

G. APPENDICES



Selected Indicators of Monetary and Economic Development in the SR

	Unit	Note	1993	1994	1995	1996	1997	1998	1999			
									Q1	Q2	Q3	Q4
GDP at constant prices	Sk billions								147.0	160.9	161.1	155.5
Cumulative figure (since beginning of year)	Sk billions		460.8	483.4	516.8	550.8	586.8	612.7	147.0	307.9	469.0	624.5
Increase over previous quarter	%								-3.2	9.5	0.1	-3.5
Quarterly increase	%	1/							1.8	2.9	0.6	2.4
Cumulative increase	%	1/	-3.7	4.9	6.9	6.6	6.5	4.4	1.8	2.4	1.8	1.9
GDP at current prices	Sk billions								178.2	200.1	200.9	200.1
Cumulative figure (since beginning of year)	Sk billions		369.1	440.5	516.8	575.7	653.9	717.4	178.2	378.3	579.2	779.3
Increase over previous quarter	%								-2.1	12.3	0.4	-0.4
Quarterly increase	%	1/							7.2	10.2	7.1	9.9
Cumulative increase	%	1/	11.1	19.3	17.3	11.4	13.6	9.7	7.2	8.8	8.2	8.6
Retail sales at current prices	Sk billions								97.6	113.4	113.0	117.1
Cumulative figure (since beg. of year) at c. p.	Sk billions		202.1	233.8	262.1	294.6	328.8	379.4	97.6	211.0	324.0	441.1
Increase in retail sales at c. p.	%	1/							13.9	20.2	16.7	14.1
Cumulative increase at c. p.	%	1/	34.7	15.7	12.1	13.1	10.9	15.0	13.9	17.2	17.1	16.3
Increase in volume at const. prices	%	1/							7.6	-	-	-
Cumulative increase in vol. at const. p.	%	1/	9.8	1.7	2.0	7.0	4.6	8.2	7.6	-	-	-
Current income of households ^{7/}												
Cumulative figure (since beg. of year)	Sk billions		269.3	319.9	417.8	474.4	528.3	569.2	145.3	295.7	443.6	614.2
Cumulative increase	%	1/	25.7	18.8	30.6	13.5	11.4	7.7	11.1	8.7	8.4	7.9
Savings rate of households	%	2/	8.4	9.8	10.2	8.6	8.0	6.3	6.0	4.9	3.7	5.6
Consumer prices	%	3/							4.1	5.4	12.7	14.2
	%	1/	25.1	11.7	7.2	5.4	6.4	5.6	7.0	7.1	14.7	14.2
Cumulative figure (since beg. of year) - average	%		23.2	13.4	9.9	5.8	6.1	6.7	6.9	6.9	9.4	10.6
Unemployment												
Number of unemployed	thous.	4/	368.1	371.5	333.3	329.7	347.8	428.2	469.1	496.0	497.5	535.2
Increase	thous.	1/	107.8	3.4	-38.2	-3.6	18.1	80.4	98.2	121.3	111.7	107.0
Unemployment rate	%	4/	14.4	14.8	13.1	12.8	12.5	15.6	16.7	17.7	17.8	19.2
Change	%	1/	4.0	0.4	-1.7	-0.3	-0.3	3.1	3.3	4.2	4.0	3.6
Exchange rate (midpoint)	SKK/USD	4/	33.202	31.277	29.569	31.895	34.782	36.913	41.859	43.768	41.100	42.266
	SKK/DEM	4/	19.233	20.060	20.646	20.514	19.398	22.081	22.942	23.169	22.137	21.708
Real effective exchange rate		8/										
- based on CPI	a)		104.0	110.2	113.7	116.5	125.8	118.8	116.9	115.1	127.6	131.7
	b)		93.5	97.8	101.5	98.7	109.0	94.5	97.7	95.3	103.3	106.2
- based on PPI	a)		107.0	109.4	114.2	119.1	127.2	120.1	114.5	112.1	121.0	124.2
	b)		88.1	91.9	96.2	96.1	107.0	93.1	92.7	90.0	95.9	97.7
Foreign exchange reserves												
Total	US\$ millions		1,402.3	3,092.9	5,036.7	5,682.5	6,488.4	6,055.0	4,208.7	3,938.5	4,154.5	4,371.9
- of which: NBS reserves	US\$ millions		449.6	1,745.0	3,418.4	3,473.3	3,284.8	2,923.2	2,814.4	2,952.9	2,934.5	3,425.1
State budget												
Revenues	Sk billions	5/	150.3	139.1	163.1	166.3	180.8	177.8	40.9	85.1	140.9	216.7
- Fulfilment of the annual budget	%		95.1	103.3	111.4	100.5	105.7	105.5	22.7	47.3	78.3	120.5
Expenditures		5/	173.3	162.0	171.4	191.9	217.8	197.0	39.9	92.2	153.3	231.5
- Fulfilment of the annual budget	%		109.6	108.5	102.4	99.7	104.7	106.6	20.4	47.3	78.6	118.8
Balance	Sk billions		-23.0	-22.9	-8.3	-25.6	-37.0	-19.2	1.0	-7.1	-12.4	-14.8
MONETARY AGGREGATES												
Net domestic assets	%	6/	19.8	-1.1	5.1	20.0	8.8	11.9	16.7	20.7	15.5	10.9
Money supply [M2]	%	6/	19.1	19.1	21.2	16.6	8.8	4.2	8.4	8.8	10.8	11.4
Loans to households and enterprises	%	6/	10.8	1.9	14.7	18.2	2.2	6.7	6.7	7.4	5.4	4.7
- of which: in foreign currency	%	6/	118.9	77.8	57.6	35.7	14.9	25.4	46.4	48.9	35.5	17.6
Total deposits	%	6/7/	17.9	18.8	25.0	17.2	7.4	3.3	7.5	6.9	11.7	9.0
- in Slovak crowns	%		10.8	16.6	28.3	18.9	6.6	-2.0	2.0	1.9	9.8	8.8
- in foreign currency	%		115.2	34.6	5.0	4.5	13.8	46.2	48.1	41.2	22.0	10.0
Average interest rates												
- on loans	%		14.00	14.51	13.34	11.89	12.53	13.48	11.92	11.25	10.53	10.56
- on deposits	%		8.61	9.29	8.29	6.70	8.00	10.16	10.59	10.77	10.41	10.05
- interest rate margin	%		5.39	5.22	5.05	5.19	4.53	3.32	1.33	0.48	0.12	0.51

1/ Compared with the same period of last year

(at consumer prices at the end of the period under review)

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

3/ Compared with the figure for the previous December

4/ On the last day of the period under review, from December 1997 the rate of unemployment of the disposable number of unemployed

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

^{7/} 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	1999
Real GDP / capita (Sk)	86,542	90,399	96,351	102,497	109,006	113,659	115,753
Nominal GDP / capita (Sk)	69,320	82,376	96,351	107,131	121,471	133,081	144,445
Nominal GDP / capita (US\$)	2,251	2,571	3,240	3,496	3,613	3,776	3,488
GDP created (% , 1995 constant prices)	-	-	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, fishing	-	-	5.6	5.2	4.9	4.7	4.9
Industrial production	-	-	32.2	30.3	29.1	28.2	29.8
Building and construction	-	-	4.6	4.3	4.7	4.1	2.8
Market services	-	-	38.4	41.9	43.0	45.0	45.0
Non-market services	-	-	12.3	12.0	12.7	12.8	12.3
Other	-	-	7.0	6.3	5.6	5.3	5.2
GDP used (% , 1995 constant prices)	100.0	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	100.7
Net exports	-4.9	5.6	1.8	-10.1	-7.6	-7.2	-0.7
Exports	60.0	65.4	63.0	59.0	63.2	67.1	70.4
Imports	65.0	59.7	61.2	69.1	70.8	74.3	71.1
Average annual exchange rate SKK/USD	30.790	32.039	29.735	30.647	33.616	35.242	41.417

Balance of Payments Ratios (%)

	1993	1994	1995	1996	1997	1998 ^{1/}	1999 ^{1/}
Exports of goods / GDP	45.4	48.7	49.4	47.0	49.6	52.7	54.2
Exports of goods and services / GDP	61.7	65.1	63.0	58.0	60.7	63.9	64.8
Imports of goods / GDP	53.2	48.2	50.7	59.2	60.2	64.2	60.1
Imports of goods and services / GDP	67.2	59.9	61.2	70.0	71.0	75.4	69.9
Current account / GDP	-5.0	4.8	2.3	-11.2	-10.0	-10.4	-5.8
Capital and financial account / GDP	4.6	1.3	6.0	11.6	9.0	9.5	9.7
Direct investment in the SR / GDP	1.4	1.8	1.2	1.8	0.8	2.1	1.5
Other long-term capital / GDP	3.4	3.6	2.3	5.1	6.2	8.1	3.6
Short-term capital / GDP	5.8	-3.7	2.4	4.9	2.5	-0.8	1.7

^{1/} Preliminary data

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

	1993	1994	1995	1996	1997	1998	1999
Money supply [M2]	0.68	0.68	0.69	0.72	0.69	0.65	0.67
Money [M1]	0.32	0.29	0.29	0.30	0.25	0.21	0.20
Currency outside banks [M0]	0.07	0.08	0.07	0.08	0.07	0.07	0.07
Demand deposits	0.25	0.22	0.22	0.23	0.18	0.14	0.12
- Households	0.08	0.07	0.07	0.08	0.07	0.06	0.05
- Enterprises	0.16	0.14	0.15	0.14	0.11	0.08	0.07
- Insurance companies	0.00	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	0.47
Time deposits	0.29	0.30	0.33	0.35	0.37	0.36	0.38
- Households	0.22	0.22	0.24	0.26	0.28	0.29	0.31
- Enterprises	0.03	0.05	0.05	0.06	0.06	0.04	0.05
- Insurance companies	0.04	0.03	0.03	0.03	0.02	0.02	0.02
Foreign-currency deposits	0.07	0.09	0.08	0.07	0.07	0.09	0.09
- Households	0.06	0.07	0.07	0.06	0.06	0.06	0.06
- Enterprises	0.01	0.01	0.01	0.01	0.01	0.02	0.03

Composition of GDP by Component (%)

(At constant 1995 prices)	1993	1994	1995	1996	1997	1998	1999
GDP created							
Year-on-year growth in GDP	-3.4	4.9	6.9	6.6	6.5	4.4	1.9
of which:							
Agriculture, forestry, fishing	-	-	-	0.0	0.0	0.0	0.3
Industry	-	-	-	0.1	0.7	0.3	2.2
of which: industrial production	-	-	-	-0.3	0.9	1.2	0.6
Building and construction	-	-	-	0.0	0.7	-0.3	-1.2
Market services	-	-	-	6.2	4.0	3.9	0.8
of which: trade	-	-	-	5.4	1.1	1.2	-0.1
transport	-	-	-	0.3	0.0	0.5	-0.1
Non-market services	-	-	-	0.6	1.5	0.6	-0.2
Other sectors	-	-	-	-0.3	-0.4	0.0	0.0
GDP used							
Year-on-year growth in GDP	-3.4	4.9	6.9	6.6	6.5	4.4	1.9
of which:							
Domestic demand	-3.6	-6.0	10.6	19.2	4.5	4.4	-4.6
Final consumption in total	-1.3	-2.8	2.4	7.6	3.1	2.5	0.3
of which: household consumption	-0.8	0.0	1.7	3.3	3.1	2.4	0.2
Gross capital formation	-2.2	-3.1	8.3	11.6	1.4	1.9	-4.9
of which: fixed investment	-1.7	-1.4	1.5	10.9	5.2	4.2	-7.5
Net exports	0.2	10.8	-3.7	-12.5	2.0	0.0	2.8
Exports of goods and services	-0.3	8.5	2.0	-0.2	8.3	6.8	4.7
Imports of goods and services	-0.5	2.3	5.7	12.4	6.3	6.8	-1.9

Development of GDP by Sector

		1995	1996	1997	1998	1999	Indices ^{1/}			
							1996/1995	1997/1996	1998/1997	1999/1998
Gross domestic product (at const. 1995 prices)	a	516.8	550.8	586.8	612.7	624.5	106.6	106.5	104.4	101.9
Agriculture, forestry, fishing	a	28.8	28.6	28.8	28.5	30.4	99.4	100.7	99.1	106.6
	b	5.6	5.2	4.9	4.7	4.9	-	-	-	-
Industry in total	a	166.4	167.1	171.0	172.5	186.1	100.4	102.4	100.9	107.9
	b	32.2	30.3	29.1	28.2	29.8	-	-	-	-
Raw materials extraction	a	5.1	6.1	6.1	6.4	7.4	119.7	100.6	103.9	116.7
	b	1.0	1.1	1.0	1.0	1.2	-	-	-	-
Industrial production	a	139.5	138.1	143.1	149.9	153.5	98.9	103.6	104.8	102.4
	b	27.0	25.1	24.4	24.5	24.6	-	-	-	-
Electricity generation and distribution, gas and water supply	a	21.8	22.9	21.8	16.3	25.2	105.2	95.4	74.5	155.1
	b	4.2	4.2	3.7	2.7	4.0	-	-	-	-
Building and construction	a	23.7	23.7	27.3	25.3	17.6	99.8	115.5	92.6	69.6
	b	4.6	4.3	4.7	4.1	2.8	-	-	-	-
Market services	a	198.5	230.6	252.4	275.6	280.8	116.1	109.5	109.2	101.9
	b	38.4	41.9	43.0	45.0	45.0	-	-	-	-
Trade	a	92.9	120.9	126.7	133.5	133.1	130.2	104.8	105.4	99.6
	b	18.0	22.0	21.6	21.8	21.3	-	-	-	-
Transport	a	32.1	33.6	33.8	36.6	35.9	104.7	100.5	108.4	98.0
	b	6.2	6.1	5.8	6.0	5.7	-	-	-	-
Postal and telecommunications services	a	10.9	14.4	16.2	18.0	19.1	131.5	112.6	111.0	106.3
	b	2.1	2.6	2.8	2.9	3.1	-	-	-	-
Other services	a	62.6	61.7	75.7	87.5	92.8	98.5	122.7	115.5	106.1
	b	12.1	11.2	12.9	14.3	14.9	-	-	-	-
Non-market services	a	63.4	66.2	74.6	78.2	77.0	104.5	112.6	104.8	98.5
	b	12.3	12.0	12.7	12.8	12.3	-	-	-	-
Other sectors	a	36.0	34.6	32.7	32.6	32.4	96.2	94.3	99.9	99.3
	b	7.0	6.3	5.6	5.3	5.2	-	-	-	-

a/ Absolute figure, in Sk billions

b/ Share of GDP in %

1/ Calculated from data rounded to Sk thousands

Based on data from the Statistical Office of the SR

Structure of Gross Domestic Product by Use

		Indices												
		1993	1994	1995	1996	1997	1998	1999	1994/1993	1995/1994	1996/1995	1997/1996	1998/1997	1999/1998
GDP (at constant 1995 prices)	a	460.8	483.4	516.8	550.8	586.8	612.7	624.5	104.9	106.9	106.6	106.5	104.4	101.9
Domestic demand	a	483.6	456.1	507.4	606.6	631.2	656.9	628.6	94.3	111.2	119.6	104.1	104.1	95.7
	b	104.9	94.4	98.2	110.1	107.6	107.2	100.7	-	-	-	-	-	-
Final consumption in total	a	362.6	349.4	360.8	400.2	417.2	431.8	433.7	96.4	103.3	110.9	104.2	103.5	100.4
	b	78.7	72.3	69.8	72.7	71.1	70.5	69.4	-	-	-	-	-	-
Households	a	244.4	244.4	252.7	270.2	287.1	301.3	302.7	100.0	103.4	106.9	106.3	104.9	100.5
	b	53.0	50.6	48.9	49.1	48.9	49.2	48.5	-	-	-	-	-	-
Non-profit institutions	a	2.2	2.4	3.3	2.3	2.4	2.6	2.7	109.1	137.5	69.7	104.3	108.3	103.8
serving households	b	0.5	0.5	0.6	0.4	0.4	0.4	0.4	-	-	-	-	-	-
State administration	a	116.0	102.6	104.8	127.7	127.7	127.9	128.3	88.4	102.1	121.9	100.0	100.2	100.3
	b	25.2	21.2	20.3	23.2	21.8	20.9	20.5	-	-	-	-	-	-
Gross capital formation	a	121.0	106.7	146.6	206.4	214.0	225.1	194.9	88.2	137.4	140.8	103.7	105.2	86.6
	b	26.3	22.1	28.4	37.5	36.5	36.7	31.2	-	-	-	-	-	-
Gross fixed capital formation	a	140.9	134.4	141.5	197.8	226.4	251.2	205.5	95.4	105.3	139.8	114.5	111.0	81.8
	b	30.6	27.8	27.4	35.9	38.6	41.0	32.9	-	-	-	-	-	-
Change in stocks	a	-19.9	-27.7	5.1	8.6	-12.4	-26.1	-10.6	-	-	-	-	-	-
	b	-4.3	-5.7	1.0	1.6	-2.1	-4.3	-1.7	-	-	-	-	-	-
Net exports	a	-22.8	27.3	9.4	-55.8	-44.4	-44.2	-4.1	-	-	-	-	-	-
	b	-4.9	5.6	1.8	-10.1	-7.6	-7.2	-0.7	-	-	-	-	-	-
Exports of goods and services	a	276.7	316.0	325.8	324.9	371.0	410.9	439.7	114.2	103.1	99.7	114.2	110.8	107.0
	b	60.0	65.4	63.0	59.0	63.2	67.1	70.4	-	-	-	-	-	-
Imports of goods and services	a	299.5	288.7	316.4	380.7	415.4	455.1	443.8	96.4	109.6	120.3	109.1	109.6	97.5
	b	65.0	59.7	61.2	69.1	70.8	74.3	71.1	-	-	-	-	-	-
GDP at current prices	a	369.1	440.5	516.8	575.7	653.9	717.4	779.3	119.3	117.3	111.4	113.6	109.7	108.6
GDP deflator	c	80.1	91.1	100.0	104.5	111.4	117.1	124.8	113.8	109.7	104.5	106.6	105.1	106.6

a/ Absolute figures, in Sk billions
b/ Share of GDP v %
c/ Index

Based on data from the Statistical Office of the SR

Consumer Price Indices (%)

		1999												
		1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
Total	a	103.0	100.8	100.3	100.5	100.2	100.5	105.8	100.5	100.6	100.5	100.4	100.4	101.1
	b	106.8	106.9	107.0	107.1	106.7	107.1	113.6	114.4	114.7	114.0	113.9	114.2	110.6
	c	121.9	123.0	123.3	123.9	124.2	124.8	131.9	132.6	133.4	134.1	134.6	135.2	128.6
	d	103.0	103.9	104.1	104.7	104.9	105.4	111.4	112.0	112.7	113.3	113.7	114.2	108.6
Foods and non-alcoholic beverages	a	101.3	100.1	99.5	99.8	99.3	100.0	101.8	100.1	100.9	100.4	100.5	100.6	100.4
	b	103.8	102.6	102.3	101.5	99.3	99.5	103.0	104.1	104.4	103.9	103.9	104.4	102.7
	c	115.9	116.0	115.4	115.2	114.4	114.5	116.5	116.6	117.7	118.2	118.7	119.5	116.5
	d	101.3	101.4	100.9	100.7	100.0	100.1	101.8	101.9	102.9	103.3	103.8	104.4	101.9
Alcoholic beverages and tobacco	a	99.8	100.3	100.3	101.4	100.5	100.3	104.4	100.8	100.3	100.0	100.2	100.1	100.7
	b	101.5	100.5	100.5	101.4	101.8	101.6	105.8	107.6	107.6	107.2	107.2	108.5	104.3
	c	118.2	118.6	118.9	120.5	121.1	121.4	126.8	127.8	128.2	128.2	128.4	128.5	123.9
	d	99.8	100.1	100.4	101.7	102.2	102.5	107.0	107.9	108.2	108.2	108.4	108.5	104.6
Clothing and footwear	a	100.7	100.5	100.6	101.0	100.6	100.3	100.3	100.1	100.3	100.8	100.5	100.5	100.5
	b	107.6	107.7	107.6	108.0	107.9	107.8	107.8	107.7	107.5	107.1	106.6	106.3	107.5
	c	125.2	125.9	126.6	127.9	128.8	129.2	129.5	129.7	130.0	131.0	131.6	132.3	129.0
	d	100.7	101.2	101.8	102.8	103.5	103.8	104.1	104.2	104.5	105.3	105.8	106.3	103.7
Dwelling, water, electricity, gas, and other fuels	a	111.9	101.2	100.4	100.5	100.5	100.1	120.9	100.5	100.2	100.3	100.1	100.1	103.1
	b	116.0	117.0	117.2	117.6	118.0	118.0	142.4	143.1	143.3	140.7	140.7	140.5	129.7
	c	133.7	135.3	135.9	136.6	137.2	137.3	166.1	166.9	167.2	167.8	167.9	168.0	151.7
	d	111.9	113.2	113.6	114.2	114.8	114.9	138.9	139.6	139.9	140.3	140.4	140.5	126.8
Furniture, furnishings and maintenance of flats	a	100.7	101.2	100.9	100.6	100.5	100.4	100.9	101.0	100.9	100.6	100.7	100.4	100.7
	b	106.5	106.7	106.7	106.9	107.0	107.1	107.8	108.6	109.3	109.2	109.1	109.1	107.8
	c	118.1	119.5	120.7	121.4	122.0	122.5	123.5	124.7	125.8	126.6	127.5	128.0	123.4
	d	100.7	101.9	102.8	103.5	104.0	104.4	105.3	106.3	107.3	107.9	108.6	109.1	105.1
Health care	a	100.5	100.4	100.5	100.3	100.3	103.2	105.8	102.1	101.4	100.7	100.5	100.5	101.4
	b	104.3	104.3	104.8	104.9	104.8	107.4	113.0	114.9	116.2	116.7	116.7	117.2	110.5
	c	128.4	128.9	129.5	129.9	130.3	134.4	142.2	145.3	147.3	148.3	149.1	149.9	138.6
	d	100.5	100.8	101.3	101.6	101.9	105.1	111.3	113.6	115.2	116.0	116.6	117.2	108.4
Transport	a	101.5	103.3	100.2	101.4	101.1	102.4	104.0	101.3	100.5	100.5	100.4	100.9	101.5
	b	102.8	106.0	106.0	107.7	108.8	111.6	116.6	118.0	118.6	117.4	117.7	118.8	112.5
	c	114.4	118.2	118.4	120.0	121.3	124.2	129.2	130.8	131.5	132.1	132.7	133.9	125.6
	d	101.5	104.9	105.1	106.5	107.6	110.2	114.6	116.1	116.7	117.3	117.8	118.8	111.4
Recreation and culture	a	102.9	100.7	100.1	100.5	100.1	100.4	102.9	100.4	100.4	100.7	100.5	100.6	100.9
	b	107.6	107.6	107.7	107.8	107.8	108.3	110.6	111.0	111.1	110.7	110.6	110.6	109.3
	c	130.8	131.7	131.8	132.5	132.7	133.2	137.0	137.5	138.1	139.1	139.8	140.6	135.4
	d	102.9	103.6	103.7	104.2	104.3	104.8	107.8	108.2	108.6	109.4	109.9	110.6	106.5
Education	a	101.8	100.0	100.0	100.0	100.0	103.3	100.0	100.0	104.3	101.3	100.0	100.0	100.9
	b	109.1	109.0	106.3	105.9	106.0	109.5	109.5	109.5	111.1	111.2	111.2	111.2	109.1
	c	106.9	106.9	106.9	106.9	107.0	110.5	110.5	110.5	115.3	116.7	116.7	116.8	111.0
	d	101.8	101.8	101.9	101.9	101.9	105.3	105.3	105.3	109.8	111.2	111.2	111.2	105.7
Hotels, cafes, and restaurants	a	101.1	100.8	100.4	100.5	100.5	100.5	101.3	100.3	101.3	100.5	100.4	100.1	100.6
	b	108.4	108.1	107.8	108.1	107.9	107.5	108.7	108.7	108.8	108.2	108.2	108.0	108.2
	c	121.0	121.9	122.5	123.0	123.6	124.2	125.8	126.2	127.9	128.6	129.1	129.3	125.3
	d	101.1	101.9	102.3	102.8	103.3	103.8	105.1	105.5	106.9	107.4	107.9	108.0	104.7
Miscellaneous goods and services	a	100.8	100.6	102.2	100.6	100.3	100.3	105.8	100.5	100.5	101.4	100.3	100.2	101.1
	b	103.4	104.0	105.7	106.1	106.1	106.3	112.2	112.5	112.9	114.3	114.3	114.2	109.4
	c	122.1	122.9	125.5	126.3	126.7	127.1	134.4	135.1	135.8	137.7	138.1	138.3	130.8
	d	100.8	101.5	103.7	104.3	104.6	104.9	111.0	111.5	112.1	113.7	114.0	114.2	108.0

a - Index (previous period = 100)
b - Index (same period of previous year = 100)
c - Index (basic period: December 1995 = 100)
d - Index (December 1998 = 100)

1 - 12) a - Average monthly rate of growth
b - Average from the beginning of the year
c - Average from the beginning of the year
d - Average from the beginning of the year

Based on data from the Statistical Office of the SR

Producer Prices of Selected Products and Materials (%)

		1999												
		1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
Producer price	a	100.5	100.0	100.1	100.1	100.3	100.3	102.2	101.7	100.2	101.3	100.8	99.9	100.6
indices of industrial products	b	100.6	100.6	100.7	100.8	101.1	101.4	103.6	105.3	105.5	106.9	107.8	107.7	103.5
	c	113.5	113.5	113.6	113.7	114.0	114.3	116.8	118.8	119.0	120.5	121.5	121.4	116.7
	d	101.4	101.4	101.4	101.4	101.5	101.9	104.1	106.0	105.5	106.2	107.2	107.7	103.8
	e	111.3	111.3	111.4	111.5	111.8	112.1	114.6	116.5	116.7	118.2	119.2	119.1	114.5
Producer price	a	99.9	100.2	100.2	100.1	100.1	100.7	100.6	100.2	100.2	100.3	100.0	99.8	100.2
indices of building materials and products	b	99.9	100.1	100.3	100.4	100.5	101.3	101.8	102.0	102.2	102.5	102.5	102.3	101.3
	c	119.9	120.1	120.4	120.5	120.6	121.5	122.2	122.4	122.6	123.0	123.0	122.8	121.6
	d	102.9	101.5	101.2	100.5	100.2	100.7	102.4	102.6	102.3	102.5	102.5	102.3	101.8
	e	-	-	-	-	-	-	-	-	-	-	-	-	-
Producer price	a	-	-	-	-	-	-	-	-	-	-	-	-	-
indices of agricultural products	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	c	-	-	-	-	-	-	-	-	-	-	-	-	-
	d	97.6	96.9	97.4	97.9	98.9	98.4	97.3	95.6	98.0	99.2	100.2	102.1	98.2
	e	104.0	106.1	108.6	111.0	112.2	113.7	113.6	113.8	108.8	104.3	102.2	105.3	109.0
of which:	a	-	-	-	-	-	-	-	-	-	-	-	-	-
Plant products (including fruit and vegetables)	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	c	-	-	-	-	-	-	-	-	-	-	-	-	-
	d	94.1	92.0	92.1	91.5	92.5	93.3	96.3	94.2	98.3	100.6	100.2	101.5	96.7
	e	104.2	102.2	99.2	99.9	102.0	107.4	112.2	112.3	107.4	101.9	99.5	100.7	106.0
Animal products	a	-	-	-	-	-	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-	-	-	-	-	-
	c	-	-	-	-	-	-	-	-	-	-	-	-	-
	d	98.2	98.0	98.3	98.8	99.6	99.0	98.4	97.5	97.9	97.9	100.2	102.6	98.8
e	103.9	107.0	110.4	112.5	113.3	114.4	115.1	115.7	110.2	106.8	105.0	108.3	110.4	

Legend:

a - Index (previous period = 100)

b - Index (December 1998 = 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)

1 - 12) a - Average monthly rate of growth

b - Average from the beginning of the year

c - Average from the beginning of the year

d - Average from the beginning of the year

Based on data from the Statistical Office of the SR

Consolidated Balance of Payments for 1999⁷

Exchange rates applied	1st quarter		1st - 2nd quarters		1st - 3rd quarters		1st - 4th quarters	
	38.756 Sk/US\$		40.869 Sk/US\$		41.387 Sk/US\$		41.417 Sk/US\$	
	Sk million	USD million	Sk million	USD million	Sk million	USD million	Sk million	USD million
Trade balance	-12,817.0	-330.7	-26,914.0	-658.5	-32,532.0	-786.0	-45,687.0	-1,103.1
Exports (f.o.b.)	91,251.0	2,354.5	197,360.0	4,829.1	303,910.0	7,343.1	422,344.0	10,197.4
Imports (f.o.b.)	104,068.0	2,685.2	224,274.0	5,487.6	336,442.0	8,129.2	468,031.0	11,300.5
Services balance	2,252.0	58.1	1,868.0	45.7	4,505.0	108.9	6,169.0	148.9
Receipts	18,710.0	482.8	39,424.0	964.6	61,144.0	1,477.4	82,577.0	1,993.8
Transport	6,798.0	175.4	13,379.0	327.4	19,943.0	481.9	28,645.0	691.6
Travel	4,462.0	115.1	9,453.0	231.3	14,771.0	356.9	19,077.0	460.6
Other services	7,450.0	192.2	16,592.0	406.0	26,430.0	638.6	34,855.0	841.6
Expenditures	16,458.0	424.7	37,556.0	918.9	56,639.0	1,368.5	76,408.0	1,844.8
Transport	3,446.0	88.9	6,979.0	170.8	11,634.0	281.1	15,676.0	378.5
Travel	2,991.0	77.2	6,809.0	166.6	11,068.0	267.4	14,057.0	339.4
Other services	10,021.0	258.6	23,768.0	581.6	33,937.0	820.0	46,675.0	1,127.0
Income balance	-2,487.0	-64.2	-8,312.0	-203.4	-10,586.0	-255.8	-12,481.0	-301.3
Interest	-2,317.0	-59.8	-7,808.0	-191.0	-9,993.0	-241.5	-11,490.0	-277.4
Receipts	2,824.0	72.9	4,678.0	114.5	7,207.0	174.1	9,683.0	233.8
Payments	5,141.0	132.7	12,486.0	305.5	17,200.0	415.6	21,173.0	511.2
Investment	-370.0	-9.5	-793.0	-19.4	-982.0	-23.7	-1,489.0	-36.0
Receipts	26.0	0.7	449.0	11.0	531.0	12.8	571.0	13.8
Payments	396.0	10.2	1,242.0	30.4	1,513.0	36.6	2,060.0	49.7
Employee compensation	200.0	5.2	289.0	7.1	389.0	9.4	498.0	12.0
Receipts	262.0	6.8	431.0	10.5	624.0	15.1	789.0	19.1
Payments	62.0	1.6	142.0	3.5	235.0	5.7	291.0	7.0
Current transfers	2,938.0	75.8	3,872.0	94.7	6,245.0	150.9	7,150.0	172.6
Official	-24.0	-0.6	-34.0	-0.8	-33.0	-0.8	-32.0	-0.8
Private	2,962.0	76.4	3,906.0	95.6	6,278.0	151.7	7,182.0	173.4
Current account	-10,114.0	-261.0	-29,486.0	-721.5	-32,368.0	-782.1	-44,849.0	-1,082.9
Capital transfers	555.0	14.3	4,137.0	101.2	4,777.0	115.4	6,463.0	156.0
Net medium and long-term financial account	19,209.6	502.0	30,414.0	713.5	40,995.7	962.4	67,635.6	1,600.2
Direct investment	1,345.3	34.7	3,217.0	78.7	6,087.0	147.1	28,862.9	691.6
Portfolio investment	10,416.9	268.8	29,573.2	689.3	29,016.2	674.4	26,948.3	624.4
Borrowing from abroad	6,659.4	164.8	-1,787.9	-41.6	7,112.9	170.4	12,185.7	293.1
Lending abroad	788.0	33.7	-588.3	-12.8	-1,220.4	-29.5	-361.3	-9.0
Net short-term financial account	-9,543.1	-240.9	680.8	16.7	-12,679.8	-306.4	1,925.2	66.4
Capital and financial account	10,221.5	275.4	35,231.8	831.4	33,092.9	771.5	76,023.8	1,822.7
Errors and omissions	1,615.5	32.8	4,079.9	118.5	6,319.4	182.5	-1,037.5	-19.3
Total balance	1,723.0	47.3	9,825.7	228.5	7,044.3	171.9	30,137.3	720.6
Change in reserves (·, increase)	-1,723.0	-47.3	-9,825.7	-228.5	-7,044.3	-171.9	-30,137.3	-720.6
Gold holdings	0.0	0.0	0.0	0.0	1,145.5	26.0	289.0	4.7
Holdings of SDRs	68.1	1.4	51.3	0.8	58.1	1.0	47.2	0.7
Foreign exchange assets	-1,791.1	-48.7	-9,877.0	-229.3	-8,247.9	-198.9	-30,473.5	-726.0

⁷ Preliminary data

Detailed Balance of Payments Capital Account for 1999^{*)}

Exchange rates applied	1st quarter		1st - 2nd quarters		1st - 3rd quarters		1st - 4th quarters	
	38.756 Sk/US\$		40.869 Sk/US\$		41.387 Sk/US\$		41.417 Sk/US\$	
	Sk million	USD million	Sk million	USD million	Sk million	USD million	Sk million	USD million
Capital transfers	555.0	14.3	4,137.0	101.2	4,777.0	115.4	6,463.0	156.0
Direct investment	1,345.3	34.7	3,217.0	78.7	6,087.0	147.1	28,862.9	691.6
SR abroad	-554.0	-14.3	-1,363.0	-33.4	-874.0	-21.1	16,425.5	391.3
In the SR	1,899.3	49.0	4,580.0	112.1	6,961.0	168.2	12,437.4	300.3
Portfolio investment	10,416.9	268.8	29,573.2	689.3	29,016.2	674.4	26,948.3	624.4
SR abroad	9,663.9	249.4	8,576.2	209.8	9,342.7	225.7	9,548.8	230.6
In the SR	753.0	19.4	20,997.0	479.4	19,673.5	448.6	17,399.5	393.9
Other long-term financial accounts	7,447.4	198.5	-2,376.4	-54.5	5,892.5	141.0	11,824.4	284.2
Assets	788.0	33.7	-588.3	-12.8	-1,220.4	-29.5	-361.3	-9.0
Government	26.7	0.7	183.8	4.3	342.3	8.3	395.0	9.3
Drawings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Repayments	26.7	0.7	183.8	4.3	342.3	8.3	395.0	9.3
Commercial banks	771.3	33.3	-746.1	-16.5	-1,498.7	-36.2	-648.3	-15.7
Drawings	-1,611.7	-34.9	-3,129.1	-84.7	-3,881.7	-104.4	-3,881.7	-104.4
Repayments	2,383.0	68.2	2,383.0	68.2	2,383.0	68.2	3,233.4	88.7
Enterprises	-10.0	-0.3	-26.0	-0.6	-64.0	-1.5	-108.0	-2.6
Increase in assets	-40.0	-1.0	-67.0	-1.6	-146.0	-3.5	-231.0	-5.6
Decrease in assets	30.0	0.8	41.0	1.0	82.0	2.0	123.0	3.0
Liabilities	6,659.4	164.8	-1,788.1	-41.6	7,112.9	170.4	12,185.7	293.1
Government	-1,385.6	-35.7	-4,684.8	-112.5	1,098.4	25.1	537.3	11.9
Drawings	0.0	0.0	316.4	7.4	8,024.8	190.6	8,292.6	197.0
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	316.4	7.4	552.0	12.7	732.8	17.0
Others	0.0	0.0	0.0	0.0	7,472.8	177.9	7,559.8	180.0
Repayments	-1,385.6	-35.7	-5,001.2	-119.9	-6,926.4	-165.5	-7,755.3	-185.1
Commercial banks	924.0	16.7	-2,367.3	-57.9	-3,755.5	-90.7	-4,176.6	-100.8
Drawings	3,345.0	82.7	6,394.2	156.5	6,631.2	160.2	7,002.0	169.1
Repayments	-2,421.0	-66.0	-8,761.5	-214.4	-10,386.7	-251.0	-11,178.6	-269.9
Enterprises	7,121.0	183.7	5,264.0	128.8	9,770.0	236.1	15,825.0	382.1
Increase in liabilities	9,987.0	257.7	17,272.0	422.6	31,384.0	758.3	47,218.0	1,140.1
Decrease in liabilities	-2,866.0	-73.9	-12,008.0	-293.8	-21,614.0	-522.2	-31,393.0	-758.0
Short-term financial account	-9,543.1	-240.9	680.8	16.7	-12,679.8	-306.4	1,925.2	66.4
Bank assets	54,019.0	1,423.6	69,955.0	1,711.7	62,745.1	1,516.1	73,195.2	1,777.3
Bank liabilities	-61,081.8	-1,600.5	-70,707.8	-1,730.1	-71,113.1	-1,718.2	-69,735.3	-1,673.7
Corporate assets	-5,483.0	-141.5	-5,609.0	-137.2	-6,281.0	-151.8	-7,654.0	-184.8
Corporate liabilities	3,108.0	80.2	7,256.0	177.5	1,839.0	44.4	5,799.0	140.0
Other assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	-105.3	-2.7	-213.4	-5.2	130.2	3.1	320.3	7.7
Total capital and financial account	10,221.5	275.4	35,231.6	831.4	33,092.9	771.5	76,023.8	1,822.7

^{*) Preliminary data}

Foreign Trade (Sk millions)

		1999											
		1	2	3	4	5	6	7	8	9	10	11	12
Import (OP)	a	29,608	32,752	41,709	37,857	45,043	37,305	36,376	36,152	39,640	41,153	45,299	45,137
	b	29,608	62,360	104,069	141,926	186,969	224,274	260,650	296,802	336,442	377,595	422,894	468,031
	c	99.2	93.9	105.5	97.6	124.0	90.4	96.9	98.1	103.5	92.6	106.9	111.4
of which: Czech Republic	a	4,674	5,995	7,247	6,073	8,637	6,698	5,287	6,058	6,598	6,873	6,862	7,015
	b	4,674	10,669	17,916	23,989	32,626	39,324	44,611	50,669	57,267	64,140	71,002	78,017
	d	15.8	18.3	17.4	16.0	19.2	18.0	14.5	16.8	16.6	16.7	15.1	15.5
Export (FCO)	a	26,700	28,699	35,852	33,168	35,982	36,959	34,550	34,987	37,013	39,688	41,205	37,541
	b	26,700	55,399	91,251	124,419	160,401	197,360	231,910	266,897	303,910	343,598	384,803	422,344
	c	109.7	96.7	108.1	109.6	121.1	109.8	111.3	114.1	108.9	118.0	114.7	118.2
of which: Czech Republic	a	4,431	5,459	6,086	5,849	7,064	6,613	6,051	6,483	7,110	7,018	7,479	6,711
	b	4,431	9,890	15,976	21,825	28,889	35,502	41,553	48,036	55,146	62,164	69,643	76,354
	d	16.6	19.0	17.0	17.6	19.6	17.9	17.5	18.5	19.2	17.7	18.1	17.9
Trade balance	a	-2,909	-4,053	-5,857	-4,689	-9,061	-346	-1,826	-1,165	-2,627	-1,465	-4,093	-7,596
	b	-2,909	-6,962	-12,819	-17,507	-26,569	-26,915	-28,741	-29,906	-32,533	-33,998	-38,091	-45,687
of which: Czech Republic	a	-243	-535	-1,161	-224	-1,573	-85	764	424	511	144	617	-304
	b	-243	-778	-1,939	-2,163	-3,736	-3,821	-3,057	-2,633	-2,122	-1,977	-1,360	-1,664

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)

		1999											
		1 ^{1/}	2 ^{1/}	3 ^{1/}	4	5	6	7	8	9	10	11	12
State budget revenue	a	14,572	22,545	40,892	58,758	68,001	85,070	103,878	123,208	140,876	160,644	177,461	216,720
	b	-	-	-	32.7	37.8	47.3	57.7	68.5	78.3	89.3	98.6	120.5
State budget expenditure	a	10,663	25,713	39,862	60,172	76,661	92,211	115,121	135,813	153,299	173,000	189,278	231,478
	b	-	-	-	-30.9	39.3	47.3	59.1	69.7	78.7	88.8	97.1	118.8
State budget balance	a	3,908	-3,168	1,030	-1,414	-8,660	-7,141	-11,243	-12,605	-12,423	-12,356	-11,817	-14,758

Legend: a - In the specified unit (cumulative figures)
b - Percentage of the annual budget (%)
^{1/} Temporary budget

Based on data from the Ministry of Finance of the SR

Unemployment

		1999											
		1	2	3	4	5	6	7	8	9	10	11	12
Number of vacancies	a	11,167	10,894	11,361	10,158	9,910	9,780	10,001	9,075	7,524	6,576	6,307	5,709
	b	61	-273	467	-1,203	-248	-130	221	-926	-1,551	-948	-269	-598
Disposable number of registered unemployed	a	434,840	439,845	445,156	437,551	439,915	470,766	487,538	484,753	473,165	471,952	487,377	510,729
	b	27,756	5,005	5,311	-7,605	2,364	30,851	16,772	-2,785	-11,588	-1,213	15,425	23,352
Number of unemployed per vacancy	a	41	43	41	46	47	51	51	56	66	75	81	94
Unemployment rate ^{1/} (%)	a	16.3	16.5	16.7	16.4	16.5	17.7	18.3	18.2	17.8	17.7	18.3	19.2

Legend: ^{1/} Of the disposable number of unemployed
a - On the last day of the month
b - Difference (+, -) compared with the previous period

Based on data from the National Labour Office of the SR

Monetary Survey (at fixed initial exchange rates as of 1 January 1993) (Sk billions)

	1999											
	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 SKK/USD	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899	28.899
Fixed exchange rate SKK/DEM	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905	17.905
ASSETS												
Net foreign assets	30.7	33.4	35.0	31.1	29.7	26.1	22.8	26.3	27.3	31.2	31.5	40.8
Foreign assets	197.9	141.4	135.9	131.2	124.5	135.3	130.6	133.5	138.4	140.4	139.5	149.7
Foreign liabilities	167.1	108.0	100.9	100.1	94.9	109.3	107.8	107.3	111.1	109.2	108.0	108.9
Net domestic assets	426.8	435.4	428.4	434.7	438.2	444.2	455.7	455.0	452.6	458.3	458.2	468.1
Domestic credits	518.7	526.4	526.9	531.5	538.6	538.3	540.9	548.4	548.7	550.8	549.9	541.6
- Net credit to General Government	134.3	142.2	140.2	140.6	146.8	144.7	147.4	151.6	151.8	155.4	153.9	142.8
- Net credit to Central Government	152.3	160.1	155.3	155.8	162.5	159.2	162.3	163.6	167.8	167.9	167.5	155.0
- Net credit to FNM ^{1/}	0.7	0.7	0.8	0.9	0.9	1.1	1.4	1.5	1.5	1.6	1.6	1.2
- Credit to households and enterprises	383.7	383.6	385.8	390.0	391.0	392.5	392.1	395.3	395.4	393.9	394.4	397.6
- Credit in SKK	346.2	346.7	347.9	350.9	351.6	352.1	351.2	352.6	352.8	352.8	353.2	357.0
- Credit to enterprises	319.7	319.7	320.5	323.0	322.7	322.2	320.1	320.4	320.0	318.9	318.1	321.0
- Credit to households	26.5	27.0	27.4	27.9	28.9	30.0	31.1	32.2	32.7	33.9	35.1	35.9
Credit in foreign currency	37.5	36.9	37.9	39.1	39.3	40.4	40.9	42.7	42.6	41.0	41.2	40.6
LIABILITIES												
Liquid liabilities [M2]	457.6	468.8	463.4	465.8	467.9	470.2	478.5	481.2	479.8	489.6	489.6	508.9
Money [M1]	143.1	151.7	143.0	138.0	138.7	142.5	139.3	138.6	138.1	139.3	142.2	153.8
Currency outside banks [M0]	50.2	50.4	49.8	49.4	50.2	50.1	50.2	50.1	50.5	51.6	52.4	57.5
Demand deposits	92.9	101.3	93.3	88.6	88.5	92.4	89.1	88.4	87.6	87.8	89.8	96.4
- Households	43.3	43.5	41.6	41.8	41.4	41.2	41.6	41.0	40.5	40.7	40.1	40.5
- Enterprises	48.8	56.1	49.9	46.0	46.5	50.4	46.6	46.7	46.4	46.5	49.0	54.9
- Insurance companies	0.8	1.6	1.7	0.8	0.6	0.8	0.8	0.8	0.8	0.6	0.6	1.0
Quasi-money [QM]	314.5	317.1	320.3	327.8	329.2	327.7	339.2	342.6	341.7	350.2	347.5	355.1
Time and savings deposits	261.7	263.9	266.9	273.1	273.0	272.1	282.9	284.0	283.8	289.2	286.4	296.7
- Households	214.4	216.4	217.2	218.8	219.5	220.8	222.7	224.6	225.8	226.6	229.1	238.4
- Enterprises	32.9	33.5	34.3	38.1	36.6	35.5	44.6	43.5	41.8	46.0	40.2	41.3
- Insurance companies	14.5	14.1	15.3	16.3	17.0	15.8	15.5	15.9	16.1	16.5	17.1	17.0
Foreign currency deposits	52.8	53.2	53.5	54.6	56.2	55.6	56.3	58.6	57.9	61.1	61.1	58.4
- Households	39.8	39.8	39.6	39.3	39.5	40.3	39.9	40.2	40.8	40.7	40.5	39.7
- Enterprises	13.0	13.5	13.9	15.3	16.7	15.4	16.4	18.4	17.2	20.4	20.6	18.6
Other items net	91.9	91.0	98.5	96.8	100.4	94.1	85.2	93.5	96.1	92.5	91.8	73.5

^{1/} FNM - National Property Fund

Monetary Survey (at fixed exchange rates) (\$k billions)

	1999											
	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 SKK/USD	36.913	36.913	36.913	36.913	36.913	36.913	36.913	36.913	36.913	36.913	36.913	36.913
Fixed exchange rate SKK/DEM	22.081	22.081	22.081	22.081	22.081	22.081	22.081	22.081	22.081	22.081	22.081	22.081
ASSETS												
Net foreign assets	39.7	45.3	45.6	44.4	38.5	34.2	33.4	36.8	39.8	42.4	41.6	53.4
Foreign assets	246.5	177.6	170.8	164.4	156.0	169.6	163.8	167.6	173.8	176.6	175.5	189.5
Foreign liabilities	206.8	132.3	125.2	120.0	117.5	135.4	130.4	130.8	134.0	134.2	133.9	136.1
Net domestic assets	431.2	436.8	431.1	435.2	443.5	449.9	459.1	459.2	454.6	462.5	463.3	470.2
Domestic credits	526.9	531.5	533.1	534.3	545.5	547.3	548.1	557.3	558.3	561.3	560.8	552.9
- Net credit to General Government	133.2	138.1	137.1	133.8	143.9	143.7	144.5	150.0	151.0	155.7	154.6	144.1
- Net credit to Central Government	154.4	159.2	155.7	152.6	163.9	161.6	162.7	165.4	170.1	171.6	171.6	159.7
- Net credit to FNM ^{1/}	0.7	0.7	0.8	0.9	0.9	1.1	1.4	1.5	1.5	1.6	1.6	1.2
- Credit to households and enterprises	393.0	392.7	395.2	399.6	400.7	402.5	402.2	405.8	405.8	404.0	404.6	407.6
Credit in SKK	346.2	346.7	347.9	350.9	351.6	352.2	351.2	352.6	352.7	352.8	353.2	356.9
- Credit to enterprises	319.7	319.7	320.5	323.0	322.7	322.2	320.1	320.4	320.0	318.9	318.1	321.0
- Credit to households	26.5	27.0	27.4	27.9	28.9	30.0	31.1	32.2	32.7	33.9	35.1	35.9
Credit in foreign currency	46.8	46.0	47.3	48.7	49.1	50.3	51.0	53.2	53.1	51.2	51.4	50.7
LIABILITIES												
Liquid liabilities [M2]	470.9	482.1	476.7	479.6	482.0	484.1	492.5	496.0	494.4	504.9	504.9	523.6
Money [M1]	143.1	151.6	143.0	138.0	138.7	142.5	139.2	138.6	138.2	139.4	142.1	153.9
Currency outside banks [M0]	50.2	50.4	49.8	49.4	50.2	50.1	50.2	50.1	50.5	51.6	52.4	57.5
Demand deposits	92.9	101.2	93.2	88.6	88.5	92.4	89.0	88.5	87.7	87.8	89.7	96.4
- Households	43.3	43.5	41.6	41.8	41.4	41.2	41.6	41.0	40.5	40.7	40.1	40.5
- Enterprises	48.8	56.1	49.9	46.0	46.5	50.4	46.6	46.7	46.4	46.5	49.0	54.9
- Insurance companies	0.8	1.6	1.7	0.8	0.6	0.8	0.8	0.8	0.8	0.6	0.6	1.0
Quasi-money [QM]	327.8	330.5	333.7	341.6	343.3	341.6	353.3	357.4	356.2	365.5	362.8	369.7
Time and savings deposits	261.8	264.0	266.8	273.2	273.1	272.1	282.8	284.0	283.7	289.1	286.4	296.7
- Households	214.4	216.4	217.2	218.8	219.5	220.8	222.7	224.6	225.8	226.6	229.1	238.4
- Enterprises	32.9	33.5	34.3	38.1	36.6	35.5	44.6	43.5	41.8	46.0	40.2	41.3
- Insurance companies	14.5	14.1	15.3	16.3	17.0	15.8	15.5	15.9	16.1	16.5	17.1	17.0
Foreign currency deposits	66.0	66.5	66.9	68.4	70.2	69.5	70.5	73.4	72.5	76.4	76.4	73.0
- Households	49.7	49.7	49.5	49.2	49.4	50.3	49.9	50.3	51.0	50.9	50.7	49.7
- Enterprises	16.3	16.8	17.4	19.2	20.8	19.2	20.6	23.1	21.5	25.5	25.7	23.3
Other items net	95.7	94.7	102.0	99.1	102.0	97.4	89.0	98.1	103.7	98.8	97.5	82.7

^{1/} FNM - National Property Fund

Monetary Survey (at current exchange rates) (Sk billions)

	1999											
	31.1.	28.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Actual exchange rate SKK/USD	37.297	39.806	41.859	42.381	43.656	43.768	41.823	42.273	41.100	41.610	42.542	42.266
ASSETS												
Net foreign assets	39.0	46.6	47.7	44.6	39.4	34.6	33.7	36.1	38.5	41.8	40.3	49.2
Foreign assets	245.0	184.4	183.6	176.1	170.9	184.6	174.6	178.6	181.7	187.6	187.0	195.3
Foreign liabilities	206.0	137.8	135.9	131.5	131.5	150.0	140.9	142.5	143.2	145.8	146.7	146.1
Net domestic assets	431.8	438.3	434.0	440.5	449.9	456.5	463.8	464.8	459.0	467.4	468.7	477.5
Domestic credits	526.8	535.9	541.5	543.6	557.1	559.5	557.2	566.7	564.6	569.4	568.7	559.2
- Net credit to General Government	133.3	140.8	142.3	139.5	150.9	151.4	150.4	156.2	155.4	161.4	160.4	148.9
- Net credit to Central Government	154.5	162.0	160.7	158.1	170.0	169.3	168.6	171.6	174.5	177.3	177.4	164.5
- Net credit to FNM ^{1/}	0.7	0.7	0.8	0.9	0.9	1.1	1.4	1.5	1.5	1.6	1.6	1.2
- Credit to households and enterprises	392.8	394.4	398.4	403.2	405.3	407.0	405.4	409.0	407.7	406.4	406.7	409.1
Credit in SKK	346.2	346.7	347.9	350.9	351.6	352.2	351.2	352.6	352.7	352.8	353.2	356.9
- Credit to enterprises	319.7	319.7	320.5	323.0	322.7	322.2	320.1	320.4	320.0	318.9	318.1	321.0
- Credit to households	26.5	27.0	27.4	27.9	28.9	30.0	31.1	32.2	32.7	33.9	35.1	35.9
Credit in foreign currency	46.6	47.7	50.5	52.3	53.7	54.8	54.2	56.4	55.0	53.6	53.5	52.2
LIABILITIES												
Liquid liabilities [M2]	470.8	484.9	481.7	485.1	489.3	491.1	497.5	500.9	497.5	509.2	509.0	526.7
Money [M1]	143.1	151.6	143.0	138.0	138.7	142.5	139.2	138.6	138.2	139.4	142.1	153.9
Currency outside banks [M0]	50.2	50.4	49.8	49.4	50.2	50.1	50.2	50.1	50.5	51.6	52.4	57.5
Demand deposits	92.9	101.2	93.2	88.6	88.5	92.4	89.0	88.5	87.7	87.8	89.7	96.4
- Households	43.3	43.5	41.6	41.8	41.4	41.2	41.6	41.0	40.5	40.7	40.1	40.5
- Enterprises	48.8	56.1	49.9	46.0	46.5	50.4	46.6	46.7	46.4	46.5	49.0	54.9
- Insurance companies	0.8	1.6	1.7	0.8	0.6	0.8	0.8	0.8	0.8	0.6	0.6	1.0
Quasi-money [QM]	327.7	333.3	338.7	347.1	350.6	348.6	358.3	362.3	359.3	369.8	366.9	372.8
Time and savings deposits	261.8	264.0	266.8	273.2	273.1	272.1	282.8	284.0	283.7	289.1	286.4	296.7
- Households	214.4	216.4	217.2	218.8	219.5	220.8	222.7	224.6	225.8	226.6	229.1	238.4
- Enterprises	32.9	33.5	34.3	38.1	36.6	35.5	44.6	43.5	41.8	46.0	40.2	41.3
- Insurance companies	14.5	14.1	15.3	16.3	17.0	15.8	15.5	15.9	16.1	16.5	17.1	17.0
Foreign currency deposits	65.9	69.3	71.9	73.9	77.5	76.5	75.5	78.3	75.6	80.7	80.5	76.1
- Households	49.6	51.8	53.2	53.2	54.5	55.4	53.5	53.7	53.2	53.8	53.4	51.8
- Enterprises	16.3	17.5	18.7	20.7	23.0	21.1	22.0	24.6	22.4	26.9	27.1	24.3
Other items net	95.0	97.6	107.5	103.1	107.2	103.0	93.4	101.9	105.6	102.0	100.0	81.7

^{1/} FNM - National Property Fund

SKK Exchange Rates (mid rates)

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 EUR	1 CZK
01/99	6.512	22.060	32.254	24.536	19.383	3.104	21.839	26.467	37.297	61.484	42.714	1.172
02/99	6.697	22.689	33.059	26.571	19.936	3.193	22.462	27.630	39.806	63.793	43.932	1.156
03/99	6.841	23.174	34.842	27.648	20.362	3.261	22.942	28.144	41.859	67.671	44.871	1.168
04/99	6.852	23.214	35.628	28.762	20.397	3.267	22.982	27.952	42.381	68.414	44.949	1.191
05/99	6.958	23.571	36.237	29.635	20.711	3.317	23.335	28.670	43.656	69.749	45.640	1.207
06/99	6.908	23.404	36.160	29.727	20.563	3.293	23.169	28.331	43.768	69.228	45.316	1.238
07/99	6.811	23.075	36.163	27.746	20.274	3.247	22.844	27.962	41.823	66.963	44.679	1.217
08/99	6.738	22.827	38.051	28.379	20.057	3.212	22.599	27.596	42.273	67.151	44.199	1.208
09/99	6.601	22.361	38.413	28.097	19.647	3.147	22.137	27.044	41.100	67.702	43.297	1.215
10/99	6.669	22.591	39.935	28.281	19.850	3.179	22.365	27.311	41.610	68.361	43.743	1.194
11/99	6.561	22.226	41.687	28.915	19.528	3.127	22.003	26.845	42.542	68.148	43.035	1.195
12/99	6.473	21.928	41.395	29.115	19.267	3.086	21.708	26.451	42.266	68.262	42.458	1.175

Average Monetary Base of the NBS (Sk billions)

	1999											
	1	2	3	4	5	6	7	8	9	10	11	12
I. RESOURCES OF THE MONETARY BASE	99.48	100.44	100.13	97.53	97.85	98.49	101.29	99.51	98.90	102.60	103.33	109.91
Autonomous factors	84.18	86.80	89.22	87.12	87.48	86.03	96.56	97.30	94.85	99.84	101.99	107.74
Net foreign assets	76.18	80.33	84.43	83.67	82.64	82.60	94.68	93.72	92.62	96.93	95.99	103.79
Reserves	107.55	111.39	116.10	116.38	115.51	116.19	127.39	119.32	117.28	121.53	121.46	129.77
Net foreign liabilities	31.37	31.06	31.66	32.69	32.87	33.59	32.71	25.60	24.65	24.59	25.47	25.98
Net credit to Government	-5.27	-6.21	-4.40	-4.89	-2.84	-7.27	-9.29	-9.80	-9.89	-9.27	-7.09	-8.11
Other assets net	13.27	12.67	9.18	8.33	7.68	10.70	11.17	13.38	12.12	12.18	13.10	12.06
Monetary policy factors	15.30	13.65	10.92	10.41	10.38	12.46	4.73	2.22	4.05	2.76	1.34	2.17
Monetary policy factors (including NBS bills)	14.38	12.65	10.22	9.91	9.62	11.77	1.06	0.27	2.97	-1.38	-2.94	-1.24
Credit to banks (excluding redistribution loans)	1.30	1.24	1.08	1.19	1.12	1.07	0.92	0.90	1.05	1.12	1.09	1.13
Bills of exchange	1.30	1.24	1.08	1.19	1.12	1.07	0.92	0.90	1.05	1.12	1.09	1.13
Holdings of securities	14.01	12.41	9.84	9.22	9.25	11.39	3.81	1.32	3.00	1.64	0.25	1.04
Treasury bills	7.57	5.22	5.35	2.01	1.52	1.23	0.00	0.02	0.61	0.94	0.19	0.21
Other government securities	6.44	7.19	4.49	7.21	7.73	10.16	3.81	1.30	2.39	0.70	0.06	0.83
II. USE OF THE MONETARY BASE	99.48	100.44	100.13	97.53	97.85	98.49	101.29	99.51	98.90	102.60	103.33	109.91
Currency in circulation	59.16	58.16	58.49	58.00	58.67	59.06	58.98	58.61	58.91	59.35	60.21	66.62
Reserves of banks	39.40	41.28	40.94	39.02	38.42	38.74	38.64	38.96	38.91	39.12	38.84	39.89
Required reserves	38.95	39.88	40.67	38.81	38.36	38.58	38.64	38.71	38.77	38.67	38.43	38.49
Excess reserves	0.46	1.40	0.28	0.21	0.06	0.16	-0.01	0.25	0.14	0.45	0.42	1.40
Bills of NBS	4.03	5.00	11.77	10.00	10.32	10.67	10.00	16.13	10.00	15.16	10.00	15.16
of which: in NBS portfolio	3.11	4.00	11.08	9.50	9.56	9.98	6.33	14.19	8.93	11.03	5.73	11.76

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

Money Supply (M2)

	1999					Change since		Change during		Change during		Change during		Change during	
	1.1.	3.1.	30.6.	30.9.	31.12.	beginning of year	in %	the 1st quarter	in %	the 2nd quarter	in %	3rd quarter	in %	the 4th quarter	in %
	Sk billion														
Money supply [M2]	458.9	463.4	470.2	479.8	508.9	50.0	10.9	4.5	1.0	6.8	9.8	9.6	2.0	29.1	6.1
Money [M1]	147.2	143.0	142.5	138.1	153.8	6.6	4.5	-4.2	-2.8	-0.5	7.6	-4.3	-3.1	15.7	11.4
Currency outside banks [M0]	49.8	49.8	50.1	50.5	57.5	7.7	15.5	0.0	0.0	0.4	15.6	0.4	0.7	7.0	13.8
Demand deposits	97.4	93.3	92.4	87.6	96.4	-1.1	-1.1	-4.2	-4.3	-0.9	3.4	-4.7	-5.1	8.7	9.9
- Households	41.6	41.6	41.2	40.5	40.5	-1.1	-2.7	0.0	0.0	-0.5	-2.7	-0.7	-1.7	0.0	0.0
- Enterprises	55.1	49.9	50.4	46.4	54.9	-0.2	-0.3	-5.1	-9.3	0.4	10.1	-4.0	-7.9	8.5	18.3
- Insurance companies	0.7	1.7	0.8	0.8	1.0	0.2	33.8	1.0	132.0	-0.9	-42.4	0.0	-5.4	0.2	24.6
Quasi-money [QM]	311.7	320.3	327.7	341.7	355.1	43.3	13.9	8.6	2.8	7.4	10.8	14.0	4.3	13.4	3.9
Time deposits	256.9	266.9	272.1	283.8	296.7	39.8	15.5	10.0	3.9	5.2	11.2	11.7	4.3	12.9	4.6
- Households	211.6	217.2	220.8	225.8	238.4	26.8	12.7	5.7	2.7	3.6	9.7	5.0	2.3	12.5	5.6
- Enterprises	31.8	34.3	35.5	41.8	41.3	9.6	30.2	2.6	8.2	1.2	20.5	6.3	17.7	-0.5	-1.1
- Insurance companies	13.6	15.3	15.8	16.1	17.0	3.4	25.0	1.7	12.7	0.5	10.9	0.3	2.1	0.8	5.2
Foreign-currency deposits	54.8	53.5	55.6	57.9	58.4	3.5	6.5	-1.4	-2.5	2.2	9.1	2.3	4.2	0.4	0.7
- Households	39.7	39.6	40.3	40.8	39.7	0.1	0.2	-0.1	-0.2	0.7	0.4	0.5	1.3	-1.0	-2.5
- Enterprises	15.2	13.9	15.4	17.2	18.6	3.5	22.9	-1.3	-8.4	1.5	33.7	1.8	11.7	1.5	8.5
Crown deposits in total	354.3	360.2	364.5	371.4	393.1	38.7	10.9	5.8	1.6	4.3	9.2	6.9	1.9	21.7	5.8
- Households	253.2	258.9	262.0	266.3	278.9	25.7	10.1	5.7	2.2	3.1	7.7	4.3	1.7	12.6	4.7
- Enterprises	86.8	84.3	85.9	88.2	96.2	9.4	10.8	-2.5	-2.9	1.6	14.3	2.3	2.7	8.1	9.1
- Insurance companies	14.3	17.0	16.6	16.9	18.0	3.6	25.5	2.7	18.8	-0.4	5.6	0.3	1.7	1.0	6.1

Total Deposits (Sk billions)

	1993	1994	1995	1996	1997	1998	1999													
	12	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12	
1. TOTAL DEPOSITS																				
(Sk + foreign currency)	238.7	283.5	356.9	418.4	450.4	464.9	469.0	459.1	473.4	471.5	474.1	478.0	478.5	484.5	486.8	488.6	496.5	494.8	510.1	
A) Slovak-crown deposits	208.9	243.5	314.9	374.4	400.4	392.2	396.3	389.1	399.7	395.2	396.1	396.6	398.3	405.6	404.8	408.8	411.7	410.4	430.9	
- Non-financial organisations	58.1	63.4	80.4	95.0	86.6	66.4	66.4	60.8	63.2	60.0	59.9	61.7	63.2	63.9	65.5	64.3	68.6	64.8	72.3	
- Banking sector	0.3	0.7	2.4	3.6	3.9	3.1	7.2	7.0	11.4	11.1	10.7	6.2	7.5	10.7	8.2	7.4	6.6	6.7	7.7	
- Insurance sector	15.4	16.4	17.2	19.5	17.8	14.3	14.3	15.3	15.7	17.0	17.1	17.6	16.6	16.3	16.7	16.9	17.2	17.8	18.0	
- Extrabudgetary funds of central and local authorities	9.3	15.7	32.0	42.8	42.6	37.9	37.9	34.5	34.5	30.8	30.1	31.1	29.8	29.7	28.4	33.4	30.8	30.2	33.8	
- Non-profit organisations	2.3	4.6	10.4	9.2	5.6	6.0	6.0	6.1	6.2	6.3	6.2	6.3	6.3	6.6	6.6	6.6	7.0	6.9	7.0	
- Small businesses	2.7	4.4	5.9	6.6	10.0	7.9	7.9	8.2	9.3	8.3	8.5	9.4	9.2	9.6	9.9	9.7	9.6	10.0	7.8	
- Households	113.4	129.5	163.0	194.6	229.0	253.2	253.2	257.7	259.9	258.8	260.6	260.8	262.0	264.4	265.6	266.3	267.3	269.2	278.9	
- Foreigners (non-residents)	0.3	0.5	0.6	0.9	2.5	1.0	1.0	1.1	1.5	1.2	1.2	1.2	1.3	1.9	1.3	1.4	1.4	1.4	1.5	
- Other	7.0	8.4	2.9	2.1	2.3	2.5	2.5	2.5	2.2	1.8	1.8	2.3	2.4	2.5	2.6	2.8	3.2	3.4	4.0	
B) Foreign-currency deposits ^{1/}	29.8	40.0	42.0	44.0	50.0	72.7	72.7	70.0	73.7	76.3	78.0	81.4	80.3	78.9	82.0	79.8	84.8	84.4	79.2	
- Natural persons	24.8	33.0	36.6	37.3	40.8	51.0	51.0	51.0	53.2	54.7	54.6	56.0	56.8	54.9	55.2	54.7	55.2	54.8	53.3	
- Legal entities	5.0	7.0	5.4	6.7	9.2	21.7	21.7	19.0	20.5	21.6	23.4	25.4	23.5	24.0	26.8	25.1	29.6	29.7	25.9	
2. SLOVAK-CROWN DEPOSITS																				
BY SECTOR	208.9	243.5	315.0	374.4	400.4	392.2	396.3	389.1	399.7	395.2	396.1	396.6	398.3	405.6	404.8	408.8	411.7	410.4	430.9	
Entrepreneurial sector	78.8	89.4	105.9	125.0	118.3	91.7	95.9	87.2	95.4	96.4	96.2	94.9	96.5	100.5	100.3	98.3	102.0	99.3	105.7	
a) Public sector	42.6	40.0	31.4	35.4	23.5	12.5	16.6	14.4	15.6	17.7	19.5	16.7	17.5	17.4	17.8	17.6	19.1	17.8	20.2	
b) Private sector (incl. cooperatives and households)	35.4	46.4	69.7	81.0	82.5	68.5	68.5	64.4	69.6	69.4	67.8	68.0	68.3	73.4	73.1	73.4	74.1	72.8	74.6	
c) Under foreign control	0.8	3.0	4.8	8.6	12.3	10.7	10.8	8.5	10.2	9.3	8.9	10.1	10.7	9.8	9.4	8.3	8.8	8.7	10.9	
Extrabudgetary funds of central and local authorities	9.3	15.7	32.0	42.8	42.6	37.9	37.9	34.5	34.5	30.8	30.1	31.1	29.8	29.7	28.4	33.4	30.8	30.2	33.8	
Households	113.4	129.5	163.0	194.6	229.0	253.2	253.2	257.7	259.9	258.8	260.6	260.8	262.0	264.4	265.6	266.3	267.3	269.2	278.9	
Non-profit organisations	2.3	4.6	10.4	9.2	5.6	6.0	6.0	6.1	6.2	6.3	6.2	6.3	6.3	6.6	6.6	6.6	7.0	6.9	7.0	
Other	5.1	4.3	3.7	2.8	4.9	3.4	3.5	3.6	3.7	3.0	3.0	3.4	3.7	4.4	4.0	4.2	4.6	4.8	7.0	
3. SLOVAK-CROWN DEPOSITS																				
BY TERM	208.9	243.5	314.9	374.4	400.4	392.2	396.3	389.1	399.7	395.2	396.1	396.6	398.3	405.6	404.8	408.8	411.7	410.4	430.9	
a) Short-term deposits	153.5	179.2	226.4	271.2	293.2	302.1	306.2	302.3	315.1	312.3	313.9	315.7	317.7	325.9	325.4	329.6	333.3	331.9	347.6	
b) Medium-term deposits	48.0	55.8	67.9	77.8	74.1	51.2	51.3	48.6	47.0	45.4	44.3	43.2	42.8	41.9	41.3	40.8	40.1	39.4	40.1	
c) Long-term deposits	7.4	8.4	20.6	25.4	33.1	38.9	38.8	38.2	37.6	37.5	37.9	37.7	37.8	37.8	38.2	38.4	38.3	39.1	43.3	
4. FOREIGN-CURRENCY DEPOSITS																				
BY TERM ^{1/}	29.8	40.0	42.0	44.0	50.0	72.7	72.7	70.0	73.7	76.3	78.0	81.4	80.3	78.9	82.0	79.8	84.8	84.4	79.2	
a) Short-term deposits	29.7	39.8	41.7	43.7	49.9	72.5	72.4	69.7	73.4	76.1	77.7	80.3	80.1	78.7	81.7	79.4	84.6	84.2	78.9	
b) Medium-term deposits	0.1	0.2	0.3	0.3	0.1	0.2	0.3	0.3	0.3	0.2	0.3	0.3	0.2	0.2	0.3	0.4	0.2	0.2	0.3	
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	0.0	
5. TOTAL DEPOSITS																				
BY TERM	238.7	283.5	356.9	418.4	450.4	464.9	469.0	459.1	473.4	471.5	474.1	478.0	478.6	484.5	486.8	488.6	496.5	494.8	510.1	
a) Short-term deposits	183.2	219.0	268.1	314.9	343.1	374.6	378.6	372.0	388.5	388.4	391.6	396.0	397.8	404.6	407.1	409.0	417.9	416.1	426.5	
b) Medium-term deposits	48.1	56.0	68.2	78.1	74.2	51.4	51.6	48.9	47.3	45.6	44.6	43.5	43.0	42.1	41.6	41.2	40.3	39.6	40.4	
c) Long-term deposits	7.4	8.4	20.6	25.4	33.1	38.9	38.8	38.2	37.6	37.5	37.9	37.7	37.8	37.8	38.2	38.4	38.3	39.1	43.3	
6. INFORMATIVE																				
A. Increase in deposits (since beginning of year)																				
- in Sk billions	36.4	44.8	71.5	61.5	30.8	14.5	-	-9.9	4.4	2.5	5.1	9.0	9.5	15.5	17.9	19.6	27.5	25.8	41.1	
- in %	17.9	18.8	25.0	17.2	7.3	3.2	-	-2.1	0.9	0.5	1.1	1.9	2.0	3.3	3.8	4.2	5.9	5.5	8.8	
a) Slovak-crown deposits																				
- in Sk billions	20.4	34.6	69.5	59.5	24.8	-8.2	-	-7.2	3.4	-1.1	-0.2	0.3	2.0	9.3	8.5	12.5	15.4	14.1	34.6	
- in %	10.8	16.6	28.3	18.9	6.6	-2.0	-	-1.8	0.9	-0.3	-0.1	0.1	0.5	2.3	2.1	3.2	3.9	3.6	8.7	
b) Foreign-currency deposits ^{1/}																				
- in Sk billions	16.0	10.2	2.0	2.0	6.0	22.7	-	-2.7	1.0	3.6	5.3	8.7	7.6	6.2	9.4	7.1	12.1	11.7	6.5	
- in %	115.9	34.2	5.0	4.8	13.7	45.4	-	-3.7	1.4	5.0	7.3	12.0	10.4	8.6	12.9	9.8	16.7	16.1	9.0	

Continued on next page.

Total Deposits (Sk billions) (continued)

	1993	1994	1995	1996	1997	1998	1999												
	12	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	100.0
a) Entrepreneurial sector	37.7	36.7	33.6	33.4	29.5	23.4	24.2	22.4	23.9	24.4	24.3	23.9	24.2	24.8	24.8	24.0	24.8	24.2	24.5
- Public sector	20.4	16.4	10.0	9.5	5.9	3.2	4.2	3.7	3.9	4.5	4.9	4.2	4.4	4.3	4.4	4.3	4.6	4.3	4.7
- Private sector (incl. cooperatives and households)	16.9	19.1	22.1	21.6	20.6	17.5	17.3	16.6	17.4	17.6	17.1	17.1	17.1	18.1	18.1	18.0	18.0	17.7	17.3
- Under foreign control	0.4	1.2	1.5	2.3	3.1	2.7	2.7	2.2	2.6	2.4	2.2	2.5	2.7	2.4	2.3	2.0	2.1	2.1	2.5
b) Government sector	4.5	6.4	10.2	11.4	10.6	0.0	0.0	0.0	8.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c) Households	54.3	53.2	51.7	52.0	57.2	9.7	9.6	8.9	65.0	7.8	7.6	7.8	7.5	7.3	7.0	8.2	7.5	7.4	7.8
d) Non-profit organisations	1.1	1.9	3.3	2.5	1.4	64.6	63.9	66.2	1.6	65.5	65.8	65.8	65.8	65.2	65.6	65.1	64.9	65.6	64.7
e) Other	2.4	1.8	1.2	0.7	1.2	1.5	1.5	1.6	0.9	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.6
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	100.0
a) Short-term deposits	73.5	73.6	71.9	72.4	73.2	77.0	77.3	77.7	78.8	79.0	79.2	79.6	79.8	80.4	80.4	80.6	81.0	80.9	80.7
b) Medium-term deposits	23.0	22.9	21.6	20.8	18.5	13.1	12.9	12.5	11.8	11.5	11.2	10.9	10.7	10.3	10.2	10.0	9.7	9.6	9.3
c) Long-term deposits	3.5	3.4	6.5	6.8	8.3	9.9	9.8	9.8	9.4	9.5	9.6	9.5	9.5	9.3	9.4	9.4	9.3	9.5	10.0
Foreign-currency deposits ^{1/}	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	100.0
a) Short-term deposits	99.7	99.5	99.3	99.3	99.8	99.8	99.6	99.6	99.7	99.7	99.6	98.6	99.8	99.7	99.6	99.5	99.7	99.8	99.6
b) Medium-term deposits	0.3	0.5	0.7	0.7	0.2	0.2	0.4	0.4	0.4	0.3	0.4	0.4	0.2	0.3	0.4	0.5	0.2	0.2	1.6
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	0.0
Crown and foreign-currency deposits in total																			
a) Short-term deposits	76.7	77.2	75.1	75.3	76.2	80.6	80.7	81.0	82.1	82.4	82.6	82.8	83.1	83.5	84.0	83.7	84.2	84.1	83.6
b) Medium-term deposits	20.2	19.8	19.1	18.7	16.5	11.1	11.0	10.7	10.0	9.7	9.4	9.1	9.0	8.7	8.5	8.4	8.1	8.0	7.9
c) Long-term deposits	3.1	3.0	5.8	6.1	7.3	8.3	8.3	8.3	7.9	8.0	8.0	7.9	7.9	7.8	7.8	7.9	7.7	7.9	8.5

^{1/} Deposits from residents and non-residents in convertible currencies

Total Volume of Loans (Sk billions)

	1993		1994		1995		1996		1997		1998		1999								
	12	12	12	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	398.4	398.4	399.3	401.4	404.5	409.3	411.6	413.8	411.7	415.1	414.7	413.6	411.6	410.7		
A) Slovak-crown loans	260.8	257.6	288.1	338.8	342.3	340.3	340.3	339.7	340.2	341.1	344.1	344.8	345.2	344.3	345.9	347.2	347.2	346.6	350.2		
- Non-financial organisations	217.3	216.5	242.8	281.6	276.3	275.4	275.4	274.7	275.8	276.6	278.3	276.9	274.6	273.8	274.4	273.5	272.6	271.5	281.7		
- Banking sector	6.9	7.7	11.2	16.4	19.4	8.9	8.9	8.8	8.3	8.6	9.5	10.6	12.4	11.1	10.9	11.5	11.3	11.6	10.8		
- Insurance sector	0.9	0.6	0.2	0.3	0.3	0.6	0.6	0.5	0.5	0.6	0.5	0.5	0.5	0.5	0.4	0.3	0.3	0.3	0.3		
- Extrabudgetary needs of central and local authorities	4.4	5.3	4.4	7.3	7.7	8.3	8.3	8.3	8.4	8.1	8.1	8.1	8.0	8.0	8.2	9.4	9.3	8.3	8.2		
- Non-profit organisations	0.2	0.1	0.2	0.1	0.1	0.2	0.2	0.2	0.2	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	15.1	17.4	17.4	17.8	17.7	17.7	17.6	17.5	17.5	17.5	17.5	17.7	17.7	17.6	12.2		
- Households	18.6	16.5	15.3	17.8	20.4	26.5	26.5	26.5	27.0	27.4	27.9	28.9	30.0	31.1	32.2	32.7	33.9	35.1	35.9		
- Foreigners (non-residents)	0.1	0.1	1.3	1.6	1.6	2.2	2.2	2.2	1.9	1.9	1.9	2.0	2.0	2.0	2.0	1.9	1.9	2.0	0.8		
- Other	0.8	0.1	0.4	0.6	1.4	0.8	0.8	0.5	0.5	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2		
B) Loans in foreign currency ^{1/}	8.1	15.3	22.7	35.6	46.6	58.1	58.1	59.6	61.2	63.4	65.2	66.8	68.6	67.4	69.2	67.5	66.4	65.0	60.5		
2. SLOVAK-CROWN LOANS																					
BY SECTOR	260.8	257.6	288.1	338.8	342.3	340.3	340.3	339.7	340.2	341.1	344.1	344.8	345.2	344.3	345.9	347.2	347.2	346.6	350.2		
a) Entrepreneurial sector	236.8	235.7	266.7	311.4	311.0	302.3	302.3	301.9	302.2	303.4	305.9	305.6	304.9	302.9	303.2	302.9	301.9	301.0	305.0		
- Public sector	123.4	115.5	93.1	94.8	75.5	49.0	49.0	50.8	50.7	51.1	50.6	51.6	51.3	50.1	49.9	49.6	48.3	47.4	104.0		
- Private sector (incl. cooperatives and households)	109.6	114.9	165.4	204.8	220.8	232.9	232.9	231.4	230.8	231.1	233.8	233.1	231.7	230.4	231.4	231.4	231.3	230.0	176.0		
- Under foreign control	3.8	5.3	8.2	11.8	14.8	20.4	20.4	19.8	20.8	21.2	21.5	20.9	21.9	22.4	22.0	22.3	23.5	24.9			
b) Government sector (extra-budgetary funds)	4.4	5.3	4.4	7.3	7.7	8.3	8.3	8.3	8.4	8.1	8.1	8.1	8.0	8.0	8.2	9.4	9.3	8.3	8.2		
c) Households	18.6	16.5	15.3	17.8	20.4	26.5	26.5	26.5	27.0	27.4	27.9	28.9	30.0	31.1	32.2	32.7	33.9	35.1	35.9		
d) Non-profit organisations	0.2	0.1	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1		
e) Other	0.8	0.0	1.5	2.2	3.0	3.0	3.0	2.7	2.3	2.0	2.1	2.1	2.2	2.2	2.2	2.1	2.1	2.2	1.1		
3. SLOVAK-CROWN LOANS																					
BY INDUSTRY	260.8	257.6	288.1	338.8	342.3	340.3	340.3	339.7	340.2	341.1	344.1	344.8	345.2	344.3	345.9	347.2	347.2	346.6	350.2		
a) Agriculture, hunting, and fishing	17.7	19.0	18.3	18.7	17.5	15.5	15.5	15.4	20.1	20.1	19.9	20.0	20.0	19.8	19.6	19.6	19.5	19.3	18.8		
b) Forestry and timber industry	0.3	0.2	0.3	0.4	0.3	0.3	0.3	0.4	0.4	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.4	0.3	0.3		
c) Raw materials extraction	9.5	8.9	2.6	2.6	2.6	3.5	3.5	3.6	3.8	3.6	3.8	3.8	3.8	3.7	3.6	3.5	3.5	3.4	2.8		
d) Industrial production	68.9	67.2	103.3	113.3	115.1	116.2	116.3	115.2	116.4	116.9	118.1	117.5	116.2	115.6	116.1	116	116.1	117.3	85.3		
- Foods, beverages, and tobacco	9.7	10.4	17.5	20.6	22.0	23.5	23.5	23.4	23.6	24.3	24.4	24.6	25.1	24.3	24.5	24.4	24.4	25.4	18.8		
- Chemical and pharma. industry	8.8	8.4	10.2	9.7	8.1	7.1	7.2	6.8	6.7	6.7	6.8	6.4	6.6	6.4	6.5	6.5	6.3	6.3	4.7		
- Metallurgy and machine engineering	30.4	27.6	43.3	45.7	47.1	44.0	44.0	43.8	45.2	44.7	46.3	46.1	44.3	44.7	44.6	45.2	44.8	45.1	37.0		
- Electrical and electronic industry	5.5	5.7	7.5	8.5	8.4	8.4	8.4	8.2	8.1	8.9	8.1	8.3	8.2	8.2	8.1	7.9	8.0	8.1	4.6		
- Textile, clothing, and leather	4.3	4.3	6.1	7.5	7.1	8.0	8.0	8.2	7.8	7.7	7.9	7.6	7.7	8.0	7.8	7.6	7.5	7.6	3.8		
- Other industries	10.3	10.8	18.6	21.2	22.4	25.2	25.2	24.9	25.0	24.5	24.5	24.5	24.3	24.1	24.6	24.3	25.0	24.8	16.4		
e) Power industry, gas and water supply	18.4	17.4	18.2	21.9	22.1	25.8	25.8	26.1	25.7	25.6	25.4	25.9	26.0	26.1	25.8	26.4	25.3	25.3	26.3		
f) Building and construction	18.3	18.6	19.4	20.7	20.3	10.3	10.3	10.1	10.2	10.5	10.3	10.6	10.2	10.2	10.1	10.0	9.7	9.6	7.9		
g) Trade, repair of cons. goods and motor vehicles, hotels and restaurants	28.4	32.5	60.5	73.3	73.4	75.1	75.1	76.6	76.7	76.6	76.4	77.6	77.8	78.0	79.8	78.6	79.2	78.1	59.0		
h) Tourism	3.8	-	0.5	1.5	1.0	1.1	1.1	1.1	0.9	0.8	0.8	0.9	0.8	0.9	0.9	0.9	0.8	1.1	1.0		
i) Transport, warehousing, postal and telecom. services	-	-	3.6	8.2	7.1	8.4	8.4	8.4	8.6	8.7	8.6	8.3	8.4	8.0	6.9	6.6	6.6	6.4	5.5		
j) Banking industry	-	-	11.2	16.4	19.4	8.9	8.9	8.8	8.3	8.6	9.5	10.6	12.4	11.1	10.9	11.5	11.3	11.6	10.8		
k) Insurance sector	-	-	0.2	0.3	0.3	0.6	0.6	0.5	0.5	0.6	0.5	0.5	0.5	0.5	0.4	0.3	0.3	0.3	0.3		

Continued on next page.

Total Volume of Loans (Sk billions) (continued)

	1993	1994	1995	1996	1997	1998	1999												
	12	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
4. TOTAL VOLUME OF LOANS																			
(Sk + foreign currency)	268.9	272.9	310.8	374.4	388.9	398.4	398.4	399.3	401.4	404.5	409.3	411.6	413.8	411.7	415.1	414.7	413.6	411.6	410.7
a) Short-term loans	92.4	103.9	117.0	157	168.6	173.9	173.5	173.1	172.3	176.7	179.8	177.3	178.3	173.2	175.1	176.2	175.0	172.0	149.9
b) Medium-term loans	53.5	46.9	57.4	80.4	86.6	87.3	87.6	87.2	88.5	87.2	88.5	91.3	93.0	96.1	99.0	97.9	98.2	101.1	143.8
c) Long-term loans	123.0	122.1	136.4	137.0	133.7	137.2	137.2	139.0	140.6	140.6	141.0	143.1	142.5	142.4	141.0	140.6	140.4	138.5	117.0
4.1. SLOVAK-CROWN LOANS	260.8	257.6	288.1	338.8	342.3	340.3	340.3	339.7	340.2	341.1	344.1	344.8	345.2	344.3	345.9	347.2	347.2	346.6	350.2
a) Short-term loans	90.7	95.9	105.8	137.5	137.7	134.8	134.5	133.2	131.7	133.8	135.4	134.0	133.6	131.5	132.1	133.0	132.5	131.0	114.3
b) Medium-term loans	53.5	46.9	57.4	70.9	77.5	78.6	78.9	78.5	79.2	78.1	79.1	81.6	82.5	85.2	86.0	86.6	87.0	87.8	131.2
c) Long-term loans	116.6	114.8	124.9	130.4	127.1	126.9	126.9	128.0	129.3	129.2	129.6	129.3	129.1	127.6	127.8	127.6	127.7	127.8	104.7
4.2. LOANS IN FOREIGN CURRENCY ^{1/}	8.1	15.3	22.7	35.6	46.6	58.1	58.1	59.6	61.2	63.4	65.2	66.8	68.6	67.4	69.2	67.5	66.4	65.0	60.5
a) Short-term loans	1.7	8.0	11.2	19.5	30.9	39.1	39.0	39.9	40.6	42.9	44.4	43.3	44.7	41.7	43.0	43.2	42.5	41.0	35.6
b) Medium-term loans	0.0	0.0	0.0	9.5	9.1	8.7	8.7	8.7	9.3	9.1	9.4	9.7	10.5	10.9	13.0	11.3	11.2	13.3	12.6
c) Long-term loans ^{2/}	6.4	7.3	11.5	6.6	6.6	10.3	10.3	11.0	11.3	11.4	11.4	13.8	13.4	14.8	13.2	13.0	12.7	10.7	12.3
5. SLOVAK-CROWN LOANS BY PURPOSE	260.8	257.6	288.1	338.8	342.0	340.3	340.3	339.7	340.2	341.1	344.1	344.8	345.2	344.3	345.9	347.2	347.2	346.6	350.2
a) Current assets	57.8	53.4	44.0	56.9	40.1	46.1	46.1	41.5	39.9	39.8	40.6	38.2	38.7	38.8	37.2	37.2	38.1	43.8	40.5
b) Capital goods	69.7	49.8	37.2	48.6	51.2	49.5	49.5	49.0	51.3	49.5	50.7	51.0	51.3	51.2	53.6	53.4	66.6	62.6	55.6
c) Privatisation	8.8	5.4	3.7	5.5	4.2	2.5	2.5	2.6	2.4	2.4	2.3	2.2	2.0	1.9	1.9	1.9	1.8	1.7	1.8
- Small-scale privatisation	5.3	2.0	0.4	0.4	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	3.5	3.4	3.3	5.1	4.1	2.5	2.5	2.6	2.4	2.4	2.3	2.2	1.9	1.9	1.9	1.9	1.8	1.7	1.8
d) Temporary lack of resources	10.7	9.3	9.0	15.8	11.2	8.4	8.4	8.1	8.2	7.8	8.3	7.9	8.3	8.4	8.3	8.8	9.1	7.6	7.7
e) Permanently revolving stocks	21.7	17.5	5.5	3.6	2.0	0.9	0.9	0.6	0.4	0.4	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1
f) Residential construction	11.2	10.9	10.4	10.2	9.4	8.6	8.6	8.6	8.6	8.6	8.6	8.6	8.2	8.2	8.2	8.2	8.2	8.2	7.8
g) Current account balances (debit)	9.9	7.9	7.5	18.6	19.8	16.3	16.3	16.8	14.4	12.8	12.0	13.9	12.9	10.8	11.0	11.0	10.4	10.7	11.3
h) Consumption	9.0	7.0	6.0	7.1	6.3	5.3	5.3	5.1	5.0	4.9	4.8	4.7	5.0	4.5	4.4	4.2	4.1	4.1	3.9
i) Standard claims with reservation	26.0	16.9	37.8	53.2	68.1	54.7	54.7	57.3	57.7	57.1	55.0	55.2	53.1	51.9	51.0	49.4	36.1	36.3	39.1
j) Classified receivables	30.8	76.4	120.5	109.9	118.5	136.4	136.4	138.4	140.6	145.5	147.6	150.0	151.3	154.0	156.0	159.4	159.7	160.0	110.7
- doubtful and disputable	15.1	23.6	12.6	10.4	9.7	10.2	10.2	8.4	8.1	8.7	8.8	9.4	11.5	11.8	12.0	12.3	12.2	11.9	9.5
- loss-making	7.3	36.3	85.6	91.9	101.3	116.0	116.0	118.8	121.2	123.6	126.0	128.0	129.1	130.4	132.7	134.1	136.0	136.8	90.1
6. INFORMATIVE																			
A. Total increase in loans (since beginning of year)																			
- in Sk billions	29.2	4.0	37.3	63.6	14.3	12.5	-	0.9	3.0	6.1	10.9	13.2	15.4	13.3	16.7	16.3	15.1	13.2	12.3
- in %	12.2	1.5	13.7	20.5	3.8	3.2	-	0.2	0.8	1.5	2.7	3.3	3.9	3.3	4.2	4.1	3.8	3.3	3.1
a) Slovak-crown loans																			
- in Sk billions	24.8	-3.2	29.9	50.7	3.2	1.2	-	-0.6	-0.1	0.8	3.8	4.5	4.9	4.0	5.6	6.9	6.9	6.3	9.9
- in %	10.5	-1.2	11.6	17.6	0.9	0.4	-	-0.2	0.0	0.2	1.1	1.3	1.4	1.2	1.6	2.0	2.0	1.9	2.9
b) Foreign-currency loans ^{1/}																			
- in Sk billions	4.4	7.2	7.4	12.9	11.0	11.3	-	1.5	3.1	5.3	7.1	8.7	10.5	9.3	11.1	9.4	8.2	6.9	2.4
- in %	118.9	88.9	49.0	56.8	30.9	24.2	-	2.6	5.3	9.1	12.2	15.0	18.1	16.0	19.1	16.1	14.2	11.9	4.1
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	100.0
a) Entrepreneurial sector																			
- Public sector	47.3	44.8	32.3	28.0	22.1	14.4	14.4	15.0	14.9	15.0	14.7	15.0	14.9	14.6	14.4	14.3	13.9	13.7	29.7
- Private sector (incl. cooperatives and households)	42.0	44.6	57.4	60.4	64.5	68.4	68.4	68.1	67.8	67.8	67.9	67.6	67.1	66.9	66.9	66.6	66.6	66.4	50.3
- Under foreign control	1.5	2.1	2.8	3.5	4.3	6.0	6.0	5.8	6.1	6.2	6.2	6.1	6.3	6.5	6.4	6.3	6.4	6.8	7.1
b) Government sector (extra-budgetary funds)	1.7	2.1	1.5	2.2	2.2	2.4	2.4	2.4	2.5	2.4	2.3	2.3	2.3	2.3	2.4	2.7	2.7	2.4	2.3
c) Households	7.1	6.4	5.3	5.3	6.0	2.4	7.8	7.8	7.9	8.0	8.1	8.4	8.7	9.0	9.3	9.4	9.8	10.1	10.3
d) Non-profit organisations	0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e) Other	0.3	0.0	0.5	0.6	0.9	0.9	0.9	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.3

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Total Volume of Loans (Sk billions) (continued)

	1993	1994	1995	1996	1997	1998	1999												
	12	12	12	12	12	12	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
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	100.0
a) Agriculture, hunting and fishing	6.8	7.4	6.4	5.5	5.1	4.6	4.6	4.5	5.9	5.9	5.8	5.8	5.8	5.8	5.7	5.6	5.6	5.6	5.4
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	0.1	0.1
c) Raw materials extraction	3.6	3.5	0.9	0.8	0.8	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	0.8
d) Industrial production	26.4	26.1	35.9	33.4	33.6	34.1	34.2	33.9	34.2	34.3	34.3	34.1	33.7	33.6	33.6	33.4	33.4	33.8	24.4
- Foods, beverages, and tobacco	3.7	4.0	6.1	6.1	6.4	6.9	6.9	6.9	6.9	7.1	7.1	7.1	7.3	7.1	7.1	7.0	7.0	7.3	5.4
- Chemical industry	3.4	3.3	3.5	2.9	2.4	2.1	2.1	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.3
- Metallurgy and machine engineering	11.7	10.7	15.0	13.5	13.8	12.9	12.9	12.9	13.3	13.1	13.5	13.4	12.8	13.0	12.9	13.0	12.9	13.0	10.6
- Electrical and electronic industry	2.1	2.2	2.6	2.5	2.5	2.5	2.5	2.4	2.4	2.6	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.3	1.3
- Textile, clothing, and leather	1.6	1.7	2.1	2.2	2.1	2.4	2.4	2.4	2.3	2.3	2.3	2.2	2.2	2.3	2.3	2.2	2.2	2.2	1.1
- Other industries	3.9	4.2	6.5	6.3	6.5	7.4	7.4	7.3	7.3	7.2	7.1	7.1	7.0	7.0	7.1	7.0	7.2	7.2	4.7
e) Power industry, gas and water supply	7.1	6.8	6.3	6.5	6.5	7.6	7.6	7.7	7.6	7.5	7.4	7.5	7.5	7.6	7.5	7.6	7.3	7.3	7.5
f) Building and construction	7.0	7.2	6.7	6.1	5.9	3.0	3.0	3.0	3.0	3.1	3.0	3.1	3.0	3.0	2.9	2.9	2.8	2.8	2.3
g) Trade repair of cons. goods and vehicles, hotel and restaurants	10.9	12.6	21.0	21.6	21.4	22.1	22.1	22.5	22.5	22.5	22.2	22.5	22.5	22.7	23.1	22.6	22.8	22.5	16.8
h) Tourism	1.5	-	0.2	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.2	0.3	0.3	0.3	0.2	0.3	0.3
i) Transport, warehousing, postal and telecom. services	-	-	1.2	2.4	2.1	2.5	2.5	2.5	2.5	2.6	2.5	2.4	2.4	2.3	2.0	1.9	1.9	1.8	1.6
j) Banking industry	-	-	3.9	4.8	5.7	2.6	2.6	2.6	2.4	2.5	2.8	3.1	3.6	3.2	3.2	3.3	3.3	3.3	3.1
k) Insurance sector	-	-	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
D. Structure of 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	100.0
a) Short-term loans	-	38.1	37.6	41.9	43.4	43.6	43.6	43.3	43.0	43.8	44.0	43.0	43.1	42.1	42.2	42.5	42.3	41.8	36.5
b) Medium-term loans	-	17.2	18.5	21.5	22.3	21.9	21.9	21.9	22.0	21.6	21.6	22.2	22.5	23.3	23.8	23.6	23.7	24.6	35.0
c) Long-term loans ^{2/}	-	44.7	43.9	36.6	34.4	34.5	34.5	34.8	35.0	34.8	34.4	34.8	34.4	34.6	34.0	33.9	33.9	33.6	28.5
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	100.0
a) Short-term	34.8	37.2	36.7	40.6	40.2	39.6	39.5	39.2	38.7	39.2	39.3	38.9	38.7	38.2	38.2	38.3	38.2	37.8	32.6
b) Medium-term	20.5	18.2	19.9	20.9	22.6	23.1	23.2	23.1	23.3	22.9	23.0	23.7	23.9	24.7	24.9	24.9	25.1	25.3	37.5
c) Long-term	44.7	44.6	43.4	38.5	37.1	37.3	37.3	37.7	38.0	37.9	37.7	37.5	37.4	37.1	36.9	36.8	36.8	36.9	29.9
Foreign-currency loans ^{1/}	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	100.0
a) Short-term	0.0	52.3	49.3	54.8	66.3	67.0	67.0	66.9	66.3	67.6	68.1	64.8	65.2	61.9	62.2	64.0	64.0	63.1	58.9
b) Medium-term	-	-	-	26.7	19.5	15.1	15.1	14.6	15.1	14.4	14.4	14.5	15.3	16.2	18.8	16.7	16.9	20.5	20.8
c) Long-term ^{2/}	-	47.7	50.7	18.5	14.2	18.0	18.0	18.4	18.5	18.0	17.5	20.7	19.5	22.0	19.1	19.3	19.1	16.5	20.3
E. Structure of crown loans by purpose (in %)																			
a) Current assets	22.2	20.7	15.3	16.8	11.7	13.8	13.5	12.2	11.7	11.7	11.8	11.1	11.2	11.3	10.8	10.7	11.0	12.6	11.6
b) Investment	26.7	19.3	12.9	14.3	15.0	14.5	14.5	14.4	15.1	14.5	14.7	14.8	14.9	14.9	15.5	15.4	19.2	18.1	15.9
c) Privatisation	3.4	2.1	1.3	1.6	1.2	0.7	0.7	0.8	0.7	0.7	0.7	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5
- Small-scale priv.	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	0.0
- Large-scale priv.	1.3	1.3	1.1	1.5	1.2	0.7	0.7	0.8	0.7	0.7	0.7	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5
d) Temporary lack of resources	4.1	3.6	3.1	4.7	3.3	2.6	2.5	2.4	2.4	2.3	2.4	2.3	2.4	2.4	2.4	2.5	2.6	2.2	2.2
e) Permanently revolving stocks	8.3	6.8	1.9	1.1	0.6	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
f) Residential construction	4.3	4.2	3.6	3.0	2.7	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4	2.4	2.2
g) Current account balances (debit)	3.8	3.1	2.6	5.5	5.8	4.8	4.8	4.9	4.2	3.8	3.5	4.0	3.7	3.1	3.2	3.2	3.0	3.1	3.2
h) Consumption	3.5	2.7	2.1	2.1	1.8	1.6	1.6	1.5	1.5	1.4	1.4	1.4	1.4	1.3	1.3	1.2	1.2	1.2	1.1
i) Standard claims with reservation	10.0	6.6	13.1	15.7	19.9	15.7	16.1	16.9	17.0	16.7	16.0	16.0	15.4	15.1	14.7	14.2	10.4	10.5	11.2
j) Classified receivables	11.8	29.7	41.8	32.4	34.6	40.1	40.1	40.7	41.3	42.7	42.9	43.5	43.8	44.7	45.1	45.9	46.0	46.2	31.6
- doubtful and disputable	5.8	9.2	4.4	3.1	2.8	3.1	3.0	2.5	2.4	2.6	2.6	2.7	3.3	3.4	3.5	3.5	3.5	3.4	2.7
- loss-making	2.8	14.1	29.7	27.1	29.6	34.0	34.1	35.0	35.6	36.2	36.6	37.1	37.4	37.9	38.4	38.6	39.2	39.5	25.7

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	1999											
	12	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	42.1	34.3	40.6	45.1	35.2	31.7	52.2	38.4	36.8	38.1	37.3	37.2	100.6
a) Entrepreneurial sector	-	13.1	20.5	26.9	23.3	40.5	33.3	39.2	43.9	33.6	29.9	33.6	35.7	34.5	34.9	35.2	35.2	98.2
- Public sector	-	5.3	4.8	4.8	1.1	2.7	0.9	0.7	1.1	0.6	1.2	1.0	0.7	0.6	1.4	1.5	0.8	64.1
- Private sector	-	6.9	12.4	17.5	12.7	16.4	13.7	13.0	14.9	14.7	12.8	18.9	11.9	12.4	14.7	13.4	12.7	17.5
- Under foreign control	-	0.9	3.3	4.6	9.5	21.4	18.7	25.4	27.9	18.3	15.9	29.8	23.1	21.5	18.8	20.3	21.7	16.6
b) Households	-	0.2	0.4	0.9	0.7	1.1	0.7	1.0	1.0	1.2	1.4	1.6	2.4	1.9	1.4	1.7	1.8	1.7
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	0.0	0.0
d) Extrabudgetary needs of central and local authorities	-	0.0	0.0	1.7	0.2	0.5	0.2	0.4	0.2	0.3	0.3	0.8	0.3	0.3	1.7	0.3	0.1	0.7
e) Other	-	1.3	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.1	0.1
2. NEW LOANS BY TERM	-	14.6	21.1	29.5	24.4	42.1	34.3	40.6	45.1	35.2	31.7	52.2	38.4	36.8	38.1	37.3	37.2	100.6
a) Short-term loans	-	12.0	17.0	22.5	21.4	39.5	33.1	37.5	43.6	32.8	28.7	48.0	34.9	33.9	35.0	34.4	34.1	35.8
b) Medium-term loans	-	1.5	2.7	4.8	1.8	1.9	1.0	1.2	1.2	1.5	2.8	3.5	3.1	2.3	2.5	2.6	2.6	63.8
c) Long-term loans	-	1.1	1.4	2.2	1.2	0.8	0.2	1.8	0.3	0.8	0.3	0.7	0.4	0.6	0.6	0.4	0.5	1.0
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	100.0
a) Short-term loans	-	82.2	80.6	76.3	87.7	93.8	96.5	92.4	96.7	93.2	90.5	92.0	90.9	92.1	91.9	92.2	91.7	35.6
b) Medium-term loans	-	10.3	12.8	16.3	7.4	4.5	2.9	3.0	2.7	4.3	8.8	6.7	8.1	6.3	6.6	6.7	7.0	63.4
c) Long-term loans	-	7.5	6.6	7.5	4.9	1.9	0.6	4.4	0.7	2.3	0.9	1.3	1.0	1.6	1.6	1.1	1.3	1.0

Average Lending Rates of Commercial Banks (%)

	1993	1994	1995	1996	1997	1998	1999											
	12	12	12	12	12	12	1	2	3	4	5	6	7	8	9	10	11	12 ^{2/}
1. TOTAL VOLUME OF LOANS^{1/}	14.13	14.39	14.78	13.22	16.22	16.17	16.50	16.37	16.12	15.81	16.09	15.78	15.73	15.25	15.15	15.06	14.82	14.00
<i>A) Loans by sector</i>																		
a) Entrepreneurial sector	14.58	15.00	15.56	13.41	16.16	14.52	17.32	17.17	16.92	16.70	17.07	16.78	16.82	16.29	16.23	16.13	15.91	14.72
- Public sector	14.96	15.18	15.52	12.95	15.33	11.15	14.72	14.47	14.19	14.14	14.27	14.06	14.07	13.74	13.63	14.13	13.43	11.22
- Private sector (incl. cooperatives)	14.20	14.82	15.59	13.86	16.98	17.91	17.67	17.60	17.53	17.31	17.45	17.12	17.39	16.85	16.78	16.61	16.44	16.85
b) Households	5.52	4.29	5.06	6.76	7.37	8.03	7.94	8.04	8.07	8.04	8.08	8.01	7.92	7.87	7.56	7.86	7.82	7.89
<i>B) Loans by term</i>																		
- Short-term loans	16.29	16.51	16.17	13.86	19.91	21.08	20.89	20.76	20.07	19.65	20.44	19.98	20.15	19.04	18.91	18.58	18.37	18.45
- Medium-term loans	16.62	17.63	17.77	15.28	16.41	16.21	15.90	15.64	15.56	15.37	15.34	15.28	15.17	14.91	14.85	14.59	14.34	12.64
- Long-term loans	11.06	11.30	12.12	11.36	11.90	10.36	11.84	11.94	11.87	11.56	11.56	11.35	11.24	11.25	11.12	11.44	11.25	10.86
2. NEW LOANS IN TOTAL	-	19.09	14.04	13.45	20.92	18.62	19.59	19.50	17.20	16.56	19.48	19.08	15.99	15.43	16.54	15.17	15.67	12.55
<i>A) Loans by sector</i>																		
a) Entrepreneurial sector	-	19.51	14.56	13.85	21.25	22.14	19.81	19.75	17.35	16.77	19.98	19.36	16.41	15.77	16.74	15.48	16.06	12.58
- Public sector	-	19.82	14.23	13.46	21.30	22.06	21.51	20.64	18.97	17.09	19.60	21.06	13.53	15.09	16.54	15.14	15.77	10.55
- Private sector (incl. cooperatives)	-	19.20	14.89	14.23	21.19	22.22	22.25	22.76	21.87	21.02	21.62	21.13	20.61	19.99	20.94	19.34	19.84	19.62
b) Households	-	18.35	15.44	10.44	10.18	9.39	9.34	9.42	9.81	9.90	9.18	8.79	9.60	8.51	8.00	7.80	7.86	8.04
<i>B) Loans by term</i>																		
- Short-term loans	-	19.37	13.68	13.52	21.60	18.91	19.83	19.76	17.37	16.73	19.86	19.28	16.29	15.74	16.82	15.40	15.98	16.40
- Medium-term loans	-	19.18	16.17	13.05	16.30	14.20	12.95	11.41	12.47	12.41	16.17	17.57	12.69	10.91	13.25	12.00	11.71	10.36
- Long-term loans	-	16.11	14.37	13.68	15.40	14.81	13.68	19.82	11.94	17.67	13.01	12.60	15.16	15.05	13.56	15.33	14.63	14.10

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

From 1995 to 1999: interest rate on the total volume of loans excluding loans at zero interest rate

^{2/} Including loans transferred within the scope of restructuring, in the amount of Sk 61.67 billion at a rate of 10.3%

Average Monthly Lending Rates - Total Credit (%) ^{1/}

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/99	8.80	16.03	12.07	8.18	12.16
02/99	8.80	15.74	11.86	8.19	11.97
03/99	8.80	15.17	11.78	7.91	11.64
04/99	8.80	14.72	11.41	7.64	11.29
05/99	8.80	15.04	11.43	7.57	11.38
06/99	8.80	14.40	11.42	7.40	11.07
07/99	8.80	14.05	11.16	7.21	10.80
08/99	8.80	13.24	10.92	7.20	10.43
09/99	8.80	13.18	10.84	7.11	10.36
10/99	8.80	12.76	10.78	7.18	10.21
11/99	8.80	12.54	10.58	7.07	10.03
12/99	8.80	14.61	11.53	7.91	11.45

Average Monthly Lending Rates - Public Sector (%) ^{1/}

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/99	8.80	13.97	13.78	7.81	9.85
02/99	8.80	13.68	12.80	7.81	9.66
03/99	8.80	13.34	12.34	7.33	9.24
04/99	8.80	13.22	11.96	7.37	9.13
05/99	8.80	13.41	11.57	7.55	9.31
06/99	8.80	12.65	10.37	7.55	9.04
07/99	8.80	12.31	9.25	7.63	8.89
08/99	8.80	11.34	8.94	7.69	8.65
09/99	8.80	10.90	9.10	7.65	8.53
10/99	8.80	10.38	9.01	8.05	8.67
11/99	8.80	10.11	8.59	7.52	8.18
12/99	8.80	9.71	10.35	7.71	9.56

Average Monthly Lending Rates - Private Sector (%) ^{1/}

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/99	8.80	15.90	12.17	7.75	12.37
02/99	8.80	15.66	11.97	7.75	12.17
03/99	8.80	15.22	11.98	7.57	11.94
04/99	8.80	14.75	11.47	7.40	11.58
05/99	8.80	14.64	11.54	7.24	11.48
06/99	8.80	13.96	11.64	7.02	11.10
07/99	8.80	13.84	11.50	6.67	10.88
08/99	8.80	13.05	11.29	6.59	10.49
09/99	8.80	12.92	11.33	6.52	10.41
10/99	8.80	12.53	11.37	6.33	10.17
11/99	8.80	12.23	11.21	6.38	10.00
12/99	8.80	15.04	14.02	7.60	12.42

Average Monthly Lending Rates - Households (%) ^{1/}

Period	Discount rate	Short-term	Medium-term	Long-term	Total credit
01/99	8.80	18.00	10.33	3.73	7.73
02/99	8.80	17.60	10.31	3.69	7.81
03/99	8.80	17.77	10.24	3.89	7.84
04/99	8.80	18.20	10.11	3.91	7.81
05/99	8.80	19.27	9.97	4.04	7.86
06/99	8.80	15.24	9.86	4.00	7.80
07/99	8.80	14.88	9.64	4.04	7.72
08/99	8.80	14.15	9.41	4.16	7.66
09/99	8.80	13.64	8.91	4.20	7.35
10/99	8.80	13.63	8.78	5.21	7.65
11/99	8.80	14.05	8.58	5.29	7.61
12/99	8.80	8.03	9.03	5.51	7.70

^{1/} Including loans at 0% interest rate

Development of Average Deposit Rates and Crown Deposits

		1998					1999							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Total deposits	a	381,417	382,874	393,138	388,772	391,125	391,121	392,326	399,611	399,079	397,978	403,681	402,414	418,929
	b	10.39	10.74	10.56	10.47	10.40	11.01	10.90	10.61	10.36	10.25	10.20	10.11	9.85
of which:														
Demand deposits	a	118,011	105,280	112,724	102,366	98,465	100,832	101,884	99,429	99,760	99,059	99,235	101,092	112,294
	b	4.19	3.78	3.84	3.78	3.88	3.94	3.78	3.81	3.86	3.84	3.82	3.68	3.76
Time deposits	a	263,406	277,594	280,414	286,406	292,660	290,288	290,442	300,182	299,320	298,918	304,446	301,323	306,635
	b	13.16	13.35	13.21	12.85	12.60	13.47	13.40	12.86	12.53	12.37	12.28	12.27	12.08
- at up to 7-day notice	a	15,450	28,995	30,738	29,041	34,936	33,922	34,301	40,547	35,159	35,069	35,938	32,114	27,360
	b	16.17	16.34	15.32	14.26	13.37	17.81	16.10	13.90	13.38	12.95	13.17	12.47	12.09
- at up to 1-month notice	a	62,677	57,107	58,892	64,612	62,598	61,976	65,653	67,111	70,997	68,887	69,237	66,812	68,017
	b	17.50	16.86	16.24	14.91	14.55	15.85	16.12	14.92	14.03	13.88	13.57	13.86	13.77
- at up to 3-month notice	a	29,208	33,381	35,429	38,596	40,088	40,012	37,574	45,717	45,770	46,894	51,552	52,199	52,530
	b	18.51	18.03	17.45	16.83	16.15	16.17	16.27	16.16	15.83	15.52	14.90	14.93	14.95
- at up to 6-month notice	a	9,395	16,326	17,038	18,196	20,399	20,919	20,577	17,065	17,178	18,312	18,445	20,282	20,792
	b	15.08	16.53	16.82	16.61	15.97	16.39	16.37	15.46	15.38	15.17	14.90	15.19	15.38
- at up to 9-month notice	a	2,198	2,347	2,298	2,382	2,943	3,278	3,288	2,714	2,965	3,004	2,679	2,572	2,457
	b	15.42	15.90	17.51	17.17	16.84	16.95	16.84	16.89	16.31	15.98	16.03	16.11	16.13
- at up to 1-year notice	a	54,390	52,691	51,576	50,777	49,561	49,294	48,527	47,390	47,836	47,563	48,269	48,853	52,099
	b	12.02	12.09	12.25	12.28	12.33	12.48	12.53	12.42	12.36	12.33	12.38	12.44	12.30
- at up to 18-month notice	a	819	918	897	760	704	716	693	786	773	748	670	672	504
	b	12.40	15.55	15.36	15.66	14.99	15.17	15.59	13.90	14.57	14.66	14.38	14.45	14.77
- at up to 2-year notice	a	36,579	34,654	33,111	31,738	30,768	29,943	29,314	28,735	28,335	27,938	27,539	27,040	29,135
	b	10.65	10.64	10.65	10.66	10.67	10.64	10.65	10.66	10.68	10.68	10.66	10.68	10.67
- at up to 3-year notice	a	1,484	1,488	1,563	1,624	1,695	1,558	1,583	1,811	1,708	1,721	1,659	1,637	1,680
	b	13.08	13.08	12.98	12.91	13.41	13.30	13.33	13.51	13.66	13.54	14.56	12.23	13.38
- at up to 4-year notice	a	3,825	3,448	3,363	3,327	3,310	3,294	3,279	3,265	3,267	3,310	3,233	3,221	1,764
	b	13.26	13.21	13.17	13.17	13.18	13.17	13.17	13.16	13.12	12.98	13.15	13.11	12.69
- at up to 5-year notice	a	8,504	8,087	7,936	7,797	7,740	7,647	7,827	7,273	7,142	7,069	6,937	6,784	6,979
	b	13.17	13.48	13.43	13.39	13.38	13.34	13.41	13.82	13.81	13.80	13.78	13.76	13.75
- at above 5-year notice	a	38,875	38,151	37,572	37,554	37,917	37,728	37,826	37,769	38,190	38,403	38,286	39,138	43,319
	b	4.34	4.37	4.43	4.50	4.42	4.43	4.66	4.62	4.58	4.57	4.61	4.59	4.47
- short-term deposits	a	173,319	190,848	195,971	203,604	210,526	209,402	209,920	220,543	219,906	219,729	226,121	222,832	223,255
	b	15.67	15.63	15.31	14.71	14.31	15.51	15.35	14.52	14.07	13.88	13.69	13.74	13.67
- medium-term deposits	a	51,212	48,596	46,871	45,247	44,217	43,159	42,696	41,870	41,224	40,786	40,039	39,353	40,061
	b	11.36	11.47	11.47	11.48	11.50	11.48	11.53	11.59	11.61	11.60	11.62	11.54	11.46
- long-term deposits	a	38,875	38,151	37,572	37,554	37,917	37,728	37,826	37,769	38,190	38,403	38,286	39,138	43,319
	b	4.34	4.37	4.43	4.50	4.42	4.43	4.66	4.62	4.58	4.57	4.61	4.59	4.47
- demand and short-terms deposits	a	291,330	296,127	308,695	305,970	308,991	310,234	311,804	319,972	319,666	318,788	325,356	323,924	335,549
	b	11.02	11.42	11.13	11.05	10.98	11.75	11.57	11.19	10.89	10.76	10.68	10.60	10.36

a - Volume of deposits (SK millions)

b - Average interest rates (%)

Average Monthly Deposit Rates - Total Deposits (%)

Period	Discount rate	Total	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term
01/99	8.80	10.74	15.59	11.46	4.37	13.35	3.78	11.43
02/99	8.80	10.56	15.29	11.48	4.43	13.22	3.84	11.16
03/99	8.80	10.46	14.70	11.48	4.43	12.85	3.79	11.05
04/99	8.80	10.40	14.31	11.51	4.42	12.60	3.88	10.98
05/99	8.80	11.01	15.51	11.48	4.43	13.47	3.94	11.75
06/99	8.80	10.90	15.35	11.53	4.66	13.40	3.78	11.57
07/99	8.80	10.61	14.52	11.59	4.62	12.86	3.81	11.19
08/99	8.80	10.36	14.07	11.61	4.58	12.53	3.86	10.89
09/99	8.80	10.25	13.88	11.60	4.57	12.37	3.84	10.76
10/99	8.80	10.19	13.68	11.63	4.61	12.26	3.82	10.67
11/99	8.80	10.11	13.74	11.54	4.59	12.27	3.68	10.61
12/99	8.80	9.85	13.68	11.46	4.47	12.09	3.76	10.36

Average Monthly Deposit Rates - Public Sector (%)

Period	Discount rate	Total	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term
01/99	8.80	8.95	14.71	14.06	3.72	14.55	3.43	8.83
02/99	8.80	8.73	14.11	13.11	3.97	13.97	3.63	8.66
03/99	8.80	8.67	12.92	13.14	3.80	12.83	3.73	8.60
04/99	8.80	8.94	12.35	13.26	3.56	12.30	3.61	8.89
05/99	8.80	10.34	14.62	14.22	12.78	14.60	3.83	10.28
06/99	8.80	9.71	14.45	14.22	12.69	14.44	3.40	9.64
07/99	8.80	9.33	12.94	13.97	12.69	12.97	3.57	9.25
08/99	8.80	9.27	12.63	13.72	12.69	12.66	3.85	9.19
09/99	8.80	9.09	12.74	13.73	12.69	12.77	4.02	9.00
10/99	8.80	9.37	12.74	12.62	12.46	12.73	3.67	9.30
11/99	8.80	9.09	12.50	12.63	12.40	12.50	3.36	9.01
12/99	8.80	9.12	12.72	12.47	12.40	12.71	3.30	9.05

Average Monthly Deposit Rates - Private Sector (%)

Period	Discount rate	Total	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term
01/99	8.80	9.06	15.83	13.99	12.69	15.65	2.79	8.83
02/99	8.80	8.47	15.58	13.89	12.68	15.39	3.11	8.21
03/99	8.80	8.62	14.31	13.83	10.26	14.26	3.28	8.37
04/99	8.80	8.73	13.54	14.12	12.74	13.59	3.27	8.49
05/99	8.80	9.68	15.95	13.53	12.75	15.75	3.06	9.52
06/99	8.80	9.19	15.56	13.61	12.76	15.39	3.10	9.00
07/99	8.80	9.19	14.17	13.57	12.75	14.13	2.97	9.01
08/99	8.80	8.94	13.78	13.65	12.75	13.77	2.88	8.74
09/99	8.80	8.82	13.60	13.49	12.78	13.59	2.86	8.61
10/99	8.80	8.93	13.48	13.62	12.79	13.49	2.91	8.74
11/99	8.80	8.36	13.36	12.88	12.92	13.32	2.83	8.17
12/99	8.80	7.94	13.30	13.59	12.61	13.31	2.82	7.83

Average Monthly Deposit Rates - Households (%)

Period	Discount rate	Total	Short-term	Medium-term	Long-term	Time deposits	Demand deposits	Demand and short-term
01/99	8.80	11.25	15.39	11.39	4.30	12.68	4.17	12.66
02/99	8.80	11.21	15.14	11.41	4.35	12.62	4.20	12.54
03/99	8.80	11.08	14.75	11.44	4.36	12.40	4.16	12.34
04/99	8.80	11.03	14.62	11.50	4.35	12.33	4.18	12.26
05/99	8.80	11.48	15.36	11.51	4.36	12.86	4.15	12.87
06/99	8.80	11.50	15.26	11.56	4.60	12.86	4.22	12.84
07/99	8.80	11.24	14.74	11.58	4.57	12.55	4.24	12.45
08/99	8.80	10.97	14.23	11.57	4.53	12.21	4.22	12.10
09/99	8.80	10.87	14.01	11.57	4.51	12.07	4.16	11.95
10/99	8.80	10.78	13.81	11.61	4.56	11.96	4.23	11.82
11/99	8.80	10.83	13.91	11.56	4.53	12.01	4.09	11.92
12/99	8.80	10.67	13.81	11.51	4.42	11.80	4.01	11.83

Assets of Commercial Banks (banks and branches of foreign banks in total) (\$k millions)

ASSETS	1999												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
Cash items	12,446.8	11,388.6	11,398.5	11,452.2	10,942.5	11,918.2	12,091.0	11,557.0	11,158.2	10,765.7	11,266.1	11,551.8	15,024.1
Cash	12,405.4	10,534.6	10,599.5	10,696.6	10,321.2	11,323.7	11,308.1	10,705.9	10,496.2	10,037.0	10,423.0	10,593.5	15,005.8
Gold	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
Other cash items	41.4	853.9	799.0	755.6	621.2	594.5	782.9	851.2	662.0	728.7	843.2	958.3	18.4
Accounts of issuing banks and postal checking accounts	1,943.5	1,522.9	2,481.2	1,671.7	2,075.9	1,416.3	2,115.5	1,185.8	1,387.0	1,298.0	1,036.1	2,198.4	2,201.8
Money reserve accounts with the NBS	32,405.7	40,540.1	40,395.3	39,927.0	38,640.6	37,231.5	36,740.1	40,593.6	40,544.7	38,257.9	42,390.8	37,998.6	41,427.6
Accounts of other banks	182,919.9	191,248.9	134,449.2	131,715.6	120,987.2	120,807.1	117,021.4	117,249.1	118,710.2	124,019.0	128,311.1	137,025.8	149,233.9
Current accounts with other banks	8,109.5	10,421.4	10,401.3	8,191.8	6,891.7	7,359.3	5,995.3	5,830.4	6,893.6	5,494.7	6,611.4	6,826.9	7,812.9
Credits provided	12,555.4	12,083.5	5,330.3	6,659.2	3,097.3	4,088.6	4,169.4	3,461.0	4,368.6	3,591.3	2,828.4	4,243.1	15,437.3
Time deposits with other banks	161,770.6	166,440.0	118,405.6	115,184.3	109,621.7	108,613.1	105,313.6	106,278.9	109,469.8	115,982.0	116,397.8	122,829.9	124,740.7
Current accounts of other banks	95.8	1,525.8	363.8	555.5	173.4	37.8	87.3	243.8	34.9	280.8	394.2	185.6	17.0
Transfer of funds between banks	0.0	388.0	-465.0	655.0	-49.3	-541.7	409.5	506.9	-2,989.3	-2,541.3	-1,929.0	-2,793.7	0.4
Classified claims on banks	388.5	390.1	413.1	469.7	1,252.4	1,250.0	1,046.4	928.1	932.6	1,211.4	4,008.3	5,734.0	1,225.6
of which: short-term claims	388.5	390.1	411.5	303.2	361.1	368.2	404.9	291.8	297.0	605.1	3,399.3	4,795.7	173.9
interest on non-performing loans	3.2	4.5	7.7	7.5	10.4	12.8	242.6	244.1	246.6	248.4	265.2	269.3	46.3
Claims on securities and other items	2,351.8	37.8	1,010.7	451.0	432.2	637.0	716.9	406.1	533.4	508.6	327.1	206.2	469.6
Treasury bills (T/B) purchased	19,764.0	9,158.0	11,736.0	5,297.0	3,390.0	14,274.0	7,497.0	4,880.0	6,166.0	7,695.0	11,836.0	14,792.0	15,448.0
Short-terms T/Bs purchased and other similar items	0.0	1,395.0	743.0	512.0	838.0	694.0	659.0	3,459.0	1,122.0	1,062.0	5,019.0	4,412.0	7,900.0
Standard credits to customers	166,770.4	161,231.6	162,061.2	161,034.2	166,481.9	161,979.4	165,199.9	163,519.2	163,881.6	161,196.9	173,394.2	173,549.9	217,561.1
Credits for commercial claims	15,460.5	15,672.6	15,347.7	16,262.2	17,308.0	16,622.0	17,549.1	16,064.1	17,276.0	16,765.3	15,227.2	13,781.5	12,503.4
Short-term credits	67,396.6	63,568.3	63,216.6	64,542.0	66,994.5	61,968.7	63,363.8	62,372.8	60,220.2	58,540.5	60,114.9	59,289.7	60,890.2
Medium-term credits	44,628.7	43,408.2	43,837.7	41,919.5	43,476.4	45,663.4	47,265.4	48,348.8	49,562.5	49,376.1	49,208.3	52,188.8	107,952.6
Long-term credits	39,284.5	38,582.6	39,659.2	38,310.4	38,703.0	37,725.2	37,021.6	36,733.5	36,822.9	36,514.9	48,843.8	48,289.8	36,214.9
Other claims on customers	7,240.0	2,677.2	6,671.8	5,230.1	4,567.3	4,019.2	5,243.3	5,837.3	4,447.5	3,927.5	5,870.5	2,861.2	1,125.0
Deposits and loans received from customers	18,186.5	18,826.7	16,530.4	14,943.7	14,378.4	16,121.9	15,573.5	12,582.1	13,118.9	12,884.8	12,310.5	12,826.2	13,981.9
Standard claims with reservation (customers)	63,029.8	66,659.0	66,711.3	65,775.2	63,009.0	65,115.9	63,124.5	62,760.8	62,258.2	60,259.9	46,988.4	45,508.2	51,560.7
Classified claims (customers)	101,918.6	103,987.1	107,170.4	113,365.8	115,306.3	116,837.3	118,531.3	120,651.9	121,638.9	124,761.7	124,789.3	125,966.9	68,112.7
of which: interest on non-performing loans	5,376.2	6,032.8	6,524.0	6,547.1	7,016.5	7,199.2	7,170.7	7,968.1	8,150.8	8,371.4	8,559.0	8,636.5	3,759.1
Sub-standard claims	12,256.3	13,154.8	13,735.6	16,883.4	16,740.9	16,408.0	14,198.7	14,771.3	12,105.5	13,721.4	11,946.9	12,663.1	11,188.4
Doubtful and controversial debts	8,336.4	6,882.0	7,268.5	8,288.4	8,133.0	8,464.9	10,995.3	11,417.3	12,625.8	12,560.3	12,874.0	12,070.6	8,459.7
Loss-making debts	81,325.9	83,950.3	86,166.4	88,194.0	90,432.4	91,964.4	93,337.3	94,463.4	96,907.6	98,480.0	99,968.4	101,233.2	48,464.6
Accounts of publ. authorities, local gov.,													
State funds and other funds	8,250.5	8,274.0	8,331.5	8,029.8	8,012.2	8,032.0	7,882.0	7,900.1	9,289.5	10,431.3	10,592.3	8,487.8	8,354.4
Credit to public authorities of the SR	0.2	0.1	0.1	0.0	54.8	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Credit to social insurance funds	150.0	150.0	192.4	49.9	37.3	49.0	50.0	79.9	47.9	41.0	78.3	50.7	37.0
Credit to local governments	3,883.4	3,977.0	3,989.3	3,916.4	3,864.8	3,938.5	3,979.0	3,972.3	4,288.7	4,538.4	4,357.7	4,379.1	4,133.4
Credit to other funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	296.4	291.6	287.7
Credit to State funds	4,216.9	4,146.9	4,149.8	4,063.5	4,055.3	4,044.5	3,852.8	3,847.9	4,952.9	5,851.9	5,860.0	3,766.4	3,896.3
Stock	390.7	255.4	248.6	379.7	361.1	355.5	336.7	320.1	307.6	310.0	288.6	257.8	262.7
Claims and obligations from collections of money	360.7	625.5	544.8	623.3	521.4	510.8	424.0	634.6	684.5	548.3	608.7	439.7	247.8
Branches and representative offices	0.0	59.6	234.4	189.5	16.2	1,158.4	8.7	11.7	5.1	32.3	108.3	54.8	0.0
Claims, savings and other suspense accounts	22,814.9	24,494.2	26,624.8	26,987.5	26,770.3	29,218.8	26,783.8	28,152.6	28,193.9	28,170.8	29,847.5	32,611.9	29,577.0
Claims and liabilities on own issues of securities	197.8	298.1	298.1	197.8	197.8	197.8	197.8	197.8	0.0	425.6	425.5	422.2	0.0
Securities for intervention and dealing purposes	2,078.1	3,387.0	3,234.5	2,091.5	3,934.8	729.9	391.6	206.4	2,421.4	2,759.7	2,957.9	1,640.8	332.7
Marketable securities in portfolio	83,985.0	98,121.9	82,586.5	85,950.4	83,355.1	81,251.8	87,790.1	87,509.4	85,441.7	82,140.8	79,100.6	80,432.7	79,725.8
Investment securities and deposits	37,930.8	25,153.2	39,434.7	38,993.3	40,294.3	38,321.5	42,259.7	44,253.4	41,552.2	40,648.4	40,400.9	40,465.2	35,741.3
Foreign branches	741.0	703.2	693.6	700.8	714.6	724.2	742.8	730.2	532.9	493.3	484.8	485.2	477.1
Tangible fixed assets	25,938.2	25,737.5	25,796.8	25,601.6	25,710.5	25,610.2	25,606.0	25,486.0	25,445.0	25,425.3	25,418.2	25,791.6	26,079.7
Acquisition of fixed assets	2,720.6	3,067.3	2,961.3	2,916.8	2,953.2	3,011.6	3,338.4	3,523.1	3,566.2	3,568.9	4,296.4	4,201.6	3,108.5
Tangible fixed assets leased	1.0	0.9	0.8	0.8	2.0	1.9	0.5	0.5	0.4	0.4	0.4	0.4	0.9
Intangible fixed assets	1,866.9	1,821.0	1,758.5	1,799.5	1,740.1	1,694.8	1,624.2	1,578.6	1,527.5	1,488.1	1,437.0	1,374.7	1,809.8
Special agenda commissioned	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Provisions	59,990.6	59,512.0	60,029.6	61,979.9	63,169.2	64,975.3	65,475.9	66,768.8	67,895.8	68,433.6	69,294.9	69,473.3	89,644.0
Total assets	796,252.9	800,671.7	754,107.9	745,837.6	735,632.9	741,870.9	741,899.7	745,186.5	743,934.6	743,079.8	759,506.1	765,563.8	769,764.0

Liabilities of Commercial Banks (banks and branches of foreign banks in total) (\$k millions)

LIABILITIES	1999												
	1.1.	1	2	3	4	5	6	7	8	9	10	11	12
Accounts of issuing banks and postal checking accounts	61,526.8	56,278.4	60,795.0	58,776.2	57,654.7	58,885.2	58,988.7	58,716.7	51,724.6	51,062.7	52,371.7	51,225.3	40,741.2
Accounts with issuing banks	6,255.9	2,642.5	6,496.6	5,096.4	4,095.7	5,220.8	5,426.6	5,564.7	4,775.1	4,046.8	5,338.7	3,024.2	1,167.7
Credit received from issuing banks	55,270.9	53,635.9	54,298.4	53,679.7	53,559.1	53,664.4	53,562.0	53,151.9	46,949.4	47,015.9	47,033.0	48,201.1	39,573.5
of which: Redistribution loans	28,207.6	28,031.4	27,901.6	27,901.6	27,901.6	27,901.6	27,601.6	27,446.0	27,111.0	27,111.0	27,108.3	27,105.7	26,185.4
Refinancing loans	2,725.5	1,266.8	2,029.8	1,453.0	1,231.8	1,155.9	1,349.6	863.7	997.7	1,121.5	1,111.2	2,078.7	2,172.1
of which: Lombard loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accounts of other banks	155,845.6	163,167.9	97,517.7	88,443.9	81,211.5	79,552.4	81,947.7	80,203.7	78,161.3	80,514.4	82,095.2	89,366.2	113,336.8
Current accounts with other banks	369.7	3,959.4	2,404.8	833.6	1,206.2	1,591.7	1,036.9	929.9	1,894.2	464.5	845.4	1,601.7	105.7
Current accounts of other banks	2,662.3	2,726.3	3,927.1	3,009.4	2,313.8	2,330.3	2,714.8	2,157.3	2,524.9	2,134.9	2,476.4	2,617.3	3,175.4
Credit received	45,611.1	38,839.7	16,787.8	14,543.8	11,436.4	9,574.6	11,516.0	10,390.9	9,763.1	11,378.5	10,505.5	8,857.7	20,057.0
Time deposits of other banks	107,202.5	117,642.6	74,398.0	70,057.0	66,255.1	66,055.8	66,679.9	66,725.6	63,979.1	66,536.5	68,268.0	76,289.5	89,998.7
Liabilities from securities and other items	191.3	239.6	237.6	236.8	237.3	233.9	233.9	353.3	333.3	233.3	237.8	241.4	245.8
Deposits and credit received from customers	425,344.8	422,476.4	436,764.3	434,589.1	437,743.9	439,988.3	441,252.7	447,482.2	450,658.2	446,726.5	456,660.7	454,820.1	466,796.5
Current accounts of customers	95,555.3	87,002.8	97,385.1	91,734.2	86,901.7	88,361.5	93,544.0	88,202.2	89,109.4	88,615.6	87,211.6	91,126.3	96,169.9
Time deposits of customers	157,377.4	167,350.5	174,823.8	182,274.7	191,820.6	194,643.8	192,230.0	205,075.8	208,461.8	206,573.4	218,614.6	213,633.2	209,939.7
Savings deposits	171,183.8	167,026.6	163,444.5	159,351.2	157,965.4	156,009.8	154,731.0	152,982.5	151,712.9	150,347.8	149,332.9	148,437.2	158,620.6
Savings giro accounts	7,895.2	8,492.5	8,546.4	7,863.1	8,063.9	7,974.3	7,898.3	8,240.9	8,009.7	7,817.0	7,803.9	7,757.9	8,101.1
Demand deposits on passbooks	29,024.3	28,847.4	29,075.4	28,453.5	28,443.2	28,263.1	27,807.2	27,429.4	27,063.6	26,595.5	26,530.6	25,872.4	25,963.3
Other short-term savings deposits	53,645.7	51,968.3	50,432.1	49,192.6	48,304.4	47,886.9	47,325.9	46,749.5	46,287.5	45,932.4	45,619.4	45,248.5	48,486.5
Medium-term savings deposits	42,800.1	40,641.8	38,913.5	37,384.4	36,334.2	35,474.8	34,984.1	34,179.8	33,520.2	32,964.3	32,361.3	31,690.7	34,017.6
Long-term savings deposits	37,818.6	37,076.7	36,477.0	36,457.6	36,819.7	36,610.8	36,715.6	36,382.9	36,832.0	37,038.6	37,017.7	37,867.7	42,052.1
Credits received from customers	1,228.4	1,096.4	1,110.9	1,228.9	1,056.2	973.2	747.7	1,221.8	1,374.1	1,189.8	1,501.6	1,623.5	2,066.3
Other liabilities to customers	7,719.2	10,728.6	9,071.8	16,769.2	10,641.4	13,340.8	13,131.3	11,146.6	10,634.6	11,317.2	10,728.6	11,976.6	7,649.2
Certificates of deposits and bills issued	3,968.4	4,226.5	4,434.3	4,242.5	4,163.8	4,718.0	4,793.5	5,042.4	5,385.0	5,668.3	6,139.2	6,371.8	7,051.6
Deposits for special purposes	1,304.2	1,367.8	1,429.1	1,706.8	1,835.1	1,589.4	1,605.2	1,446.7	1,607.1	1,617.8	1,728.8	2,358.0	2,244.9
Accounts of publ. authorities, local gov.,													
State funds and other funds	28,018.1	29,290.9	28,869.1	25,238.7	26,084.9	26,672.0	24,941.5	24,743.9	23,647.9	23,988.1	24,135.3	23,568.7	23,247.2
Deposits of extra-budgetary funds of public authorities	4,081.8	3,533.4	3,542.4	3,087.5	3,108.8	3,744.0	3,493.7	3,782.0	3,644.9	4,006.0	4,495.8	4,316.8	5,586.1
Deposits of social insurance funds	15,083.6	17,101.2	16,367.3	12,685.8	13,621.8	13,809.7	12,810.4	12,429.1	11,928.0	11,250.4	10,849.9	10,568.8	9,403.7
Deposits of local governments	4,765.9	4,935.5	5,156.4	5,485.3	5,458.1	5,324.8	5,292.2	5,224.8	5,136.6	5,440.3	5,267.3	5,169.1	4,744.8
Deposits of other funds	3,552.8	3,071.7	2,968.6	2,968.4	2,771.7	2,780.1	2,634.8	2,243.9	2,209.2	2,306.6	2,398.2	2,353.8	2,281.0
Deposits of State funds	534.0	649.1	834.4	1,011.7	1,124.5	1,013.5	710.5	1,064.0	729.3	984.9	1,124.1	1,160.2	1,231.7
Claims and liabilities from collections	430.5	622.5	542.0	733.1	592.4	592.9	581.9	722.4	859.2	623.0	715.9	515.4	283.1
Branches and representative offices	610.6	580.2	707.4	1,176.1	699.7	535.9	572.5	726.6	589.9	508.4	776.7	792.3	98.4
Claims, adjustment and other suspense accounts	14,687.7	13,725.8	15,601.7	15,951.6	18,038.0	19,663.3	18,953.5	20,600.1	22,045.1	23,224.0	25,196.2	26,771.0	20,533.0
Claims and liabilities from own issues of securities	154.9	215.4	352.6	178.8	611.7	230.2	275.5	151.3	139.7	120.3	174.7	141.9	147.1
Securities for intervention and dealing purposes	586.8	405.1	189.8	547.0	62.8	993.6	434.7	1,136.2	624.1	32.7	887.6	8.5	11.4
Marketable securities in portfolio	0.0	0.0	0.0	91.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Liabilities from unpaid securities	26.6	49.5	54.5	-40.8	26.1	29.8	35.7	26.4	26.7	26.7	27.0	27.0	29.2
Subsidies and funds of similar nature	1,973.0	1,958.4	1,954.8	1,951.1	2,068.8	2,065.2	1,867.1	1,979.1	1,972.6	1,969.1	2,066.6	2,062.2	2,336.9
Bonds issued	11,816.5	11,816.5	10,816.5	10,916.5	10,916.5	10,916.5	10,916.5	10,916.5	10,916.5	10,916.5	10,916.5	11,016.5	8,516.5
Long-term borrowings of special nature	7,396.4	7,459.3	7,926.6	8,308.2	8,403.1	8,642.2	8,657.5	8,299.2	8,374.1	8,151.4	8,248.9	8,407.6	8,350.6
Reserves	39,541.7	38,790.0	39,770.0	40,237.1	40,221.4	39,837.2	42,383.6	42,559.7	42,829.4	45,627.4	46,091.9	46,601.7	47,170.6
Funds allocated from profits	13,017.1	12,902.4	12,892.8	12,877.3	13,098.5	13,129.6	13,373.1	13,440.9	13,446.2	13,440.9	13,433.9	13,447.9	12,877.6
Share capital	30,113.3	30,256.6	30,256.6	30,113.3	30,113.3	30,113.3	30,635.4	30,755.4	36,455.4	37,054.3	37,054.3	37,054.3	48,241.8
Long-term liabilities of foreign banks' branches to head offices	4,511.4	4,441.9	4,556.6	4,637.1	4,674.7	4,736.3	4,763.7	4,683.3	4,672.1	4,631.9	4,631.7	4,636.2	4,595.0
Share premium funds	943.3	943.2	943.2	943.2	943.2	943.2	943.3	943.2	943.2	951.9	951.9	951.5	947.3
Other capital funds	3,224.3	3,346.0	3,346.0	3,356.0	3,356.0	3,360.5	3,222.0	3,222.0	3,224.2	3,242.6	3,242.6	3,242.6	3,201.5
Gains / losses from valuation of property shares	103.8	103.7	103.6	278.6	278.6	274.1	283.8	283.8	283.8	283.7	283.8	283.7	283.7
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	386.3	363.5	473.2	599.5	631.1	711.6	715.9	597.6	617.8	541.8	574.6	620.8	599.2
Retained earnings from previous years (+)	3,351.2	3,351.2	3,752.4	3,750.3	4,254.4	5,729.1	5,426.9	5,626.3	5,626.3	5,323.7	5,688.6	5,105.0	5,307.7
Accumulated losses from previous years (-)	-16,862.7	-16,865.5	-17,024.8	-16,859.8	-16,859.8	-16,859.8	-17,084.0	-25,390.8	-25,359.4	-24,994.4	-25,359.4	-24,994.4	-25,558.1
Profit and loss account (+, -)	39.1	230.7	99.3	198.1	-380.4	-1,376.7	-3,998.4	-5,153.9	-6,371.2	-9,526.0	-9,996.7	-11,056.3	-29,521.7
Profit or loss in process of approval (+, -)	-3,717.5	-1,800.7	-2,325.8	-4,109.6	-5,689.9	-7,377.2	-7,954.8	-74.1	-133.1	-198.7	-198.7	0.0	0.0
Total liabilities	796,252.9	800,671.7	754,107.9	745,837.6	735,632.9	741,870.9	741,899.7	745,186.5	743,934.6	743,079.8	759,506.1	765,563.8	769,764.0

**Foreign Exchange Assets and Liabilities of Banks and Branches of Foreign Banks in the SR vis-à-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
01/99	3,704,642	3,319,570	385,072	3,075,352	2,490,438	584,914	629,289	829,132	-199,842
02/99	1,719,217	1,459,352	259,866	1,074,364	512,892	561,472	644,853	946,460	-301,606
03/99	1,571,591	1,394,327	177,265	898,278	334,331	563,947	673,313	1,059,996	-386,682
04/99	1,423,398	1,169,950	253,448	801,268	299,477	501,791	622,130	870,473	-248,343
05/99	1,399,456	1,146,952	252,504	758,088	260,378	497,710	641,369	886,574	-245,205
06/99	1,265,452	985,614	279,838	723,180	236,399	486,781	542,272	749,215	-206,943
07/99	1,310,353	1,039,223	271,130	712,488	219,597	492,891	597,865	819,626	-221,761
08/99	1,419,297	1,157,695	261,602	725,664	237,630	488,034	693,633	920,065	-226,432
09/99	1,486,004	1,219,991	266,013	687,741	200,738	487,003	798,262	1,019,253	-220,990
10/99	1,557,245	1,283,106	274,140	691,967	207,113	484,854	865,278	1,075,993	-210,715
11/99	1,528,079	1,256,523	271,556	679,905	214,756	465,149	848,175	1,041,767	-193,592
12/99	1,195,189	962,232	232,957	701,028	239,041	461,987	494,161	723,190	-229,030

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

End-of-month figures	Foreign exchange position								
	FX position	Total		Short-term			Medium- and long-term		
FX position		Assets	Liabilities	FX position	Assets	Liabilities	FX position	Assets	Liabilities
01/99	23,470,610	138,172,021	114,701,411	30,924,118	123,809,984	92,885,866	-7,453,508	14,362,037	21,815,545
02/99	25,669,038	68,435,160	42,766,122	37,674,782	58,090,946	20,416,164	-12,005,744	10,344,214	22,349,958
03/99	28,184,211	65,785,232	37,601,021	44,370,352	58,365,114	13,994,762	-16,186,141	7,420,118	23,606,259
04/99	26,366,501	60,325,032	33,958,531	36,891,537	49,583,654	12,692,117	-10,525,036	10,741,378	21,266,414
05/99	27,999,590	61,094,670	33,095,080	38,704,268	50,071,338	11,367,070	-10,704,678	11,023,332	21,728,010
06/99	23,734,147	55,386,295	31,652,148	32,791,638	43,138,343	10,346,705	-9,057,491	12,247,952	21,305,443
07/99	25,004,522	54,802,902	29,798,380	34,279,238	43,463,430	9,184,192	-9,274,716	11,339,472	20,614,188
08/99	29,321,958	59,997,951	30,675,993	38,893,909	48,939,259	10,045,350	-9,571,951	11,058,692	20,630,643
09/99	32,808,585	61,074,748	28,266,163	41,891,279	50,141,610	8,250,331	-9,082,694	10,933,138	20,015,832
10/99	36,004,237	64,796,984	28,792,747	44,772,081	53,390,035	8,617,954	-8,767,844	11,406,949	20,174,793
11/99	36,083,040	65,007,544	28,924,504	44,318,844	53,454,992	9,136,148	-8,235,804	11,552,552	19,788,356
12/99	20,886,191	50,515,850	29,629,659	30,566,352	40,669,678	10,103,326	-9,680,161	9,846,172	19,526,333

Capital Market (Sk millions, thousands of pcs)

BRATISLAVA STOCK EXCHANGE (BCPB)	1993	1994	1995	1996	1997	1998	1999												
	1 - 12	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	299,080.9	14,181.0	14,602.8	21,706.2	17,511.5	17,964.4	16,560.5	14,696.0	12,741.8	12,926.1	15,415.2	17,960.7	15,319.6	191,585.8
- Trading on the BCPB floor	37.9	829.4	470.8	15,824.1	5,922.9	22,613.2	686.1	1,306.3	1,731.5	3,805.3	2,135.5	3,731.8	1,960.1	3,309.7	1,801.1	1,413.0	4,647.5	1,178.7	27,706.6
- Direct transactions	128.4	5,454.1	39,597.9	98,292.2	158,141.0	276,467.7	13,494.9	13,296.5	19,974.7	13,706.2	15,828.9	12,828.7	12,735.9	9,432.1	11,125.0	14,002.2	13,313.2	14,140.9	163,879.2
2. Number of securities sold (thousands of pcs)	115.9	8,598.	45,158.7	131,235.4	140,220.4	84,607.4	4,814.5	3,636.8	7,052.1	2,794.9	2,822.9	4,283.9	3,027.6	3,277.5	4,664.9	3,933.9	6,671.8	6,666.2	53,647.0
B. STRUCTURE OF TRANSACTIONS																			
1. Volume of transactions - total	166.3	6,283.5	40,068.7	114,116.3	164,063.9	299,080.9	14,181.0	14,602.8	21,706.2	17,511.5	17,964.4	16,560.5	14,696.0	12,741.8	12,926.1	15,415.2	17,960.7	15,319.6	191,585.8
Market for listed securities	95.7	4,654.4	23,554.7	57,702.8	102,922.1	247,537.5	9,137.9	11,967.7	16,147.2	15,205.0	16,098.2	13,292.5	10,683.5	11,749.9	10,651.6	14,443.4	14,888.6	12,880.8	157,146.3
- shares	18.7	3,838.7	11,487.3	40,238.4	45,398.4	14,498.8	960.3	645.3	385.0	38.2	510.0	373.0	184.3	687.9	148.3	610.5	143.9	516.8	5,203.5
- bonds	77.0	815.7	12,067.4	17,464.4	57,523.7	233,038.7	8,177.6	11,322.4	15,762.2	15,166.8	15,588.2	12,919.5	10,499.2	11,062.0	10,503.3	13,832.9	14,742.7	12,364.0	151,940.8
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Market for registered sec.	-	-	-	-	18,949.5	35,729.1	3,964.8	2,388.6	4,337.5	1,634.6	1,290.9	1,753.7	3,216.6	861.4	1,665.4	578.1	1,047.9	1,351.1	24,090.6
- shares	-	-	-	-	8,046.6	8,443.4	384.9	454.4	562.2	522.7	323.4	432.2	1,036.8	532.8	1,118.8	349.2	245.9	633.8	6,597.1
- bonds	-	-	-	-	10,902.9	27,285.7	3,579.9	1,934.2	3,775.3	1,111.9	967.5	1,321.5	2,179.8	328.6	546.6	228.9	802.0	717.3	17,493.5
Open market	-	-	-	-	8,417.8	15,814.3	1,078.3	246.5	1,221.5	671.9	575.3	1,514.3	795.9	130.5	609.1	393.7	2,026.2	1,087.7	10,350.9
- shares	-	-	-	-	8,155.1	14,325.4	776.0	246.4	394.9	671.7	575.3	1,514.1	647.6	70.6	584.2	297.5	1,946.0	913.1	8,637.4
- bonds	-	-	-	-	262.7	1,488.9	302.3	0.1	826.6	0.2	0	0.2	148.3	59.9	24.9	96.2	80.2	174.6	1,713.5

RM - SYSTEM SLOVAKIA	1993	1994	1995	1996	1997	1998	1999												
BRATISLAVA	1 - 12	1 - 12	1 - 12	1 - 12	1 - 12	1 - 12	1	2	3	4	5	6	7	8	9	10	11	12	1 - 12
1. Volume of transactions - total	43.3	1,970.3	18,051.7	26,550.7	15,984.4	6,856.7	148.1	122.0	383.9	127.0	141.1	209.7	444.7	314.9	431.1	700.5	347.7	1,699.7	5,070.4
- Periodic auctions	43.3	1,581.7	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Regular auctions	0.0	388.6	17,951.7	26,550.7	15,984.4	6,856.7	148.1	122.0	383.9	127.0	141.1	209.7	444.7	314.9	431.1	700.5	347.7	1,699.7	5,070.4

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

Source: BCPB, RM - System Slovakia