

G. APPENDICES



Selected Indicators of Monetary and Economic Development in the SR

	Unit	1993	1994	1995	1996	1997				1998				
						Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
GDP at constant prices	Sk billions					136.0	147.3	152.4	151.1	144.4	156.3	160.1	151.9	
Cumulative figure (since beginning of year)	Sk billions	460.8	483.4	516.8	550.8	136.0	283.3	435.7	586.8	144.4	300.7	460.8	612.7	
Increase over previous quarter	%					-3.7	8.3	3.5	-0.9	-4.4	8.2	2.4	-5.1	
Quarterly increase	%	1/				6.4	6.2	6.6	6.9	6.2	6.1	5.1	0.5	
Cumulative increase	%	1/	-3.7	4.9	6.9	6.6	6.4	6.3	6.4	6.5	6.2	6.1	5.8	4.4
GDP at current prices	Sk billions					148.7	162.6	170.2	172.4	166.2	181.6	187.6	182.0	
Cumulative figure (since beginning of year)	Sk billions	369.1	440.5	516.8	575.7	148.7	311.3	481.5	653.9	166.2	347.8	535.4	717.4	
Increase over previous quarter	%					-1.1	9.3	4.7	1.3	-3.6	9.3	3.3	-3.0	
Quarterly increase	%	1/				13.9	12.7	13.1	14.6	11.8	11.7	10.2	5.6	
Cumulative increase	%	1/	11.1	19.3	17.3	11.4	13.9	13.3	13.2	13.6	11.8	11.7	10.2	9.7
Retail sales at current prices	Sk billions					74.4	78.7	84.2	91.5	85.7	94.3	96.8	102.6	
Cumulative figure (since beg. of year) at c. p.	Sk billions	202.1	233.8	262.1	294.6	74.4	153.1	237.3	328.8	85.7	180.0	276.8	379.4	
Increase in retail sales at c. p.	%	1/				13.2	8.5	11.4	10.8	15.2	19.7	15.0	12.1	
Cumulative increase at c. p.	%	1/	34.7	15.7	12.1	13.1	13.2	10.7	10.9	10.9	15.2	17.6	16.6	15.4
Increase in volume at const. prices	%	1/				6.8	2.1	5.1	4.5	7.3	11.6	8.3	5.9	
Cumulative increase in vol. at const. p.	%	1/	9.8	1.7	2.0	7.0	6.8	4.5	4.8	4.6	7.3	9.6	9.1	8.2
Current income of households ^{9/}														
Cumulative figure (since beg. of year)	Sk billions	269.3	319.9	417.8	474.4	118.2	248.0	375.3	528.3	130.8	272.1	409.4	569.2	
Cumulative increase	%	1/	25.7	18.8	30.6	13.5				11.4	10.7	9.7	9.1	7.7
Savings rate of households	%	2/	8.4	9.8	10.2	8.6	3.8	4.1	4.2	8.0	2.9	4.5	3.5	6.3
Consumer prices	%	3/												
	%	1/	25.1	11.7	7.2	5.4	6.3	6.2	5.7	6.4	7.2	7.4	5.9	5.6
Cumulative figure (since beg. of year) - average	%		23.2	13.4	9.9	5.8	6.0	6.1	6.1	6.1	7.3	7.3	7.0	6.7
Unemployment														
Number of unemployed	thous.	4/	368.1	371.5	333.3	329.7	349.7	319.9	336.9	347.8	370.9	374.7	385.8	428.2
Increase	thous.	1/	107.8	3.4	-38.2	-3.6	7.0	8.7	23.0	18.1	21.2	54.8	48.9	80.4
Unemployment rate	%		14.4	14.8	13.1	12.8	13.4	12.3	13.0	12.5	13.4	13.5	13.8	15.6
Change	%	1/	4.0	0.4	-1.7	-0.3	0.1	0.2	0.8	-0.3	0.0	1.2	0.8	3.1
Exchange rate (midpoint)	SKK/USD	4/33.202	31.277	29.569	31.895	33.085	33.380	33.789	34.782	35.056	35.306	34.701	36.913	
	SKK/DEM	4/19.233	20.060	20.646	20.514	19.568	19.333	19.214	19.398	19.137	19.468	20.724	22.081	
Real effective exchange rate	8/													
- based on CPI	a)		104.0	110.2	113.7	116.5	121.5	123.4	125.1	125.8	129.7	129.9	123.6	118.8
	b)		93.5	97.8	101.5	98.7	101.8	108.1	106.4	109.0	107.2	107.0	98.1	94.5
- based on PPI	a)		107.0	109.4	114.2	119.1	123.5	124.5	127.3	127.2	129.7	130.2	128.8	120.1
	b)		88.1	91.9	96.2	96.1	97.9	103.9	105.5	107.0	104.4	104.2	99.5	93.1
Foreign exchange reserves														
Total	US\$ millions	1,402.3	3,092.9	5,036.7	5,682.5	5,900.4	6,128.0	6,776.6	6,488.4	6,981.6	7,526.9	6,615.9	6,055.0	
- of which: NBS reserves	US\$ millions	449.6	1,745.0	3,418.4	3,473.3	3,453.1	3,018.7	3,150.9	3,284.8	3,142.7	3,789.9	3,110.2	2,923.2	
State budget														
Revenue	Sk billions	5/	150.3	139.1	163.1	166.3	39.9	78.5	125.2	180.8	43.9	86.3	131.2	177.8
- Fulfilment of the annual budget	%		95.1	103.3	111.4	100.5	23.3	45.9	73.1	105.7	24.4	48.0	72.9	105.5
Expenditure	Sk billions	5/	173.3	162.0	171.4	191.9	43.4	91.7	153.1	217.8	42.8	90.2	139.6	197.0
- Fulfilment of the annual budget	%		109.6	108.5	102.4	99.7	20.9	44.1	73.6	104.7	23.2	48.8	75.5	106.6
Balance	Sk billions		-23.0	-22.9	-8.3	-25.6	-3.5	-13.2	-28.0	-37.0	1.1	-3.9	-8.4	-19.2
MONETARY AGGREGATES														
Net domestic assets	%	6/	19.8	-1.1	5.1	20.0	15.1	13.9	11.6	8.8	8.7	7.0	12.4	11.9
Money supply [M2]	%	6/	19.1	19.1	21.2	16.6	12.5	12.8	12.1	8.8	9.2	8.8	6.4	4.2
Loans to households and enterprises	%	6/	10.8	1.9	14.7	18.2	12.1	7.9	4.7	2.2	3.0	3.7	5.3	6.7
- of which: in foreign currency	%	6/	118.9	77.8	57.6	35.7	2.3	-8.0	-14.3	14.9	12.7	14.3	21.2	25.4
Total deposits	%	6/7/	17.9	18.8	25.0	17.2	13.1	12.5	10.9	7.4	7.4	7.5	3.8	3.3
- in Slovak crowns	%		10.8	16.6	28.3	18.9	14.4	12.0	10.0	6.6	5.9	5.9	-0.4	-2.0
- in foreign currency	%		115.2	34.6	5.0	4.5	3.8	16.7	18.8	13.8	19.2	19.9	35.0	46.2
Average interest rates														
- on loans	%		14.00	14.51	13.34	11.89	11.48	12.26	13.05	13.33	14.18	13.60	13.53	12.62
- on deposits	%		8.61	9.29	8.29	6.70	7.20	7.72	8.27	8.76	10.06	10.10	9.77	10.71
- interest rate margin	%		5.39	5.22	5.05	5.19	4.28	4.54	4.78	4.57	4.12	3.50	3.76	1.91

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

2/ Increase in unrealised purchasing power of households (in Sk and foreign currency) in relation to their income (cumulative since beginning of 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, the Netherlands, Switzerland

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

Ratios of Selected Economic Indicators to GDP

	1993	1994	1995	1996	1997	1998
Real GDP / capita (Sk)	86,542.0	90,399.0	96,351.0	102,497.0	109,006.0	113,660.0
Nominal GDP / capita (Sk)	69,320.0	82,376.0	96,351.0	107,131.0	121,470.0	133,082.0
Nominal GDP / capita (US\$)	2,251.0	2,571.0	3,240.0	3,496.0	3,613.0	3,776.0
GDP created (% , 1995 constant prices)	-	-	100.0	100.0	100.0	100.0
Agriculture, forestry, fishing	-	-	5.6	5.2	4.9	4.7
Industrial production	-	-	32.2	30.3	29.1	28.2
Building and construction	-	-	-	4.6	4.3	4.7 4.1
Market services	-	-	38.4	41.9	43.0	44.8
Non-market services	-	-	12.3	12.0	12.7	12.9
Other	-	-	7.0	6.3	5.6	5.3
GDP utilised (% , 1995 constant prices)	100.0	100.0	100.0	100.0	100.0	100.0
Domestic demand	104.9	94.4	98.2	110.1	107.6	107.2
Net exports	-4.9	5.6	1.8	-10.1	-7.6	-7.2
Exports	60.0	65.4	63.0	59.0	63.2	67.1
Imports	65.0	59.7	61.2	69.1	70.8	74.3
Average annual exchange rate Sk/US\$	30.790	32.039	29.735	30.647	33.616	35.242

Balance of Payments Ratios (%)

	1993	1994	1995	1996	1997	1998
Exports of goods / GDP	45.4	48.7	49.4	47.0	49.6	52.4
Exports of goods and services / GDP	61.7	65.1	63.0	58.0	60.7	63.7
Imports of goods / GDP	53.2	48.2	50.7	59.2	60.2	63.7
Imports of goods and services / GDP	67.2	59.9	61.2	70.0	71.0	74.8
Current account / GDP	-5.0	4.8	2.3	-11.2	-10.0	-10.1
Capital and financial account / GDP	4.6	1.3	6.0	11.6	9.0	8.9
Direct investment in the SR / GDP	1.4	1.8	1.2	1.8	0.8	1.9
Other long-term capital / GDP	3.4	3.6	2.3	5.1	6.2	8.1
Short-term capital / GDP	5.8	-3.7	2.4	4.9	2.5	-0.8

Ratios of the M2 Money Supply and its Components to GDP (at current prices)

	1993	1994	1995	1996	1997	1998
Money supply [M2]	0.68	0.68	0.69	0.72	0.69	0.65
Money [M1]	0.32	0.29	0.29	0.30	0.25	0.21
Currency outside banks [MO]	0.07	0.08	0.07	0.08	0.07	0.07
Demand deposits	0.25	0.22	0.22	0.23	0.18	0.14
- Households	0.08	0.07	0.07	0.08	0.07	0.06
- Enterprises	0.16	0.14	0.15	0.14	0.11	0.08
- Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00
Quasi-money [QM]	0.36	0.39	0.40	0.42	0.44	0.44
Time deposits	0.29	0.30	0.33	0.35	0.37	0.36
- Households	0.22	0.22	0.24	0.26	0.28	0.29
- Enterprises	0.03	0.05	0.05	0.06	0.06	0.04
- Insurance companies	0.04	0.03	0.03	0.03	0.02	0.02
Foreign-currency deposits	0.07	0.09	0.08	0.07	0.07	0.09
- Households	0.06	0.07	0.07	0.06	0.06	0.06
- Enterprises	0.01	0.01	0.01	0.01	0.01	0.02

Composition of GDP by Component (%)

(at constant 1995 prices)	1993	1994	1995	1996	1997	1998
GDP created						
Year-on-year growth in GDP	-3.4	4.9	6.9	6.6	6.5	4.4
of which:						
Agriculture	.	.	.	0.0	0.0	0.0
Industry	.	.	.	0.1	0.7	0.3
of which: industrial production	.	.	.	-0.3	0.9	1.2
Building and construction	0.0	0.7 -0.3
Market services	.	.	.	6.2	4.0	3.8
of which: trade	.	.	.	5.4	1.1	1.1
transport	.	.	.	0.3	0.0	0.5
Non-market services	.	.	.	0.5	1.5	0.8
Other sectors	.	.	.	-0.3	-0.3	0.0
GDP used						
Year-on-year growth in GDP	-3.4	4.9	6.9	6.6	6.5	4.4
of which:						
Domestic demand	-3.6	-6.0	10.6	19.2	4.5	4.4
Final consumption in total	-1.3	-2.8	2.4	7.6	3.1	2.5
of which: household consumption	-0.8	0.0	1.7	3.3	3.1	2.4
Gross capital formation	-2.2	-3.1	8.3	11.6	1.4	1.9
of which: fixed investment	-1.7	-1.4	1.5	10.9	5.2	4.2
Net exports	0.2	10.8	-3.7	-12.5	2.0	0.0
Exports of goods and services	-0.3	8.5	2.0	-0.2	8.3	6.8
Imports of goods and services	-0.5	2.3	5.7	12.4	6.3	6.8

Development of GDP by Sector

		1995	1996	1997	1998	Indices ^{1/}		
						1996/1995	1997/1996	1998/1997
Gross Domestic Product (at cons. 1995 prices) a		516.8	550.8	586.8	612.7	106.6	106.5	104.4
Agriculture	a	28.8	28.6	28.8	28.5	99.3	100.7	99.0
	b	5.6	5.2	4.9	4.7	-	-	-
Industry in total	a	166.4	167.1	171.0	172.5	100.4	102.3	100.9
	b	32.2	30.3	29.1	28.2	-	-	-
Raw materials extraction	a	5.1	6.1	6.1	6.4	119.6	100.0	104.9
	b	1.0	1.1	1.0	1.0	-	-	-
Industrial production	a	139.5	138.1	143.1	149.9	99.0	103.6	104.8
	b	27.0	25.1	24.4	24.5	-	-	-
Electricity generation and transmission, gas and water supply	a	21.8	22.9	21.8	16.3	105.0	95.2	74.8
	b	4.2	4.2	3.7	2.7	-	-	-
Building and construction	a	23.7	23.7	27.3	25.3	100.0	115.2	92.7
	b	4.6	4.3	4.7	4.1	-	-	-
Market services	a	198.5	230.6	252.4	274.7	116.2	109.5	108.8
	b	38.4	41.9	43.0	44.8	-	-	-
Trade	a	92.9	120.9	126.7	133.0	130.1	104.8	105.0
	b	18.0	21.9	21.6	21.7	-	-	-
Transport	a	32.1	33.6	33.8	36.6	104.7	100.6	108.3
	b	6.2	6.1	5.8	6.0	-	-	-
Postal and telecommunications	a	10.9	14.4	16.2	18.0	132.1	112.5	111.1
	b	2.1	2.6	2.8	2.9	-	-	-
Other services	a	62.6	61.7	75.7	87.1	98.6	122.7	115.1
	b	12.1	11.2	12.9	14.2	-	-	-
Non-market services	a	63.4	66.2	74.6	79.3	104.4	112.7	106.3
	b	12.3	12.0	12.7	12.9	-	-	-
Other sectors	a	36.0	34.6	32.7	32.4	96.1	94.5	99.1
	b	7.0	6.3	5.6	5.3	-	-	-

a/ Absolute figure, in Sk billions

b/ Share of GDP in %

1/ Calculated by NBS from data rounded to Sk billions

Based on data from the Statistical Office of the SR

Development of Consumer Prices (%)

		1998												
		1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
Consumer price indices of goods and services	a	101.9	100.7	100.2	100.4	100.6	100.1	99.6	99.8	100.4	101.1	100.4	100.2	100.5
	b	108.4	109.1	109.4	109.8	110.5	110.6	110.2	110.0	110.4	111.7	112.1	112.4	110.4
	c	101.9	102.6	102.8	103.2	103.8	104.0	103.6	103.4	103.8	105.0	105.4	105.6	103.8
	d	107.2	107.5	107.2	107.0	107.6	107.4	107.0	105.7	105.9	106.2	105.9	105.6	106.7
Foodstuffs	a	101.9	101.2	99.8	100.6	101.4	100.0	98.5	99.1	100.6	100.9	100.5	100.1	100.4
	b	106.6	107.8	107.6	108.3	109.8	109.7	108.1	107.1	107.7	108.6	109.1	109.2	108.3
	c	101.9	103.0	102.9	103.5	104.9	104.9	103.3	102.4	103.0	103.8	104.3	104.4	103.5
	d	104.9	105.7	104.8	105.2	107.5	106.9	106.0	105.2	105.7	105.6	105.3	104.4	105.6
Non-food products	a	101.5	100.6	100.4	100.3	100.4	100.1	100.1	100.0	100.3	101.1	100.6	100.2	100.5
	b	108.0	108.7	109.1	109.4	109.8	110.0	110.1	110.1	110.4	111.7	112.3	112.6	110.2
	c	101.5	102.1	102.5	102.8	103.2	103.3	103.4	103.5	103.8	104.9	105.5	105.8	103.5
	d	107.0	107.2	107.2	107.2	106.9	106.8	106.6	106.0	105.9	106.1	106.0	105.8	106.6
Public catering	a	100.4	101.2	100.7	100.2	100.4	100.9	100.2	100.3	100.6	101.0	100.4	100.3	100.6
	b	103.0	104.3	105.0	105.2	105.7	106.6	106.8	107.2	107.8	108.9	109.3	109.6	106.6
	c	100.4	101.7	102.4	102.6	103.0	103.9	104.1	104.5	105.1	106.2	106.6	106.9	103.9
	d	103.6	104.8	105.0	105.2	105.2	106.0	105.8	106.1	106.5	107.1	106.8	106.9	105.7
Services paid by households	a	102.4	100.3	100.4	100.3	100.1	100.1	100.3	100.0	100.4	101.4	100.2	100.3	100.5
	b	111.3	111.6	112.1	112.4	112.5	112.7	113.0	113.1	113.5	115.2	115.4	115.8	113.2
	c	102.4	102.7	103.2	103.5	103.6	103.7	104.0	104.1	104.5	106.0	106.3	106.6	104.2
	d	110.3	110.2	110.1	109.1	108.9	108.8	108.5	105.7	105.9	106.8	106.4	106.6	108.1

Legend:
a - Index (previous month = 100)
b - Index (December 1996 = 100)
c - Index (December 1997 = 100)
d - Index (same period of previous year = 100)

Based on data from the Statistical Office of the SR

Producer Prices of Selected Products and Materials (%)

		1998												
		1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
Producer price indices of industrial products	a	100.8	100.0	100.1	100.1	100.1	99.9	100.1	99.8	100.6	100.6	99.9	99.5	100.1
	b	100.8	100.8	100.9	101.0	101.1	101.0	101.1	100.9	101.6	102.2	102.1	101.6	101.3
	c	111.9	111.9	112.0	112.1	112.2	112.1	112.2	112.0	112.7	113.5	113.4	112.7	112.4
	d	104.1	103.5	104.2	103.7	104.4	104.1	103.6	102.8	103.1	102.1	102.2	101.6	103.3
	e	109.8	109.8	109.9	110.0	110.1	110.0	110.1	109.9	110.6	111.3	111.2	110.6	110.3
Producer price indices of building materials and products	a	101.6	101.5	100.6	100.8	100.4	100.2	98.9	100.0	100.4	100.2	100.0	100.0	100.4
	b	101.6	103.1	103.7	104.5	105.0	105.1	104.0	104.0	104.4	104.6	104.6	104.6	104.1
	c	116.5	118.3	119.0	119.9	120.4	120.6	119.3	119.3	119.8	120.0	120.0	120.0	119.4
	d	108.7	109.3	110.6	109.7	108.2	108.1	106.5	105.6	105.6	105.4	104.9	104.6	107.3
	e	-	-	-	-	-	-	-	-	-	-	-	-	-
Producer price indices of agricultural products	a	-	-	-	-	-	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	c	-	-	-	-	-	-	-	-	-	-	-	-	-
	d	102.9	102.3	100.5	102.3	103.6	104.4	101.2	100.3	98.1	97.6	95.3	95.5	99.7
	e	106.6	109.5	111.5	113.4	113.5	115.6	116.8	119.0	111.0	105.1	102.0	103.1	111.0
of which:	a	-	-	-	-	-	-	-	-	-	-	-	-	
Plant products (including fruit and vegetables)	b	-	-	-	-	-	-	-	-	-	-	-	-	
	c	-	-	-	-	-	-	-	-	-	-	-	-	
	d	94.5	93.0	89.0	90.6	91.6	93.0	97.3	96.7	92.8	93.6	91.9	90.7	93.8
	e	110.7	111.1	107.7	109.2	110.3	115.1	116.5	119.2	109.3	101.3	99.3	99.2	109.6
	Animal products	a	-	-	-	-	-	-	-	-	-	-	-	-
b		-	-	-	-	-	-	-	-	-	-	-	-	
c		-	-	-	-	-	-	-	-	-	-	-	-	
d		104.8	104.9	103.1	104.0	105.1	105.9	105.7	105.4	103.9	101.8	99.0	98.6	103.3
e		105.8	109.2	112.3	113.9	113.8	115.6	117.0	118.7	112.6	109.1	104.8	105.6	111.7

Legend:
a - Index (previous month = 100)
b - Index (December 1997 = 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

Based on data from the Statistical Office of the SR

Structure of Gross Domestic Product by Use

		1993	1994	1995	1996	1997	1998	Indices				
								1994/1993	1995/1994	1996/1995	1997/1996	1998/1997
GDP (at constant 1995 prices)	a	460.8	483.4	516.8	550.8	586.8	612.7	104.9	106.9	106.6	106.5	104.4
Domestic demand	a	483.6	456.1	507.4	606.6	631.2	656.9	94.3	111.2	119.6	104.1	104.1
	b	104.9	94.4	98.2	110.1	107.6	107.2	x	x	x	x	x
Final consumption in total	a	362.6	349.4	360.8	400.2	417.2	431.8	96.4	103.3	110.9	104.2	103.5
	b	78.7	72.3	69.8	72.7	71.1	70.5	x	x	x	x	x
Households	a	244.4	244.4	252.7	270.2	287.1	301.3	100.0	103.4	106.9	106.3	104.9
	b	53.0	50.6	48.9	49.1	48.9	49.2	x	x	x	x	x
Non-profit institutions serving households	a	.	.	.	2.3	2.4	2.6	.	.	.	104.3	108.3
	b	.	.	.	0.4	0.4	0.4	.	.	.	x	x
State administration ^{1/}	a	118.2	105.0	108.1	127.7	127.7	127.9	88.8	103.0	118.1	100.0	100.2
	b	25.7	21.7	20.9	23.2	21.8	20.9	x	x	x	x	x
Gross capital formation	a	121.0	106.7	146.6	206.4	214.0	225.1	88.2	137.4	140.8	103.7	105.2
	b	26.3	22.1	28.4	37.5	36.5	36.7	x	x	x	x	x
Gross fixed capital formation	a	140.9	134.4	141.5	197.8	226.4	251.2	95.4	105.3	139.8	114.5	111.0
	b	30.6	27.8	27.4	35.9	38.6	41.0	x	x	x	x	x
Change in stocks	a	-19.9	-27.7	5.1	8.6	-12.4	-26.1	x	x	x	x	x
	b	-4.3	-5.7	1.0	1.6	-2.1	-4.3	x	x	x	x	x
Net exports	a	-22.8	27.3	9.4	-55.8	-44.4	-44.2	x	x	x	x	x
	b	-4.9	5.6	1.8	-10.1	-7.6	-7.2	x	x	x	x	x
Exports of goods and services	a	276.7	316.0	325.8	324.9	371.0	410.9	114.2	103.1	99.7	114.2	110.8
	b	60.0	65.4	63.0	59.0	63.2	67.1	x	x	x	x	x
Imports of goods and services	a	299.5	288.7	316.4	380.7	415.4	455.1	96.4	109.6	120.3	109.1	109.6
	b	65.0	59.7	61.2	69.1	70.8	74.3	x	x	x	x	x
GDP at current prices	a	369.1	440.5	516.8	575.7	653.9	717.4	119.3	117.3	111.4	113.6	109.7
GDP deflator	c	80.1	91.1	100.0	104.5	111.4	117.1	113.8	109.7	104.5	106.6	105.1

^{1/} The figures for 1993 - 1995 include non-profit institutions serving households

a/ Absolute figures, in Sk billions

b/ Share of GDP v %

c/ Index

Based on data from the Statistical Office of the SR

Unemployment

		1998											
		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	18,299	19,254	19,261	19,914	20,299	19,723	18,396	16,786	14,117	12,385	11,667	11,106
	b	-1,019	955	7	653	385	-576	-1,327	-1,610	-2,669	-1,732	-718	-561
Disposable number of registered unemployed	a	350,255	353,607	349,024	343,182	336,403	352,271	367,558	358,590	358,767	362,272	377,968	407,084
	b	25,541	3,352	-4,583	-5,842	-6,779	15,868	15,287	-8,968	177	3,505	15,696	29,116
Number of unemployed per vacancy	a	20	19	19	18	18	19	21	23	27	31	35	38
Unemployment rate (in %) based on the disposable number of unemployed	a	13.4	13.6	13.4	13.2	12.9	13.5	14.1	13.8	13.8	13.9	14.5	15.6

Legend:

a - In terms of the specified unit

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

Based on data from the Statistical Office of the SR

Consolidated Balance of Payments for 1998

Exchange rates applied	1st quarter		1st - 2nd quarters		1st - 3rd quarters		1st - 4th quarters	
	35.163 Sk/USD		34.926 Sk/USD		34.956 Sk/USD		35.242 Sk/USD	
	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions
Trade balance	-17,544.0	-498.9	-37,874.0	-1,084.4	-55,040.0	-1,574.6	-80,793.0	-2,292.5
Exports (f.o.b.)	86,461.0	2,458.9	179,935.0	5,151.9	274,498.0	7,852.7	375,920.0	10,666.8
Imports (f.o.b.)	104,005.0	2,957.8	217,809.0	6,236.3	329,538.0	9,427.2	456,713.0	12,959.3
Services balance	-2,077.0	-59.1	-3,922.0	-112.3	-2,717.0	-77.7	691.0	19.6
Receipts	16,639.0	473.2	35,201.0	1,007.9	56,486.0	1,615.9	80,866.0	2,294.6
Transportation	6,404.0	182.1	12,853.0	368.0	19,506.0	558.0	27,022.0	766.8
Travel	2,880.0	81.9	6,230.0	178.4	11,946.0	341.7	17,231.0	488.9
Other services	7,355.0	209.2	16,118.0	461.5	25,034.0	716.2	36,613.0	1,038.9
Expenditures	18,716.0	532.3	39,123.0	1,120.2	59,203.0	1,693.6	80,175.0	2,275.0
Transportation	3,384.0	96.2	7,678.0	219.8	11,700.0	334.7	15,624.0	443.3
Travel	3,155.0	89.7	7,229.0	207.0	12,670.0	362.5	16,727.0	474.6
Other services	12,177.0	346.3	24,216.0	693.4	34,833.0	996.5	47,824.0	1,357.0
Income balance	-663.0	-18.9	-2,256.0	-64.6	-3,764.0	-107.7	-5,549.0	-157.5
Interest	-506.0	-14.4	-1,476.0	-42.3	-2,869.0	-82.1	-4,661.0	-132.3
Receipts	3,587.0	102.0	7,258.0	207.8	10,877.0	311.2	14,055.0	398.8
Payments	4,093.0	116.4	8,734.0	250.1	13,746.0	393.2	18,716.0	531.1
Investment	-252.0	-7.2	-1,030.0	-29.5	-1,330.0	-38.0	-1,430.0	-40.6
Receipts	124.0	3.5	346.0	9.9	467.0	13.4	532.0	15.1
Payments	376.0	10.7	1,376.0	39.4	1,797.0	51.4	1,962.0	55.7
Employee compensation	95.0	2.7	250.0	7.2	435.0	12.4	542.0	15.4
Receipts	161.0	4.6	366.0	10.5	603.0	17.3	817.0	23.2
Payments	66.0	1.9	116.0	3.3	168.0	4.8	275.0	7.8
Current transfers	3,192.0	90.8	6,360.0	182.1	7,612.0	217.8	12,943.0	367.3
Official	-10.0	-0.3	-16.0	-0.5	-20.0	-0.6	-19.0	-0.5
Private	3,202.0	91.1	6,376.0	182.6	7,632.0	218.6	12,962.0	367.8
Current account	-17,092.0	-486.1	-37,692.0	-1,079.2	-53,909.0	-1,542.2	-72,708.0	-2,063.1
Capital transfers	164.0	4.7	1,066.0	30.5	1,650.0	47.2	2,483.0	70.5
Net medium and long-term financial account	12,518.7	351.7	46,147.6	1,330.2	54,113.4	1,564.6	60,756.5	1,745.9
Direct investment	2,843.8	80.9	5,475.6	156.8	7,389.0	211.4	9,154.0	259.7
Portfolio investment	-1,184.3	-33.7	-1,760.5	-50.4	-7,718.9	-220.8	-6,264.4	-177.8
Borrowing from abroad	10,100.2	282.9	41,661.6	1,199.6	52,801.2	1,527.4	55,736.5	1,603.1
Lending abroad	759.0	21.6	770.9	24.2	1,642.1	46.7	2,130.4	60.8
Net short-term financial account	-1,587.7	-51.2	1,144.3	38.3	-6,553.7	-175.2	555.8	27.2
Capital and financial account	11,095.0	305.2	48,357.9	1,399.0	49,209.7	1,436.5	63,795.3	1,843.6
Errors and omissions	1,739.2	59.2	6,055.3	168.4	-6,320.0	-201.9	-10,630.5	-330.3
Total balance	-4,257.8	-121.7	16,721.2	488.2	-11,019.3	-307.6	-19,543.2	-549.8
Change in reserves								
(-, increase)	4,257.8	121.7	-16,721.2	-488.2	11,019.3	307.6	19,543.2	549.8
Gold holdings	0.0		-2,108.0	-60.1	-4,573.7	-129.2	44.2	1.2
Holdings of SDRs	912.0	26.0	239.6	7.1	877.5	25.3	862.1	24.8
Foreign exchange assets	3,345.8	95.7	-14,852.8	-435.2	14,715.5	411.5	18,636.9	523.8

Note: Cumulative figures

Detailed Balance of Payments Capital Account for 1998

Exchange rates applied	1st quarter		1st - 2nd quarters		1st - 3rd quarters		1st - 4th quarters	
	35.163 Sk/USD		34.926 Sk/USD		34.956 Sk/USD		35.242 Sk/USD	
	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions	Sk millions	USD millions
Capital transfers	164.0	4.7	1,066.0	30.5	1,650.0	47.2	2,483.0	70.5
Direct investment	2,843.8	80.9	5,475.6	156.8	7,389.0	211.4	9,154.0	259.7
SR abroad	-1,940.0	-55.2	-2,120.4	-60.7	-2,552.0	-73.0	-4,467.0	-126.8
in the SR	4,783.8	136.0	7,596.0	217.5	9,941.0	284.4	13,621.0	386.5
Portfolio investment	-1,184.3	-33.7	-1,760.5	-50.4	-7,718.9	-220.8	-6,264.4	-177.8
SR abroad	-1,279.3	-36.4	295.5	8.5	-2,463.6	-70.5	-2,019.1	-57.3
in the SR	95.0	2.7	-2,056.0	-58.9	-5,255.3	-150.3	-4,245.3	-120.5
Other long-term financial accounts	10,859.2	304.5	42,432.5	1,223.8	54,443.3	1,574.0	57,866.9	1,663.9
Assets	759.0	21.6	770.9	24.2	1,642.1	46.7	2,130.4	60.8
Government	28.1	0.8	76.0	2.2	340.2	9.8	363.4	10.3
Drawings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Repayments	28.1	0.8	76.0	2.2	340.2	9.8	363.4	10.3
Commercial banks	6.9	0.2	4.9	2.3	607.9	17.0	1,060.0	30.4
Drawings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Repayments	6.9	0.2	4.9	2.3	607.9	17.0	1,060.0	30.4
Enterprises	724.0	20.6	690.0	19.8	694.0	19.9	707.0	20.1
Increase in assets	-10.0	-0.3	-36.0	-1.0	-101.0	-2.9	-276.0	-7.8
Decrease in assets	734.0	20.9	726.0	20.8	795.0	22.7	983.0	27.9
Liabilities	10,100.2	282.9	41,661.6	1,199.6	52,801.2	1,527.4	55,736.5	1,603.1
Government	-2,187.0	-62.6	25,319.1	739.4	27,313.9	797.7	27,971.4	815.7
Drawings	1,692.9	47.9	31,296.0	910.6	35,624.4	1,035.6	37,541.9	1,088.1
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	1,396.8	39.4	1,396.8	39.4	1,396.8	39.4	1,396.8	39.4
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	104.0	3.0	209.3	6.0	566.6	16.2	766.1	21.8
Others	192.1	5.5	29,689.9	865.2	33,661.0	980.0	35,379.0	1,026.9
Repayments	-3,879.9	-110.5	-5,976.9	-171.2	-8,310.5	-237.9	-9,570.5	-272.4
Commercial banks	-406.8	-15.5	-270.5	-15.5	121.3	4.0	-3,199.9	-91.2
Drawings	2,773.2	76.9	3,753.6	100.7	7,485.8	214.7	10,656.4	302.4
Repayments	-3,180.0	-92.4	-4,024.0	-116.2	-7,364.5	-210.7	-13,856.3	-393.5
Enterprises	12,694.0	361.0	16,613.0	475.7	25,366.0	725.7	30,965.0	878.6
Increase in liabilities	16,566.0	471.1	24,841.0	711.2	37,643.0	1,076.9	50,273.0	1,426.5
Decrease in liabilities	-3,872.0	-110.1	-8,228.0	-235.6	-12,277.0	-351.2	-19,308.0	-547.9
Short-term financial account	-1,587.7	-51.2	1,144.3	38.3	-6,553.7	-175.2	555.8	27.2
Bank assets	-22,279.8	-636.5	-17,474.0	-506.8	-10,669.1	-305.6	3,083.5	83.5
Bank liabilities	28,147.3	793.7	27,038.3	798.6	12,932.4	389.7	-2,051.0	-34.2
Corporate assets	-2,316.0	-65.9	-3,589.0	-102.8	-2,924.0	-83.6	-2,272.0	-64.5
Corporate liabilities	-5,341.0	-151.9	948.0	27.1	-926.0	-26.5	7,918.0	224.7
Other assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	201.8	9.4	-5,779.0	-177.9	-4,967.0	-149.2	-6,122.7	-182.3
Total capital and financial account	11,095.0	305.2	48,357.9	1,399.0	49,209.7	1,436.6	63,795.3	1,843.6

Note: Cumulative figures

Foreign Trade (Sk millions)

		1998											
		1	2	3	4	5	6	7	8	9	10	11	12
Import (OP)	a	29,789	34,791	39,468	38,186	35,619	40,017	37,522	36,796	38,048	44,414	42,206	39,857
	b	29,789	64,580	104,048	142,234	177,853	217,870	255,392	292,188	330,236	374,650	416,856	456,713
	c	98.7	104.1	110.4	106.5	107.4	109.8	110.3	111.9	112.7	114.0	115.3	116.4
of which: Czech Republic	a	5,547	7,009	7,315	7,393	6,292	7,512	6,403	6,578	7,576	8,347	7,459	6,839
	b	5,547	12,556	19,871	27,264	33,556	41,068	47,471	54,049	61,625	69,972	77,431	84,270
	d	18.6	20.1	18.5	19.4	17.7	18.8	17.1	17.9	19.9	18.8	17.7	17.2
Export (FCO)	a	24,283	29,088	33,132	30,173	29,683	33,652	30,998	30,624	33,703	33,553	35,697	31,334
	b	24,283	53,371	86,503	116,676	146,359	180,011	211,009	241,633	275,336	308,889	344,586	375,920
	c	104.3	107.1	113.0	111.3	111.1	111.4	112.0	113.3	114.5	113.4	114.1	116.0
of which: Czech Republic	a	5,722	6,275	6,814	6,230	6,141	6,842	6,072	6,054	6,526	6,694	6,965	5,894
	b	5,722	11,997	18,811	25,041	31,182	38,024	44,096	50,150	56,676	63,370	70,335	76,229
	d	23.6	21.6	20.6	20.6	20.7	20.3	19.6	19.8	19.4	20.0	19.5	18.8
Trade balance	a	-5,506	-5,703	-6,336	-8,013	-5,936	-6,365	-6,524	-6,171	-4,345	-10,862	-6,509	-8,523
	b	-5,506	-11,209	-17,545	-25,558	-31,494	-37,859	-44,383	-50,554	-54,899	-65,761	-72,270	-80,793
of which: Czech Republic	a	175	-734	-501	-1,163	-152	-670	-331	-523	-1,050	-1,653	-494	-945
	b	175	-559	-1,060	-2,223	-2,375	-3,045	-3,376	-3,899	-4,949	-6,602	-7,096	-8,041

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 %)

Note: Preliminary data
Based on data from the Statistical Office of the SR

State Budget of the SR (Sk millions)

		1998											
		1	2	3	4	5	6	7	8	9	10	11	12
State budget revenue	a	16,398	25,991	43,939	60,841	73,202	86,356	103,590	116,150	131,154	145,760	162,302	177,835
	b	9.1	14.5	24.4	33.8	40.7	48.0	57.6	64.6	72.9	81.1	90.3	105.5
State budget expenditure	a	12,923	25,753	42,836	61,105	75,608	90,224	112,527	124,803	139,600	154,827	175,183	197,036
	b	7.0	13.9	23.2	33.1	40.9	48.8	60.9	67.5	75.5	83.8	94.8	106.6
State budget balance	a	3,475	238	1,103	-264	-2,406	-3,868	-8,937	-8,653	-8,446	-9,067	-12,881	-19,201

Legend: a - In the specified unit (cumulative figures)
b - Percentage of the annual budget (%)

Based on data from the Statistical Office of the SR

Monetary Survey (Sk billions)

		1998												
		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	34.782	SKK/USD												
Fixed exchange rate	19.398	SKK/DEM												
ASSETS														
Net foreign assets	69.8	68.3	72.3	72.6	69.7	71.3	70.4	71.1	63.4	47.9	45.8	47.6	40.7	
Foreign assets	233.5	252.5	255.3	252.3	259.6	265.8	269.8	275.0	280.0	236.5	238.3	236.2	209.6	
Foreign liabilities	163.7	184.2	183.0	179.7	189.9	194.5	199.4	203.9	216.6	188.6	192.5	188.6	168.9	
Net domestic assets	383.7	378.6	380.2	371.9	376.8	382.2	380.6	388.2	397.2	398.8	403.2	404.6	425.4	
Domestic credits	465.3	463.5	468.0	468.2	476.4	484.6	483.1	494.4	498.2	503.7	509.5	513.6	519.5	
- Net credit to Government	101.5	99.3	99.5	94.9	99.3	107.2	103.9	114.4	116.5	118.1	124.3	126.9	132.5	
- Net credit to FNM ^{1/}	-3.0	-1.7	-0.6	-0.2	-0.2	0.4	0.5	0.4	0.4	0.4	0.5	0.6	0.2	
- Credit to households and enterprises	366.8	365.9	369.1	373.5	377.3	377.0	378.7	379.6	381.3	385.2	384.7	386.1	386.8	
- Credit in SKK	331.4	331.1	334.5	338.8	341.5	340.6	342.2	341.2	342.5	346.3	345.1	346.7	346.9	
- Credit to enterprises	311.0	310.9	314.1	318.1	320.5	319.0	320.0	318.7	319.0	322.1	320.1	321.0	320.4	
- Credit to households	20.4	20.2	20.4	20.7	21.0	21.6	22.2	22.5	23.5	24.2	25.0	25.7	26.5	
- Credit in foreign currency	35.4	34.8	34.6	34.7	35.8	36.4	36.5	38.4	38.8	38.9	39.6	39.4	39.9	
LIABILITIES														
Liquid liabilities [M2]	453.5	446.9	452.5	444.5	446.5	453.5	451.0	459.3	460.6	446.7	449.0	452.2	466.1	
Money [M1]	166.1	154.3	161.0	150.1	149.2	155.4	154.4	159.0	159.2	149.0	145.3	147.5	147.2	
Currency outside banks [M0]	48.7	51.0	50.7	49.5	50.2	50.6	51.2	51.6	52.5	52.8	50.9	51.2	49.8	
Demand deposits	117.4	103.3	110.3	100.6	99.0	104.8	103.2	107.4	106.7	96.2	94.4	96.3	97.4	
- Households	46.2	45.7	45.1	44.0	44.5	44.7	44.6	45.3	45.1	43.5	40.5	40.4	41.6	
- Enterprises	69.6	56.3	63.5	55.6	53.9	59.2	57.7	61.1	60.5	51.9	53.1	55.0	55.1	
- Insurance companies	1.6	1.3	1.7	1.0	0.6	0.9	0.9	1.0	1.1	0.8	0.8	0.9	0.7	
Quasi-money [QM]	287.4	292.6	291.5	294.4	297.3	298.1	296.6	300.3	301.4	297.7	303.7	304.7	318.9	
Time and savings deposits	240.4	244.7	242.0	245.0	246.7	247.2	243.6	246.5	248.0	238.4	241.3	243.4	257.0	
- Households	182.8	185.9	188.8	190.8	192.9	194.5	196.1	197.4	196.9	192.2	196.1	198.9	211.6	
- Enterprises	41.4	41.4	35.5	35.7	36.1	34.9	32.4	34.8	37.0	31.5	31.3	30.9	31.8	
- Insurance companies	16.2	17.4	17.7	18.5	17.7	17.8	15.1	14.3	14.1	14.7	13.9	13.6	13.6	
Foreign currency deposits	47.0	47.9	49.5	49.4	50.6	50.9	53.0	53.8	53.4	59.3	62.4	61.3	61.9	
- Households	39.6	39.2	38.9	38.9	39.2	39.4	39.6	40.0	40.7	43.9	44.2	44.0	44.8	
- Enterprises	7.4	8.7	10.6	10.5	11.4	11.5	13.4	13.8	12.7	15.4	18.2	17.3	17.1	
Other items net	81.6	84.9	87.8	96.3	99.6	102.4	102.5	106.2	101.0	104.9	106.3	109.0	94.1	

^{1/} FNM - National Property Fund of the SR

SKK Exchange Rates (mid rates)

Stav k ultimiu obdobia	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
01/98	5.825	19.774	28.198	24.204	17.315	2.775	19.516	24.160	35.273	57.982	38.490	1.008
02/98	5.760	19.584	27.431	24.754	17.137	2.745	19.314	23.886	35.155	57.958	38.178	1.030
03/98	5.711	19.411	26.638	24.748	16.978	2.720	19.137	23.309	35.056	58.908	38.018	1.041
04/98	5.751	19.522	26.210	24.124	17.126	2.741	19.285	23.171	34.678	57.843	38.135	1.046
05/98	5.765	19.617	24.995	23.682	17.154	2.748	19.336	23.366	34.441	56.232	38.099	1.034
06/98	5.808	19.758	24.797	24.027	17.278	2.768	19.468	23.123	35.306	58.834	38.600	1.057
07/98	5.821	19.785	24.290	22.954	17.312	2.774	19.525	23.317	34.574	56.757	38.464	1.115
08/98	5.930	20.124	24.818	22.533	17.621	2.824	19.875	24.142	35.535	58.956	39.270	1.062
09/98	6.180	20.959	25.900	23.063	18.381	2.945	20.724	25.037	34.701	59.248	40.774	1.158
10/98	6.343	21.496	30.015	22.796	18.858	3.023	21.269	26.165	35.058	58.803	41.842	1.211
11/98	6.401	21.681	29.822	23.852	19.040	3.051	21.469	26.017	36.548	60.534	42.193	1.196
12/98	6.582	22.297	32.022	23.780	19.595	3.137	22.081	26.987	36.913	61.805	43.290	1.235

Average Monetary Base of the NBS (Sk billions)

	1998											
	1	2	3	4	5	6	7	8	9	10	11	12
I. RESOURCES OF THE MONETARY BASE	98.16	99.07	99.15	97.82	99.84	103.90	111.25	113.80	107.70	103.23	100.34	101.28
Autonomous factors	93.18	92.08	93.08	89.62	94.56	102.18	109.56	112.08	103.33	86.25	86.25	85.87
Net foreign assets	82.85	79.93	79.69	78.64	87.47	98.80	101.42	103.62	91.27	75.94	75.12	75.89
Reserves	114.00	113.21	111.86	110.12	117.71	128.28	131.15	132.22	118.55	106.92	106.20	105.91
Net foreign liabilities	31.15	33.28	32.17	31.48	30.24	29.48	29.73	28.60	27.28	30.98	31.08	30.03
Net credit to Government	-6.50	-7.07	-5.09	-8.52	-9.14	-15.28	-9.43	-6.78	-3.16	-2.87	-2.99	-3.42
Other assets net	16.83	19.22	18.48	19.50	16.23	18.66	17.58	15.23	15.23	13.18	14.13	13.41
Monetary policy factors	4.98	6.99	6.07	8.20	5.27	1.72	1.69	1.72	4.37	16.98	14.09	15.40
Monetary policy factors (including NBS bills)	2.32	5.90	4.34	7.67	3.29	-4.54	-10.17	-11.70	-2.16	13.77	12.63	14.37
Credits to banks (without redistribution credit)	2.58	2.33	2.21	2.10	1.74	1.72	1.68	1.54	1.30	1.37	1.38	1.38
Bills of exchange	2.58	2.33	2.21	2.10	1.74	1.72	1.68	1.54	1.30	1.37	1.38	1.38
Holdings of securities	2.40	4.66	3.86	6.10	3.53	0.00	0.00	0.18	3.07	15.61	12.70	14.02
Treasury bills	2.16	3.14	3.76	5.15	2.42	0.00	0.00	0.03	2.33	5.33	3.24	6.51
Other government securities	0.24	1.52	0.09	0.95	1.11	0.00	0.00	0.14	0.73	10.31	9.46	7.52
II. USE OF THE MONETARY BASE	98.16	99.07	99.15	97.82	99.84	103.90	111.25	113.80	107.70	103.23	100.34	101.28
Currency in circulation	59.08	59.05	58.64	58.36	58.86	59.31	60.03	60.56	61.73	61.36	59.56	61.14
Reserves of banks	36.42	38.94	38.78	38.93	38.99	38.33	39.36	39.82	39.45	38.66	39.32	39.11
Required reserves	36.01	37.78	38.07	38.18	38.16	37.99	38.83	39.19	39.14	39.09	38.82	38.77
Excess reserves	0.40	1.16	0.71	0.75	0.83	0.34	0.54	0.63	0.31	-0.43	0.50	0.35
Bills of NBS	9.68	10.00	10.97	10.00	10.00	17.00	21.61	33.07	27.79	22.72	11.77	5.84
of which: in NBS portfolio	7.01	8.91	9.24	9.47	8.01	10.73	9.76	19.66	21.27	19.51	10.32	4.81

Note: Reserve money = Currency in circulation + reserves of banks + bills of NBS in portfolios of commercial banks

Money Supply (M2)

	1.1.1998	31.3.1998	30.6.1998	30.9.1998	31.12.1998	Change since		Change during		Change during		Change during		Change during	
						beginning of year		the 1st quarter		the 2nd quarter		3rd quarter		the 4th quarter	
						Sk billions	in %	Sk billions	in %	Sk billions	in %	Sk billions	in %	Sk billions	in %
Money supply [M2]	453.5	444.5	451.0	446.7	466.1	12.6	2.8	-9.0	-2.0	6.5	1.5	-4.3	-1.0	19.4	4.3
Money [M1]	166.1	150.1	154.4	149.0	147.3	-18.8	-11.3	-16.0	-9.6	4.3	2.9	-5.4	-3.5	-1.7	-1.1
Currency outside banks [M0]	48.7	49.5	51.2	52.8	49.8	1.1	2.3	0.8	1.6	1.7	3.4	1.6	3.1	-3.0	-5.7
Demand deposits	117.4	100.6	103.2	96.2	97.5	-19.9	-17.0	-16.8	-14.3	2.6	2.6	-7.0	-6.8	1.3	1.4
- Households	46.2	44.0	44.6	43.5	41.7	-4.5	-9.7	-2.2	-4.8	0.6	1.4	-1.1	-2.5	-1.8	-4.1
- Enterprises	69.6	55.6	57.7	51.9	55.1	-14.5	-20.8	-14.0	-20.1	2.1	3.8	-5.8	-10.1	3.2	6.2
- Insurance companies	1.6	1.0	0.9	0.8	0.7	-0.9	-56.3	-0.6	-37.5	-0.1	-10.0	-0.1	-11.1	-0.1	-12.5
Quasi-money [QM]	287.4	294.4	296.6	297.7	318.8	31.4	10.9	7.0	2.4	2.2	0.7	1.1	0.4	21.1	7.1
Time deposits	240.4	245.0	243.6	238.4	256.8	16.4	6.8	4.6	1.9	-1.4	-0.6	-5.2	-2.1	18.4	7.7
- Households	182.8	190.8	196.1	192.2	211.5	28.7	15.7	8.0	4.4	5.3	2.8	-3.9	-2.0	19.3	10.0
- Enterprises	41.4	35.7	32.4	31.5	31.7	-9.7	-23.4	-5.7	-13.8	-3.3	-9.2	-0.9	-2.8	0.2	0.6
- Insurance companies	16.2	18.5	15.1	14.7	13.6	-2.6	-16.0	2.3	14.2	-3.4	-18.4	-0.4	-2.6	-1.1	-7.5
Foreign-currency deposits	47.0	49.4	53.0	59.3	62.0	15.0	31.9	2.4	5.1	3.6	7.3	6.3	11.9	2.7	4.6
- Households	39.6	38.9	39.6	43.9	44.9	5.3	13.4	-0.7	-1.8	0.7	1.8	4.3	10.9	1.0	2.3
- Enterprises	7.4	10.5	13.4	15.4	17.1	9.7	131.1	3.1	41.9	2.9	27.6	2.0	14.9	1.7	11.0
Crown deposits in total	357.8	345.6	346.8	334.6	354.3	-3.5	-1.0	-12.2	-3.4	1.2	0.3	-12.2	-3.5	19.7	5.9
- Households	229.0	234.8	240.7	235.7	253.2	24.2	10.6	5.8	2.5	5.9	2.5	-5.0	-2.1	17.5	7.4
- Enterprises	111.0	91.3	90.1	83.4	86.8	-24.2	-21.8	-19.7	-17.7	-1.2	-1.3	-6.7	-7.4	3.4	4.1
- Insurance companies	17.8	19.5	16.0	15.5	14.3	-3.5	-19.7	1.7	9.6	-3.5	-17.9	-0.5	-3.1	-1.2	-7.7

Total Deposits (Sk billions)

	1993	1994	1995	1996	1997	1998													
	12	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	450.4	450.4	439.0	443.3	435.2	437.6	445.4	443.3	447.1	446.9	434.2	438.0	444.1	464.9	
A) Slovak-crown deposits	208.9	243.5	314.9	374.4	400.4	400.4	387.2	391.0	383.2	384.2	391.8	386.9	389.9	388.8	368.6	367.9	373.9	392.2	
- Non-financial organisations	58.1	63.4	80.4	95.0	86.6	86.6	72.0	73.0	67.0	66.4	70.2	66.5	72.1	72.3	61.0	62.5	63.9	66.4	
- Banking sector	0.3	0.7	2.4	3.6	3.9	3.9	3.5	4.9	4.3	4.5	3.5	3.2	3.3	3.3	3.3	2.8	3.2	3.1	
- Insurance sector	15.4	16.4	17.2	19.5	17.8	17.8	18.7	19.4	19.5	18.3	18.7	16.0	15.4	15.2	15.5	14.8	14.5	14.3	
- Extrabudgetary funds of central and local authorities	9.3	15.7	32.0	42.8	42.6	42.6	39.4	38.6	37.5	38.5	39.8	40.1	36.0	34.0	34.0	32.2	34.2	37.9	
- Non-financial organisations	2.3	4.6	10.4	9.2	5.6	5.6	5.6	6.0	5.9	6.2	6.4	6.1	6.8	6.4	6.2	6.4	6.3	6.0	
- Small businesses	2.7	4.4	5.9	6.6	10.0	10.0	9.4	9.7	9.2	9.2	10.3	10.5	10.5	10.9	9.8	9.5	9.5	7.9	
- Households	113.4	129.5	163.0	194.6	229.0	229.0	231.5	233.9	234.8	237.3	239.2	240.8	242.6	242.1	235.7	236.6	239.3	253.2	
- Foreigners (non-residents)	0.3	0.5	0.6	0.9	2.5	2.5	2.9	2.9	2.7	1.3	1.3	1.2	1.1	2.2	1.0	1.0	0.9	1.0	
- Other	7.0	8.4	2.9	2.1	2.3	2.3	4.4	2.5	2.1	2.5	2.4	2.4	2.2	2.2	2.1	2.1	2.1	2.5	
B) Foreign-currency deposits ¹⁾	29.8	40.0	42.0	44.0	50.0	50.0	51.8	52.3	52.0	53.4	53.7	56.4	57.2	58.1	65.6	70.1	70.2	72.7	
- Natural persons	24.8	33.0	36.6	37.3	40.8	40.8	40.7	40.0	40.3	40.2	40.3	41.1	41.2	42.8	46.9	49.1	49.1	51.0	
- Legal entities	5.0	7.0	5.4	6.7	9.2	9.2	11.1	12.3	11.7	13.2	13.4	15.3	16.0	15.3	18.7	21.1	21.1	21.7	
2. CROWN DEPOSITS																			
BY SECTOR	208.9	243.5	315.0	374.4	400.4	400.4	387.2	391.0	383.2	384.2	391.8	386.9	389.9	388.8	368.6	367.9	373.9	392.2	
Entrepreneurial sector	78.8	89.4	105.9	125.0	118.3	118.3	103.5	107.0	100.1	98.4	102.7	96.3	101.3	101.8	89.7	89.6	91.1	91.7	
a) Public sector	42.6	40.0	31.4	35.4	23.5	23.5	19.5	20.8	18.3	18.1	18.9	15.1	16.7	15.6	13.8	15.7	12.7	12.5	
b) Private sector (incl. cooperatives and households)	35.4	46.4	69.7	81.0	82.5	82.5	73.4	75.8	72.4	71.4	74.8	72.5	76.0	76.8	67.8	65.9	69.5	68.5	
c) Under foreign control	0.8	3.0	4.8	8.6	12.3	12.2	10.6	10.4	9.4	8.9	9.0	8.7	8.6	9.4	8.1	8.0	8.9	10.7	
Extrabudgetary funds of central and local authorities	9.3	15.7	32.0	42.8	42.6	42.6	39.4	38.6	37.5	38.5	39.8	40.1	36.0	34.0	34.0	32.2	34.2	37.9	
Households	113.4	129.5	163.0	194.6	229.0	229.0	231.5	233.9	234.8	237.3	239.2	240.8	242.6	242.1	235.7	236.6	239.3	253.2	
Non-financial organisations	2.3	4.6	10.4	9.2	5.6	5.6	0.6	6.0	5.9	6.2	6.4	6.1	6.8	6.4	6.2	6.4	6.3	6.0	
Other	5.1	4.3	3.7	2.8	4.9	4.8	7.3	5.4	4.8	3.8	3.7	3.6	3.3	4.5	3.1	3.1	3.0	3.4	
3. CROWN DEPOSITS																			
BY TERM	208.9	243.5	314.9	374.4	400.4	400.4	387.2	391.0	383.2	384.2	391.8	386.9	389.9	388.8	368.6	367.9	373.9	392.2	
a) Short-term deposits	153.5	179.2	226.4	271.2	293.2	293.2	283.4	289.9	284.5	289.8	298.8	297.1	301.7	301.0	281.6	282.3	290.4	302.1	
b) Medium-term deposits	48.0	55.8	67.9	77.8	74.1	74.1	70.8	68.0	65.2	60.4	58.9	55.9	54.0	53.5	52.6	51.0	48.3	51.2	
c) Long-term deposits	7.4	8.4	20.6	25.4	33.1	33.1	33.1	33.1	33.4	34.0	34.1	33.9	34.2	34.3	34.4	34.6	35.2	38.9	
4. FOREIGN-CURRENCY DEPOSITS																			
BY TERM	29.8	40.0	42.0	44.0	50.0	50.0	51.8	52.3	52.0	53.4	53.7	56.4	57.2	58.1	65.6	70.1	70.2	72.7	
a) Short-term deposits	29.7	39.8	41.7	43.7	49.9	49.9	51.7	52.2	51.8	53.3	53.5	56.2	57.0	57.8	65.4	69.9	70.0	72.5	
b) Medium-term deposits	0.1	0.2	0.3	0.3	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.2	0.2	0.3	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	0.0	
5. TOTAL DEPOSITS																			
BY TERM	238.7	283.5	356.9	418.4	450.4	450.4	439.0	443.3	435.2	437.6	445.5	443.3	447.1	446.9	434.2	438.0	444.1	464.9	
a) Short-term deposits	183.2	219.0	268.1	314.9	343.1	343.1	335.1	342.1	336.3	343.1	352.3	353.3	358.7	358.8	347.0	352.2	360.4	374.6	
b) Medium-term deposits	48.1	56.0	68.2	78.1	74.2	74.2	70.9	68.1	65.4	60.6	59.1	56.1	54.2	53.8	52.8	51.2	48.5	51.4	
c) Long-term deposits	7.4	8.4	20.6	25.4	33.1	33.1	33.1	33.1	33.4	34.0	34.1	33.9	34.2	34.3	34.4	34.6	35.2	38.9	
6. INFORMATIVE																			
A. Total increase in deposits (since beginning of year)																			
- in Sk billions	36.4	44.8	71.5	61.5	30.8	30.8	-11.4	-7.1	-15.2	-12.8	-4.9	-7.1	-3.3	-3.5	-16.2	-12.4	-6.3	14.5	
- in %	17.9	18.8	25.0	17.2	7.3	7.3	-2.5	-1.6	-3.4	-2.8	-1.1	-1.6	-0.7	-0.8	-3.6	-2.7	-1.4	3.2	
a) Slovak-crown deposits																			
- in Sk billions	20.4	34.6	69.5	59.5	24.8	24.8	-13.2	-9.4	-17.2	-16.2	-8.6	-13.5	-10.5	-11.6	-31.8	-32.5	-26.5	-8.2	
- in %	10.8	16.6	28.3	18.9	6.6	6.6	-3.3	-2.3	-4.3	-4.0	-2.2	-3.4	-2.6	-2.9	-7.9	-8.1	-6.6	-2.0	
b) Foreign-currency deposits																			
- in Sk billions	16.0	10.2	2.0	2.0	6.0	6.0	1.8	2.3	2.0	3.4	3.7	6.4	7.2	8.1	15.6	20.1	20.2	22.7	
- in %	115.9	34.2	5.0	4.8	13.7	13.7	3.6	4.6	4.0	6.8	7.4	12.8	14.4	16.2	31.2	40.3	40.4	45.4	

Total Deposits (Sk billions) (continued)

	1993	1994	1995	1996	1997	1998												
	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
B. Structure of crown deposits by sector (%)																		
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	100.0
a) Entrepreneurial sector	37.7	36.7	33.6	33.4	29.5	29.5	26.7	27.4	26.1	25.6	26.2	24.9	26.0	26.2	24.3	24.4	24.4	23.4
- Public sector	20.4	16.4	10.0	9.5	5.9	5.9	5.0	5.3	4.8	4.7	4.8	3.9	4.3	4.0	3.7	4.3	3.4	3.2
- Private sector (incl. cooperatives and households)	16.9	19.1	22.1	21.6	20.6	20.6	19.0	19.4	18.9	18.6	19.1	18.7	19.5	19.8	18.4	17.9	18.6	17.5
- Under foreign control	0.4	1.2	1.5	2.3	3.1	3.0	2.7	2.7	2.5	2.3	2.3	2.2	2.2	2.4	2.2	2.2	2.4	2.7
b) Government sector	4.5	6.4	10.2	11.4	10.6	10.6	10.2	9.9	9.8	10.0	10.2	10.4	9.2	8.7	9.2	8.8	9.1	0.0
c) Households	54.3	53.2	51.7	52.0	57.2	57.2	10.2	9.9	9.8	10.0	10.2	10.4	9.2	8.7	9.2	8.8	9.1	9.7
d) Non-financial organisations	1.1	1.9	3.3	2.5	1.4	1.4	59.8	59.8	61.3	61.8	61.0	62.2	62.2	62.3	63.9	64.3	64.0	64.6
e) Other	2.4	1.8	1.2	0.7	1.2	1.2	0.2	1.5	1.5	1.6	1.6	1.6	1.7	1.6	1.7	1.7	1.7	1.5
C. Structure of crown deposits by term (%)																		
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	100.0
a) Short-term deposits	73.5	73.6	71.9	72.4	73.2	73.2	73.2	74.1	74.2	75.4	76.3	76.8	77.4	77.4	76.4	76.7	77.7	77.0
b) Medium-term deposits	23.0	22.9	21.6	20.8	18.5	18.5	18.3	17.4	17.0	15.7	15.0	14.4	13.8	13.8	14.3	13.9	12.9	13.1
c) Long-term deposits	3.5	3.4	6.5	6.8	8.3	8.3	8.5	8.5	8.7	8.9	8.7	8.8	8.8	8.8	9.3	9.4	9.4	9.9
D. Structure of currency deposits by term (%)																		
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	100.0
a) Short-term deposits	99.7	99.5	99.3	99.3	99.8	99.8	99.8	99.8	99.7	99.8	99.7	99.7	99.7	99.6	99.6	99.7	99.7	99.8
b) Medium-term deposits	0.3	0.5	0.7	0.7	0.2	0.2	0.2	0.2	0.4	0.3	0.3	0.4	0.3	0.5	0.3	0.3	0.3	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	0.0
E. Structure of total deposits by term (%)																		
Crown and 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	100.0
a) Short-term deposits	76.7	77.2	75.1	75.3	76.2	76.2	76.3	77.2	77.3	78.4	79.1	79.7	80.2	80.3	79.9	80.4	81.1	80.6
b) Medium-term deposits	20.2	19.8	19.1	18.7	16.5	16.5	16.5	16.2	15.4	13.8	13.3	12.7	12.1	12.0	12.2	11.7	10.9	11.1
c) Long-term deposits	3.1	3.0	5.8	6.1	7.3	7.3	7.5	7.5	7.7	7.8	7.6	7.6	7.6	7.7	7.9	7.9	8.0	8.3

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

Total Deposits (Sk millions)

End-of-month figures	Banks in total	Slovak banks without foreign participation	Slovak banks with foreign participation	Branch offices of foreign banks
1.1/98	400,379.6	275,917.8	108,972.5	15,489.3
01/98	387,251.9	264,390.4	107,693.5	15,168.0
02/98	390,958.6	266,004.1	109,552.8	15,401.8
03/98	383,152.7	261,854.6	108,109.6	13,188.5
04/98	384,225.3	258,029.0	113,407.5	12,788.8
05/98	391,783.5	260,494.5	117,421.8	13,867.2
06/98	386,948.9	256,385.9	116,188.5	14,374.6
07/98	389,915.3	253,488.9	121,777.1	14,649.3
08/98	388,754.2	249,882.4	124,021.4	14,850.3
09/98	368,643.4	241,464.7	114,631.2	12,547.5
10/98	367,909.1	240,129.7	114,558.0	13,221.5
11/98	373,923.4	241,876.7	118,020.5	14,026.2
12/98	392,234.9	252,454.9	124,611.5	15,168.5

Total Volume of Loans (Sk billions)

	1993	1994	1995	1996	1997	1998												
	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS																		
(Sk + foreign currency)	268.9	272.9	310.8	374.4	388.9	385.7	386.2	389.0	392.2	381.3	382.1	384.3	385.6	388.3	393.6	394.3	396.9	398.4
A. Slovak-crown loans	260.8	257.6	288.1	338.8	342.3	339.1	338.7	342.0	346.2	333.9	333.0	335.0	334.1	335.6	339.6	338.6	340.1	340.3
- Non-financial organisations	217.3	216.5	242.8	281.6	276.3	273.1	272.8	274.7	278.0	280.5	279.5	280.2	278.1	277.1	280.2	275.9	276.3	275.4
- Banking sector	6.9	7.7	11.2	16.4	19.4	19.4	19.7	21.2	22.0	7.0	6.7	6.6	6.6	6.3	6.2	8.5	8.6	8.9
- Insurance sector	0.9	0.6	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.4	0.5	0.4	0.6	0.6	0.6
- Extrabudgetary needs of central and local authorities	4.4	5.3	4.4	7.3	7.7	7.7	7.6	7.5	7.4	7.4	7.4	7.7	7.7	8.0	8.3	8.4	8.3	8.3
- 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	0.2
- Small businesses	11.6	10.8	12.3	12.9	15.1	15.1	15.0	15.0	15.2	15.1	14.9	14.5	15.6	17.1	17.3	17.0	17.4	17.4
- Households	18.6	16.5	15.3	17.8	20.4	20.4	20.2	20.4	20.7	20.9	21.6	22.2	22.5	23.5	24.2	25.0	25.7	26.5
- Foreigners (non-residents)	0.1	0.1	1.3	1.6	1.6	1.6	1.7	1.8	1.8	1.8	1.8	2.6	2.4	2.5	2.1	2.2	2.5	2.2
- Other	0.8	0.1	0.4	0.6	1.4	1.4	1.3	1.1	0.6	0.6	0.6	0.6	0.5	0.6	0.8	0.8	0.7	0.8
B. Loans in foreign currency ¹⁾	8.1	15.3	22.7	35.6	46.6	46.6	47.5	47.0	46.0	47.4	49.1	49.4	51.5	52.7	54.0	55.7	56.8	58.1
2. CROWN LOANS																		
BY SECTOR	260.8	257.6	288.1	338.8	342.3	339.1	338.7	342.0	346.2	333.9	333.0	335.0	334.1	335.6	339.6	338.6	340.0	340.3
a) Entrepreneurial sector	236.8	235.7	266.7	311.4	311.0	307.9	307.7	311.2	315.5	303.0	301.5	301.8	300.7	300.9	304.1	302.1	302.8	302.3
- Public sector	123.4	115.5	93.1	94.8	75.5	75.1	77.7	74.9	75.4	60.7	60.7	59.6	56.6	55.3	54.4	54.4	49.1	49.0
- Private sector (incl. cooperatives and households)	109.6	114.9	165.4	204.8	220.8	217.9	214.6	218.8	221.2	223.4	223.3	224.0	225.5	227.1	229.8	229.3	233.2	232.9
- Under foreign control	3.8	5.3	8.2	11.8	14.8	14.8	15.3	17.4	18.9	18.9	17.5	18.2	18.6	18.5	19.8	18.5	20.5	20.4
b) Government sector (extra-budgetary funds)	4.4	5.3	4.4	7.3	7.7	7.7	7.6	7.5	7.4	7.4	7.4	7.7	7.7	8.0	8.3	8.4	8.3	8.3
c) Households	18.6	16.5	15.3	17.8	20.4	20.4	20.2	20.4	20.7	20.9	21.6	22.2	22.5	23.5	24.2	25.0	25.7	26.5
d) 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	0.2
e) Other	0.8	0.0	1.5	2.2	3.0	3.0	3.1	2.8	2.4	2.5	2.4	3.2	2.9	3.1	3.0	3.0	3.2	3.0
3. CROWN LOANS																		
BY INDUSTRY	260.8	257.6	288.1	338.8	342.3	339.1	338.7	342.0	346.2	333.9	333.0	335.0	334.1	335.6	339.6	338.6	340.0	340.3
a) Agriculture, hunting, and fishing	17.7	19.0	18.3	18.7	17.5	17.5	17.5	17.5	17.4	17.4	17.4	17.6	17.1	16.4	15.8	14.6	15.7	15.5
b) Forestry and timber industry	0.3	0.2	0.3	0.4	0.3	0.3	0.6	0.6	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3
c) Raw materials extraction	9.5	8.9	2.6	2.6	2.6	2.6	2.6	3.0	3.5	3.4	3.5	3.2	3.3	3.4	3.6	3.4	3.4	3.5
d) Industrial production	68.9	67.2	103.3	113.3	115.1	112.7	110.8	110.5	111.5	111.7	112.1	112.5	111.6	114.4	114.8	112.6	116.4	116.2
- Food industry	9.7	10.4	17.5	20.6	22.0	22.0	21.9	21.9	22.2	22.5	23.3	23.7	23.6	25.5	24.9	22.6	23.9	23.5
- Chemical and pharmaceutical industry	8.8	8.4	10.2	9.7	8.1	7.9	8.5	8.0	7.3	7.2	7.1	7.0	7.1	8.2	7.8	7.8	7.4	7.1
- Metallurgy and machine eng.	30.4	27.6	43.3	45.7	47.1	45.1	44.0	43.6	44.3	44.7	44.3	43.8	42.2	40.4	41.6	42.0	43.6	44.0
- Electrical and electronic industry	5.5	5.7	7.5	8.5	8.4	8.2	8.1	7.7	8.2	7.9	7.8	7.5	8.1	8.2	8.3	8.2	8.3	8.4
- Textile, clothing, and leather	4.3	4.3	6.1	7.5	7.1	7.1	7.1	7.2	7.0	7.0	6.8	7.2	7.4	7.8	8.1	8.0	8.3	8.0
- Other industries	10.3	10.8	18.6	21.2	22.4	22.4	21.1	22.0	22.5	22.3	22.7	23.3	23.3	24.4	24.1	24.0	25.0	25.2
e) Power industry, gas and water supply	18.4	17.4	18.2	21.9	22.1	22.1	23.2	23.5	23.3	23.5	23.5	23.9	24.2	25.1	25.7	25.7	26.1	25.8
f) Building and construction	18.3	18.6	19.4	20.7	20.3	20.2	20.3	20.2	10.6	11.2	10.4	10.2	9.9	10.0	10.1	10.2	10.5	10.3
g) Trade, sales, catering and hotel services	28.4	32.5	60.5	73.3	73.4	72.2	72.3	71.5	72.4	73.1	73.2	74.7	75.3	74.3	76.3	73.8	72.4	75.1
h) Tourism	3.8	-	0.5	1.5	1.0	1.4	1.4	1.4	1.3	1.6	1.3	1.4	1.4	1.2	1.2	1.0	1.5	1.1
i) Transport and communications	-	-	3.6	8.2	7.1	7.1	6.8	6.4	7.4	7.3	7.9	8.0	7.8	7.4	7.8	8.1	8.0	8.4
j) Banking industry	-	-	11.2	16.4	19.4	19.4	19.7	21.2	22.0	7.0	6.7	6.6	6.6	6.2	6.2	8.5	8.6	8.9
k) Insurance sector	-	-	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.4	0.5	0.4	0.6	0.6	0.6
4. TOTAL VOLUME OF LOANS																		
(Sk + foreign currency)	268.9	272.9	310.8	374.4	388.9	385.7	386.2	389.0	392.2	381.3	382.1	384.4	385.6	388.3	393.6	394.3	396.9	398.4
a) Short-term loans	92.4	103.9	117.0	157.0	168.6	168.6	169.0	169.0	171.4	159.7	159.7	162.9	163.5	165.3	170.2	169.0	170.8	173.9
b) Medium-term loans	53.5	46.9	57.4	80.4	86.6	86.6	85.6	86.9	87.2	87.2	87.6	86.3	86.9	87.5	86.3	88.0	88.0	87.3
c) Long-term loans	123.0	122.1	136.4	137.0	133.7	130.5	131.6	133.1	133.6	134.4	134.8	135.1	135.2	135.6	137.1	137.3	138.1	137.2
A. SLOVAK-CROWN LOANS	260.8	257.6	288.1	338.8	342.3	339.1	338.7	342.0	346.2	333.9	333.0	335.0	334.1	335.6	339.6	338.6	340.1	340.3
a) Short-term loans	90.7	95.9	105.8	137.5	137.7	137.7	136.8	137.6	141.2	128.4	126.8	130.5	129.3	130.8	134.8	132.1	133.6	134.8
b) Medium-term loans	53.5	46.9	57.4	70.9	77.5	77.5	77.4	78.6	78.8	79.0	79.4	78.0	78.6	79.2	78.1	79.4	79.4	78.6
c) Long-term loans	116.6	114.8	124.9	130.4	127.1	123.9	124.5	125.8	126.2	126.5	126.8	126.5	126.2	125.7	126.7	127.1	127.1	126.9

Total Volume of Loans (Sk billions) (continued)

	1993	1994	1995	1996	1997	1998												
	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
B. LOANS IN FOREIGN CURRENCY																		
CURRENCY ^{1/}	8.1	15.3	22.7	35.6	46.6	46.6	47.5	47.0	46.0	47.4	49.1	49.4	51.5	52.7	54.0	55.7	56.8	58.1
a) Short-term loans	1.7	8.0	11.2	19.5	30.9	30.9	32.2	31.4	30.2	31.3	32.9	32.4	34.2	34.5	35.4	36.9	37.2	39.1
b) Medium-term loans	0.0	0.0	0.0	9.5	9.1	9.1	8.2	8.3	8.4	8.2	8.2	8.4	8.3	8.3	8.2	8.6	8.6	8.7
c) Long-term loans ^{2/}	6.4	7.3	11.5	6.6	6.6	6.6	7.1	7.3	7.4	7.9	8.0	8.7	9.0	9.9	10.4	10.2	11.0	10.3
5. CROWN LOANS																		
BY PURPOSE	260.8	257.6	288.1	338.8	342.0	339.1	338.7	342.0	346.2	333.9	333.0	335.0	334.1	335.6	339.6	338.6	340.1	340.3
a) Current assets	57.8	53.4	44.0	56.9	40.1	40.1	39.9	40.3	43.2	43.5	42.2	44.6	44.8	45.3	40.2	46.4	47.2	46.1
b) Capital goods	69.7	49.8	37.2	48.6	51.2	51.2	53.6	52.9	52.3	51.3	51.3	51.6	52.4	53.3	52.0	51.7	50.6	49.5
c) Privatisation	8.8	5.4	3.7	5.5	4.2	4.2	3.9	3.8	3.7	3.5	3.4	3.1	3.1	3.1	2.9	2.7	2.7	2.5
- Small-scale privatisation	5.3	2.0	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0
- Large-scale privatisation	3.5	3.4	3.3	5.1	4.1	4.1	3.8	3.7	3.6	3.4	3.3	3.1	3.1	3.0	2.9	2.7	2.7	2.5
d) Temporary lack of resources	10.7	9.3	9.0	15.8	11.2	11.2	6.2	12.4	10.6	11.2	10.7	11.6	11.4	11.0	10.8	8.9	9.1	8.4
e) Permanently revolving stocks	21.7	17.5	5.5	3.6	2.0	2.0	1.7	1.6	1.5	1.7	1.7	1.4	1.0	1.0	1.0	1.0	1.0	0.9
f) Residential construction	11.2	10.9	10.4	10.2	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.0	9.0	9.0	9.0	9.0	9.0	8.6
g) Current account balances (debit)	9.9	7.9	7.5	18.6	19.8	19.8	18.8	17.7	18.6	18.4	17.2	16.9	15.9	16.7	25.3	15.8	15.5	16.3
h) Consumption	9.0	7.0	6.0	7.1	6.3	6.3	6.2	6.2	6.1	6.0	5.9	5.8	5.7	5.6	5.5	5.4	5.3	5.3
i) Claims with reservation	26.0	16.9	37.8	53.2	68.1	64.9	66.6	66.0	66.4	53.7	55.3	53.8	51.5	49.8	48.9	49.5	49.1	54.7
j) Classified receivables	30.8	76.4	120.5	109.9	118.5	118.5	118.6	119.8	122.2	122.8	123.2	124.4	126.0	127.8	130.8	134.2	136.1	136.4
- doubtful and disputable	15.1	23.6	12.6	10.4	9.7	9.7	9.1	9.2	9.6	9.2	9.4	10.4	10.2	10.2	11.3	12.6	11.0	10.2
- loss-making loans	7.3	36.3	85.6	91.9	101.3	101.3	101.7	102.3	103.8	104.4	104.6	105.7	106.8	108.2	110.8	110.8	113.0	116.0
6. INFORMATIVE																		
A. Total increase in loans (since beginning of year)																		
- in Sk billions	29.2	4.0	37.3	63.6	14.3	-	0.5	3.3	6.5	-4.4	-3.6	-1.4	-0.1	2.6	7.9	8.6	11.2	12.7
- in %	12.2	1.5	13.7	20.5	3.8	-	0.1	0.9	1.7	-1.1	-0.9	-0.4	0.0	0.7	2.0	2.2	2.9	3.3
a) Slovak-crown loans																		
- in Sk billions	24.8	-3.2	29.9	50.7	3.2	-	-0.4	2.9	7.1	-5.2	-6.1	-4.1	-5.0	-3.5	0.5	-0.5	1.0	1.2
- in %	10.5	-1.2	11.6	17.6	0.9	-	-0.1	0.9	2.1	-1.5	-1.8	-1.2	-1.5	-1.0	0.1	-0.1	0.3	0.4
b) Foreign-currency loans ^{1/}																		
- in Sk billions	4.4	7.2	7.4	12.9	11.0	-	0.9	0.4	-0.6	0.8	2.5	2.8	4.9	6.1	7.4	9.1	10.2	11.5
- in %	118.9	88.9	49.0	56.8	30.9	-	1.9	0.9	-1.3	1.7	5.4	6.0	10.5	13.1	15.9	19.5	21.9	24.7
B. Structure of crown loans by sector (%)																		
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	100.0
a) Entrepreneurial sector	90.8	91.5	92.6	91.9	90.9	90.8	90.8	91.0	91.1	90.7	90.5	90.1	90.0	89.7	89.5	89.2	89.0	88.8
- Public sector	47.3	44.8	32.3	28.0	22.1	22.1	22.9	21.9	21.8	18.2	18.2	17.8	16.9	16.5	16.0	16.1	14.4	14.4
- Private sector (incl. cooperatives and households)	42.0	44.6	57.4	60.4	64.5	64.3	63.4	64.0	63.9	66.9	67.1	66.9	67.5	67.7	67.7	67.7	68.6	68.4
- Under foreign control	1.5	2.1	2.8	3.5	4.3	4.4	4.5	5.1	5.5	5.7	5.3	5.4	5.6	5.5	5.8	5.5	6.0	6.0
b) Government sector (extra-budgetary funds)	1.7	2.1	1.5	2.2	2.2	2.3	2.2	2.2	2.1	2.2	2.2	2.3	2.3	2.4	2.4	2.5	2.4	2.4
c) Households	7.1	6.4	5.3	5.3	6.0	6.0	6.0	6.0	6.0	6.3	6.5	6.6	6.7	7.0	7.1	7.4	7.6	7.8
d) Non-profit organisations	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
e) Other	0.3	0.0	0.5	0.6	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.9	0.9	0.9	0.9	0.9	0.9	0.9
C. Structure of crown loans by industry (%)																		
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	100.0
a) Agriculture, hunting and fishing	6.8	7.4	6.4	5.5	5.1	5.1	5.2	5.1	5.0	5.2	5.2	5.3	5.1	4.9	4.7	4.3	4.6	4.6
b) Forestry and timber industry	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
c) Raw materials extraction	3.6	3.5	0.9	0.8	0.8	0.8	0.8	0.9	1.0	1.0	1.1	1.0	1.0	1.1	1.0	1.0	1.0	1.0
d) Industrial production	26.4	26.1	35.9	33.4	33.6	33.2	32.7	32.3	32.2	33.5	33.7	33.6	33.4	34.1	33.8	33.3	34.2	34.1
- Food industry	3.7	4.0	6.1	6.1	6.4	6.5	6.5	6.4	6.4	6.7	7.0	7.1	7.1	7.6	7.3	6.7	7.0	6.9
- Chem. and pharma. industry	3.4	3.3	3.5	2.9	2.4	2.3	2.5	2.3	2.1	2.2	2.1	2.1	2.1	2.4	2.3	2.3	2.2	2.1
- Metallurgy and machine eng.	11.7	10.7	15.0	13.5	13.8	13.3	13.0	12.7	12.8	13.4	13.3	13.1	12.6	12.0	12.2	12.4	12.8	12.9
- Electrical and electronic industry	2.1	2.2	2.6	2.5	2.5	2.4	2.4	2.3	2.4	2.4	2.3	2.2	2.4	2.4	2.4	2.4	2.4	2.5

Total Volume of Loans (Sk billions) (continued)

	1993	1994	1995	1996	1997	1998												
	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
- Textile, clothing, and leather	1.6	1.7	2.1	2.2	2.1	2.1	2.1	2.1	2.0	2.1	2.0	2.1	2.2	2.3	2.4	2.4	2.4	2.4
- Other industries	3.9	4.2	6.5	6.3	6.5	6.6	6.2	6.4	6.5	6.7	6.8	6.9	7.0	7.3	7.1	7.1	7.4	7.4
e) Power industry, gas and water supply	7.1	6.8	6.3	6.5	6.5	6.5	6.8	6.9	6.7	7.0	7.1	7.1	7.2	7.5	7.6	7.6	7.7	7.6
f) Building and construction	7.0	7.2	6.7	6.1	5.9	5.9	6.0	5.9	3.1	3.4	3.1	3.1	3.0	3.0	3.0	3.0	3.1	3.0
g) Trade, sales, catering and hotel services	10.9	12.6	21.0	21.6	21.5	21.5	21.3	20.9	20.9	21.9	22.0	22.3	22.5	22.1	22.5	21.8	21.3	22.1
h) Tourism	1.5	-	0.2	0.4	0.3	0.3	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.4	0.3
i) Transport and communications	-	-	1.2	2.4	2.1	2.1	2.0	1.9	2.1	2.2	2.4	2.4	2.3	2.2	2.3	2.4	2.4	2.5
j) Banking industry	-	-	3.9	4.8	5.9	5.9	5.8	6.2	6.4	2.1	2.0	2.0	2.0	1.8	1.8	2.5	2.5	2.6
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	0.2	0.2	0.2
D. Structure of total loans by term (%)																		
Loans in Sk and foreign curr.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
a) Short-term loans	34.4	38.1	37.6	41.9	43.4	43.7	43.8	43.4	43.7	41.9	41.8	42.4	42.4	42.6	43.2	42.9	43.0	43.6
b) Medium-term loans	19.9	17.2	18.5	21.5	22.3	22.5	22.2	22.3	22.2	22.9	22.9	22.5	22.5	22.5	21.9	22.3	22.2	21.9
c) Long-term loans ^{2/}	45.7	44.7	43.9	36.6	34.4	33.8	34.1	34.2	34.1	35.2	35.3	35.2	35.1	34.9	34.8	34.8	34.8	34.4
D.1. Structure of crown loans by term (%)																		
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	100.0
a) Short-term loans	34.8	37.2	36.7	40.6	40.2	40.6	40.4	40.2	40.8	38.5	38.1	38.9	38.7	39.0	39.7	39.0	39.3	39.6
b) Medium-term loans	20.5	18.2	19.9	20.9	22.6	22.9	22.9	23.0	22.8	23.7	23.8	23.3	23.5	23.6	23.0	23.4	23.3	23.1
c) Long-term loans	44.7	44.6	43.4	38.5	37.1	36.5	36.8	36.8	36.5	37.9	38.1	37.8	37.8	37.5	37.3	37.5	37.4	37.3
D.2. Loans in foreign currency by term (%)																		
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	100.0
a) Short-term loans	21.0	52.3	49.3	54.8	66.3	66.3	67.8	66.8	65.7	66.1	66.9	65.5	66.4	65.4	65.6	66.2	65.5	67.3
b) Medium-term loans	-	-	-	26.7	19.5	19.5	17.3	17.7	18.3	17.3	16.7	16.9	16.1	15.8	15.2	15.4	15.1	15.0
c) Long-term loans ^{2/}	79.0	47.7	50.7	18.5	14.2	14.2	14.9	15.6	16.1	16.6	16.3	17.5	17.5	18.8	19.3	18.3	19.4	17.7
E. Crown loans																		
by purpose (in %)	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	100.0
a) Current assets	22.2	20.7	15.3	16.8	11.7	11.8	11.8	11.8	12.5	13.0	12.7	13.3	13.4	13.5	11.8	13.7	13.9	13.5
b) Investment	26.7	19.3	12.9	14.3	15.0	15.1	15.8	15.5	15.1	15.4	15.4	15.4	15.7	15.9	15.3	15.3	14.9	14.5
c) Privatisation	3.4	2.1	1.3	1.6	1.2	1.2	1.2	1.1	1.1	1.0	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.7
- Small-scale privatisation	2.0	0.8	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Large-scale privatisation	1.3	1.3	1.1	1.5	1.2	1.2	1.1	1.1	1.0	1.0	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.7
d) Temporary lack of resources	4.1	3.6	3.1	4.7	3.3	3.3	1.8	3.6	3.1	3.4	3.2	3.5	3.4	3.3	3.2	2.6	2.7	2.5
e) Permanently revolving stocks	8.3	6.8	1.9	1.1	0.6	0.6	0.5	0.5	0.4	0.5	0.5	0.4	0.3	0.3	0.3	0.3	0.3	0.3
f) Residential construction	4.3	4.2	3.6	3.0	2.7	2.8	2.8	2.7	2.7	2.8	2.8	2.7	2.7	2.7	2.7	2.7	2.6	2.5
g) Current account balances (debit)	3.8	3.1	2.6	5.5	5.8	5.8	5.6	5.2	5.4	5.5	5.2	5.0	4.8	5.0	7.4	4.7	4.6	4.8
h) Consumption	3.5	2.7	2.1	2.1	1.8	1.9	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.6	1.6	1.6	1.6
i) Claims with reservation	10.0	6.6	13.1	15.7	19.9	19.1	19.7	19.3	19.2	16.1	16.6	16.1	15.4	14.8	14.4	14.6	14.4	16.1
j) Classified receivables	11.8	29.7	41.8	32.4	34.6	34.9	35.0	35.0	35.3	36.8	37.0	37.1	37.7	38.1	38.5	39.6	40.0	40.1
- doubtful and disputable claims	5.8	9.2	4.4	3.1	2.8	2.9	2.7	2.7	2.8	2.7	2.8	3.1	3.0	3.0	3.3	3.7	3.2	3.0
- loss-making loans	2.8	14.1	29.7	27.1	29.6	29.9	30.0	29.9	30.0	31.3	31.4	31.5	32.0	32.2	32.6	32.7	33.2	34.1

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

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

New Loans (Sk billions)

	1993	1994	1995	1996	1997	1998											
	12	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	24.4	19.4	30.2	40.3	28.6	25.9	35.0	40.1	37.6	39.0	59.5	55.2	42.1
a) Entrepreneurial sector	-	13.1	20.5	26.9	23.3	18.7	29.2	39.3	27.6	24.6	32.1	38.8	36.1	36.4	56.6	53.4	40.5
- Public sector	-	5.3	4.8	4.8	1.1	1.3	1.6	0.9	2.8	1.1	1.0	1.1	1.9	1.6	1.7	1.4	2.7
- Private sector	-	6.9	12.4	17.5	12.7	11.7	17.2	12.5	12.6	17.8	12.7	27.7	12.9	12.4	12.2	13.2	16.4
- Under foreign control	-	0.9	3.3	4.6	9.5	5.7	10.4	25.9	12.2	5.7	18.4	10.0	21.3	22.4	42.7	38.8	21.4
b) Households	-	0.2	0.4	0.9	0.7	0.5	0.8	0.7	0.7	1.0	2.1	1.2	1.1	1.1	1.8	1.3	1.1
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	0.0
d) Extrabudgetary needs of central and local authorities	-	0.0	0.0	1.7	0.2	0.1	0.2	0.0	0.1	0.1	0.7	0.1	0.2	0.3	0.4	0.4	0.5
e) Other	-	1.3	0.2	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.1	0.0	0.2	1.2	0.7	0.0	0.0
2. NEW LOANS BY TERM	-	14.6	21.1	29.5	24.4	19.4	30.2	40.3	28.6	25.9	35.0	40.1	37.6	39.0	59.5	55.2	42.1
a) Short-term loans	-	12.0	17.0	22.5	21.4	16.9	25.3	38.0	26.3	23.8	30.9	38.0	34.6	36.6	56.5	52.7	39.5
b) Medium-term loans	-	1.5	2.7	4.8	1.8	1.2	3.0	1.5	1.6	1.5	2.4	1.7	2.7	1.8	2.5	1.9	1.9
c) Long-term loans	-	1.1	1.4	2.2	1.2	1.3	1.9	0.8	0.8	0.6	1.8	0.4	0.3	0.6	0.5	0.6	0.8
3. NEW LOANS BY TERM (%)																	
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	100.0
a) Short-term loans	-	82.2	80.6	76.3	87.7	87.1	83.8	94.3	92.0	91.9	88.3	94.8	92.0	93.8	95.0	95.5	93.8
b) Medium-term loans	-	10.3	12.8	16.3	7.4	6.2	9.9	3.6	5.5	5.9	6.9	4.2	7.2	4.6	4.2	3.4	4.5
c) Long-term loans	-	7.5	6.6	7.5	4.9	6.7	6.3	2.0	2.7	2.3	5.1	1.0	0.8	1.5	0.8	1.1	1.9

Total Credits (Sk millions)

End-of-month figures	Banks in total	Slovak banks without foreign participation	Slovak banks with foreign participation	Branch offices of foreign banks
1.1/98	339,110.9	252,574.5	60,438.1	26,098.2
01/98	338,674.9	252,367.9	60,555.2	25,751.9
02/98	342,057.0	253,240.3	62,260.4	26,556.3
03/98	346,154.5	255,939.4	64,502.0	25,713.1
04/98	333,937.7	249,319.5	74,090.0	10,528.2
05/98	333,015.3	248,440.2	74,031.4	10,543.7
06/98	334,957.8	246,113.5	78,425.0	10,419.4
07/98	334,050.9	243,766.8	79,640.7	10,643.4
08/98	335,642.7	243,497.0	81,218.2	10,927.4
09/98	339,605.8	244,884.0	83,971.4	10,750.5
10/98	338,603.7	244,322.1	83,062.9	11,218.6
11/98	340,143.1	243,838.2	85,524.8	10,780.1
12/98	340,321.6	241,460.8	87,770.7	11,090.1

Average Lending Rates of Commercial Banks (%)

	1993	1994	1995	1996	1997	1998											
	12	12	12	12	12	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS^v	14.13	14.39	14.78	13.22	16.22	16.66	17.28	16.70	16.75	16.50	16.35	16.03	16.33	17.07	16.92	17.14	16.17
<i>A) Loans by sector</i>																	
a) Entrepreneurial sector	14.58	15.00	15.56	13.41	16.16	16.71	17.27	16.71	16.12	16.00	15.95	15.69	15.52	16.02	16.30	16.72	14.52
- Public sector	14.96	15.18	15.52	12.95	15.33	15.72	16.31	15.87	14.55	14.38	14.26	14.05	13.77	14.37	14.37	14.81	11.15
- Private sector (incl. cooperatives)	14.20	14.82	15.59	13.86	16.98	17.70	18.22	17.55	17.68	17.62	17.63	17.33	17.27	17.67	18.23	18.63	17.91
b) Households	5.52	4.29	5.06	6.76	7.37	7.51	7.48	7.50	8.55	8.32	8.12	7.86	8.83	8.08	7.99	8.14	8.03
<i>B) Loans by term</i>																	
- Short-term loans	16.29	16.51	16.17	13.86	19.91	20.77	20.77	20.50	20.83	20.47	20.00	19.34	19.61	21.86	21.33	20.66	21.08
- Medium-term loans	16.62	17.63	17.77	15.28	16.41	16.61	16.47	16.58	16.64	16.67	16.58	16.32	17.08	16.30	16.65	16.29	16.21
- Long-term loans	11.06	11.30	12.12	11.36	11.90	12.26	13.86	12.34	12.54	12.34	12.36	12.36	12.40	12.41	12.01	13.63	10.36

Average Lending Rates of Commercial Banks (%) (continued)

	1993	1994	1995	1996	1997	1998											
	12	12	12	12	12	1	2	3	4	5	6	7	8	9	10	11	12
2. NEW LOANS IN TOTAL	-	19.09	14.04	13.45	20.92	20.75	20.82	20.29	19.54	18.59	16.44	14.17	17.32	24.36	23.48	16.95	18.62
<i>A) Loans by sector</i>																	
a) Entrepreneurial sector	-	19.51	14.56	13.85	21.25	19.06	19.53	21.24	20.90	21.26	20.32	17.60	18.72	25.04	22.24	19.50	22.14
- Public sector	-	19.82	14.23	13.46	21.30	15.84	17.45	21.86	20.19	23.46	20.08	21.03	17.03	27.05	20.80	16.89	22.06
- Private sector (incl. cooperatives)	-	19.20	14.89	14.23	21.19	22.28	21.60	20.61	21.60	19.06	20.56	14.17	20.41	23.03	23.67	22.10	22.22
b) Households	-	18.35	15.44	10.44	10.18	13.59	9.99	9.99	10.70	9.68	12.18	11.07	10.06	8.77	8.93	9.44	9.39
<i>B) Loans by term</i>																	
- Short-term loans	-	19.37	13.68	13.52	21.60	21.57	21.81	20.58	19.86	18.97	16.64	14.17	17.44	25.06	23.91	17.11	18.91
- Medium-term loans	-	19.18	16.17	13.05	16.30	17.56	16.88	15.26	16.43	13.64	15.20	14.05	16.04	13.55	14.92	12.54	14.21
- Long-term loans	-	16.11	14.37	13.68	15.40	13.04	13.73	15.87	14.73	16.09	14.47	14.87	14.87	14.46	17.57	16.62	14.82

1/ In 1993 and 1994: interest rate on the total volume of loans including loans at zero interest rate
From 1995 to 1998: 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
01/98	8.80	17.66	14.58	9.96	14.12
02/98	8.80	17.57	14.35	11.28	14.52
03/98	8.80	17.22	14.46	9.87	13.91
04/98	8.80	17.21	14.49	10.02	13.84
05/98	8.80	16.73	14.48	9.89	13.59
06/98	8.80	16.23	14.34	9.80	13.36
07/98	8.80	15.71	14.07	9.82	13.10
08/98	8.80	15.99	14.65	10.00	13.41
09/98	8.80	17.90	14.06	10.03	14.08
10/98	8.80	17.10	12.94	8.66	12.95
11/98	8.80	16.18	12.49	9.69	12.89
12/98	8.80	16.30	12.36	7.20	12.00

Average Monthly Lending Rates - Public Sector (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/98	8.80	17.00	13.52	10.90	13.56
02/98	8.80	17.15	13.76	10.04	13.18
03/98	8.80	17.08	15.72	8.67	12.67
04/98	8.80	14.08	15.55	8.81	10.96
05/98	8.80	13.37	15.05	9.00	10.86
06/98	8.80	13.56	14.89	8.85	10.74
07/98	8.80	14.99	15.13	8.81	10.91
08/98	8.80	15.50	14.56	8.79	10.81
09/98	8.80	17.59	14.66	8.84	11.27
10/98	8.80	17.05	12.87	8.69	10.82
11/98	8.80	15.45	14.21	8.67	10.79
12/98	8.80	15.82	13.84	4.27	7.98

Average Monthly Lending Rates - Private Sector (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/98	8.80	17.53	14.83	11.25	14.85
02/98	8.80	17.36	14.51	12.24	15.00
03/98	8.80	17.04	14.65	10.40	14.33
04/98	8.80	17.30	14.72	10.33	14.44
05/98	8.80	17.11	14.69	10.28	14.30
06/98	8.80	16.57	14.76	10.30	14.12
07/98	8.80	15.80	14.52	10.34	13.75
08/98	8.80	15.73	14.68	10.64	13.88
09/98	8.80	16.44	14.61	10.63	14.18
10/98	8.80	16.69	13.45	8.25	13.25
11/98	8.80	16.04	12.74	9.85	13.24
12/98	8.80	16.05	12.64	7.52	12.49

Average Monthly Lending Rates - Households (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/98	8.80	22.54	11.58	3.47	7.30
02/98	8.80	22.61	11.24	3.63	7.29
03/98	8.80	22.46	10.99	3.70	7.32
04/98	8.80	21.84	11.07	5.44	8.32
05/98	8.80	22.30	12.40	3.36	8.10
06/98	8.80	21.93	11.80	3.58	7.92
07/98	8.80	22.02	11.16	3.58	7.66
08/98	8.80	17.95	14.15	3.40	8.31
09/98	8.80	18.21	10.87	3.68	7.80
10/98	8.80	22.34	10.49	3.81	7.71
11/98	8.80	22.43	10.51	3.77	7.87
12/98	8.80	19.71	10.36	3.76	7.76

Development of Average Deposit Rates and Crown Deposits

		1997					1998							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Total deposits	a	388,784	378,097	382,397	375,142	376,340	383,200	376,843	383,662	382,098	362,586	361,990	367,611	381,440
	b	8.69	10.21	9.98	9.99	10.23	10.15	9.92	9.53	9.53	10.29	11.05	10.71	10.39
of which:														
Demand deposits	a	140,524	114,600	121,846	113,384	112,544	116,557	116,798	120,198	117,812	109,127	104,016	107,916	117,991
	b	3.50	3.78	3.73	3.70	3.68	3.64	3.69	3.68	3.56	3.81	3.66	3.66	4.20
Time deposits	a	248,260	263,496	260,550	261,758	263,796	266,642	260,045	263,464	264,286	253,460	257,973	259,695	263,449
	b	11.62	13.00	12.90	12.71	13.03	12.98	12.71	12.20	12.19	13.07	14.04	13.64	13.16
- at up to 7-day notice	a	8,702	15,394	13,893	15,586	15,514	14,200	14,369	14,833	16,399	12,424	18,485	18,655	15,457
	b	17.10	20.48	17.35	15.47	16.97	16.20	15.01	13.27	11.92	21.88	19.96	17.02	16.16
- at up to 1-month notice	a	49,095	49,923	51,504	53,582	57,423	59,829	55,265	57,462	56,561	51,895	56,624	57,419	62,715
	b	16.25	18.59	18.66	18.00	18.02	17.25	16.36	15.28	15.67	17.30	19.88	18.67	17.49
- at up to 3-month notice	a	11,166	17,330	17,584	19,258	21,350	24,629	26,448	29,102	29,726	29,941	27,476	29,536	29,308
	b	15.04	18.85	18.74	18.68	18.98	18.77	18.45	17.63	17.38	17.77	18.56	18.73	18.49
- at up to 6-month notice	a	6,743	13,209	14,117	14,669	14,930	16,031	16,308	16,512	16,868	16,854	15,651	16,058	9,395
	b	11.37	15.59	16.20	16.41	16.46	16.64	16.52	15.23	15.10	15.18	15.32	15.52	15.09
- at up to 9-month notice	a	518	533	569	647	1,352	2,049	2,092	2,384	2,582	2,507	2,580	3,554	2,198
	b	16.78	17.76	17.41	18.92	18.41	19.11	18.97	18.51	18.33	18.72	19.12	16.73	15.41
- at up to 1-year notice	a	64,957	63,275	61,818	59,393	58,804	56,949	55,786	54,900	54,391	52,842	51,575	50,925	54,290
	b	10.51	10.69	10.67	10.73	10.81	10.82	11.04	11.08	11.13	11.10	11.96	12.00	12.01
- at up to 18-month notice	a	1,341	1,324	1,003	817	784	837	690	745	733	769	766	859	819
	b	11.14	11.72	12.78	12.73	12.73	13.34	12.82	12.84	13.34	12.82	12.69	12.97	12.40
- at up to 2-year notice	a	50,785	48,170	45,974	44,112	40,314	39,235	38,433	37,909	37,348	36,556	35,033	33,824	36,579
	b	10.77	10.80	10.76	10.80	10.64	10.66	10.66	10.68	10.69	10.69	10.73	10.65	10.65
- at up to 3-year notice	a	1,447	1,521	1,817	1,700	1,530	1,397	1,362	1,219	1,402	1,482	1,944	1,553	1,484
	b	12.14	12.36	12.87	12.57	12.58	12.66	12.38	12.31	12.60	13.08	13.65	13.03	13.08
- at up to 4-year notice	a	8,601	8,443	8,406	8,334	8,059	8,007	5,759	4,892	4,879	4,866	4,755	3,805	3,825
	b	13.13	12.90	12.98	12.60	12.58	12.98	12.86	12.93	12.93	12.93	13.04	13.20	13.26
- at up to 5-year notice	a	11,832	11,246	10,755	10,232	9,689	9,426	9,607	9,257	9,090	8,886	8,540	8,272	8,504
	b	12.92	13.39	13.26	10.42	13.26	13.23	13.17	9.79	9.71	9.57	9.89	9.81	13.17
- at above 5-year notice	a	33,072	33,129	33,110	33,426	34,047	34,053	33,926	34,247	34,305	34,437	34,545	35,234	38,875
	b	4.51	4.54	4.49	4.51	4.11	4.10	4.07	4.06	4.06	4.47	4.47	4.44	4.34
- short-term deposits	a	141,182	159,663	159,484	163,136	169,373	173,687	170,269	175,194	176,528	166,463	172,392	176,147	173,363
	b	13.39	15.42	15.24	15.05	15.40	15.24	14.88	14.22	14.19	15.57	16.88	16.25	15.67
- medium-term deposits	a	74,006	70,704	67,956	65,195	60,376	58,902	55,851	54,023	53,452	52,559	51,036	48,314	51,211
	b	11.42	11.51	11.52	11.04	11.40	11.47	11.39	10.80	10.81	10.81	10.93	10.82	11.36
- long-term deposits	a	33,072	33,129	33,110	33,426	34,047	34,053	33,926	34,247	34,305	34,437	34,545	35,234	38,875
	b	4.51	4.54	4.49	4.51	4.11	4.10	4.07	4.06	4.06	4.47	4.47	4.44	4.34
- demand and short-terms deposits	a	281,705	274,264	281,331	276,520	281,917	290,244	287,066	295,392	294,341	275,590	276,408	284,062	291,354
	b	8.45	10.56	10.26	10.4	10.73	10.59	10.33	9.93	9.94	10.92	11.91	11.47	11.02

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

Average Monthly Deposit Rates - Total Deposits (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and time deposits	Total
01/98	8.80	15.42	11.51	4.54	13.00	3.78	10.56	10.21
02/98	8.80	15.24	11.52	4.49	12.90	3.73	10.26	9.98
03/98	8.80	15.05	11.04	4.51	12.71	3.70	10.40	9.99
04/98	8.80	15.40	11.40	4.11	13.03	3.68	10.73	10.23
05/98	8.80	15.24	11.47	4.10	12.98	3.64	10.59	10.15
06/98	8.80	14.88	11.39	4.07	12.71	3.69	10.33	9.92
07/98	8.80	14.22	10.80	4.06	12.20	3.68	9.93	9.53
08/98	8.80	14.19	10.81	4.06	12.19	3.56	9.94	9.53
09/98	8.80	15.57	10.81	4.47	13.07	3.81	10.92	10.29
10/98	8.80	16.88	10.93	4.47	14.04	3.66	11.91	11.05
11/98	8.80	16.25	10.82	4.44	13.64	3.66	11.47	10.71
12/98	8.80	15.67	11.36	4.34	13.16	4.19	11.02	10.39

Average Monthly Deposit Rates - Public Sector (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and time deposits	Total
01/98	8.80	17.61	12.40	9.66	15.39	3.37	8.89	9.57
02/98	8.80	16.91	12.77	4.03	15.05	3.58	7.33	8.22
03/98	8.80	15.66	12.73	15.14	14.61	3.62	8.28	9.11
04/98	8.80	16.20	12.40	17.80	14.92	3.31	8.84	9.55
05/98	8.80	16.54	12.58	8.67	14.92	3.28	7.73	8.59
06/98	8.80	15.06	12.32	5.48	13.84	2.81	7.06	8.04
07/98	8.80	13.26	12.53	4.19	12.90	3.13	6.48	7.29
08/98	8.80	15.00	12.57	3.90	13.98	3.13	6.86	7.68
09/98	8.80	18.30	12.58	4.14	16.01	3.14	8.38	9.04
10/98	8.80	18.33	12.60	3.69	16.21	3.76	8.64	9.18
11/98	8.80	14.91	13.77	3.67	14.59	3.28	7.09	7.23
12/98	8.80	15.76	13.74	10.85	15.49	3.40	7.00	7.19

Average Monthly Deposit Rates - Private Sector (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and time deposits	Total
01/98	8.80	17.77	13.06	13.70	16.75	3.34	9.07	9.47
02/98	8.80	16.57	13.39	13.06	15.88	3.23	8.15	8.63
03/98	8.80	15.62	13.08	12.85	15.09	3.08	8.07	8.55
04/98	8.80	16.55	12.81	10.82	15.93	2.92	8.62	8.93
05/98	8.80	15.59	13.49	13.53	15.25	3.07	8.13	8.51
06/98	8.80	15.32	13.56	13.18	15.12	3.05	7.85	8.11
07/98	8.80	14.46	13.58	12.92	14.37	2.94	7.51	7.77
08/98	8.80	14.20	13.58	13.03	14.14	2.86	7.56	7.82
09/98	8.80	18.57	13.60	13.04	18.03	2.97	9.49	9.68
10/98	8.80	18.00	13.91	13.30	17.53	2.86	9.03	9.27
11/98	8.80	16.33	13.87	12.45	16.06	2.91	8.39	8.65
12/98	8.80	16.02	13.96	12.69	15.80	2.90	8.29	8.56

Average Monthly Deposit Rates - Households (%)

Period	Discount rate	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and time deposits	Total
01/98	8.80	13.90	11.37	4.36	11.53	4.31	10.89	10.11
02/98	8.80	14.34	11.31	4.38	11.82	4.07	11.26	10.33
03/98	8.80	14.44	10.74	4.37	11.76	4.03	11.45	10.32
04/98	8.80	14.67	11.32	3.93	12.01	4.06	11.66	10.52
05/98	8.80	14.80	11.32	3.94	12.13	4.08	11.80	10.63
06/98	8.80	14.38	11.33	3.94	11.90	4.04	11.52	10.45
07/98	8.80	13.97	10.65	3.95	11.52	4.12	11.25	10.14
08/98	8.80	13.92	10.65	3.95	11.49	4.07	11.22	10.11
09/98	8.80	14.41	10.63	4.37	11.80	4.17	11.60	10.39
10/98	8.80	16.55	10.72	4.37	13.21	4.21	13.45	11.67
11/98	8.80	16.21	10.70	4.36	13.01	4.20	13.24	11.52
12/98	8.80	15.56	11.32	4.24	12.63	4.17	12.77	11.24

**Foreign Exchange Assets and Liabilities of Banks and Branches of Foreign Banks vis-a-vis Abroad
(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
01/98	4,072,880	3,862,737	210,143	3,481,930	2,913,069	568,862	590,950	949,669	-358,719
02/98	4,093,393	3,881,436	211,958	3,405,456	2,712,690	692,766	687,937	1,168,745	-480,808
03/98	4,052,738	3,838,938	213,800	3,390,409	2,726,993	663,416	662,329	1,111,945	-449,616
04/98	4,120,494	3,937,523	182,971	3,528,194	2,861,282	666,911	592,300	1,076,240	-483,940
05/98	3,931,664	3,746,289	185,375	3,298,401	2,628,199	670,202	633,263	1,118,090	-484,827
06/98	3,919,060	3,736,992	182,067	3,343,194	2,687,457	655,737	575,866	1,049,536	-473,669
07/98	4,222,905	4,056,121	166,784	3,570,457	2,890,160	680,296	652,449	1,165,961	-513,512
08/98	4,437,009	4,268,966	168,044	3,790,203	3,118,875	671,328	646,807	1,150,091	-503,284
09/98	3,983,486	3,505,729	477,757	3,237,117	2,541,873	695,244	746,369	963,855	-217,487
10/98	4,239,994	3,839,362	400,631	3,369,916	2,690,005	679,911	870,078	1,149,357	-279,279
11/98	4,075,697	3,823,062	252,634	3,147,584	2,543,606	603,978	928,112	1,279,456	-351,344
12/98	3,403,831	3,141,871	261,960	2,665,579	2,063,205	602,374	738,252	1,078,666	-340,414

**Foreign Exchange Positions of Banks and Branches of Foreign Banks vis-a-vis Abroad
(in convertible currency) (Sk thousands)**

End-of-month figures	Foreign exchange position								
	FX position	Total		FX position	Short-term		FX position	Medium- and long-term	
Assets		Liabilities	Assets		Liabilities	Assets		Liabilities	
01/98	20,844,576	143,662,707	122,818,131	33,497,669	136,250,339	102,752,670	-12,653,093	7,412,368	20,065,461
02/98	24,184,435	143,903,245	119,718,810	41,087,240	136,451,869	95,364,629	-16,902,805	7,451,376	24,354,181
03/98	23,218,597	142,072,776	118,854,179	38,980,344	134,577,812	95,597,468	-15,761,747	7,494,964	23,256,711
04/98	20,539,784	142,890,479	122,350,695	37,321,867	136,545,407	99,223,540	-16,782,083	6,345,072	23,127,155
05/98	21,810,218	135,410,451	113,600,233	38,508,150	129,025,952	90,517,802	-16,697,932	6,384,499	23,082,431
06/98	20,331,535	138,366,326	118,034,791	37,054,903	131,938,255	94,883,352	-16,723,368	6,428,071	23,151,439
07/98	22,557,758	146,002,731	123,444,973	40,311,920	140,236,324	99,924,404	-17,754,162	5,766,407	23,520,569
08/98	22,984,281	157,669,127	134,684,846	40,868,478	151,697,699	110,829,221	-17,884,197	5,971,428	23,855,625
09/98	25,899,738	138,230,945	112,331,207	33,446,748	121,652,293	88,205,545	-7,547,010	16,578,652	24,125,662
10/98	30,503,199	148,645,701	118,142,502	40,294,174	134,600,366	94,306,192	-9,790,975	14,045,335	23,836,310
11/98	33,920,646	148,958,562	115,037,916	46,761,564	139,725,281	92,963,717	-12,840,918	9,233,281	22,074,199
12/98	27,251,108	125,645,618	98,394,510	39,816,812	115,975,890	76,159,078	-12,565,704	9,669,728	22,235,432

Capital Market (Sk millions, thousands of pcs)

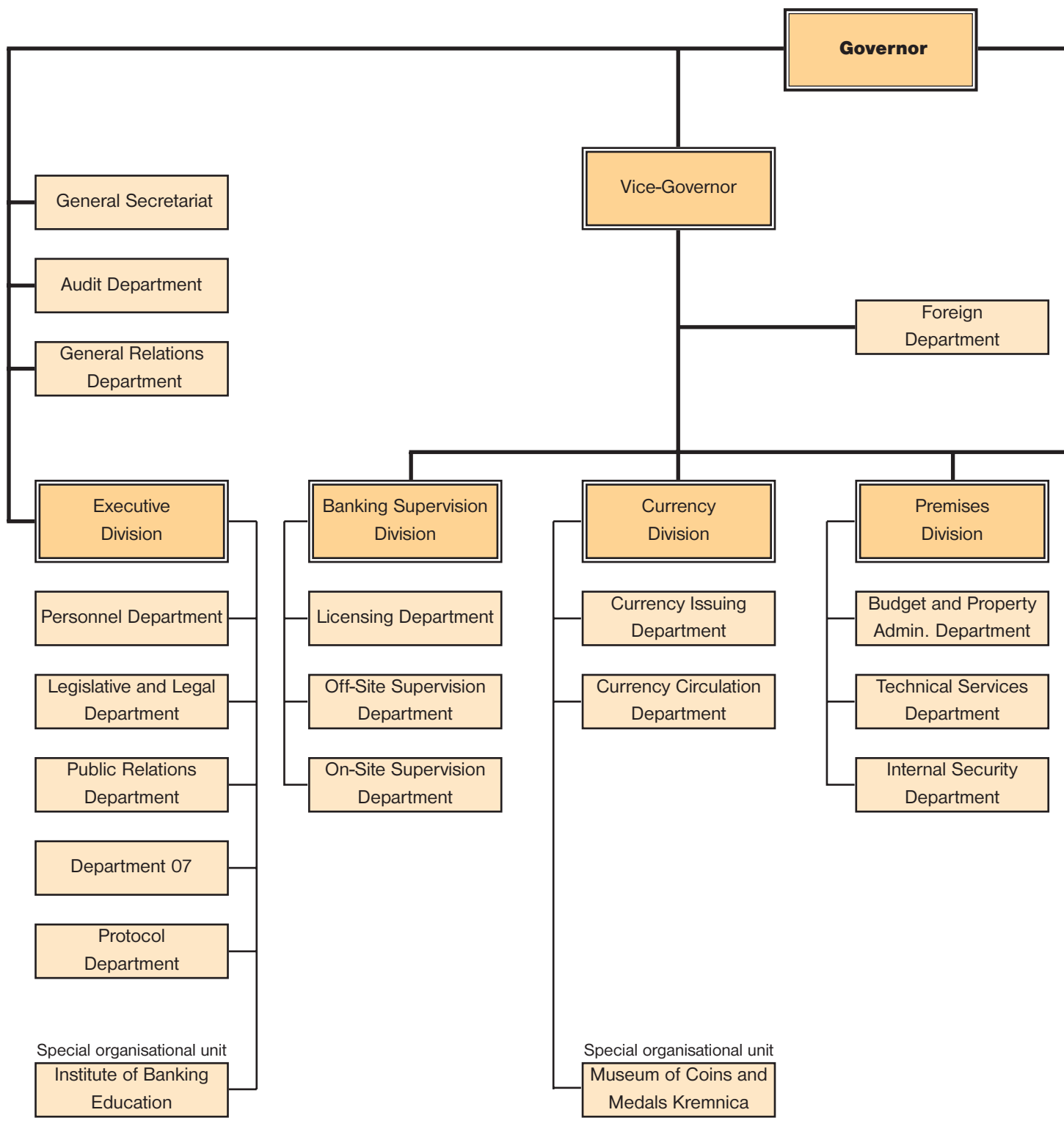
BRATISLAVA STOCK EXCHANGE (BCPB)	1993	1994	1995	1996	1997	1998												
	1 - 12	1 - 12	1 - 12	1 - 12	1 - 12	1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
A. VOLUME OF TRANSACTIONS																		
1. Volume of transactions - total	166.3	6,283.5	40,068.7	114,116.3	164,063.9	8,855.2	16,200.5	45,065.0	15,495.5	13,802.6	18,081.4	17,459.1	24,017.5	55,077.6	22,466.0	29,600.8	32,959.7	299,080.9
a/ Trading on the BCPB floor	37.9	829.4	470.8	15,824.1	5,922.9	296.2	132.1	59.1	150.2	239.3	787.7	2,391.4	1,834.6	8,693.2	1,969.6	3,249.3	2,810.5	22,613.2
b/ Direct transactions	128.4	5,454.1	39,597.9	98,292.2	158,141.0	8,559.0	16,068.4	45,005.9	15,345.3	13,563.3	17,293.7	15,067.7	22,182.9	46,384.4	20,496.4	26,351.5	30,149.2	27,646.7
2. Number of securities sold (thousands of pcs)	115.9	8,598.5	45,158.7	131,235.4	140,220.4	7,656.5	6,397.9	7,811.4	6,205.4	3,473.0	379.8	5,758.3	5,513.5	8,447.9	6,213.8	12,470.3	10,868.4	81,196.4
B. STRUCTURE OF TRANSACTIONS																		
1. Volume of transactions - total	166.3	6,283.5	40,068.7	114,116.3	164,063.9	8,855.2	16,200.5	45,065.0	15,495.5	13,802.6	18,081.4	17,459.1	24,017.5	55,077.6	22,466.0	29,600.8	32,959.7	299,080.9
a/ Market for listed securities	95.7	4,654.4	23,554.7	57,702.8	102,922.1	4,508.8	10,179.0	40,724.4	12,643.9	11,910.1	15,109.2	12,777.7	21,746.9	49,753.9	17,380.6	25,836.1	24,966.9	247,537.5
- shares	18.7	3,838.7	11,487.3	40,238.4	45,398.4	1,517.6	2,285.5	2,251.6	1,816.1	311.1	538.8	309.3	817.2	542.0	400.1	2,954.4	755.1	14,498.8
- bonds	77.0	815.7	12,067.4	17,464.4	57,523.7	2,991.2	7,893.5	38,472.8	10,827.8	11,599.0	14,570.4	12,468.4	20,929.7	49,211.9	16,980.5	22,881.7	24,211.8	233,038.7
b/ Market for unlisted securities	70.7	1,629.1	16,514.0	56,413.5	33,774.5	-	-	-	-	-	-	-	-	-	-	-	-	-
- shares	70.7	1,589.6	13,243.4	42,891.6	21,071.4	-	-	-	-	-	-	-	-	-	-	-	-	-
- bonds	0	39.5	3,270.6	13,521.9	12,703.1	-	-	-	-	-	-	-	-	-	-	-	-	-
c/ Market for registered sec.	-	-	-	-	18,949.5	3,294.8	4,856.0	3,663.8	2,174.6	1,059.4	2,096.8	3,210.3	1,046.3	3,680.4	2,731.3	2,535.9	5,379.5	35,729.1
- shares	-	-	-	-	8,046.6	561.4	499.8	391.2	501.2	325.7	310.6	984.9	286.5	918.8	876.1	353.9	2,433.3	8,443.4
- bonds	-	-	-	-	10,902.9	2,733.4	4,356.2	3,272.6	1,673.4	733.7	1,786.2	2,225.4	759.8	2,761.6	1,855.2	2,182.0	2,946.2	27,285.7
d/ Free market	-	-	-	-	8,417.8	1,051.6	1,165.5	676.8	677.0	833.1	875.4	1,471.1	1,224.3	1,643.3	2,354.1	1,228.8	2,613.3	15,814.3
- shares	-	-	-	-	8,155.1	999.6	951.5	442.1	677.0	833.1	875.4	1,471.1	1,224.3	1,643.3	2,234.8	1,125.6	1,847.6	14,325.4
- bonds	-	-	-	-	262.7	52.0	214.0	234.7	0	0	0	0	0	0	119.3	103.2	765.7	1,488.9

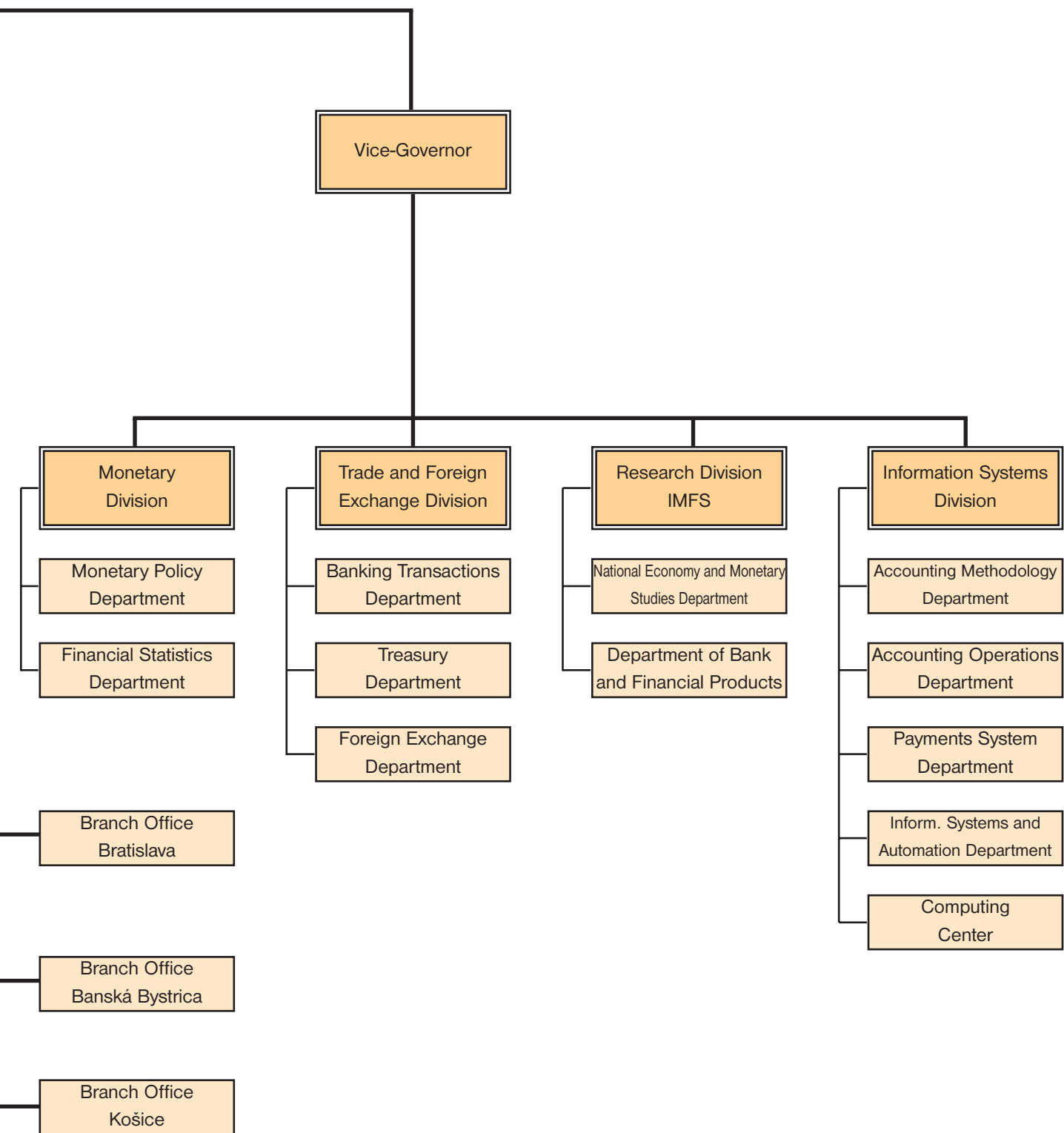
RM - SYSTEM SLOVAKIA BRATISLAVA	1993	1994	1995	1996	1997	1998												
	1 - 12	1 - 12	1 - 12	1 - 12	1 - 12	1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
Volume of transactions - total	43.3	1,970.3	18,051.7	26,550.7	15,984.4	991.7	539.7	403.5	688.8	249.4	561.0	976.2	867.5	235.9	192.8	562.4	587.8	6,856.7
a/ Periodic auctions	43.3	1,581.7	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b/ Regular auctions	0.0	388.6	17,951.7	26,550.7	15,984.4	991.7	539.7	403.5	688.8	249.4	561.0	976.2	867.5	235.9	192.8	562.4	587.8	6,856.7

Note: The BCPB categorisation of markets was changed with effect from 1 August 1997.

Source: BCPB, RM - System Slovakia

Organisation of NBS as at 31 December 1998





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