280.0	-11,453.6	-370.7	-13,713.0	-457.5
Enterprises	5,333.0	163.0	16,104.0	487.5	25,196.0	751.8	36,163.0	1,075.8
Increase in liabilities	9,086.0	277.6	22,814.0	690.6	35,652.0	1,063.8	52,361.0	1,557.6
Decrease in liabilities	-3,753.0	-114.7	-6,710.0	-203.1	-10,456.0	-312.0	-16,198.0	-481.9
Short-term financial account	8,923.1	301.6	3,198.9	160.2	3,999.5	180.4	13,168.2	514.8
Bank assets	-11,661.5	-374.9	-34,964.1	-1,057.6	-49,949.5	-1,501.4	-37,891.1	-1,129.7
Bank liabilities	23,864.5	776.8	37,658.0	1,202.5	52,436.7	1,639.5	38,020.2	1,260.6
Corporate assets	-1,657.0	-50.6	-1,727.0	-52.3	-146.0	-4.4	165.0	4.9
Corporate liabilities	-1,745.0	-53.3	1,351.0	40.9	-828.0	-24.7	6,496.0	193.2
Other assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	122.1	3.7	881.0	26.7	2,486.3	71.4	6,378.1	185.8
Total capital and financial account	13,329.4	416.7	12,308.6	404.7	24,853.6	756.0	54,689.3	1,684.2

1/ Including direct investment by the banking sector

2/ Including portfolio investment by the banking sector

Note: The table contains cumulative figures

Foreign Trade

(Sk millions)

		1997											
		1	2	3	4	5	6	7	8	9	10	11	12
Import OP	a	28,097	27,826	29,419	35,443	28,193	29,238	28,665	26,060	27,975	30,556	27,097	26,480
	b	28,097	55,923	85,342	120,785	148,978	178,216	206,881	232,941	260,916	291,472	318,569	345,049
	c	122.5	103.7	108.9	116.0	112.6	113.2	111.4	110.2	109.0	107.1	104.5	101.2
of which: Czech Republic	a	6,201	6,797	6,902	8,645	6,285	7,061	5,612	6,038	6,930	7,562	6,042	5,260
	b	6,201	12,998	19,900	28,545	34,830	41,891	47,503	53,541	60,471	68,033	74,075	79,335
	d	22.1	24.4	23.5	24.4	22.3	24.2	19.6	23.2	24.8	24.7	22.3	19.9
Export FCO	a	21,223	24,284	24,502	25,402	24,037	26,205	25,745	24,753	26,250	27,009	26,094	20,070
	b	21,223	45,507	70,009	95,411	119,448	145,653	171,398	196,151	222,401	249,410	275,504	295,574
	c	103.6	113.4	113.0	116.9	113.4	113.6	113.3	113.7	112.6	112.0	110.4	109.2
of which: Czech Republic	a	6,033	6,492	7,193	6,868	6,756	6,968	6,162	6,576	6,765	7,681	6,552	4,735
	b	6,033	12,525	19,718	26,586	33,342	40,310	46,472	53,048	59,813	67,494	74,046	78,781
	d	28.4	26.7	29.4	27.0	28.1	26.6	23.9	26.6	25.8	28.4	25.1	23.6
Trade balance	a	-6,874	-3,542	-4,917	-10,041	-4,156	-3,033	-2,920	-1,307	-1,725	-3,547	-1,003	-6,410
	b	-6,874	-10,416	-15,333	-25,374	-29,530	-32,563	-35,483	-36,790	-38,515	-42,062	-43,065	-49,475
of which: Czech Republic	a	-168	-305	291	-1777	471	-93	550	538	-165	119	510	-525
	b	-168	-473	-182	-1,959	-1,488	-1,581	-1,031	-493	-658	-539	-29	-554

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 volume during the period under review (in %)

SKK Exchange Rates

(midpoint rate)

End-of-month figures	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
01/97	5.862	20.180	26.731	24.098	17.613	2.811	19.778	22.736	32.451	52.580	38.347	1.166
02/97	5.838	19.792	27.490	24.355	17.520	2.798	19.696	22.520	33.266	54.170	38.292	1.156
03/97	5.804	19.530	26.585	24.043	17.397	2.780	19.568	22.571	33.085	53.555	38.005	1.128
04/97	5.755	19.561	26.500	23.985	17.246	2.757	19.400	22.800	33.591	54.602	37.901	1.083
05/97	5.785	19.720	28.617	24.126	17.363	2.777	19.544	23.460	33.313	54.470	38.030	1.018
06/97	5.731	19.743	29.191	24.197	17.180	2.748	19.333	23.203	33.380	55.765	37.910	1.042
07/97	5.626	19.451	29.406	25.209	16.851	2.697	18.979	22.929	34.884	56.756	37.399	1.007
08/97	5.699	19.654	29.089	24.760	17.042	2.729	19.198	23.198	34.526	55.490	37.699	1.029
09/97	5.720	19.633	27.893	24.388	17.067	2.730	19.214	23.261	33.789	54.414	37.641	1.031
10/97	5.776	19.694	27.689	23.665	17.158	2.747	19.345	23.753	33.249	55.523	38.073	1.011
11/97	5.783	19.753	26.931	23.995	17.171	2.749	19.353	24.000	34.200	57.182	38.362	0.996
12/97	5.798	19.743	26.848	24.152	17.212	2.758	19.398	23.913	34.782	57.842	38.372	1.004

State Budget

(Sk millions)

		1997											
		1	2	3	4	5	6	7	8	9	10	11	12
State budget revenue	a	16,206	25,774	39,924	56,081	65,597	78,499	96,144	109,746	125,153	144,874	159,142	180,826
	b	9.5	15.1	23.3	32.8	38.3	45.9	56.2	64.1	73.1	84.7	93.0	105.7
State budget expenditure	a	13,322	26,135	43,374	60,773	72,774	91,708	114,080	134,015	153,121	176,138	192,632	217,825
	b	6.4	12.6	20.9	29.2	35.0	44.1	54.8	64.4	73.6	84.7	92.6	104.7
State budget balance	a	2,884	-361	-3450	-4,692	-7,177	-13,209	-17,936	-24,269	-27,968	-31,264	-33,490	-36,999

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 billions)

	1997												
	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\$	31.895	31.895	31.895	31.895	31.895	31.895	31.895	31.895	31.895	31.895	31.895	31.895	31.895
Fixed exchange rate Sk/DM	20.514	20.514	20.514	20.514	20.514	20.514	20.514	20.514	20.514	20.514	20.514	20.514	20.514
ASSETS													
Net foreign assets	65.0	62.9	68.5	65.7	63.8	58.5	64.8	68.9	72.3	71.0	76.8	74.0	71.4
Foreign assets	187.8	192.5	203.1	204.6	211.4	202.8	219.1	232.1	242.3	239.8	254.0	259.9	234.8
Foreign liabilities	122.8	129.6	134.6	138.9	147.6	144.3	154.3	163.2	170.0	168.8	177.2	185.9	163.4
Net domestic assets	351.9	342.1	337.5	341.9	346.1	355.5	351.2	354.1	354.8	352.3	347.9	357.4	382.5
Domestic credits	430.6	423.6	425.7	434.4	438.6	442.1	445.0	446.5	450.7	455.1	458.0	464.4	467.8
- Net credit to Government	71.6	66.7	69.0	73.4	74.9	77.5	81.0	85.3	87.0	89.2	92.3	96.9	100.5
- Net credit to FNM ^{1/}	-3.2	-2.8	-2.2	-2.1	-2.3	-2.3	-2.4	-2.5	-2.9	-2.3	-2.0	-2.2	-3.0
- Credit to households and enterprises	362.2	359.7	358.9	363.1	366.0	366.9	366.4	363.7	366.6	368.2	367.7	369.7	370.3
- Credit in Sk	331.4	327.8	328.1	331.9	334.2	334.8	333.4	329.9	332.7	333.8	334.7	335.4	334.6
- Credit to enterprises	313.6	309.8	310.1	313.7	315.8	316.2	314.6	310.9	313.5	314.5	315.1	315.6	314.2
- Credit to households	17.8	18.0	18.0	18.2	18.4	18.6	18.8	19.0	19.2	19.3	19.6	19.8	20.4
- Credit in foreign currency	30.8	31.9	30.8	31.2	31.8	32.1	33.0	33.8	33.9	34.4	33.0	34.3	35.7
LIABILITIES													
Liquid liabilities [M2]	416.9	405.0	406.0	407.6	409.9	414.0	416.0	423.0	427.1	423.3	424.7	431.4	453.9
Money [M1]	173.9	153.8	154.8	156.2	155.5	157.3	156.1	158.7	160.5	156.6	154.0	160.1	166.1
Currency outside banks [MO]	43.5	43.4	43.9	44.7	44.3	44.9	45.2	45.5	46.8	46.4	46.0	46.8	48.7
Demand deposits	130.4	110.4	110.9	111.5	111.2	112.4	110.9	113.2	113.7	110.2	108.0	113.3	117.4
- Households	46.1	48.0	48.7	48.6	49.6	49.6	49.6	49.3	49.3	47.9	46.0	45.8	46.2
- Enterprises	82.6	61.1	60.0	61.3	60.4	61.7	60.2	62.8	63.1	61.3	61.1	66.6	69.6
- Insurance companies	1.7	1.3	2.2	1.6	1.2	1.1	1.1	1.1	1.3	1.0	0.9	0.9	1.6
Quasi-money [QM]	243.0	251.2	251.2	251.4	254.4	256.7	259.9	264.3	266.6	266.7	270.7	271.3	287.8
Time and savings deposits	201.2	209.2	209.6	209.5	212.4	214.4	214.3	218.1	218.7	219.9	223.7	224.5	240.4
- Households	148.4	149.6	150.2	150.6	150.9	151.3	154.1	155.7	156.7	159.6	164.3	168.3	182.8
- Enterprises	35.0	41.6	41.4	40.4	42.8	43.8	41.6	43.7	43.3	42.5	42.7	39.6	41.4
- Insurance companies	17.8	18.0	18.0	18.5	18.7	19.3	18.6	18.7	18.7	17.8	16.7	16.6	16.2
Foreign currency deposits	41.8	42.0	41.6	41.9	42.0	42.3	45.6	46.2	47.9	46.8	47.0	46.8	47.4
- Households	35.9	36.5	36.9	36.9	37.1	37.5	37.8	38.5	38.8	39.1	39.3	39.6	40.0
- Enterprises	5.9	5.5	4.7	5.0	4.9	4.8	7.8	7.7	9.1	7.7	7.7	7.2	7.4
Other items net	78.7	81.5	88.2	92.5	92.5	86.6	93.8	92.4	95.9	102.8	110.1	107.0	85.3

1/ FNM - National Property Fund

Money Supply M2

	1.1.1997	31.3.1997	30.6.1997	30.9.1997	31.12.1997	Change since beginning of year		Change during the 1st quarter		Change during the 2nd quarter		Change during the 3rd quarter		Change during the 4th quarter	
						Sk billions	in%	Sk billions	in%	Sk billions	in%	Sk billions	in%	Sk billions	in%
Money supply [M2]	416.9	407.6	416.0	423.3	453.9	37.0	8.9	-9.3	-2.2	8.4	2.1	7.3	1.8	30.6	7.2
Money [M1]	173.9	156.2	156.1	156.6	166.1	-7.8	-4.5	-17.7	-10.2	-0.1	-11.6	0.5	0.3	9.5	6.1
Currency outside banks [MO]	43.5	44.7	45.2	46.4	48.7	5.2	12.0	1.2	2.8	0.5	-4.4	1.2	2.7	2.3	5.0
Demand deposits	130.4	111.5	110.9	110.2	117.4	-13.0	-10.0	-18.9	-14.5	-0.6	-14.0	-0.7	-0.6	7.2	6.5
- Households	46.1	48.6	49.6	47.9	46.2	0.1	0.2	2.5	5.4	1.0	-5.2	-1.7	-3.4	-1.7	-3.5
- Enterprises	82.6	61.3	60.2	61.3	69.6	-13.0	-15.7	-21.3	-25.8	-1.1	-18.9	1.1	1.8	8.3	13.5
- Insurance companies	1.7	1.6	1.1	1.0	1.6	-0.1	-5.9	-0.1	-5.9	-0.5	-17.6	-0.1	-9.1	0.6	60.0
Quasi-money [QM]	243.0	251.4	259.9	266.7	287.8	44.8	18.4	8.4	3.5	8.5	-8.4	6.8	2.6	21.1	7.9
Time deposits	201.2	209.5	214.3	219.9	240.4	39.2	19.5	8.3	4.1	4.8	-8.5	5.6	2.6	20.5	9.3
- Households	148.4	150.6	154.1	159.6	182.8	34.4	23.2	2.2	1.5	3.5	-9.0	5.5	3.6	23.2	14.5
- Enterprises	35.0	40.4	41.6	42.5	41.4	6.4	18.3	5.4	15.4	1.2	-10.3	0.9	2.2	-1.1	-2.6
- Insurance companies	17.8	18.5	18.6	17.8	16.2	-1.6	-9.0	0.7	3.9	0.1	-1.1	-0.8	-4.3	-1.6	-9.0
Foreign-currency deposits	41.8	41.9	45.6	46.8	47.4	5.6	13.4	0.1	0.2	3.7	-7.7	1.2	2.6	0.6	1.3
- Households	35.9	36.9	37.8	39.1	40.0	4.1	11.4	1.0	2.8	0.9	-5.6	1.3	3.4	0.9	2.3
- Enterprises	5.9	5.0	7.8	7.7	7.4	1.5	25.4	-0.9	-15.3	2.8	-20.3	-0.1	-1.3	-0.3	-3.9
Crown deposits in total	331.6	321.0	325.2	330.1	357.8	26.2	7.9	-10.6	-3.2	4.2	-10.7	4.9	1.5	27.7	8.4
- Households	194.5	199.2	203.7	207.5	229.0	34.5	17.7	4.7	2.4	4.5	-8.1	3.8	1.9	21.5	10.4
- Enterprises	117.6	101.7	101.8	103.8	111.0	-6.6	-5.6	-15.9	-13.5	0.1	-16.3	2.0	2.0	7.2	6.9
- Insurance companies	19.5	20.1	19.7	18.8	17.8	-1.7	-8.7	0.6	3.1	-0.4	-2.6	-0.9	-4.6	-1.0	-5.3

Total Deposits

(Sk billions)

	1993	1994	1995	1996	1997												
	12	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	418.4	419.6	406.9	406.7	405.3	410.3	413.3	412.7	420.3	423.3	418.5	420.6	427.0	450.4
A) Slovak-crown deposits	208.9	243.5	314.9	374.4	375.6	361.7	363.1	361.7	366.7	369.2	365.3	372.2	373.2	369.9	372.0	378.2	400.4
of which:																	
- Non-financial organisations	58.1	63.4	80.4	95.0	95.0	80.9	78.0	78.2	78.0	79.8	76.6	80.6	79.8	77.4	77.1	79.4	86.6
- Banking sector	0.3	0.7	2.4	3.6	3.6	3.6	4.8	4.7	3.7	3.2	3.2	3.8	4.3	4.3	4.4	3.9	3.9
- Insurance sector	15.4	16.4	17.2	19.5	19.5	19.3	20.2	20.1	19.9	20.4	19.7	19.8	20.0	18.8	17.5	17.5	17.8
- Extrabudgetary funds of central and local authorities	9.3	15.7	32.0	42.8	44.0	42.0	42.5	40.6	43.1	42.5	40.1	40.9	40.7	39.8	40.4	40.3	42.6
- Non-profit organisations	2.3	4.6	10.4	9.2	9.2	8.6	8.6	8.1	8.3	4.9	6.6	6.8	6.2	5.9	5.8	5.8	5.6
- Small businesses	2.7	4.4	5.9	6.6	6.6	6.4	6.2	6.4	7.0	8.6	9.4	8.9	9.9	10.0	10.7	10.8	10.0
- Households	113.4	129.5	163.0	194.6	194.5	197.6	198.9	199.2	200.5	200.8	203.7	205.0	206.1	207.5	210.3	214.2	229.0
- Foreigners (non-residents)	0.3	0.5	0.6	0.9	1.0	1.1	1.5	1.9	3.2	3.0	2.8	2.8	2.8	2.4	2.5	2.7	2.5
- Other	7.0	8.4	2.9	2.1	2.1	2.1	2.3	2.4	2.9	2.8	3.3	3.7	3.5	3.8	3.3	3.7	2.3
B) Foreign-currency deposits ^{1/}	29.8	40.0	42.0	44.0	44.0	45.2	43.6	43.6	43.6	44.1	47.4	48.1	50.1	48.6	48.6	48.8	50.0
of which:																	
- Natural persons	24.8	33.0	36.6	37.3	37.3	37.1	37.6	37.4	37.5	38.0	38.5	38.8	39.3	39.4	39.5	40.2	40.8
- Legal persons	5.0	7.0	5.4	6.7	6.7	8.1	6.0	6.2	6.1	6.1	8.9	9.3	10.8	9.2	9.1	8.6	9.2
2. CROWN DEPOSITS BY SECTOR	208.9	243.5	314.9	374.4	375.6	361.7	363.1	361.7	366.7	369.2	365.3	372.2	373.2	369.9	372.0	378.2	400.4
of which:																	
a) Public sector	42.6	40.0	39.5	41.9	41.9	35.3	34.0	33.6	33.3	32.9	30.7	29.7	30.8	25.1	23.7	25.1	23.5
b) Private sector (incl. cooperatives)	35.4	46.4	72.0	83.3	83.2	74.0	75.7	76.2	75.3	77.3	74.3	79.7	78.9	81.0	81.1	81.0	88.1
c) Households	113.4	129.5	163.0	194.6	194.5	197.6	199.0	199.2	200.5	200.8	203.7	205.0	206.1	207.5	210.3	214.2	229.0
d) Under foreign control	0.8	3.0	4.8	8.6	8.9	9.6	8.1	7.7	8.4	9.8	10.5	10.4	10.4	10.3	10.6	11.1	12.3
e) From abroad	0.3	0.5	0.6	0.9	1.0	1.1	1.5	1.9	3.2	3.0	2.8	2.8	2.8	2.4	2.5	2.7	2.5
f) Other	16.4	24.1	35.0	45.1	46.1	44.1	44.8	43.1	46.0	45.4	43.3	44.6	44.2	43.6	43.7	44.0	44.9
3. CROWN DEPOSITS BY TERM	208.9	243.5	314.9	374.4	375.6	361.7	363.1	361.7	366.7	369.2	365.3	372.2	373.2	369.9	372.0	378.2	400.4
of which:																	
a) Short-term deposits	153.5	179.2	226.4	271.2	272.4	258.0	259.6	257.9	262.1	265.0	261.3	268.0	269.8	267.7	270.5	278.1	293.2
b) Medium-term deposits	48.0	55.8	67.9	77.8	77.8	78.0	77.4	77.2	77.9	77.4	76.6	76.4	75.4	74.0	72.9	71.2	74.1
c) Long-term deposits	7.4	8.4	20.6	25.4	25.4	25.7	26.1	26.6	26.7	26.8	27.4	27.8	28.0	28.1	28.6	28.9	33.1
4. FOREIGN-CURRENCY DEPOSITS BY TERM	29.8	40.0	42.0	44.0	44.0	45.2	43.6	43.6	43.6	44.1	47.4	48.1	50.1	48.6	48.6	48.8	50.0
of which:																	
a) Short-term deposits	29.7	39.8	41.7	43.7	43.7	45.0	43.5	43.5	43.5	44.0	47.3	48.0	50.0	48.5	48.5	48.7	49.9
b) Medium-term deposits	0.1	0.2	0.3	0.3	0.3	0.2	0.1	0/1	0.1	0.1	0.1	0.1	0.1	0.1	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	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	61.5	-	-12.7	-12.9	-14.3	-9.3	-6.3	-6.9	0.7	3.7	-1.1	1.0	7.4	30.8
- in %	17.9	18.8	25.0	17.2	-	-3.0	-3.1	-3.4	-2.2	-1.5	-1.6	0.2	0.9	-0.3	0.2	1.8	7.3
of which:																	
a) Slovak-crown deposits																	
- in Sk billions	20.4	34.6	69.5	59.5	-	-13.9	-12.5	-13.9	-8.9	-6.4	-10.3	-3.4	-2.4	-5.7	-3.6	2.6	24.8
- in %	10.8	16.6	28.3	18.9	-	-3.7	-3.3	-3.7	-2.4	-1.7	-2.7	-0.9	-0.6	-1.5	-1.0	0.7	6.6
b) Foreign-currency deposits																	
- in Sk billions	16.0	10.2	2.0	2.0	-	1.2	-0.4	-0.4	-0.4	0.1	3.4	4.1	6.1	4.6	4.6	4.8	6.0
- in %	115.9	34.2	5.0	4.8	-	2.7	-0.9	-0.9	-0.9	0.2	7.7	9.3	13.9	10.5	10.5	10.9	13.7
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	100.0
of which:																	
a) Public sector	20.4	16.4	12.5	11.2	11.2	9.8	9.4	9.3	9.1	8.9	8.4	8.0	8.3	6.8	6.4	6.6	5.9
b) Private sector (incl. cooperatives)	16.9	19.1	22.9	22.2	22.2	20.5	20.8	21.1	20.5	20.9	20.3	21.4	21.1	21.9	21.8	21.4	22.0
c) Households	54.3	53.2	51.8	52.0	51.8	54.6	54.8	55.1	54.7	54.4	55.8	55.1	55.2	56.1	56.5	56.6	57.2
d) Under foreign control	0.4	1.2	1.5	2.3	2.4	2.7	2.2	2.1	2.3	2.7	2.9	2.8	2.8	2.8	2.8	2.9	3.1
e) From abroad	0.1	0.2	0.2	0.2	0.3	0.3	0.4	0.5	0.9	0.8	0.8	0.8	0.8	0.6	0.7	0.7	0.6
f) Other	7.9	9.9	11.1	12.0	12.3	12.2	12.3	11.9	12.5	12.3	11.9	12.0	11.8	11.8	11.7	11.6	11.2
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	100.0
of which:																	
a) Short-term deposits	73.5	73.6	71.9	72.4	72.5	71.3	71.5	71.3	71.5	71.8	71.5	72.0	72.3	72.4	72.7	73.5	73.2
b) Medium-term deposits	23.0	22.9	21.6	20.8	20.7	21.6	21.3	21.3	21.2	21.0	21.0	20.5	20.2	20.0	19.6	18.8	18.5
c) Long-term deposits	3.5	3.4	6.5	6.8	6.8	7.1	7.2	7.4	7.3	7.3	7.5	7.5	7.5	7.6	7.7	7.6	8.3
D) Structure of currency deposits by term (as % of total deposits)																	
Foreign-currency deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:																	
a) Short-term deposits	99.7	99.5	99.3	99.3	99.3	99.6	99.8	99.8	99.8	99.8	99.8	99.8	99.8	99.8	99.8	99.8	99.8
b) Medium-term deposits	0.3	0.5	0.7	0.7	0.7	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
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	0.0	0.0	0.0

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 in total
1.1.97	270,193.7	85,746.3	19,646.4	375,586.4
01/97	259,977.6	82,610.1	19,111.2	361,698.9
02/97	260,330.8	84,657.1	18,067.5	363,055.4
03/97	258,249.1	85,560.3	17,862.2	361,671.6
04/97	258,022.2	89,580.4	19,081.3	366,683.9
05/97	261,492.9	92,108.3	15,556.9	369,158.1
06/97	257,144.7	92,795.8	15,360.6	365,301.1
07/97	264,320.3	92,275.9	15,652.8	372,249.0
08/97	264,346.3	92,957.5	15,919.6	373,223.4
09/97	261,281.6	94,014.2	14,574.0	369,869.8
10/97	261,729.7	95,582.0	14,700.9	372,012.6
11/97	264,218.4	98,925.0	15,042.3	378,185.7
12/97	275,917.6	108,972.4	15,489.3	400,379.3

Total Volume of Loans

(Sk billions)

	1993	1994	1995	1996	1997												
	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS (Sk + f. curr.)	268.9	272.9	310.8	374.4	374.4	369.5	370.7	376.1	379.6	381.4	382.9	380.4	384.8	385.7	385.0	387.5	388.9
A) Slovak-crown loans of which:	260.8	257.6	288.1	338.8	338.8	334.9	335.3	340.1	342.6	343.2	341.6	337.9	341.6	342.3	343.2	343.4	342.3
- Non-financial organisations	217.3	216.5	242.8	281.6	281.6	277.8	278.6	281.1	282.6	283.3	281.5	276.4	277.9	279.1	278.6	278.0	276.3
- Banking sector	6.9	7.7	11.2	16.4	16.4	16.2	15.5	16.7	17.5	16.9	17.3	18.3	19.1	19.1	18.8	19.7	19.4
- Insurance sector	0.9	0.6	0.2	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
- Extrabudgetary needs of central and local authorities	4.4	5.3	4.4	7.3	7.3	7.1	7.2	8.2	8.5	8.4	8.2	8.0	8.9	8.6	8.5	8.0	7.7
- Non-profit organisations	0.2	0.1	0.2	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
- Small businesses	11.6	10.8	12.3	12.9	12.9	13.2	13.2	13.3	13.1	13.4	13.5	13.8	13.8	13.9	14.5	14.8	15.1
- Households	18.6	16.5	15.3	17.8	17.8	18.0	18.0	18.2	18.4	18.6	18.8	19.0	19.2	19.3	19.6	19.8	20.4
- Foreigners (non-residents)	0.1	0.1	1.3	1.6	1.6	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.7	1.5	1.5	1.5	1.6
- Other	0.8	0.1	0.4	0.6	0.6	0.7	0.9	0.6	0.7	0.7	0.4	0.5	0.5	0.6	1.2	1.2	1.4
B) Loans in foreign currency ^{1/}	8.1	15.3	22.7	35.6	35.6	34.6	35.4	36.0	37.0	38.2	41.3	42.5	43.2	43.4	41.8	44.1	46.6
2. CROWN LOANS BY SECTOR of which:	260.8	257.6	288.1	338.8	338.8	334.9	335.3	340.1	342.6	343.2	341.6	337.9	341.6	342.3	343.2	343.4	342.3
a) Public sector	123.4	115.5	93.1	94.8	94.8	90.6	90.0	89.1	90.2	88.5	87.9	84.3	85.2	84.7	82.8	81.8	75.5
b) Private sector	109.6	114.9	165.4	204.8	204.8	205.9	206.9	210.7	212.1	213.7	213.1	213.4	214.7	214.7	215.7	217.1	220.9
c) Households	18.6	16.5	15.3	17.8	17.8	18.0	18.0	18.2	18.4	18.6	18.8	19.0	19.2	19.3	19.6	19.8	20.4
d) Under foreign control	3.8	5.3	8.2	11.8	11.8	11.0	10.9	11.8	11.4	11.8	11.7	11.2	11.4	13.0	13.9	14.1	14.8
e) Abroad	0.1	0.1	1.3	1.6	1.6	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.7	1.5	1.5	1.5	1.6
f) Other	5.3	5.3	4.8	8.0	8.0	7.9	8.0	8.8	9.0	9.1	8.6	8.5	9.4	9.1	9.7	9.2	10.7
3. CROWN LOANS BY INDUSTRY of which:	260.8	257.6	288.1	338.8	338.8	334.9	335.3	340.1	342.6	343.2	341.6	337.9	341.6	342.3	343.2	343.4	342.3
a) Agriculture, hunting, and fishing	17.7	19.0	18.3	18.7	18.7	18.5	18.6	18.9	19.1	18.8	19.0	18.9	18.8	18.7	18.1	17.8	17.5
b) Forestry and timber industry	0.3	0.2	0.3	0.4	0.4	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.3	0.3
c) Raw material extraction	9.5	8.9	2.6	2.6	2.6	2.6	2.6	2.8	2.7	2.8	2.9	3.2	3.2	3.2	3.2	2.9	2.6
d) Manufacturing industries	68.9	67.2	103.3	113.3	113.3	113.6	112.0	115.0	115.7	115.9	114.1	112.0	112.3	113.7	114.1	113.5	115.1
- Food industry	9.7	10.4	17.5	20.6	20.6	20.7	20.2	21.0	21.2	21.2	20.9	20.4	20.3	20.7	20.9	21.2	22.0
- Chemical and pharma. industry	8.8	8.4	10.2	9.7	9.7	10.0	9.9	10.3	10.0	10.3	9.4	8.1	8.4	8.3	8.1	8.1	8.1
- Metallurgy and machine eng.	30.4	27.6	43.3	45.7	45.7	45.3	45.2	46.6	47.0	46.9	47.1	46.7	46.5	46.7	47.7	46.9	47.1
- Electrical and electronic industry	5.5	5.7	7.5	8.5	8.5	8.0	7.9	8.4	8.5	8.6	8.1	8.3	8.2	8.9	8.6	8.5	8.4
- Textile, clothing, and leather	4.3	4.3	6.1	7.5	7.5	7.4	7.0	7.1	7.0	7.0	7.0	7.3	7.6	7.4	7.4	7.0	7.1
- Other	10.3	10.8	18.6	21.2	21.2	22.2	21.7	21.6	22.0	21.8	21.5	21.2	21.2	21.6	21.4	21.7	22.4
e) Power industry, gas and water supply	18.4	17.4	18.2	21.9	21.9	21.8	21.3	21.6	21.8	21.8	21.2	20.8	21.1	22.5	22.4	23.3	22.1
f) Building and construction	18.3	18.6	19.4	20.7	20.7	21.3	21.3	21.6	21.7	21.7	21.4	21.1	20.9	20.9	20.9	20.9	20.3
g) Trade, catering and hotel services	28.4	32.5	60.5	73.3	73.3	74.2	74.0	74.7	74.6	75.9	76.9	74.8	74.9	73.9	74.2	74.1	73.4
h) Tourism	3.8	-	0.5	1.5	1.5	0.8	1.1	0.8	0.8	0.9	1.0	1.1	1.0	1.0	1.0	1.0	1.0
i) Transport and communications	-	-	3.6	8.2	8.2	6.6	7.1	7.5	7.5	7.1	7.6	5.8	7.1	6.4	6.3	6.9	7.1
j) Banking industry	-	-	11.2	16.4	16.4	16.2	15.5	16.7	17.5	16.9	17.3	18.3	19.1	19.1	18.8	19.7	19.4
k) Insurance sector	-	-	0.2	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
4. SLOVAK-CROWN LOANS of which:	260.8	257.6	288.1	338.8	338.8	334.9	335.3	340.1	342.6	343.2	341.6	337.9	341.6	342.3	343.2	343.4	342.3
- Short-term loans	90.7	95.9	105.8	137.5	137.5	133.2	132.6	135.4	144.0	142.6	141.9	137.6	140.8	140.4	140.6	138.1	137.7
- Medium-term loans	53.5	46.9	57.4	70.9	70.9	70.3	71.0	71.8	73.1	75.2	73.6	73.7	73.9	74.7	74.7	76.2	77.5
- Long-term loans	116.6	114.8	124.9	130.4	130.4	131.4	131.7	132.9	125.5	125.4	126.1	126.5	126.9	127.2	127.9	129.1	127.1
5. LOANS IN FOREIGN CURRENCY " of which:	8.1	15.3	22.7	35.6	35.6	34.6	35.4	36.0	37.0	38.2	41.3	42.5	43.2	43.4	41.8	44.1	46.6
- Short-term loans	1.7	8.0	11.2	19.5	19.5	20.1	20.2	20.7	22.3	23.9	26.4	27.3	27.6	28.1	26.1	27.9	30.9
- Medium-term loans	-	-	-	9.5	9.5	7.9	8.1	8.3	9.0	8.8	9.0	9.3	9.6	9.6	9.5	9.7	9.1
- Long-term loans ^{2/}	6.4	7.3	11.5	6.6	6.6	6.6	7.1	7.0	5.7	5.5	5.8	5.9	6.0	5.7	6.2	6.5	6.6
Loans in Sk and foreign currency	268.9	272.9	310.8	374.4	374.4	369.5	370.7	376.1	379.6	381.4	382.9	380.4	384.8	385.7	385.0	387.5	388.9
of which:	92.4	103.9	117.0	157.0	157.0	153.3	152.8	156.1	166.3	166.5	168.3	164.9	168.4	168.5	166.7	166.0	168.6
- Short-term loans	-	-	-	80.4	80.4	78.2	79.1	80.1	82.1	84.0	82.6	83.0	83.5	84.3	84.2	85.9	86.6
- Medium-term loans	176.5	169.0	193.8	137.0	137.0	138.0	138.8	139.9	131.2	130.9	131.9	132.4	132.9	132.9	134.1	135.6	133.7
- Long-term loans ^{2/}	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. CROWN LOANS BY PURPOSE of which:	260.8	257.6	288.1	338.8	338.8	334.9	335.3	340.1	342.6	343.2	341.6	337.9	341.6	342.3	343.2	343.4	342.3
a) Current assets	57.8	53.4	44.0	56.9	56.9	55.7	55.1	55.2	47.4	45.9	43.3	40.9	40.4	39.5	39.5	40.8	40.1
b) Capital goods	69.7	49.8	37.2	48.6	48.6	60.6	61.0	47.3	48.2	48.4	47.3	48.2	48.5	49.2	49.3	51.1	51.2
c) Privatisation	8.8	5.4	3.7	5.5	5.5	5.6	5.3	5.7	5.6	5.5	5.1	4.9	4.9	4.9	4.8	4.6	4.2
- Small-scale privatisation	5.3	2.0	0.4	0.4	0.4	0.5	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.1
- Large-scale privatisation	3.5	3.4	3.3	5.1	5.1	5.1	4.9	5.4	5.3	5.2	4.8	4.6	4.6	4.6	4.5	4.4	4.1
d) Temporary lack of resources	10.7	9.3	9.0	15.8	12.5	12.4	11.9	12.4	13.5	12.3	11.2	10.9	12.8	11.4	12.5	12.3	11.2
e) Permanently revolving stocks	21.7	17.5	5.5	3.6	3.6	3.0	3.0	2.5	2.4	2.4	2.6	2.2	2.2	1.9	1.9	2.0	2.0
f) Residential construction	11.2	10.9	10.4	10.2	10.2	10.2	10.2	10.1	10.1	10.1	9.8	9.8	9.8	9.8	9.8	9.8	9.4
g) Current account balances (debit)	9.9	7.9	7.5	18.6	18.6	18.3	20.4	21.9	30.6	32.8	20.3	18.9	20.6	21.8	21.1	19.5	19.8
h) Consumption	9.0	7.0	6.0	7.1	7.1	6.9	7.0	6.9	6.9	6.9	6.8	6.8	6.7	6.4	6.3	6.2	6.3
i) Special mention claims	26.0 ³	16.9 ³	37.8	53.2	53.2	41.6	42.5	55.8	55.6	56.6	70.3	70.3	69.7	70.3	70.2	70.7	68.1
j) Classified receivables	30.8 ⁴	76.4 ⁴	120.5	109.9	109.9	110.0	109.9	111.9	112.5	113.1	115.3	115.8	116.7	117.7	118.6	117.5	118.5
- doubtful and disputable	15.1	23.6	12.6	10.4	10.4	4.9	6.8	10.1	10.2	9.9	10.1	10.6	10.7	10.2	10.5	10.2	9.7
- loss-making loans	7.3	36.3	85.6	91.9	91.9	92.1	92.7	94.5	95.2	96.4	97.4	97.5	98.2	99.9	100.5	99.5	101.3

1/ Loans to residents and non-residents in convertible

Total Volume of Loans (continued)

	1993	1994	1995	1996	1997												
	12	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 beginning of year)																	
- in Sk billions	29.2	4.0	37.3	63.6	-	-4.9	-3.7	1.7	5.2	7.0	8.5	6.0	10.4	11.3	10.6	13.1	14.5
- in %	12.2	1.5	13.7	20.5		-1.3	-1.0	0.5	1.4	1.9	2.3	1.6	2.8	3.0	2.8	3.5	3.9
of which:																	
a) Slovak-crown loans																	
- in Sk billions	24.8	-3.2	29.9	50.7		-3.9	-3.5	1.3	3.8	4.4	2.8	-0.9	2.8	3.5	4.4	4.6	3.5
- in %	10.5	-1.2	11.6	17.6		-1.2	-1.0	0.4	1.1	1.3	0.8	-0.3	0.8	1.0	1.3	1.4	1.0
b) Foreign-currency loans ^v																	
- in Sk billions	4.4	7.2	7.4	12.9		-1.0	-0.2	0.4	1.4	2.6	5.7	6.9	7.6	7.8	6.2	8.5	11.0
- in %	118.9	88.9	49.0	56.8		-2.8	-0.6	1.1	3.9	7.3	16.0	19.4	21.3	21.9	17.4	23.9	30.9
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	100.0
of which:																	
a) Public sector	47.3	44.8	32.3	28.0	28.0	27.1	26.8	26.2	26.3	25.8	25.7	24.9	24.9	24.7	24.1	23.8	22.1
b) Private sector (incl. cooperatives)	42.0	44.6	57.4	60.4	60.4	61.5	61.7	62.0	61.9	62.3	62.4	63.2	62.9	62.7	62.8	63.2	64.5
c) Households	7.1	6.4	5.3	5.3	5.3	5.4	5.4	5.4	5.4	5.4	5.5	5.6	5.6	5.6	5.7	5.8	6.0
d) Under foreign control	1.5	2.1	2.8	3.5	3.5	3.3	3.3	3.5	3.3	3.4	3.4	3.3	3.3	3.8	4.1	4.1	4.3
e) Abroad	0.0	0.0	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.5
f) Other	2.0	2.1	1.7	2.4	2.4	2.4	2.4	2.6	2.6	2.7	2.5	2.5	2.8	2.7	2.8	2.7	3.1
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	100.0
of which:																	
a) Agriculture, hunting, and fishing	6.8	7.4	6.4	5.5	5.5	5.5	5.5	5.6	5.6	5.5	5.6	5.6	5.5	5.5	5.3	5.2	5.1
b) Forestry and timber industry	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
c) Raw material extraction	3.6	3.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.8	0.8
d) Manufacturing industry	26.4	26.1	35.9	33.4	33.4	33.9	33.4	33.8	33.8	33.8	33.4	33.1	32.9	33.2	33.2	33.1	33.6
e) Power industry, gas and water supply	7.1	6.8	6.3	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.2	6.2	6.2	6.6	6.5	6.8	6.5
f) Building and construction	7.0	7.2	6.7	6.1	6.1	6.4	6.4	6.4	6.3	6.3	6.3	6.2	6.1	6.1	6.1	6.1	5.9
g) Trade, catering and hotel services	10.9	12.6	21.0	21.6	21.6	22.2	22.1	22.0	21.8	22.1	22.5	22.1	21.9	21.6	21.6	21.6	21.4
h) Tourism			0.2	0.4	0.4	0.2	0.3	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
i) Transport and communications			1.2	2.4	2.4	2.0	2.1	2.2	2.2	2.1	2.2	1.7	2.1	1.9	1.8	2.0	2.1
j) Banking industry			3.9	4.8	4.8	4.8	4.6	4.9	5.1	4.9	5.1	5.4	5.6	5.6	5.5	5.7	5.7
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	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	100.0
of which:																	
- Short-term loans	34.8	37.2	36.7	40.6	40.6	39.8	39.5	39.8	42.0	41.6	41.5	40.7	41.2	41.0	41.0	40.2	40.2
- Medium-term loans	20.5	18.2	19.9	20.9	20.9	21.0	21.2	21.1	21.3	21.9	21.5	21.8	21.6	21.8	21.8	22.2	22.6
- Long-term loans	44.7	44.6	43.4	38.5	38.5	39.2	39.3	39.1	36.6	36.5	36.9	37.4	37.1	37.2	37.3	37.6	37.1
E. Loans in foreign currency by term (as % of total credit)																	
Foreign-currency 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	100.0
of which:																	
- Short-term loans	21.0	52.3	49.3	54.8	54.8	58.1	57.1	57.5	60.3	62.6	63.9	64.2	63.9	64.7	62.4	63.3	66.3
- Medium-term loans				26.7	26.7	22.8	22.9	23.1	24.3	23.0	21.8	21.9	22.2	22.1	22.7	22.0	19.5
- Long-term loans ^{2/}	79.0	47.7	50.7	18.5	18.5	19.1	20.1	19.4	15.4	14.4	14.0	13.9	13.9	13.1	14.8	14.7	14.2
F. Structure of total loans by term (as % of total credit)																	
Loans in Sk and foreign currency	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	100.0
of which:																	
- Short-term loans	34.4	38.1	37.6	41.9	41.9	41.5	41.2	41.5	43.8	43.7	44.0	43.3	43.8	43.7	43.3	42.8	43.4
- Medium-term loans				21.5	21.5	21.2	21.3	21.3	21.6	22.0	21.6	21.8	21.7	21.9	21.9	22.2	22.3
- Long-term loans ^{2/}	65.6	61.9	62.4	36.6	36.6	37.3	37.4	37.2	34.6	34.3	34.4	34.8	34.5	34.5	34.8	35.0	34.4
G. Crown loans by purpose (in %)																	
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	100.0
of which:																	
a) Current assets	22.2	20.7	15.3	16.8	16.8	16.6	16.4	16.2	13.8	13.4	12.7	12.1	11.8	11.5	11.5	11.9	11.7
b) Capital goods	26.7	19.3	12.9	14.3	14.3	18.1	18.2	13.9	14.1	14.1	13.8	14.3	14.2	14.4	14.4	14.9	15.0
c) Privatisation																	
- Small-scale privatisation	3.4	2.1	1.3	1.6	1.6	1.7	1.6	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.4	1.3	1.2
- Large-scale privatisation	2.0	0.8	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	0.0
d) Temporary lack of resources	1.3	1.3	1.1	1.5	1.5	1.5	1.5	1.6	1.5	1.5	1.4	1.4	1.3	1.3	1.3	1.3	1.2
e) Permanently revolving stocks	4.1	3.6	3.1	4.7	3.7	3.7	3.5	3.6	3.9	3.6	3.3	3.2	3.7	3.3	3.6	3.6	3.3
f) Residential construction	8.3	6.8	1.9	1.1	1.1	0.9	0.9	0.7	0.7	0.7	0.8	0.7	0.6	0.6	0.6	0.6	0.6
g) Current account balances (debit)	4.3	4.2	3.6	3.0	3.0	3.0	3.0	3.0	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.7
h) Consumption	3.8	3.1	2.6	5.5	5.5	5.5	6.1	6.4	8.9	9.6	5.9	5.6	6.0	6.4	6.1	5.7	5.8
i) Special mention claims	3.5	2.7	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.8	1.8	1.8
j) Classified receivables	10.0	6.6	13.1	15.7	15.7	12.4	12.7	16.4	16.2	16.5	20.6	20.8	20.4	20.5	20.5	20.6	19.9
- doubtful and disputable claims																	
- loss-making loans	11.8	29.6	41.8	32.4	32.4	32.8	32.8	32.9	32.8	33.0	33.8	34.3	34.2	34.4	34.6	34.2	34.6
	5.8	9.2	4.4	3.1	3.1	1.5	2.0	3.0	3.0	2.9	3.0	3.1	3.1	3.0	3.1	3.0	2.8
	2.8	14.1	29.7	27.1	27.1	27.5	27.6	27.8	27.8	28.1	28.5	28.9	28.7	29.2	29.3	29.0	29.6

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

2/ The figures for 1993 and 1995 include both medium and long-term loans

New Loans

(Sk billions)

	1993	1994	1995	1996	1997											
	12	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	29.5	26.6	19.8	24.3	23.8	18.3	21.9	23.1	22.0	24.9	24.9	18.5
of which:																
a) Entrepreneurial sector		13.1	20.5	26.9	24.5	19.3	22.7	22.8	17.3	20.8	22.1	19.7	23.7	23.2	17.6	23.3
- public sector		5.3	4.8	4.8	2.5	3.3	2.2	2.1	1.4	2.0	5.6	3.9	2.0	0.6	1.4	1.1
- private sector		6.9	12.4	17.5	10.0	11.6	14.4	13.8	10.9	16.3	15.0	13.3	17.9	19.8	10.8	12.7
- under foreign control		0.9	3.3	4.6	12.0	4.4	6.1	6.9	5.0	2.5	1.5	2.5	3.8	2.8	5.4	9.5
b) Households		0.2	0.4	0.9	1.5	0.4	0.5	0.5	0.5	0.5	0.6	0.6	0.5	0.7	0.6	0.7
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	0.0
d) Extrabudgetary needs of central and local authorities		0.0	0.0	1.7	0.3	0.0	1.1	0.4	0.3	0.6	0.2	1.5	0.6	0.2	0.2	0.2
e) Other		1.3	0.2	0.0	0.3	0.1	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.8	0.0	0.0
2. NEW LOANS BY TERM		14.6	21.1	29.5	26.6	19.8	24.3	23.8	18.3	21.9	23.1	22.0	24.9	24.9	18.5	24.4
of which:																
a) Short-term loans		12.0	17.0	22.5	23.6	17.6	20.6	20.4	15.2	18.6	19.8	18.8	19.7	20.1	14.4	21.4
b) Medium-term loans		1.5	2.7	4.8	2.1	1.9	1.9	2.2	2.5	2.4	2.2	1.7	2.9	3.6	3.1	1.8
c) Long-term loans	-	1.1	1.4	2.2	0.9	0.3	1.8	1.2	0.6	0.9	1.1	1.5	2.3	1.1	0.9	1.2
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	100.0
of which:																
a) Short-term loans		82.2	80.6	76.3	88.7	88.9	84.8	85.7	83.1	84.9	85.7	85.5	79.1	80.7	77.8	87.7
b) Medium-term loans		10.3	12.8	16.3	7.9	9.6	7.8	9.2	13.7	11.0	9.5	7.7	11.6	14.5	16.8	7.4
c) Long-term loans		7.5	6.6	7.5	3.4	1.5	7.4	5.0	3.3	4.1	4.8	6.8	9.2	4.4	4.9	4.9

Total Credits

(Sk millions)

End-of-month figures	Slovak banks	Slovak banks with foreign participation	Branch offices of foreign banks	Banks in total
1.1.97	257,246.9	51,081.7	30,441.8	338,770.4
01/97	254,871.4	50,371.2	29,652.4	334,895.0
02/97	254,759.5	51,857.2	28,711.5	335,328.2
03/97	258,033.1	52,525.1	29,528.7	340,086.9
04/97	259,197.1	53,160.2	30,269.7	342,627.0
05/97	262,145.8	54,497.9	26,595.1	343,238.8
06/97	259,965.5	55,222.6	26,385.7	341,573.8
07/97	259,218.5	53,353.4	25,301.6	337,873.5
08/97	262,207.8	54,164.6	25,269.7	341,642.1
09/97	260,534.0	56,302.0	25,511.8	342,347.8
10/97	260,227.5	57,362.9	25,566.8	343,157.2
11/97	258,792.8	59,097.6	25,530.1	343,420.5
12/97	255,786.6	60,437.7	26,098.2	342,322.5

Average Lending Rates of Commercial Banks

	1993	1994	1995	1996	1997											
	12	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	13.22	13.47	13.77	13.93	14.17	14.58	14.94	15.37	15.49	15.66	15.75	15.84	16.22
A) Loans by sector																
a) Entrepreneurial sector	14.58	15.00	15.56	13.41	13.52	13.78	13.86	14.26	14.55	14.91	15.35	15.49	15.60	15.66	15.80	16.16
- Public sector	14.96	15.18	15.52	12.95	12.89	13.12	13.12	13.78	13.95	14.33	14.79	14.89	14.95	14.96	14.99	15.33
- Private sector (incl. co-operatives)	14.20	14.82	15.59	13.86	14.14	14.44	14.59	14.73	15.15	15.48	15.90	16.08	16.24	16.35	16.60	16.98
b) Households	5.52	4.29	5.06	6.76	7.16	7.25	7.38	7.51	7.42	7.46	7.73	7.74	7.69	7.86	7.53	7.37
B) Loans by term																
- Short-term loans	16.29	16.51	16.17	13.86	14.52	14.93	15.34	15.69	16.58	17.28	18.23	18.38	18.72	18.92	19.13	19.91
- Medium-term loans	16.62	17.63	17.77	15.28	15.37	15.54	15.59	15.68	15.66	15.88	15.94	16.00	16.10	16.06	16.35	16.41
- Long-term loans	11.06	11.30	12.12	11.36	11.32	11.59	11.54	11.39	11.52	11.63	11.77	11.82	11.82	11.90	11.88	11.90
2. NEW LOANS IN TOTAL		19.09	14.04	13.45	16.04	15.63	16.21	16.53	19.08	19.33	18.59	18.51	19.91	19.84	20.56	20.92
A) Loans by sector																
a) Entrepreneurial sector		19.51	14.56	13.85	14.08	14.69	15.02	15.43	17.36	20.36	17.43	16.27	18.70	19.38	19.39	21.25
- Public sector		19.82	14.23	13.46	12.98	14.26	14.03	14.52	15.77	22.40	15.64	13.11	17.72	19.09	18.65	21.30
- Private sector (incl. co-operatives)		19.20	14.89	14.23	15.18	15.12	16.00	16.34	18.94	18.31	19.22	19.43	19.67	19.67	20.12	21.19
b) Households		18.35	15.44	10.44	12.35	11.09	12.77	12.44	12.30	11.71	10.52	10.11	9.96	10.07	10.43	10.18
B) Loans by term																
- Short-term loans		19.37	13.68	13.52	16.36	15.88	16.17	16.78	19.70	20.01	18.98	18.97	20.90	20.76	21.56	21.60
- Medium-term loans		19.18	16.17	13.05	13.52	13.63	15.36	15.82	16.12	15.58	16.28	15.39	16.80	15.78	17.60	16.30
- Long-term loans		16.11	14.37	13.68	13.39	13.98	17.65	13.44	15.49	15.45	16.14	16.12	15.46	16.46	15.12	15.40

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

In 1995, 1996 and 1997: interest rate on the total volume of loans excluding loans at zero interest rate

Average Monthly Lending Rates - Total Credit

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/97	8.80	12.38	12.91	9.25	11.26
02/97	8.80	12.72	12.99	9.53	11.52
03/97	8.80	13.01	13.05	9.48	11.64
04/97	8.80	13.48	13.16	9.17	11.83
05/97	8.80	14.20	13.71	9.50	12.38
06/97	8.80	14.64	13.85	9.52	12.58
07/97	8.80	15.55	13.92	9.60	12.96
08/97	8.80	15.64	13.98	9.61	13.04
09/97	8.80	15.94	14.10	9.53	13.15
10/97	8.80	16.06	14.06	9.61	13.22
11/97	8.80	16.07	14.35	9.62	13.26
12/97	8.80	16.67	14.45	9.49	13.50

Average Monthly Lending Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/97	8.80	11.37	11.36	9.64	10.39
02/97	8.80	11.32	11.30	9.96	10.55
03/97	8.80	11.55	11.72	9.77	10.55
04/97	8.80	13.22	11.79	8.99	11.08
05/97	8.80	13.68	12.70	9.35	11.49
06/97	8.80	14.18	12.23	9.40	11.65
07/97	8.80	15.03	12.39	9.95	12.21
08/97	8.80	14.69	12.70	9.77	12.07
09/97	8.80	14.90	13.23	9.61	12.11
10/97	8.80	15.16	13.05	9.60	12.15
11/97	8.80	15.44	13.35	9.81	12.38
12/97	8.80	15.91	14.42	9.77	12.64

Average Monthly Lending Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/97	8.80	12.31	12.95	9.90	11.73
02/97	8.80	12.72	13.05	10.16	12.01
03/97	8.80	12.96	13.07	10.01	12.08
04/97	8.80	13.17	13.22	9.96	12.20
05/97	8.80	13.84	13.84	9.99	12.66
06/97	8.80	14.11	14.03	10.05	12.84
07/97	8.80	14.94	14.12	10.17	13.24
08/97	8.80	15.26	14.22	10.19	13.41
09/97	8.80	15.46	14.30	10.12	13.48
10/97	8.80	15.52	14.36	10.08	13.49
11/97	8.80	15.65	14.61	10.04	13.57
12/97	8.80	16.35	14.68	9.83	13.82

Average Monthly Lending Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/97	8.80	16.22	13.22	3.87	6.93
02/97	8.80	14.32	12.74	4.03	7.06
03/97	8.80	14.69	12.65	4.03	7.14
04/97	8.80	15.62	12.87	3.98	7.28
05/97	8.80	16.55	13.06	3.66	7.18
06/97	8.80	18.23	13.29	3.45	7.28
07/97	8.80	19.05	13.19	3.57	7.46
08/97	8.80	18.07	12.73	3.75	7.46
09/97	8.80	19.07	12.51	3.75	7.44
10/97	8.80	18.56	11.93	4.40	7.60
11/97	8.80	18.30	12.01	3.73	7.31
12/97	8.80	18.99	11.39	3.61	7.09

Deposit Rates and Crown Deposits

		1996	1997											
		12	1	2	3	4	5	6	7	8	9	10	11	12
Total deposits	a	6.18	7.05	7.03	7.52	7.57	7.84	7.75	8.07	8.09	8.65	8.82	8.76	8.69
	b	364,178	353,874	354,058	352,996	356,816	359,518	357,452	363,532	363,937	361,401	361,865	368,269	388,783
of which:														
Demand deposits	a	2.87	2.95	3.01	3.04	3.04	3.08	3.19	3.43	3.41	3.48	3.50	3.57	3.50
	b	153,352	123,987	122,906	122,886	123,202	125,110	124,685	128,557	126,628	124,935	122,202	127,027	140,526
Time deposits	a	8.63	9.30	9.21	9.98	9.97	10.28	10.17	10.63	10.63	11.40	11.54	11.48	11.62
	b	210,825	229,887	231,152	230,110	233,614	234,408	232,767	234,976	237,309	236,466	240,214	241,242	248,261
- at up to 7-day notice	a	9.51	13.08	10.44	18.23	14.74	21.23	14.76	16.91	14.67	20.43	18.54	16.46	17.10
	b	897	3,909	6,771	4,871	6,695	7,703	8,856	11,138	12,339	10,621	11,764	10,106	8,704
- at up to 1-month notice	a	8.87	11.02	10.31	10.71	10.49	11.02	12.27	12.52	12.43	15.45	15.95	15.84	16.25
	b	18,486	22,595	21,209	21,965	22,248	21,386	21,718	24,081	28,735	32,863	38,779	43,216	49,094
- at up to 3-month notice	a	8.89	9.37	9.30	8.85	10.12	11.11	11.37	11.65	12.61	13.30	13.08	13.37	15.04
	b	11,164	12,824	11,432	9,655	10,322	11,145	8,808	9,188	9,556	9,338	8,599	10,814	11,165
- at up to 6-month notice	a	8.28	9.18	9.29	9.85	9.61	9.60	9.56	9.84	10.59	10.74	11.27	11.10	11.37
	b	8,826	12,347	13,053	13,394	14,077	13,527	13,406	11,308	10,416	9,619	9,781	8,977	6,744
- at up to 9-month notice	a	10.09	10.13	10.04	10.08	10.27	10.80	10.34	11.48	11.81	12.52	12.85	15.04	16.78
	b	809	2,381	2,278	2,193	2,374	2,446	2,422	2,137	2,195	1,673	1,194	661	517
- at up to 1-year notice	a	8.91	9.01	9.05	9.96	9.95	10.06	10.11	10.29	10.38	10.49	10.52	10.63	10.51
	b	67,523	72,197	72,996	74,330	73,343	74,097	73,633	72,932	70,761	70,279	68,674	67,406	64,955
- at up to 18-month notice	a	10.43	10.06	6.91	10.99	11.06	11.25	11.96	11.45	10.43	10.72	10.69	10.96	11.14
	b	1,274	1,786	1,483	1,657	1,635	- 1,765	1,788	1,430	1,296	1,324	1,302	1,482	1,341
- at up to 2-year notice	a	9.44	9.41	9.43	10.74	10.74	10.74	10.70	10.86	10.86	10.84	10.84	10.79	10.77
	b	52,775	52,196	51,867	51,394	52,374	51,699	51,108	52,131	51,444	50,248	49,531	48,044	50,785
- at up to 3-year notice	a	12.88	12.67	12.67	12.66	12.64	12.68	12.61	12.99	12.95	12.89	12.84	12.12	12.14
	b	1,738	1,995	2,017	2,020	2,040	2,160	1,624	1,363	1,367	1,418	1,459	1,501	1,446
- at up to 4-year notice	a	12.92	13.01	13.14	13.13	13.13	13.13	13.13	13.13	13.13	13.14	13.13	13.13	13.13
	b	8,725	8,594	8,653	8,574	8,513	8,537	8,572	8,579	8,586	8,583	8,605	8,600	8,599
- at up to 5-year notice	a	13.17	12.84	12.85	12.59	12.53	12.50	12.50	13.25	13.00	12.99	13.03	12.98	12.92
	b	13,262	13,384	13,361	13,473	13,282	13,188	13,460	12,871	12,664	12,387	11,956	11,506	11,832
- at above 5-year notice	a	4.85	4.85	4.85	4.82	4.82	4.81	4.76	4.75	4.75	4.74	4.69	4.69	4.51
	b	25,346	25,680	26,031	26,585	26,711	26,754	27,370	27,819	27,951	28,114	28,570	28,930	33,073
- short-term deposits	a	8.88	9.55	9.36	10.28	10.57	10.89	10.68	11.36	11.41	12.75	12.96	12.90	13.39
	b	107,705	126,653	127,740	126,408	129,058	130,305	128,844	130,784	134,001	134,393	138,791	141,180	141,181
- medium-term deposits	a	10.56	10.50	10.55	11.39	11.36	11.37	11.35	11.50	11.51	11.50	11.50	11.46	11.42
	b	77,774	77,955	77,381	77,117	77,844	77,349	76,553	76,374	75,357	73,959	72,853	71,132	74,010
- long-term deposits	a	4.85	4.85	4.85	4.82	4.82	4.81	4.76	4.75	4.75	4.74	4.79	4.69	4.51
	b	25,346	25,680	26,031	26,585	26,711	26,754	27,370	27,819	27,951	28,114	28,570	28,930	33,073
- demand and short-terms deposits	a	5.40	6.25	6.21	6.66	6.69	7.05	7.06	7.57	11.02	8.26	8.52	8.48	8.45
	b	261,058	250,240	250,646	249,293	252,260	255,415	253,529	259,340	260,630	259,328	260,433	268,207	281,705

a - Average interest rate (%)
b - Volume of deposits (\$k billions)

Average Monthly Deposit Rates - Total Deposits

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term	Total deposits
01/97	8.80	9.55	10.50	4.85	9.30	2.95	6.25	7.05
02/97	8.80	9.36	10.55	4.85	9.21	3.01	6.21	7.03
03/97	8.80	10.28	11.39	4.82	9.98	3.04	6.66	7.52
04/97	8.80	10.57	11.36	4.82	9.97	3.04	6.69	7.57
05/97	8.80	10.89	11.37	4.81	10.28	3.08	7.05	7.84
06/97	8.80	10.68	11.35	4.76	10.17	3.19	7.06	7.75
07/97	8.80	11.36	11.50	4.75	10.63	3.43	7.57	8.07
08/97	8.80	11.41	11.51	4.75	10.63	3.41	7.49	8.09
09/97	8.80	12.75	11.50	4.74	11.40	3.48	8.26	8.65
10/97	8.80	12.96	11.50	4.79	11.54	3.50	8.52	8.82
11/97	8.80	12.90	11.46	4.69	11.48	3.57	8.48	8.76
12/97	8.80	13.39	11.42	4.51	11.62	3.50	8.45	8.69

Average Monthly Deposit Rates - Public Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term	Total deposits
01/97	8.80	10.01	12.39	3.60	10.43	2.58	6.70	7.46
02/97	8.80	9.55	12.39	3.54	10.13	2.55	6.08	6.96
03/97	8.80	10.57	5.21	3.93	10.98	2.57	6.87	7.75
04/97	8.80	10.14	12.12	2.86	10.49	2.57	6.18	7.19
05/97	8.80	11.39	12.19	2.86	11.51	2.72	6.72	7.60
06/97	8.80	10.91	12.17	2.87	11.19	2.67	6.54	7.49
07/97	8.80	11.38	12.80	2.87	11.69	2.61	6.46	7.58
08/97	8.80	11.29	12.79	3.40	11.60	2.52	6.17	7.17
09/97	8.80	14.76	12.82	3.41	13.93	2.56	7.66	8.21
10/97	8.80	14.48	12.82	3.39	13.73	2.57	7.40	8.22
11/97	8.80	13.88	12.76	3.30	13.36	2.44	7.05	7.85
12/97	8.80	14.30	12.78	3.33	13.55	2.37	6.68	7.57

Average Monthly Deposit Rates - Private Sector

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term	Total deposits
01/97	8.80	11.62	12.89	12.66	11.95	2.43	5.71	6.32
02/97	8.80	10.63	13.09	12.65	11.26	2.50	5.48	6.34
03/97	8.80	11.81	13.01	12.68	12.09	2.52	5.85	6.54
04/97	8.80	11.82	12.92	12.66	11.83	2.50	5.90	6.64
05/97	8.80	13.44	13.07	12.73	13.33	2.59	6.76	7.39
06/97	8.80	12.00	13.11	12.64	12.24	2.75	6.43	6.89
07/97	8.80	13.19	13.20	12.66	12.96	2.94	6.96	7.44
08/97	8.80	13.39	13.00	12.67	13.28	2.95	6.75	7.45
09/97	8.80	15.77	13.20	12.63	15.13	3.12	7.90	8.48
10/97	8.80	15.83	13.23	12.66	15.20	3.17	8.01	8.58
11/97	8.80	15.39	13.28	12.71	14.82	3.26	7.39	8.00
12/97	8.80	16.34	13.33	13.46	15.65	3.11	7.71	8.23

Average Monthly Deposit Rates - Households

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term	Total deposits
01/97	8.80	8.44	9.93	4.65	8.42	3.62	6.38	7.21
02/97	8.80	8.53	9.97	4.65	8.45	3.70	6.45	7.17
03/97	8.80	9.57	11.15	4.62	9.35	3.73	7.09	7.94
04/97	8.80	9.69	11.12	4.62	9.36	3.73	7.17	7.95
05/97	8.80	9.73	11.13	4.62	9.40	3.68	7.16	7.99
06/97	8.80	10.03	11.13	4.59	9.51	3.76	7.46	7.99
07/97	8.80	10.38	11.25	4.57	9.71	3.96	7.76	8.31
08/97	8.80	10.61	11.25	4.57	9.67	3.96	7.92	8.29
09/97	8.80	11.03	11.26	4.56	10.02	3.87	8.26	8.59
10/97	8.80	11.51	11.26	4.53	10.26	3.94	8.75	8.86
11/97	8.80	11.95	11.23	4.52	10.50	4.00	9.16	9.09
12/97	8.80	12.17	11.20	3.84	10.50	4.00	9.45	9.18

Liabilities of Commercial Banks

(Banks and branches of foreign banks in total)

(Sk millions)

LIABILITIES	1997												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
Accounts with banks of issue	4,636.7	15,801.7	19,774.6	23,165.3	26,473.3	17,425.0	21,417.9	12,821.3	10,072.5	9,394.1	12,474.3	8,781.1	1,423.8
Credits received from banks of issue	35,587.7	35,571.6	35,458.3	36,150.5	36,913.7	39,872.5	36,613.2	36,789.2	36,361.1	36,647.8	37,262.7	39,636.8	50,183.2
Redistribution loans	31,088.9	30,998.6	30,748.6	30,748.6	30,748.6	30,748.6	30,448.6	30,375.3	30,125.3	30,125.3	30,125.3	30,125.3	30,025.3
Refinancing loans	1,602.4	1,513.9	1,515.2	1,613.9	1,537.3	4,496.4	1,536.9	1,618.1	1,844.9	2,132.0	2,402.3	2,906.0	2,993.4
of which: Lombard loans	0.0	0.0	0.0	0.0	0.0	3,297.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accounts of other banks	139,799.0	155,466.5	174,569.3	166,555.2	185,872.7	154,048.1	176,728.0	162,242.5	171,560.6	166,740.4	172,980.1	174,542.5	160,991.8
Current accounts with other banks	1,684.7	828.2	1,186.3	1,057.7	2,139.3	1,389.7	646.3	1,003.5	1,159.2	2,486.0	569.7	620.7	854.4
Current accounts of other banks	4,072.4	4,302.6	5,971.3	3,159.8	3,102.1	4,732.6	2,747.2	3,957.3	3,096.1	2,958.4	3,036.2	2,975.7	4,847.7
Credits received	32,491.2	34,012.3	32,072.5	36,474.2	38,730.1	26,751.2	30,655.5	34,697.1	34,531.4	32,634.3	32,851.6	34,321.0	38,185.3
Time deposits of other banks	101,550.7	116,323.5	135,339.2	125,863.5	141,901.2	121,174.6	142,679.0	122,584.6	132,773.9	128,661.7	136,522.6	136,625.1	117,104.4
Liabilities from other items and securities	0.0	120.0	110.2	105.0	104.9	104.9	111.5	105.0	381.3	381.3	380.0	407.8	217.8
Deposits and credits received from customers	367,741.6	356,908.5	355,803.4	356,411.6	358,971.8	361,133.7	361,557.3	367,686.1	373,775.9	369,954.9	371,898.7	378,684.4	400,435.2
Current accounts in credit, overdrafts	109,264.3	87,012.4	86,835.3	88,299.3	87,567.4	89,247.2	90,768.1	94,309.8	94,277.4	90,800.9	90,033.9	95,248.9	98,123.4
Time deposits from customers	72,940.3	81,131.7	80,781.9	80,082.5	82,641.5	83,256.2	81,735.4	84,490.6	90,991.7	92,341.8	97,200.9	100,334.1	111,195.8
Savings deposits	184,980.9	186,982.7	187,344.2	187,240.5	187,638.9	187,557.0	187,865.7	187,706.1	187,307.7	185,599.5	183,455.4	182,083.3	189,564.9
Savings giro accounts	8,193.8	8,669.1	8,843.7	8,745.5	9,113.9	9,133.2	9,240.3	9,302.0	9,388.2	8,955.6	8,308.0	8,268.3	8,503.4
Demand savings deposits	32,274.4	32,836.8	33,031.0	32,940.7	33,298.9	33,509.6	33,197.1	33,164.4	33,119.2	32,691.2	32,034.3	31,807.2	32,316.7
Other short-term savings deposits	64,625.2	65,512.4	65,555.2	65,330.4	65,250.8	65,163.7	64,998.2	64,756.6	64,522.9	64,098.3	63,575.1	63,009.2	62,350.5
Medium-term savings deposits	56,075.0	55,824.1	55,422.8	55,032.0	54,728.2	54,433.4	54,457.8	54,072.8	53,747.2	53,143.2	52,271.1	51,380.9	54,711.0
Long-term savings deposits	23,812.4	24,140.4	24,491.6	25,192.0	25,247.1	25,317.1	25,972.4	26,410.4	26,530.2	26,711.3	27,267.0	27,617.6	31,683.2
Credits received from customers	556.2	1,781.7	841.9	789.2	1,124.0	1,073.3	1,188.0	1,179.6	1,199.1	1,212.7	1,208.5	1,018.1	1,551.2
Other liabilities to customers	10,803.9	11,076.5	11,511.7	11,677.2	10,332.8	18,738.5	14,080.9	15,903.9	12,491.3	11,404.7	12,582.7	11,930.1	8,929.6
Certificates of deposit and Treasury bills issued	5,906.0	6,124.5	6,169.8	6,347.3	6,240.3	6,477.7	6,731.1	6,927.1	6,922.7	6,901.8	6,556.5	6,203.2	5,217.2
Special deposits	1,298.0	1,160.1	1,182.0	1,084.8	1,168.8	2,382.8	3,625.5	3,985.9	1,056.2	1,146.6	1,045.8	1,071.7	1,229.6
Accounts of State bodies, local governments, State funds, and other funds	34,406.9	34,841.1	34,472.9	32,775.5	34,044.9	33,659.5	32,946.3	33,009.3	32,248.5	31,996.7	30,938.2	31,132.5	31,916.9
Deposits of social insurance funds	15,647.2	17,358.7	16,222.1	15,666.7	15,080.3	15,110.0	15,462.2	16,387.2	15,585.8	15,996.5	15,343.5	15,383.0	15,152.1
Deposits of extrabudg. funds of State bodies	8,657.7	6,508.8	7,833.9	7,384.2	7,854.6	7,430.0	6,823.4	5,954.6	5,486.6	5,365.3	5,280.6	4,824.6	6,115.6
Deposits of State funds	938.5	1,994.2	1,789.1	680.4	1,849.6	1,881.3	902.8	861.0	949.8	1,228.3	1,332.6	1,563.2	1,127.8
Deposits of other funds	3,089.8	2,763.9	2,145.3	2,193.8	2,318.6	2,384.1	2,577.3	2,433.0	2,842.9	2,389.1	2,480.4	2,986.0	3,767.5
Deposits of local governments	6,073.7	6,215.5	6,482.5	6,850.4	6,941.8	6,854.2	7,180.6	7,373.7	7,383.4	7,017.5	6,501.1	6,375.7	5,754.0
Claims and liabilities from collections	204.2	201.5	237.6	209.6	210.4	205.4	220.4	226.2	221.1	253.3	250.9	211.0	373.1
Branches and representative offices in the SR	244.2	303.9	3,409.4	643.0	498.4	493.2	690.0	1,088.0	912.3	673.4	687.3	844.3	367.8
Claims, adjustment and other suspense accounts	17,236.0	20,688.1	21,774.0	23,434.9	22,616.9	18,693.1	18,251.0	18,200.3	20,363.8	21,261.9	24,481.8	29,564.4	20,037.6
Securities for intervention and dealing	151.3	536.3	235.1	143.2	125.0	150.1	139.7	585.1	136.8	1,060.7	185.6	2,133.8	156.1
Purchased securities in portfolio	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
Claims and liabilities from own issues of securities	96.1	111.1	185.7	87.6	116.8	420.5	163.0	84.4	65.9	39.3	26.0	120.7	115.9
Subsidies and funds of similar nature	3,528.3	3,522.4	3,686.5	3,683.5	3,681.9	3,857.8	3,850.8	3,838.0	3,822.2	3,819.6	3,806.6	3,800.6	3,796.4
Liabilities from outstanding securities	15.2	15.1	15.1	15.1	15.1	15.3	5.8	5.8	-3.8	5.8	5.8	5.8	5.7
Bonds issued	11,950.0	11,962.2	12,875.8	12,876.5	12,889.9	12,890.9	13,143.0	13,140.9	13,140.9	13,140.9	13,140.9	13,140.9	13,140.9
Long-term borrowings of special nature	6,437.2	6,418.8	6,416.8	6,644.5	6,731.4	6,739.7	6,691.7	6,953.6	6,894.6	6,762.4	6,668.4	6,839.8	6,945.7
Reserves	27,046.0	25,900.6	27,152.7	27,715.6	27,772.9	28,028.2	28,901.5	29,077.9	29,446.3	31,394.3	31,792.1	32,593.1	34,914.2
Funds allocated from profits	13,034.5	13,046.3	13,027.6	13,031.4	13,068.3	13,631.6	12,496.7	12,469.4	12,456.9	12,459.5	12,453.3	12,443.2	12,399.5
Share capital	23,468.8	23,764.1	23,767.8	23,825.9	23,826.7	24,727.0	24,724.8	24,729.0	25,229.7	25,525.6	26,674.2	26,679.8	26,963.7
Long-term liabilities of foreign banks' branches to head offices	6,571.4	6,546.7	6,542.7	6,526.9	5,977.7	5,863.2	5,880.0	5,859.4	5,885.1	5,971.7	5,945.0	6,013.9	5,055.3
Share premium funds	874.2	874.4	899.2	899.2	899.2	875.7	975.7	975.7	975.7	984.7	977.7	977.7	1,032.6
Other capital funds	1,087.4	1,084.8	1,083.8	1,086.2	1,086.2	1,105.4	1,105.4	1,105.4	1,105.4	1,105.4	1,105.4	1,105.4	1,108.6
Gains / losses from valuation of property shares	126.9	138.0	138.0	138.3	138.3	138.3	139.5	139.5	151.2	151.2	151.2	159.9	103.6
Own shares issued to reduce 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 / losses from revaluation of share capital in foreign currency	47.3	44.6	43.3	21.0	16.8	31.5	25.5	44.6	36.4	17.5	-3.2	53.4	90.2
Retained earnings from previous years (+)	1,710.6	1,746.5	1,746.5	1,795.6	1,817.6	2,283.6	2,193.8	2,193.8	2,306.7	2,314.9	2,372.8	2,372.8	2,314.9
Accumulated losses from previous years (-)	-8,761.6	-8,704.4	-8,723.3	-8,691.5	-8,045.2	-11,250.6	-11,317.5	-11,317.5	-11,306.9	-11,274.0	-11,274.0	-11,274.0	-11,274.0
Profit and loss account (+,-)	74.6	453.4	1,544.1	1,167.9	1,326.4	1,692.4	2,024.1	2,727.9	2,798.6	1,405.6	1,699.1	1,784.6	-1,340.5
Profit or loss in process of approval (+,-)	-2,225.3	-2,135.8	-2,130.6	-2,356.9	-2,523.0	-1,038.6	239.0	248.1	109.3	57.9	0.0	0.0	0.0
Total liabilities	703,097.0	723,589.1	752,980.1	747,169.8	772,370.7	743,496.3	764,355.6	751,845.9	759,618.5	751,700.0	767,266.2	781,961.2	776,852.5
of which: in convertible currency	120,085.6	123,569.0	128,732.8	131,594.4	138,459.2	137,495.8	149,410.2	160,346.5	167,284.7	163,432.5	166,102.6	172,754.3	152,083.5
in non-convertible currency	5.8	5.9	6.0	6.0	6.1	6.0	6.1	6.3	6.3	6.1	6.0	6.2	0.0

Foreign Exchange Assets and Liabilities of the Banking Sector in Relation to 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
01/97	2,408,828	2,253,824	155,005	2,369,836	1,618,360	751,476	38,992	635,464	-596,472
02/97	2,594,523	2,418,586	175,936	2,459,095	1,728,232	730,863	135,427	690,354	-554,927
03/97	2,637,057	2,447,347	189,711	2,571,592	1,838,353	733,239	65,465	608,993	-543,528
04/97	2,846,734	2,610,561	236,173	2,759,406	2,125,205	634,201	87,327	485,356	-398,028
05/97	3,037,029	2,797,177	239,852	2,657,691	1,952,118	705,574	379,338	845,059	-465,721
06/97	3,454,078	3,109,293	344,785	2,967,548	2,240,114	727,434	486,530	869,179	-382,649
07/97	3,619,905	3,372,264	247,641	3,106,580	2,434,563	672,018	513,324	937,701	-424,377
08/97	3,808,648	3,550,466	258,181	3,331,200	2,650,382	680,818	477,447	900,084	-422,637
09/97	3,869,170	3,625,675	243,496	3,334,851	2,652,071	682,781	534,319	973,604	-439,285
10/97	4,102,169	3,859,142	243,027	3,457,409	2,741,097	716,312	644,759	1,118,045	-473,286
11/97	4,101,746	3,883,227	218,519	3,558,508	2,884,389	674,119	543,239	998,839	-455,600
12/97	3,419,553	3,203,559	215,994	2,878,552	2,209,675	668,877	541,001	993,884	-452,883

Foreign Exchange Position of the Banking Sector in Relation to 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
01/97	1,265,337	78,168,889	76,903,552	20,621,447	73,138,836	52,517,389	-19,356,110	5,030,053	24,386,163
02/97	4,505,131	86,309,393	81,804,262	22,965,318	80,456,693	57,491,375	-18,460,187	5,852,700	24,312,887
03/97	2,165,915	87,247,035	85,081,120	20,148,536	80,970,460	60,821,924	-17,982,621	6,276,575	24,259,196
04/97	2,933,411	95,624,625	92,691,214	16,303,579	87,691,339	71,387,760	-13,370,168	7,933,286	21,303,454
05/97	12,636,872	101,172,540	88,535,668	28,151,448	93,182,341	65,030,893	-15,514,576	7,990,199	23,504,775
06/97	16,240,361	115,297,117	99,056,756	29,013,195	103,788,189	74,774,994	-12,772,834	11,508,928	24,281,762
07/97	17,906,803	126,276,752	108,369,949	32,710,757	117,638,043	84,927,286	-14,803,954	8,638,709	23,442,663
08/97	16,484,343	131,497,371	115,013,028	31,076,300	122,583,404	91,507,104	-14,591,957	8,913,967	23,505,924
09/97	18,054,102	130,735,398	112,681,296	32,897,103	122,507,927	89,610,824	-14,843,001	8,227,471	23,070,472
10/97	21,437,607	136,393,009	114,955,402	37,173,879	128,312,612	91,138,733	-15,736,272	8,080,397	23,816,669
11/97	18,578,762	140,279,727	121,700,965	34,160,284	132,806,376	98,646,092	-15,581,522	7,473,351	23,054,873
12/97	18,817,099	118,938,881	100,121,782	34,569,269	111,426,184	76,856,915	-15,752,170	7,512,697	23,264,867

Capital Market

(Sk millions, pcs)

Bratislava Stock Exchange (BCPB)	1993	1994	1995	1996	1997												
	1-12	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	114,116.3	10,522.1	17,132.5	10,732.1	7,531.3	14,941.4	15,944.3	11,185.6	9,516.1	7,339.9	10,667.2	19,984.2	28,567.2	164,063.9
of which:																	
a/ Trading on the BCPB floor	37.9	829.4	470.8	15,824.1	148.7	798.2	404.9	607.1	952.2	152.1	216.6	257.1	199.2	685.3	730.7	770.8	5,922.9
b/ Direct transactions	128.4	5,454.1	39,597.9	98,292.2	10,373.4	16,334.3	10,327.2	6,924.2	13,989.2	15,792.2	10,969.0	9,259.0	7,140.7	9,981.9	19,253.5	27,796.4	158,141.0
2. Number of securities sold (pcs)	115,863	8,598,516	45,158,670	31,235,383	13,384,609	10,517,131	11,560,731	6,026,927	7,272,907	10,116,360	13,152,413	13,565,970	8,309,870	10,702,800	16,664,909	18,945,768	40,220,395
B. STRUCTURE OF TRANSACTIONS																	
Volume of transactions - total	166.3	6,283.5	40,068.7	114,116.3	10,522.1	17,132.5	10,732.1	7,531.3	14,941.4	15,944.3	11,185.6	9,516.1	7,339.9	10,667.2	19,984.2	28,567.2	164,063.9
of which:																	
a/ Market for listed securities	95.7	4,654.4	23,554.7	57,702.8	2,828.7	11,324.9	7,892.4	4,136.3	12,465.7	10,221.1	5,345.7	5,114.1	5,179.8	6,431.4	14,832.5	17,149.5	102,922.1
- shares	18.7	3,838.7	11,487.3	40,238.4	2,335.2	6,016.9	5,006.6	1,626.3	2,569.4	1,576.4	4,408.0	2,950.0	3,446.3	3,662.0	6,731.2	5,070.1	45,398.4
- bonds	77.0	815.7	12,067.4	17,464.4	493.5	5,308.0	2,885.8	2,510.0	9,896.3	8,644.7	937.7	2,164.1	1,733.5	2,769.4	8,101.3	12,079.4	57,523.7
b/ Market for unlisted securities	70.7	1,629.1	16,514.0	56,413.5	7,693.4	5,807.6	2,839.7	3,395.0	2,475.7	5,723.2	5,839.9	-	-	-	-	-	33,774.5
- shares	70.7	1,589.6	13,243.4	42,891.6	2,860.1	4,030.9	2,089.4	1,915.3	1,232.2	4,383.7	4,559.8	-	-	-	-	-	21,071.4
- bonds	0.0	39.5	3,270.6	13,521.9	4,833.3	1,776.7	750.3	1,479.7	1,243.5	1,339.5	1,280.1	-	-	-	-	-	12,703.1
c/ Market for unregistered sec.	-	-	-	-	-	-	-	-	-	-	-	2,036.4	1,347.0	3,569.0	3,082.8	8,914.3	18,949.5
- shares	-	-	-	-	-	-	-	-	-	-	-	1,140.9	359.9	1,881.5	1,918.1	2,746.2	8,046.6
- bonds	-	-	-	-	-	-	-	-	-	-	-	895.5	987.1	1,687.5	1,164.7	6,168.1	10,902.9
d/ Free market	-	-	-	-	-	-	-	-	-	-	-	2,365.6	813.1	666.8	2,068.9	2,503.4	8,417.8
- shares	-	-	-	-	-	-	-	-	-	-	-	2,360.5	813.1	661.6	2,063.9	2,256.0	8,155.1
- bonds	-	-	-	-	-	-	-	-	-	-	-	5.1	0	5.2	5.0	247.4	262.7

(Sk millions)

RM - System Slovakia Bratislava	1993	1994	1995	1996	1997												
	1-12	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	26,550.7	1,755.7	1,532.4	1,185.0	1,232.0	1,550.0	3,037.4	780.6	507.1	501.1	775.2	1,550.2	1,577.7	15,984.4
of which:																	
a/ Periodic auctions	43.3	1,581.7	100.0														
b/ Regular auctions	0.0	388.6	17,951.7	26,550.7	1,755.7	1,532.4	1,185.0	1,232.0	1,550.0	3,037.4	780.6	507.1	501.1	775.2	1,550.2	1,577.7	15,984.4

Source: BCPB, RM - System Slovakia

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)
BIATEC - Special Issue Commemorating the Fifth Anniversary of the NBS

Other publications

- Národná banka Slovenska / National Bank of Slovakia / Nationalbank der Slowakei
- 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

Governor

Vladimír Masár

Vice-Governor

Jozef Mudrik

Vice-Governor

Marián Jusko

