

H. APPENDICES



Selected Indicators of Economic and Monetary Development in the SR

	Unit	Note	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2002			
														Q1	Q2	Q3
GDP at current prices	Sk billions	1/	406.6	486.1	568.9	628.6	708.7	775.0	835.7	908.9	989.3	1,073.6	244.8	272.7	277.7	278.4
Same period of previous year = 100	index	x	119.6	117.0	110.5	112.7	109.4	107.8	108.7	108.9	108.5	107.8	108.1	108.2	109.9	
GDP at constant prices of 1995	Sk billions	1/	508.0	534.3	568.9	602.1	636.1	661.3	670.0	684.8	707.3	738.4	171.1	188.5	191.9	187.0
Same period of previous year = 100	index	x	105.2	106.5	105.8	105.6	104.0	101.3	102.2	103.3	104.4	103.9	104.0	104.3	105.4	
Consumer prices, average for the period																
Same period of previous year = 100	index		123.2	113.4	109.9	105.8	106.1	106.7	110.6	112.0	107.3	103.3	104.7	103.1	102.5	103.1
Consumer prices, end of the period																
Same period of previous year = 100	index		125.1	111.7	107.2	105.4	106.4	105.6	114.2	108.4	106.5	103.4	103.6	102.6	102.8	103.4
Industrial producer prices, average for the period																
Same period of previous year = 100	index		117.2	110.0	109.0	104.1	105.2	102.6	104.3	110.8	106.5	102.1	102.1	101.9	102.1	102.2
Industrial production index 2/																
Same period of previous year = 100	index		-	-	-	-	-	-	97.4	108.8	106.7	106.6	101.9	105.6	109.1	109.5
Retail sales, hotels and restaurants, constant prices 12/																
Same period of previous year = 100	index		-	-	-	-	-	-	-	104.5	105.8	105.8	108.8	103.1	105.6	
Average monthly nominal wage	Sk		5,379	6,294	7,195	8,154	9,226	10,003	10,728	11,430	12,365	13,511	12,287	13,329	13,146	15,266
Same period of previous year = 100	index		118.4	117.0	114.3	113.3	113.1	109.6	107.2	106.5	108.2	109.3	108.6	110.5	108.8	109.1
Real wage																
Same period of previous year = 100	index		96.4	103.2	104.0	107.1	106.6	102.7	96.9	95.1	100.8	105.8	103.7	107.2	106.1	105.8
Unemployment rate 3/																
end of the period	%		14.4	14.6	13.1	12.8	12.5	15.6	19.2	17.9	18.6	17.5	19.1	17.6	16.6	17.5
Exchange rate (midpoint)	SKK/USD	4/	33.202	31.277	29.569	31.895	34.782	36.913	42.266	47.389	48.467	40.036	47.682	44.955	42.963	40.036
	SKK/DEM	4/	19.233	20.060	20.646	20.514	19.398	22.081	21.708	22.495	21.863	-	-	-	-	-
	SKK/EUR	4/	-	-	-	-	-	-	42.458	43.996	42.760	41.722	41.772	44.305	42.011	41.722
Real effective exchange rate 8/																
- based on CPI	8 trading partners	9/	104.0	110.2	113.7	116.5	125.8	118.8	131.8	134.7	142.7	150.2	147.1	139.9	145.0	150.2
	9 trading partners	10/	93.5	97.8	101.5	98.7	109.0	94.5	106.3	106.3	106.7	109.8	108.1	100.9	103.9	109.8
- based on PPI	8 trading partners	9/	107.0	109.4	114.3	119.2	127.2	120.7	124.3	124.7	130.7	136.6	134.9	129.6	133.5	136.6
	9 trading partners	10/	88.1	91.9	96.3	96.1	107.1	93.3	97.8	96.9	96.3	98.9	98.3	92.4	95.7	98.9
Foreign exchange reserves																
Total	US\$ millions	11/	1,402.3	3,092.9	5,036.7	5,682.5	6,488.4	6,055.0	4,387.4	5,580.9	5,437.3	10,380.6	6,310.3	6,680.3	9,680.7	10,380.6
- of which: NBS reserves	US\$ millions	11/	449.6	1,745.0	3,418.4	3,473.3	3,284.8	2,923.2	3,425.2	4,076.8	4,188.7	9,195.4	4,735.2	4,780.9	7,907.9	9,195.4
State budget																
Revenues	Sk billions	5/	150.3	139.1	163.1	166.3	180.8	177.8	216.7	213.4	205.3	220.4	47.9	102.8	160.9	220.4
- Fulfilment of the annual budget	%		95.1	103.3	111.4	100.5	105.7	105.5	120.5	116.1	113.7	10.2	21.8	46.7	73.2	10.2
Expenditures	Sk billions	5/	173.3	162.0	171.4	191.9	217.8	197.0	231.5	241.1	249.7	272.0	63.1	127.5	193.1	272.0
- Fulfilment of the annual budget	%		109.6	108.5	102.4	99.7	104.7	106.6	118.8	119.5	114.7	105.5	24.5	49.4	74.9	105.5
Balance	Sk billions		-23.0	-22.9	-8.3	-25.6	-37.0	-19.2	-14.8	-27.7	-44.4	-51.6	-15.2	-24.7	-32.2	-51.6
MONETARY AGGREGATES																
Net domestic assets	%	6/	19.3	-1.1	5.1	20.0	8.9	11.9	11.2	7.2	14.3	-19.3	5.8	4.9	-20.4	-19.3
Money supply (M2)	%	6/	18.5	18.6	21.2	16.6	8.8	4.2	11.4	15.4	11.8	3.4	8.3	8.4	6.5	3.4
Loans to households and enterprises	%	6/	10.8	1.9	14.7	18.2	2.2	6.7	4.5	0.3	5.3	8.1	6.9	7.0	7.7	8.1
- of which: in foreign currency	%	6/	118.9	77.8	57.6	35.7	14.9	25.4	17.6	-3.3	5.9	1.5	8.7	2.6	0.0	1.5
Total deposits	%	6/ 7/	17.9	18.8	25.0	17.2	7.4	3.3	9.0	19.4	11.3	13.8	9.2	7.1	20.7	13.8
- in Slovak crowns	%		10.8	16.6	28.3	18.9	6.6	-2.0	8.8	18.6	11.3	15.2	9.1	6.4	21.4	15.2
- in foreign currency	%		115.2	34.6	5.0	4.5	13.8	46.2	10.0	23.5	11.5	7.0	9.4	10.3	17.3	7.0
Average interest rates																
- on loans	%		14.00	14.51	13.34	11.89	12.53	13.48	11.07	9.79	8.36	8.70	8.59	8.78	8.89	8.54
- on deposits	%		8.61	9.29	8.29	6.70	8.00	10.16	10.45	7.23	5.15	4.60	4.83	4.80	4.75	4.04
- margin	%		5.39	5.22	5.05	5.19	4.53	3.32	0.62	2.56	3.21	4.10	3.76	3.99	4.14	4.50

1/ Data revised in July 2002

2/ Revised data

3/ Since December 1997 the dispensable rate of unemployment

4/ On the last day of the period under review

5/ Cumulative figure since the beginning of the year

6/ Compared with the same period of last year; end of year compared with 1 January - cumulative figures (at current exchange rates)

7/ Including funds, the government, and non-residents

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

9/ USA, Great Britain, Austria, France, Germany, Italy, the Netherlands, Switzerland (1990 = 100, weights of 1993)

10/ USA, Great Britain, Austria, France, Germany, Italy, the Netherlands, Switzerland, Czech Republic (1990 = 100, weights of 1993)

11/ Change in methodology with effect from 1 January 2002

12/ Retail sector: earnings from sale and maintenance of cars, sale of fuels and from hotel and restaurant services not included

Source: Statistical Office of the SR, National Labour Office, NBS

Shortened Balance Sheet of Commercial Banks as at 1 January 2002 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total)

ASSETS	Accumulated depreciation and provisions	Slovak crown		Foreign currency		Total
		Residents	Non-residents	Residents	Non-residents	
Cash items	0	10,239,845	124	0	7,909,309	18,149,278
Cash	0	10,227,920	0	0	7,901,714	18,129,634
Gold	0	0	0	0	0	0
Other cash items	0	11,925	124	0	7,595	19,644
Accounts of issuing banks and postal checking accounts	0	63,978,925	0	0	1,828	63,980,753
Money reserve accounts with the NBS	0	22,202,770	0	0	0	22,202,770
Accounts of other banks	295,525	38,553,153	20,463,225	10,830,936	40,943,620	110,495,409
Current accounts with other banks	0	802,700	51	372,217	4,597,031	5,771,999
Credits provided	0	1,018,183	800,000	51,306	1,133,189	3,002,678
Time deposits with other banks	0	35,182,216	19,494,850	10,407,413	34,481,050	99,565,529
Current accounts of other banks	0	0	151,633	0	11	151,644
Transfers of funds between banks	0	1,456,718	16,691	0	444,137	1,917,546
Classified claims on banks	295,525	93,336	0	0	288,202	86,013
of which: short-term claims	214,996	0	0	0	214,996	0
interest on non-performing loans credited to accounts	2,030	2,333	0	0	506	809
Claims in respect of securities and other items	0	508,047	133,762	286	0	642,095
Standard credits to customers	0	146,292,551	1,168,767	40,560,203	2,238,646	190,260,167
Credits for commercial claims	0	3,473,766	0	1,669,249	681,832	5,824,847
Short-term credits	0	41,944,964	837,375	12,201,744	386,638	55,370,721
Medium-term credits	0	59,593,791	82,832	11,775,816	959,910	72,412,349
Long-term credits	0	41,280,030	248,560	14,913,394	210,266	56,652,250
Other claims on customers	0	577,435	4,198	159,857	7,666	749,156
Current accounts of customers - debit balances, overdrafts	0	11,188,783	22,714	3,501,721	46,328	14,759,546
Standard claims with reserve (customers)	0	38,452,726	194	6,416,059	206,190	45,075,169
Classified claims (customers)	60,877,551	69,835,753	24,739	3,026,319	932,208	12,941,468
of which: interest on non-performing loans credited to accounts	7,456,956	7,369,607	4,193	54,135	50,280	21,259
Sub-standard claims	976,560	4,827,705	44	1,230,227	195,630	5,277,046
Doubtful and controversial claims	2,121,921	5,014,798	123	891,237	258,350	4,042,587
Loss-making claims	57,779,070	59,993,250	24,572	904,855	478,228	3,621,835
Other receivables	0	195	0	156	0	351
Accounts of public authorities, local governments, state funds and other funds of the SR	597,151	12,698,080	0	1,300,204	0	13,401,133
Loans to public authorities of the SR	0	852,752	0	380,864	0	1,233,616
Loans to social insurance funds	0	0	0	0	0	0
Loans to local governments	537,906	4,419,149	0	0	0	3,881,243
Loans to other funds	52,349	3,935,933	0	0	0	3,883,584
Loans to state funds	6,896	3,490,246	0	919,340	0	4,402,690
Stock	0	238,433	0	0	0	238,433
Claims in respect of collections of money	0	10,703	72	273,136	110,255	394,166
Branches and representative offices	0	0	11,457,903	0	10,804,511	22,262,414
Claims and other suspense accounts	3,090,163	18,428,024	706,535	1,034,603	371,500	17,450,499
Claims in respect of own securities	0	0	0	0	0	0
Claims in respect of securities and derivatives trading	377	582,636	960	2,099	0	585,318
Securities in portfolio	2,848,755	223,071,857	3,693,588	7,797,073	18,732,346	250,446,109
Investment securities and deposits	1,957,224	95,219,324	6,815,503	7,910,554	6,266,413	114,254,570
Foreign branches	0	0	0	0	542,861	542,861
Tangible fixed assets	20,385,620	46,591,264	0	0	0	26,205,644
Acquisition of fixed assets	488	2,015,382	3,023	0	0	2,017,917
Tangible fixed assets leased	1,267	1,380	0	0	0	113
Intangible fixed assets	6,152,139	7,905,422	0	0	0	1,753,283
Special agenda commissioned	0	0	0	0	0	0
Accumulated depreciation and provisions	96,206,260	93,839,949	58,133	1,175,503	1,132,675	0
Total assets	96,206,260	808,592,688	44,495,307	82,813,206	89,113,681	928,808,622

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Shortened Balance Sheet of Commercial Banks as at 1 January 2002 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total) – continued

LIABILITIES	Slovak crown		Foreign currency		Total
	Residents	Non-residents	Residents	Non-residents	
Accounts of issuing banks and postal checking accounts	30,257,551	0	402,560	0	30,660,111
Accounts with issuing banks	2,985,607	0	0	0	2,985,607
Loan received from issuing banks	27,271,944	0	402,560	0	27,674,504
of which: Redistribution loans	21,231,981	0	0	0	21,231,981
Refinancing loans	0	0	0	0	0
Accounts of other banks	37,804,480	4,198,054	10,904,021	26,668,037	79,574,592
Current accounts with other banks	0	0	0	128,363	128,363
Current accounts of other banks	860,821	2,427,342	496,608	18,556,793	22,341,564
Transfers on accounts between banks	700,302	46,432	0	2,439,937	3,186,671
Credits received	1,216,818	0	0	2,412,871	3,629,689
Time deposits of other banks	35,026,539	1,724,280	10,407,413	3,130,073	50,288,305
Liabilities from securities and other items	56,161,019	0	0	0	56,161,019
Deposits and loans received from customers	495,665,363	4,589,896	104,123,893	4,236,423	608,615,575
Current accounts of customers	105,003,744	2,688,168	31,220,903	2,425,818	141,338,633
Time deposits of customers	218,111,790	1,726,244	62,702,358	1,744,995	284,285,387
Savings deposits	158,269,970	141,705	10,192,877	65,610	168,670,162
Giro accounts	15,164,320	37,064	145,407	4,591	15,351,382
Demand deposits on passbooks	24,372,189	20,179	6,876,133	39,604	31,308,105
Other short-term savings deposits	50,835,910	64,699	3,171,239	21,415	54,093,263
Medium-term savings deposits	25,507,514	19,623	98	0	25,527,235
Long-term savings deposits	42,390,037	140	0	0	42,390,177
Credits received from customers	14,279,859	33,779	7,755	0	14,321,393
Other liabilities to customers	9,893,799	5,068	2,901,747	97,747	12,898,361
Certificates of deposits and similar securities issued	5,929,468	9,161	242,751	0	6,181,380
Deposits for specific purposes	1,030,877	7,641	768,224	102,001	1,908,743
Other special liabilities	5,537	15	10	0	5,562
Accounts of public authorities, local governments, state funds and other funds	30,039,858	0	1,215,256	0	31,255,114
Deposits of extra-budgetary funds of public authorities	6,421,305	0	1,017,070	0	7,438,375
Deposits of social insurance funds	13,973,609	0	28	0	13,973,637
Deposits of local governments	5,076,504	0	197,204	0	5,273,708
Deposits of other funds	2,606,448	0	954	0	2,607,402
Deposits of State funds	1,961,992	0	0	0	1,961,992
Liabilities from collections	45,129	72	317,088	43,485	405,774
Branches and representative offices	335,624	7,500	0	2,342,155	2,685,279
Adjustment and other suspense accounts	17,553,747	226,883	835,018	532,770	19,148,418
Liabilities from own securities	262,863	641	31,367	0	294,871
Liabilities from trading in securities and financial derivatives	680,004	0	171,394	397,080	1,248,478
Liabilities from unpaid securities	26,400	0	0	0	26,400
Subsidies and funds of similar nature	2,477,880	0	132,002	0	2,609,882
Bonds issued	5,178,810	50,000	0	0	5,228,810
Long-term borrowings of special nature	0	0	0	0	0
Reserves	22,629,031	0	111,967	152,961	22,893,959
Funds allocated from profits	10,878,549	19,500	0	0	10,898,049
Share capital	22,906,558	28,465,890	0	1,781,520	53,153,968
Long-term liabilities of foreign banks' branches to head offices	0	1,399,229	0	1,410,535	2,809,764
Share premium funds	777,411	374	0	0	777,785
Other capital funds	3,166,244	5,490	0	0	3,171,734
Gains / losses from valuation of property shares and deposits	487,111	0	0	1,932	489,043
Own shares issued to reduce share capital	0	0	0	0	0
Gains / losses from revaluation of share capital and deposits in foreign currency	5,471	3,086	0	827,341	835,898
Retained earnings from previous years +/-	7,800,858	0	0	0	7,800,858
Accumulated losses from previous years -/-	-42,001,806	0	0	0	-42,001,806
Profit and loss account +/-	0	0	0	0	0
Profit or loss in process of approval +/-	9,071,001	0	0	0	9,071,001
Total liabilities	729,068,837	38,988,500	122,157,298	38,593,987	928,808,622

Shortened Balance Sheet of Commercial Banks as at 31 December 2002 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total)

ASSETS	Accumulated depreciation and provisions	Slovak crown		Foreign currency		Total
		Residents	Non-residents	Residents	Non-residents	
Cash items	0	9,698,553	13	0	4,527,329	14,225,895
Cash	0	9,687,038	0	0	4,495,406	14,182,444
Gold	0	0	0	0	0	0
Other cash items	0	11,515	13	0	31,923	43,451
Accounts of issuing banks and postal checking accounts	0	102,342,334	0	0	260	102,342,594
Money reserve accounts with the NBS	0	21,373,649	0	0	0	21,373,649
Accounts of other banks	262,247	54,278,252	11,729,646	5,295,574	24,332,674	95,373,899
Current accounts with other banks	0	809,957	146,347	148,889	3,591,281	4,696,474
Credits provided	0	745,263	800,000	0	426,475	1,971,738
Time deposits with other banks	0	52,098,569	10,421,517	5,146,685	20,061,186	87,727,957
Current accounts of other banks	0	0	341,393	0	13	341,406
Transfers of funds between banks	0	564,076	0	0	2,956	567,032
Classified claims on banks	262,247	60,387	20,389	0	250,763	69,292
of which: short-term claims	200,328	0	20,389	0	179,939	0
interest on non-performing loans credited to accounts	1,638	2,024	0	0	761	1,147
Claims in respect of securities and other items	0	4	0	177	0	181
Standard credits to customers	0	178,907,318	460,485	40,826,254	2,794,843	222,988,900
Credits for commercial claims	0	2,798,520	13,101	2,553,162	771,024	6,135,807
Short-term credits	0	50,142,798	190,503	9,731,346	556,026	60,620,673
Medium-term credits	0	66,325,351	246,219	13,657,448	561,875	80,790,893
Long-term credits	0	59,640,649	10,662	14,884,298	905,918	75,441,527
Other claims on customers	0	611,561	1,506	255,672	852	869,591
Current accounts of customers - debit balances, overdrafts	0	15,740,629	108,024	3,932,636	462,718	20,244,007
Standard claims with reserve (customers)	0	41,692,961	622,802	6,476,763	2	48,792,528
Classified claims (customers)	27,653,931	33,837,262	105,684	3,045,432	1,139,654	10,474,101
of which: unpaid interest	5,930,502	5,858,412	2,240	56,392	26,512	13,054
Sub-standard claims	1,068,753	5,141,300	87,537	1,172,422	928,881	6,261,387
Doubtful and controversial claims	1,126,500	2,572,544	106	637,619	46,562	2,130,331
Loss-making claims	25,458,678	26,123,418	18,041	1,235,391	164,211	2,082,383
Other receivables	0	0	313,108	177,177	0	490,285
Accounts of public authorities, local governments, state funds and other funds of the SR	26,533	9,991,896	0	1,326,476	0	11,291,839
Loans to public authorities of the SR	6,896	3,739,509	0	1,326,476	0	5,059,089
Loans to social insurance funds	0	0	0	0	0	0
Loans to local governments	19,637	4,834,334	0	0	0	4,814,697
Loans to other funds	0	53	0	0	0	53
Loans to state funds	0	1,418,000	0	0	0	1,418,000
Stock	0	202,029	0	0	0	202,029
Claims in respect of collections of money	0	1,533	45	65,101	179,226	245,905
Branches and representative offices	0	0	8,284,412	0	6,106,389	14,390,801
Claims and other suspense accounts	2,305,802	14,565,073	807,922	742,282	263,613	14,073,088
Claims in respect of own securities	0	13,357	0	0	0	13,357
Claims in respect of securities and derivatives trading	0	48,084	12,017	6,129	13	66,243
Securities in portfolio	2,514,781	284,178,497	5,327,464	9,180,734	3,270,099	299,442,013
Investment securities and deposits	1,974,567	86,321,986	5,396,801	12,085,530	5,014,033	106,843,783
Foreign branches	0	60,000	0	0	540,425	600,425
Tangible fixed assets	22,530,739	48,173,580	0	0	0	25,642,841
Acquisition of fixed assets	1,609	2,579,068	0	28,273	0	2,605,732
Tangible fixed assets leased	357	372	0	0	0	15
Intangible fixed assets	7,068,380	8,573,667	0	0	0	1,505,287
Special agenda commissioned	0	0	0	0	0	0
Accumulated depreciation and provisions	64,338,946	62,112,681	54,091	1,485,755	686,419	0
Total assets	64,338,946	913,191,665	33,169,929	83,444,210	48,632,130	1,014,098,988

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Shortened Balance Sheet of Commercial Banks as at 31 December 2002 (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total) – continued

LIABILITIES	Slovak crown		Foreign currency		Total
	Residents	Non-residents	Residents	Non-residents	
Accounts of issuing banks and postal checking accounts	12,608,927	0	299,795	0	12,908,722
Accounts with issuing banks	1,360,258	0	0	0	1,360,258
Loan received from issuing banks	11,248,669	0	299,795	0	11,548,464
of which: Redistribution loans	8,156,118	0	0	0	8,156,118
Refinancing loans	0	0	0	0	0
Accounts of other banks	54,848,055	11,969,667	5,297,024	16,613,334	88,728,080
Current accounts with other banks	0	0	0	121,209	121,209
Current accounts of other banks	894,973	2,190,771	150,338	580,540	3,816,622
Transfers on accounts between banks	1,011,798	0	0	1,319,909	2,331,707
Credits received	701,458	0	0	3,140,030	3,841,488
Time deposits of other banks	52,239,826	9,778,896	5,146,686	11,451,646	78,617,054
Liabilities from securities and other items	88,035,871	0	0	30,707	88,066,578
Deposits and loans received from customers	510,050,254	3,849,460	105,876,995	7,661,890	627,438,599
Current accounts of customers	134,533,438	1,681,146	34,929,573	2,369,592	173,513,749
Time deposits of customers	225,075,498	1,977,582	59,871,532	5,206,633	292,131,245
Savings deposits	139,937,142	148,210	11,028,035	85,665	151,199,052
Giro accounts	123,103	4,072	193,492	16,646	337,313
Demand deposits on passbooks	25,265,955	35,746	7,653,434	52,169	33,007,304
Other short-term savings deposits	51,885,566	76,104	3,180,805	16,850	55,159,325
Medium-term savings deposits	23,273,778	32,112	304	0	23,306,194
Long-term savings deposits	39,388,740	176	0	0	39,388,916
Credits received from customers	10,504,176	42,522	47,855	0	10,594,553
Other liabilities to customers	8,939,696	20,240	2,316,408	206,330	11,482,674
Certificates of deposits and similar securities issued	3,247,463	7,830	58,654	0	3,313,947
Deposits for specific purposes	2,204,943	3,101	817,301	2,785,150	5,810,495
Other special liabilities	31,177	71	892	19	32,159
Accounts of public authorities, local governments, state funds and other funds	36,973,443	0	1,274,038	0	38,247,481
Deposits of extra-budgetary funds of public authorities	7,363,316	0	544,213	0	7,907,529
Deposits of social insurance funds	17,188,713	0	0	0	17,188,713
Deposits of local governments	8,845,566	0	151,830	0	8,997,396
Deposits of other funds	3,015,532	0	577,995	0	3,593,527
Deposits of State funds	560,316	0	0	0	560,316
Liabilities from collections	20,787	13	109,251	122,569	252,620
Branches and representative offices	435,380	3,718,200	0	11,507,676	15,661,256
Adjustment and other suspense accounts	9,966,330	556,953	748,583	460,122	11,731,988
Liabilities from own securities	306,666	23	18,573	0	325,262
Liabilities from trading in securities and financial derivatives	44,091	18,378	5,792	13,521	81,782
Liabilities from unpaid securities	26,400	0	0	0	26,400
Subsidies and funds of similar nature	3,354,007	0	733	0	3,354,740
Bonds issued	7,580,900	0	0	0	7,580,900
Long-term borrowings of special nature	0	60,000	0	0	60,000
Reserves	20,589,581	0	236,578	141,248	20,967,407
Funds allocated from profits	9,225,716	19,500	0	0	9,245,216
Share capital	6,087,141	32,505,035	0	1,650,000	40,242,176
Long-term liabilities of foreign banks' branches to head offices	0	2,844,579	0	0	2,844,579
Share premium funds	1,807,054	374	0	0	1,807,428
Other capital funds	783,103	5,490	0	0	788,593
Gains / losses from valuation of property shares and deposits	155,538	0	0	1,885	157,423
Own shares issued to reduce share capital	0	0	0	0	0
Gains / losses from revaluation of share capital and deposits in foreign currency	5,215	-8,993	0	396,399	392,621
Retained earnings from previous years (+)	10,940,166	0	0	0	10,940,166
Accumulated losses from previous years (-)	-797,956	0	0	0	-797,956
Profit and loss account (+-)	12,407,652	0	0	0	12,407,652
Profit or loss in process of approval (+-)	0	0	0	0	0
Total liabilities	799,877,600	55,569,921	117,060,617	41,590,850	1,014,098,988

**Monthly profit and loss account of commercial banks (Sk thousands)
(Banks and branches of foreign banks operating in the SR in total)**

	1999		2000	2001	2002		
	December	December	December	March	June	September	December
EXPENSES							
Expenses on financial operations:	122,849,070	157,946,828	119,077,673	25,435,426	60,138,361	110,203,876	155,243,587
Cash and interbank transactions	16,886,692	13,463,563	8,579,887	1,493,383	3,318,939	5,148,449	7,223,186
Transactions with customers	45,313,557	37,248,356	29,408,137	7,196,776	14,158,041	21,433,182	27,907,625
Financial leasing	310	521	110	13	26	39	56
Bond issues	1,182,563	822,024	563,852	111,373	264,578	412,501	558,594
Transactions in securities	8,069,421	46,089,276	13,440,612	462,854	727,016	1,215,622	1,481,716
Foreign exchange transactions	49,354,333	58,442,371	65,697,979	15,836,482	40,970,509	80,897,527	115,814,423
Other operations	2,042,194	1,880,717	1,387,096	334,545	699,252	1,096,556	2,257,987
General administrative expenses	19,927,703	20,763,501	21,891,943	5,088,468	10,796,953	16,575,183	24,379,861
Additions to reserves and provisions	87,361,705	107,800,384	37,551,171	3,401,823	9,340,030	14,375,437	25,672,182
Other operating expenses	9,623,907	13,692,057	15,449,324	1,323,269	4,005,950	7,338,502	11,682,561
Extraordinary expenses	1,112,765	936,356	677,300	195,875	310,768	397,950	546,413
Income tax	789,773	781,072	237,487	62,646	123,176	232,566	287,582
Profit for the period	3,766,769	15,795,169	10,705,605	3,221,826	5,583,780	7,725,715	13,058,326
TOTAL EXPENSES, PLUS PROFIT	245,431,692	317,715,367	205,590,503	38,729,333	90,299,018	156,849,229	230,870,512
INCOME							
Income from financial operations:	148,189,600	188,596,370	152,378,867	34,168,839	78,500,609	138,056,070	197,325,795
Cash and interbank transactions	18,026,666	15,342,223	13,606,952	3,078,794	6,095,058	10,025,846	13,937,893
Transactions with customers	47,824,863	43,654,164	31,942,735	7,887,458	15,992,765	24,558,696	33,466,071
Financial leasing	393	584	0	0	0	0	0
Transactions in securities	24,742,031	63,969,537	34,754,916	5,828,816	12,304,965	18,064,850	27,644,676
Foreign exchange transactions	54,748,440	63,676,495	71,105,331	17,125,481	43,540,118	84,516,338	120,503,531
Other operations	2,847,207	1,953,367	968,933	248,290	567,703	890,340	1,773,624
Use of reserves and provisions	61,194,757	113,047,024	48,665,078	4,248,757	10,523,215	17,116,654	30,249,277
Other operating income	2,134,893	2,340,107	1,593,234	168,098	582,909	939,958	1,285,874
Extraordinary income	623,957	2,314,257	1,318,720	139,101	687,495	713,693	1,358,892
Loss for the period	33,288,485	11,417,609	1,634,604	4,538	4,790	22,854	650,674
TOTAL INCOME, PLUS LOSS	245,431,692	317,715,367	205,590,503	38,729,333	90,299,018	156,849,229	230,870,512

Inflation (year-on-year change)

	1999											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	6.8	6.9	7.0	7.1	6.7	7.1	13.6	14.4	14.7	14.0	13.9	14.2
Regulated prices in %	13.1	15.0	15.2	15.7	15.8	16.1	40.0	40.2	40.3	38.1	38.1	38.2
<i>share in total in percentage points</i>	2.37	2.69	2.74	2.81	2.81	2.86	7.16	7.21	7.23	6.90	6.87	6.87
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.00	0.00	0.00	0.00	0.00	0.00	1.49	1.50	1.49	1.47	1.47	1.56
Core inflation in %	5.4	5.2	5.2	5.2	4.7	5.1	6.1	7.0	7.3	6.9	6.9	7.0
<i>share in total in percentage points</i>	4.43	4.25	4.24	4.28	3.85	4.20	4.98	5.71	5.95	5.64	5.60	5.75
of which: food prices in %	3.8	2.6	2.3	1.4	-0.9	-0.6	-0.5	0.6	1.1	0.6	0.7	1.3
<i>share in total in percentage points</i>	1.00	0.69	0.60	0.36	-0.24	-0.17	-0.12	0.17	0.29	0.16	0.17	0.33
Net inflation (adjusted for changes in indirect taxes) in %	6.2	6.5	6.6	7.1	7.4	7.9	9.2	9.9	10.2	9.9	9.8	9.7
<i>share in total in percentage points</i>	3.44	3.56	3.63	3.92	4.09	4.36	5.11	5.55	5.66	5.48	5.42	5.42

	2000											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	13.6	16.4	16.6	15.9	16.0	15.4	9.2	8.7	8.7	8.5	8.6	8.4
Regulated prices in %	33.6	46.8	47.4	47.1	47.0	46.6	21.6	21.6	21.3	20.8	20.8	20.7
<i>share in total in percentage points</i>	6.46	9.05	9.16	9.10	9.08	9.00	4.76	4.74	4.66	4.56	4.54	4.51
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	1.76	1.75	1.74	1.73	1.73	1.72	0.32	0.31	0.31	0.31	0.31	0.31
Core inflation in %	6.7	7.0	7.0	6.4	6.5	5.8	5.3	4.8	4.9	4.8	4.9	4.6
<i>share in total in percentage points</i>	5.39	5.64	5.66	5.11	5.24	4.69	4.08	3.67	3.72	3.66	3.74	3.55
of which: food prices in %	2.6	3.3	3.3	3.0	3.8	2.9	4.0	4.3	4.6	5.2	5.7	6.0
<i>share in total in percentage points</i>	0.67	0.84	0.84	0.75	0.94	0.71	0.93	0.98	1.06	1.20	1.32	1.38
Net inflation (adjusted for changes in indirect taxes) in %	8.6	8.7	8.7	7.9	7.7	7.1	5.9	5.0	5.0	4.6	4.5	4.1
<i>share in total in percentage points</i>	4.72	4.80	4.82	4.36	4.30	3.98	3.15	2.69	2.66	2.45	2.42	2.18

	2001											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	7.7	6.7	7.1	7.6	7.7	8.0	8.0	7.8	7.4	7.1	6.5	6.5
Regulované ceny v %	20.7	16.4	17.1	16.4	16.3	16.4	17.1	17.0	17.0	17.0	17.0	17.2
<i>share in total in percentage points</i>	4.68	4.01	4.17	4.02	4.00	4.01	4.20	4.18	4.15	4.14	4.13	4.17
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	-0.03
Core inflation in %	4.0	3.6	4.0	4.8	5.0	5.4	5.2	4.9	4.4	4.0	3.3	3.2
<i>share in total in percentage points</i>	3.05	2.65	2.95	3.57	3.67	3.99	3.81	3.61	3.24	2.92	2.44	2.39
of which: food prices in %	4.7	3.5	5.3	6.9	7.2	9.2	9.4	8.1	6.5	5.5	3.7	3.7
<i>share in total in percentage points</i>	1.09	0.80	1.19	1.53	1.59	2.02	2.05	1.77	1.44	1.22	0.83	0.83
Net inflation (adjusted for changes in indirect taxes) in %	3.7	3.6	3.4	4.0	4.0	3.8	3.4	3.6	3.5	3.3	3.1	3.0
<i>share in total in percentage points</i>	1.97	1.85	1.75	2.04	2.08	1.97	1.75	1.85	1.81	1.70	1.61	1.56

On the basis of the new consumer basket	2002											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	6.2	4.3	3.6	3.6	3.2	2.6	2.0	2.7	2.8	2.9	2.9	3.4
Regulated prices in %	13.4	5.7	5.1	5.3	5.6	5.5	3.3	5.3	5.3	5.4	5.3	6.5
<i>share in total in percentage points</i>	2.97	1.33	1.18	1.22	1.28	1.27	0.77	1.21	1.22	1.25	1.22	1.50
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.36	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.41	0.41
Core inflation in %	3.7	3.4	2.7	2.6	2.1	1.2	1.2	1.5	1.6	1.7	1.7	1.9
<i>share in total in percentage points</i>	2.86	2.58	2.10	1.99	1.60	0.95	0.88	1.13	1.24	1.30	1.29	1.46
of which: food prices in %	4.5	5.6	4.2	3.6	3.1	0.0	-1.7	-0.9	0.1	-0.2	0.5	-0.2
<i>share in total in percentage points</i>	0.96	1.16	0.88	0.75	0.65	0.00	-0.36	-0.18	0.02	-0.03	0.10	-0.04
Net inflation (adjusted for changes in indirect taxes) in %	3.3	2.5	2.2	2.2	1.7	1.7	2.2	2.3	2.2	2.4	2.1	2.7
<i>share in total in percentage points</i>	1.89	1.41	1.22	1.25	0.96	0.94	1.24	1.31	1.22	1.33	1.19	1.50

Source: Statistical Office of the SR.

Inflation (month-on-month change)

	1999											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	3.0	0.8	0.3	0.5	0.2	0.5	5.8	0.5	0.6	0.5	0.4	0.4
Regulated prices in %	9.7	1.6	0.3	0.5	0.2	0.4	20.7	0.2	0.5	0.5	0.1	0.1
<i>share in total in percentage points</i>	1.75	0.30	0.06	0.10	0.03	0.07	4.00	0.04	0.11	0.11	0.02	0.02
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.10	0.00	0.00	0.00	0.00	0.00	1.39	0.00	0.00	0.00	0.00	0.00
Core inflation in %	1.4	0.7	0.3	0.5	0.2	0.5	0.5	0.6	0.7	0.6	0.5	0.5
<i>share in total in percentage points</i>	1.14	0.54	0.21	0.41	0.16	0.42	0.37	0.42	0.52	0.44	0.35	0.41
of which: food prices in %	1.4	0.2	-0.6	-0.2	-0.7	0.1	-1.8	0.1	1.1	0.5	0.5	0.7
<i>share in total in percentage points</i>	0.37	0.04	-0.14	-0.05	-0.18	0.02	-0.44	0.01	0.26	0.11	0.12	0.16
Net inflation (adjusted for changes in indirect taxes) in %	1.4	0.9	0.6	0.8	0.6	0.7	1.5	0.8	0.5	0.6	0.4	0.5
<i>share in total in percentage points</i>	0.77	0.50	0.35	0.46	0.34	0.40	0.81	0.41	0.27	0.33	0.23	0.25

	2000											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	2.5	3.3	0.4	0.0	0.3	-0.1	0.0	0.1	0.6	0.4	0.4	0.2
Regulated prices in %	6.1	11.6	0.7	0.3	0.1	0.1	0.1	0.2	0.2	0.1	0.0	0.0
<i>share in total in percentage points</i>	1.34	2.62	0.16	0.07	0.02	0.03	0.04	0.04	0.05	0.03	0.01	0.00
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Core inflation in %	1.1	1.0	0.3	-0.1	0.3	-0.1	0.0	0.0	0.7	0.5	0.6	0.3
<i>share in total in percentage points</i>	0.83	0.73	0.21	-0.10	0.26	-0.09	-0.01	0.03	0.55	0.37	0.41	0.22
of which: food prices in %	2.8	0.8	-0.5	-0.5	0.0	-0.8	-0.7	0.3	1.4	1.1	1.0	0.9
<i>share in total in percentage points</i>	0.64	0.19	-0.12	-0.11	0.01	-0.17	-0.15	0.07	0.32	0.24	0.22	0.21
Net inflation (adjusted for changes in indirect taxes) in %	0.4	1.0	0.6	0.0	0.5	0.2	0.3	-0.1	0.5	0.2	0.4	0.0
<i>share in total in percentage points</i>	0.19	0.54	0.33	0.02	0.25	0.08	0.14	-0.04	0.23	0.13	0.19	0.01

	2001											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	1.9	2.3	0.8	0.4	0.3	0.3	0.0	-0.1	0.2	0.1	-0.1	0.2
Regulated prices in %	6.2	7.7	1.2	-0.3	0.0	0.1	0.8	0.1	0.2	0.1	0.1	0.2
<i>share in total in percentage points</i>	1.50	1.94	0.32	-0.07	0.01	0.04	0.21	0.02	0.04	0.03	0.02	0.05
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	0.00
Core inflation in %	0.5	0.5	0.7	0.7	0.5	0.3	-0.2	-0.2	0.3	0.1	-0.1	0.2
<i>share in total in percentage points</i>	0.38	0.39	0.49	0.49	0.34	0.21	-0.17	-0.15	0.19	0.05	-0.06	0.16
of which: food prices in %	1.5	-0.3	1.2	0.9	0.3	1.0	-0.5	-0.9	0.0	0.1	-0.7	0.9
<i>share in total in percentage points</i>	0.35	-0.07	0.27	0.21	0.07	0.23	-0.10	-0.20	-0.01	0.02	-0.15	0.20
Net inflation (adjusted for changes in indirect taxes) in %	0.1	0.9	0.4	0.6	0.5	0.0	-0.1	0.1	0.4	0.1	0.2	-0.1
<i>share in total in percentage points</i>	0.03	0.46	0.22	0.29	0.26	-0.02	-0.07	0.05	0.19	0.03	0.09	-0.04

On the basis of the new consumer basket	2002											
	1	2	3	4	5	6	7	8	9	10	11	12
Total inflation in %	1.5	0.4	0.0	0.4	0.2	-0.4	-0.3	0.5	0.3	0.0	0.0	0.7
Regulated prices in %	1.6	0.1	0.0	0.1	0.3	0.1	0.0	1.9	0.3	0.2	0.0	1.8
<i>share in total in percentage points</i>	0.37	0.02	0.01	0.02	0.07	0.01	0.00	0.44	0.07	0.05	-0.01	0.42
Effect of change in indirect taxes on non-regulated prices												
<i>share in total in percentage points</i>	0.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Core inflation in %	0.9	0.4	0.0	0.5	0.2	-0.5	-0.4	0.1	0.3	0.0	0.0	0.3
<i>share in total in percentage points</i>	0.69	0.34	0.03	0.40	0.15	-0.38	-0.30	0.06	0.23	0.00	0.00	0.23
of which: food prices in %	1.8	1.0	-0.1	0.2	0.4	-1.5	-2.3	-0.1	0.7	-0.3	0.1	0.1
<i>share in total in percentage points</i>	0.38	0.20	-0.03	0.04	0.08	-0.32	-0.48	-0.02	0.13	-0.07	0.01	0.02
Net inflation (adjusted for changes in indirect taxes) in %	0.6	0.2	0.1	0.7	0.1	-0.1	0.3	0.1	0.2	0.1	0.0	0.4
<i>share in total in percentage points</i>	0.31	0.14	0.06	0.36	0.07	-0.06	0.17	0.08	0.09	0.07	-0.02	0.21

Source: Statistical Office of the SR.

Ratios of Selected Economic Indicators to GDP

	1995	1996	1997	1998	1999	2000	2001	2002
Real GDP / capita (Sk)	106,065	112,044	118,164	122,674	124,187	126,801	131,481	137,291
Nominal GDP / capita (Sk)	106,065	116,975	131,632	143,766	154,900	168,278	183,902	199,608
Nominal GDP / capita (US\$)	3,567	3,817	3,916	4,079	3,740	3,642	3,804	4,403
GDP generated (% , 1995 constant prices)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, fishing	5.5	5.1	5.3	5.4	5.3	5.2	4.8	5.1
Industry	30.7	30.4	27.2	27.0	28.0	25.9	26.0	25.9
Construction	4.7	6.7	6.3	5.1	3.5	3.5	3.4	3.6
Market services	51.7	49.8	53.3	53.6	53.6	56.4	57.2	57.1
Other	7.5	8.0	7.9	8.9	9.5	9.0	8.6	8.3
GDP used (% , 1995 constant prices)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Domestic demand	98.3	109.5	107.6	110.7	102.4	99.3	103.4	103.6
Final consumption	71.8	75.5	73.3	76.0	75.1	72.8	73.4	73.8
Formation of gross capital	26.5	34.1	34.3	34.7	27.3	26.5	29.9	29.8
Net exports	1.7	-9.5	-7.6	-10.7	-2.4	-0.2	-4.1	-3.6
Exports of goods and services	57.4	53.5	60.2	65.6	68.1	75.8	78.2	79.3
Imports of goods and services	55.7	63.0	67.9	76.3	70.5	76.1	82.2	82.9
Average annual exchange rate SKK/USD	29.735	30.647	33.616	35.242	41.417	46.200	48.347	45.335

Calculated on the basis of figures in Sk millions, rounding-up errors

Influence on GDP Growth (percentage points, at constant 1995 prices)

	2000	2001	1. Q	2. Q	2002 3. Q	4. Q	rok
GDP generated							
Year-on-year growth in GDP (%)	2.2	3.3	3.9	4.0	4.3	5.4	4.4
of which:							
Agriculture, forestry, fishing	0.0	-0.3	0.3	0.4	0.9	0.5	0.5
Industry	-1.5	0.9	-1.2	1.2	2.6	1.3	1.0
of which: manufacturing	-0.5	2.3	-2.6	1.4	2.5	0.8	0.6
Construction	0.1	-0.1	0.3	0.5	0.4	0.3	0.4
Services	4.1	2.6	3.3	1.5	0.6	4.4	2.4
of which: trade	0.8	0.3	0.2	-0.4	-0.7	0.0	-0.3
transport	0.2	1.3	-0.6	0.1	-0.6	-0.4	-0.4
public administration and defence	0.3	0.4	1.5	0.6	0.2	1.2	0.9
Other	-0.4	0.1	1.2	0.4	-0.1	-1.2	0.1
GDP used							
Year-on-year growth in GDP (%)	2.2	3.3	3.9	4.0	4.3	5.4	4.4
of which:							
Domestic demand	-0.9	7.5	3.7	3.3	3.6	8.7	4.8
Final consumption in total	-0.7	3.1	3.7	4.4	3.1	3.3	3.6
of which: household consumption	-1.0	2.1	2.7	3.0	2.5	3.0	2.8
Gross capital formation	-0.2	4.4	0.0	-1.1	0.5	5.4	1.2
of which: gross fixed capital formation	0.4	2.7	-0.2	0.0	-0.3	-0.5	-0.3
Net exports	2.2	-4.0	1.2	0.6	0.1	-0.7	0.3
Exports of goods and services	9.4	4.9	-3.4	4.0	7.6	9.7	4.6
Imports of goods and services	7.2	8.9	-4.6	3.4	7.6	10.3	4.4
Statistical discrepancy	0.9	-0.3	-1.0	0.1	0.6	-2.6	-0.7

Calculated on the basis of figures in Sk millions, rounding-up errors

Development of GDP by Sector

		1995	1996	1997	1998	1999	2000	2001	2002	Indices		
										2000/99	2001/00	2002/01
GDP (at constant 1995 prices)	a	568.9	602.1	636.1	661.3	670.0	684.8	707.3	738.4	102.2	103.3	104.4
Agriculture, forestry, fishing	a	31.3	30.7	33.7	35.5	35.6	35.5	33.7	37.4	99.8	95.0	110.9
	b	5.5	5.1	5.3	5.4	5.3	5.2	4.8	5.1	x	x	x
Industry in total	a	174.5	183.2	173.2	178.8	187.9	177.7	184.1	191.4	94.5	103.6	104.0
	b	30.7	30.4	27.2	27.0	28.0	25.9	26.0	25.9	x	x	x
Mining and quarrying	a	5.5	6.1	6.5	7.2	7.1	6.4	5.9	5.1	89.3	92.1	86.1
	b	1.0	1.0	1.0	1.1	1.1	0.9	0.8	0.7	x	x	x
Manufacturing	a	143.0	146.2	142.6	150.0	154.4	151.4	166.9	171.2	98.0	110.2	102.6
	b	25.1	24.3	22.4	22.7	23.0	22.1	23.6	23.2	x	x	x
Electricity generation and distribution, gas and water supply	a	26.0	30.9	24.1	21.6	26.3	19.9	11.3	15.1	75.5	56.9	133.4
	b	4.6	5.1	3.8	3.3	3.9	2.9	1.6	2.0	x	x	x
Construction	a	26.7	40.5	39.9	33.7	23.6	24.3	23.9	26.5	102.7	98.5	111.0
	b	4.7	6.7	6.3	5.1	3.5	3.5	3.4	3.6	x	x	x
Services in total	a	293.8	299.7	339.1	354.7	359.1	386.5	404.3	421.3	107.6	104.6	104.2
	b	51.7	49.8	53.3	53.6	53.6	56.4	57.2	57.1	x	x	x
of which:												
Trade	a	67.1	66.5	85.6	89.8	93.9	99.0	101.3	99.5	105.4	102.4	98.2
	b	11.8	11.0	13.5	13.6	14.0	14.5	14.3	13.5	x	x	x
Transport, warehousing, post and telecommunications	a	55.0	57.9	61.3	58.5	64.0	65.4	74.2	71.6	102.2	113.5	96.5
	b	9.7	9.6	9.6	8.8	9.5	9.5	10.5	9.7	x	x	x
Real estate and renting	a	62.6	54.8	73.7	77.3	79.9	89.7	86.5	86.1	112.3	96.5	99.5
	b	11.0	9.1	11.6	11.7	11.9	13.1	12.2	11.7	x	x	x
Financial intermediation and insurance	a	29.9	21.4	21.6	19.8	20.0	22.8	26.9	37.7	113.8	118.1	140.0
	b	5.3	3.6	3.4	3.0	3.0	3.3	3.8	5.1	x	x	x
Public administration and defence	a	24.0	43.5	34.7	38.0	35.9	38.1	40.6	46.8	105.8	106.8	115.2
	b	4.2	7.2	5.5	5.7	5.4	5.6	5.7	6.3	x	x	x
Education	a	17.9	17.6	15.1	18.1	18.1	19.3	20.8	22.3	106.5	107.4	107.2
	b	3.2	2.9	2.4	2.7	2.7	2.8	2.9	3.0	x	x	x
Health and social care	a	17.8	18.0	21.9	28.8	24.5	27.2	28.3	29.5	111.3	104.1	104.1
	b	3.1	3.0	3.4	4.4	3.7	4.0	4.0	4.0	x	x	x
Other	a	42.5	48.0	50.2	58.6	63.8	60.8	61.4	61.8	95.3	100.9	100.7
	b	7.5	8.0	7.9	8.9	9.5	8.9	8.7	8.4	x	x	x

Calculated from data in Sk mil.
a - Absolute figures in Sk bill.
b - Share of GDP in %

Source: Statistical Office of the SR.

Development of GDP by Use

		1997	1998	1999	2000	2001	2002	2000/99	Indices	
									2001/00	2002/01
GDP (at constant 1995 prices)	a	636.1	661.3	670.0	678.4	702.4	738.4	101.2	103.5	105.1
Domestic demand	a	684.6	731.9	686.2	680.0	731.1	765.2	99.1	107.5	104.7
	b	107.6	110.7	102.4	100.2	104.1	103.6	x	x	x
Final consumption in total	a	466.4	502.7	503.3	498.3	519.5	544.9	99.0	104.2	104.9
	b	73.3	76.0	75.1	73.5	74.0	73.8	x	x	x
Households	a	331.8	350.9	361.2	354.6	368.9	388.7	98.2	104.0	105.4
	b	52.2	53.1	53.9	52.3	52.5	52.6	x	x	x
Non-profit institutions serving households	a	2.8	4.7	6.3	6.2	6.0	6.0	98.5	96.6	99.0
	b	0.4	0.7	0.9	0.9	0.9	0.8	x	x	x
Government	a	131.8	147.0	135.8	137.5	144.5	150.3	101.3	105.1	104.0
	b	20.7	22.2	20.3	20.3	20.6	20.4	x	x	x
Gross capital formation	a	218.2	229.3	182.9	181.6	211.7	220.3	99.3	116.5	104.1
	b	34.3	34.7	27.3	26.8	30.1	29.8	x	x	x
Gross fixed capital formation	a	214.0	237.6	193.7	196.1	214.8	213.0	101.2	109.6	99.1
	b	33.6	35.9	28.9	28.9	30.6	28.8	x	x	x
Change in stocks	a	4.2	-8.3	-10.7	-14.5	-3.2	7.3	x	x	x
	b	0.7	-1.3	-1.6	-2.1	-0.5	1.0	x	x	x
Net exports	a	-48.5	-70.6	-16.2	-1.6	-28.7	-26.8	x	x	x
	b	-7.6	-10.7	-2.4	-0.2	-4.1	-3.6	x	x	x
Exports of goods and services	a	383.2	433.8	456.3	519.2	552.8	585.6	113.8	106.5	105.9
	b	60.2	65.6	68.1	76.5	78.7	79.3	x	x	x
Imports of goods and services	a	431.7	504.4	472.5	520.8	581.5	612.4	110.2	111.7	105.3
	b	67.9	76.3	70.5	76.8	82.8	82.9	x	x	x
Statistical discrepancy	a	0.0	0.0	0.0	6.4	4.9	0.0	x	x	x

Calculated from data in Sk mil.
a - Absolute figures in Sk bill.
b - Share of GDP in %

Source: Statistical Office of the SR.

Households income and outlays

	(Sk billions), at current prices							Indices					
	1996	1997	1998	1999	2000	2001	2002	1997/96	1998/97	1999/98	2000/99	2001/00	2002/01
Compensation of employees													
(in all sectors)	267.1	307.6	335.6	346.0	373.4	407.3	442.2	115.2	109.1	103.1	107.9	109.1	108.6
of which: gross wages and salaries	202.6	237.1	257.6	268.2	288.9	315.8	342.7	117.0	108.7	104.1	107.7	109.3	108.5
Gross mixed income	118.7	134.3	149.2	171.6	195.1	220.5	237.2	113.1	111.1	115.1	113.6	113.1	107.5
Property income	29.9	32.2	40.3	45.1	39.3	31.9	31.3	107.6	125.1	112.1	87.2	81.1	98.3
Social benefits other than social transfers in kind	79.7	88.1	94.9	100.4	105.2	109.5	118.7	110.6	107.7	105.8	104.8	104.1	108.4
Other current transfers – received	13.1	12.5	14.7	17.7	19.1	21.1	23.5	95.2	117.8	120.7	107.8	110.5	111.4
Current income	508.5	574.6	634.5	680.9	732.1	790.3	852.9	113.0	110.4	107.3	107.5	108.0	107.9
Property expense	5.8	5.1	5.3	4.8	4.5	4.8	5.4	87.8	105.9	88.9	94.4	106.3	113.4
Current tax on income, property, etc.	31.9	33.1	33.8	37.1	30.8	33.8	35.8	104.0	102.0	109.9	83.0	109.7	105.9
Social contributions	89.3	98.0	106.0	107.2	117.4	128.2	136.4	109.8	108.1	101.1	109.5	109.2	106.4
Other current transfers – paid	11.8	14.3	14.3	13.9	14.2	15.8	17.5	121.2	99.9	97.1	102.5	110.9	111.2
Current expenditure	138.7	150.5	159.5	163.0	166.9	182.5	195.1	108.5	105.9	102.2	102.4	109.4	106.9
Gross disposable income	369.8	424.1	475.1	517.9	565.1	607.8	657.7	114.7	112.0	109.0	109.1	107.6	108.2
Adjustment for the change in net equity of households in pension funds	-	-	-	0.9	1.3	1.8	2.7	-	-	-	138.5	144.1	146.9
Final household consumption	328.6	369.6	413.9	462.8	502.5	552.0	595.4	112.5	112.0	111.8	108.6	109.9	107.9
<i>Share in gross disposable income in %</i>	<i>88.9</i>	<i>87.1</i>	<i>87.1</i>	<i>89.4</i>	<i>88.9</i>	<i>90.8</i>	<i>90.5</i>	<i>x</i>	<i>x</i>	<i>x</i>	<i>x</i>	<i>x</i>	<i>x</i>
Gross household savings	41.2	54.5	61.2	56.0	63.9	57.6	65.0	132.3	112.2	91.5	114.1	90.2	112.9
<i>Share in gross disposable income in %</i>	<i>11.1</i>	<i>12.9</i>	<i>12.9</i>	<i>10.8</i>	<i>11.3</i>	<i>9.5</i>	<i>9.9</i>	<i>x</i>	<i>x</i>	<i>x</i>	<i>x</i>	<i>x</i>	<i>x</i>

Based on data in Sk millions

Source: Statistical Office of the SR, ESNÚ 95 methodology applied

Average Wages and Numbers of Employed Persons by Sector (index; the same period of the previous year = 100)

	Average monthly wage						Average number of employed persons			
	2001			2002			2001		2002	
	nominal Sk	index	real index	nominal Sk	index	real index	natural persons	index	natural persons	index
Economy as a whole	12,365	108.2	100.8	13,511	109.3	105.8	2,006,165	101.5	2,008,851	100.1
of which:										
Agriculture, forestry, fishing	9,750	108.1	100.7	10,413	106.8	103.4	140,090	98.9	141,095	100.7
Industry in total	13,373	110.2	102.7	14,354	107.3	103.9	554,353	101.0	555,379	100.2
Mining and quarrying	14,470	108.3	100.9	15,595	107.8	104.4	13,775	88.1	12,186	88.5
Manufacturing	12,908	110.1	102.6	13,837	107.2	103.8	494,088	101.7	496,404	100.5
Electricity generation, and distribution, gas and water supply	17,984	112.6	104.9	19,516	108.5	105.0	46,489	98.0	46,789	100.6
Construction	11,047	104.8	97.7	11,547	104.5	101.2	122,873	97.7	124,882	101.6
Wholesale, retail trade, repairs	13,394	105.8	98.6	14,117	105.4	102.0	311,492	102.8	315,200	101.2
Hotels and restaurants	9,450	107.4	100.1	10,282	108.8	105.3	42,156	103.4	42,425	97.9
Transport, warehousing, post and telecommunications	13,626	109.4	102.0	14,553	106.8	103.4	148,856	99.2	147,095	98.8
Financial intermediation, insurance	24,409	110.2	102.7	27,094	111.0	107.5	36,436	100.0	37,090	101.8
Real estate, renting, business activities and research	15,547	110.3	102.8	17,102	110.0	106.5	152,345	105.9	153,259	100.6
Public administration and defence; compulsory social security	14,662	106.4	99.2	16,509	112.6	109.0	80,507	100.4	82,834	100.2
Education	9,450	105.1	97.9	10,934	115.7	112.0	178,042	99.0	177,492	99.7
Health and social work	10,380	111.4	103.8	12,020	115.8	112.1	140,064	100.7	139,903	99.9
Other community, social and personal activities	8,879	107.2	99.9	10,220	115.1	111.4	98,951	113.4	92,197	96.4
<i>Consumer prices – yearly average</i>	x	107.3	x	x	103.3	x	x	x	x	x

Source: Statistical Office of the SR.

Balance of Payments of the SR for January to December 2002

used exchange rate of USD = 45.335 Sk	Receipts / Credit (+)		Payments / Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
Goods	651,256.0	14,365.4	747,883.0	16,496.8	-96,627.0	-2,131.4
Services	126,289.7	2,785.7	105,638.1	2,330.2	20,651.6	455.5
Transportation	52,588.9	1,160.0	27,093.8	597.6	25,495.1	562.4
Travel	32,820.3	724.0	20,045.3	442.2	12,775.0	281.8
Other services	40,880.5	901.7	58,499.0	1,290.4	-17,618.5	-388.6
Income	15,556.6	343.1	36,246.7	799.5	-20,690.1	-456.4
Compensation of employees	1,095.1	24.2	512.6	11.3	582.5	12.8
Income from investment	14,461.5	319.0	35,734.1	788.2	-21,272.6	-469.2
Current transfers	21,568.9	475.8	12,803.9	282.4	8,765.0	193.3
CURRENT ACCOUNT	814,671.2	17,970.0	902,571.7	19,908.9	-87,900.5	-1,938.9
Capital account	5,794.0	127.8	929.1	20.5	4,864.9	107.3
Financial account	2,568,477.9	56,636.8	-2,339,033.9	-51,568.9	229,444.0	5,068.0
Direct investment	483,794.6	10,671.5	-302,127.9	-6,664.3	181,666.7	4,007.2
Abroad (direct investor = resident)	17,385.0	383.5	-17,608.0	-388.4	-223.0	-4.9
Equity capital and reinvested earnings	2,686.0	59.2	-2,773.0	-61.2	-87.0	-1.9
Other capital	14,699.0	324.2	-14,835.0	-327.2	-136.0	-3.0
In the SR (recipient of dir. investment = resident)	466,409.6	10,288.1	-284,519.9	-6,275.9	181,889.7	4,012.1
Equity capital and reinvested earnings	191,440.6	4,222.8	-11,693.9	-257.9	179,746.7	3,964.9
Other capital	274,969.0	6,065.3	-272,826.0	-6,018.0	2,143.0	47.3
Portfolio investment	341,962.0	7,543.0	-316,836.0	-6,988.8	25,126.0	554.2
Assets	176,247.5	3,887.7	-163,884.6	-3,615.0	12,362.9	272.7
Liabilities	165,714.5	3,655.3	-152,951.4	-3,373.8	12,763.1	281.5
Other investment	1,742,721.3	38,422.3	-1,720,070.0	-37,915.7	22,651.3	506.5
Long-term	54,671.5	1,215.2	-59,623.7	-1,317.5	-4,952.2	-102.3
Assets	22,502.0	506.4	-10,028.2	-221.2	12,473.8	285.2
Liabilities	32,169.5	708.8	-49,595.5	-1,096.3	-17,426.0	-387.5
Short-term	1,688,049.8	37,207.0	-1,660,446.3	-36,598.2	27,603.5	608.8
Assets	1,115,881.5	24,614.1	-1,096,047.6	-24,176.6	19,833.9	437.5
Liabilities	572,168.3	12,592.9	-564,398.7	-12,421.6	7,769.6	171.3
CAPITAL AND FINANCIAL ACCOUNT	2,574,271.9	56,764.6	-2,339,963.0	-51,589.4	234,308.9	5,175.3
ERRORS AND OMISSIONS	x	x	x	x	14,187.6	409.3
TOTAL BALANCE	-10,692.3	-242.5	171,288.3	3,888.2	160,596.0	3,645.7
Monetary gold	0.0	0.0	0.0	0.0	0.0	0.0
Special drawing rights	0.0	0.0	-19.1	-0.4	-19.1	-0.4
Foreign exchange assets	10,692.3	242.5	-171,269.2	-3,887.8	-160,576.9	-3,645.3
Deposits	10,692.3	242.5	0.0	0.0	10,692.3	242.5
Securities	0.0	0.0	-171,269.2	-3,887.8	-171,269.2	-3,887.8
Bonds and bills of exchange	0.0	0.0	-35,695.7	-810.6	-35,695.7	-810.6
Money market instruments and fin. derivatives	0.0	0.0	-135,573.5	-3,077.2	-135,573.5	-3,077.2
RESERVE ASSETS	10,692.3	242.5	-171,288.3	-3,888.2	-160,596.0	-3,645.7

Note: Preliminary data

Current Account of Balance of Payments of the SR for January to December 2002

used exchange rate of USD = 45.335 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
GOODS	651,256.0	14,365.4	747,883.0	16,496.8	-96,627.0	-2,131.4
General merchandise	365,575.0	8,063.9	556,965.0	12,285.5	-191,390.0	-4,221.7
Goods for processing	284,804.0	6,282.2	189,512.0	4,180.3	95,292.0	2,102.0
Repairs on goods	729.0	16.1	1,270.0	28.0	-541.0	-11.9
Nonmonetary gold	148.0	3.3	136.0	3.0	12.0	0.3
SERVICES	126,289.7	2,785.7	105,638.1	2,330.2	20,651.6	455.5
Transportation	52,588.9	1,160.0	27,093.8	597.6	25,495.1	562.4
Railway transport	9,555.4	210.8	10,784.1	237.9	-1,228.7	-27.1
passenger	2.9	0.1	3.1	0.1	-0.2	0.0
freight	9,552.5	210.7	10,781.0	237.8	-1,228.5	-27.1
Other transport	43,033.5	949.2	16,309.7	359.8	26,723.8	589.5
passenger	286.0	6.3	2,871.1	63.3	-2,585.1	-57.0
freight	6,044.8	133.3	6,282.1	138.6	-237.3	-5.2
other	36,702.7	809.6	7,156.5	157.9	29,546.2	651.7
of which: transport gass and petrol	31,539.0	695.7	0.0	0.0	31,539.0	695.7
Travel	32,820.3	724.0	20,045.3	442.2	12,775.0	281.8
Business	0.0	0.0	1,228.5	27.1	-1,228.5	-27.1
Personal	32,820.3	724.0	18,816.8	415.1	14,003.5	308.9
Other services	40,880.5	901.7	58,499.0	1,290.4	-17,618.5	-388.6
Communication services	2,608.2	57.5	1,968.0	43.4	640.2	14.1
Construction services	2,273.1	50.1	2,266.0	50.0	7.1	0.2
Insurance services	712.4	15.7	2,539.9	56.0	-1,827.5	-40.3
Financial services	3,024.0	66.7	5,611.7	123.8	-2,587.7	-57.1
Legal, accounting and advisory services	3,368.1	74.3	7,680.6	169.4	-4,312.5	-95.1
Computer and information services	3,198.9	70.6	3,631.9	80.1	-433.0	-9.6
Other business services	10,648.6	234.9	14,430.3	318.3	-3,781.7	-83.4
Services in other activities	15,047.2	331.9	20,370.6	449.3	-5,323.4	-117.4
INCOME	15,556.6	343.1	36,246.7	799.5	-20,690.1	-456.4
Compensation of employees	1,095.1	24.2	512.6	11.3	582.5	12.8
Investment income	14,461.5	319.0	35,734.1	788.2	-21,272.6	-469.2
Direct investment	511.9	11.3	7,391.6	163.0	-6,879.7	-151.8
income on equity	432.3	9.5	6,772.3	149.4	-6,340.0	-139.8
income on debt (interest)	79.6	1.8	619.3	13.7	-539.7	-11.9
Portfolio investment	10,228.3	225.6	14,175.2	312.7	-3,946.9	-87.1
income on equity	13.8	0.3	190.0	4.2	-176.2	-3.9
income on debt (interest)	10,214.5	225.3	13,985.2	308.5	-3,770.7	-83.2
Other investment	3,721.3	82.1	14,167.3	312.5	-10,446.0	-230.4
CURRENT TRANSFERS	21,568.9	475.8	12,803.9	282.4	8,765.0	193.3
Government	57.8	1.3	366.5	8.1	-308.7	-6.8
Other	21,511.1	474.5	12,437.4	274.3	9,073.7	200.1
CURRENT ACCOUNT	814,671.2	17,970.0	902,571.7	19,908.9	-87,900.5	-1,938.9

Note: Preliminary data

Capital Account of Balance of Payments of the SR for January to December 2002

used exchange rate of USD = 45.335 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
CAPITAL ACCOUNT	5,794.0	127.8	929.1	20.5	4,864.9	107.3
Capital transfers	5,700.4	125.7	438.6	9.7	5,261.8	116.1
Acquisition/disposal of non-prod. and nonfinan. assets	93.6	2.1	490.5	10.8	-396.9	-8.8

Note: Preliminary data

Financial Account of Balance of Payments of the SR for January to December 2002

used exchange rate of USD = 45.335 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
DIRECT INVESTMENT	483,794.6	10,671.5	-302,127.9	-6,664.3	181,666.7	4,007.2
ABROAD (direct investor = resident)	17,385.0	383.5	-17,608.0	-388.4	-223.0	-4.9
Equity capital	2,686.0	59.2	-2,773.0	-61.2	-87.0	-1.9
Claims on affiliated enterprises	2,686.0	59.2	-2,773.0	-61.2	-87.0	-1.9
Liabilities to affiliated enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Reinvested earnings	0.0	0.0	0.0	0.0	0.0	0.0
Other capital	14,699.0	324.2	-14,835.0	-327.2	-136.0	-3.0
Claims on affiliated enterprises	14,628.0	322.7	-14,811.0	-326.7	-183.0	-4.0
Liabilities to affiliated enterprises	71.0	1.6	-24.0	-0.5	47.0	1.0
IN SR (recipient of direct investment = resident)	466,409.6	10,288.1	-284,519.9	-6,275.9	181,889.7	4,012.1
Equity capital	190,898.6	4,210.8	-11,693.9	-257.9	179,204.7	3,952.9
Claims on direct investors	0.0	0.0	0.0	0.0	0.0	0.0
Liabilities to direct investors	190,898.6	4,210.8	-11,693.9	-257.9	179,204.7	3,952.9
Reinvested earnings	542.0	12.0	0.0	0.0	542.0	12.0
Other capital	274,969.0	6,065.3	-272,826.0	-6,018.0	2,143.0	47.3
Claims on direct investors	131,893.0	2,909.3	-136,895.0	-3,019.6	-5,002.0	-110.3
Liabilities to direct investors	143,076.0	3,156.0	-135,931.0	-2,998.4	7,145.0	157.6
PORTFOLIO INVESTMENT	341,962.0	7,543.0	-316,836.0	-6,988.8	25,126.0	554.2
ASSETS	176,247.5	3,887.7	-163,884.6	-3,615.0	12,362.9	272.7
Equity securities	1,127.5	24.9	-1,075.2	-23.7	52.3	1.2
Debt securities	175,120.0	3,862.8	-162,809.4	-3,591.3	12,310.6	271.5
Bonds and notes	169,670.0	3,742.6	-157,365.8	-3,471.2	12,304.2	271.4
Government + NBS	0.0	0.0	0.0	0.0	0.0	0.0
Banks	168,446.0	3,715.6	-152,681.8	-3,367.9	15,764.2	347.7
Other sectors	1,224.0	27.0	-4,684.0	-103.3	-3,460.0	-76.3
Money market instruments	5,450.0	120.2	-5,440.6	-120.0	9.4	0.2
Financial derivatives	0.0	0.0	-3.0	-0.1	-3.0	-0.1
LIABILITIES	165,714.5	3,655.3	-152,951.4	-3,373.8	12,763.1	281.5
Equity securities	6,017.7	132.7	-5,523.2	-121.8	494.5	10.9
Debt securities	159,696.8	3,522.6	-147,428.2	-3,252.0	12,268.6	270.6
Bonds and notes	158,570.5	3,497.8	-146,106.0	-3,222.8	12,464.5	274.9
Government + NBS	148,519.4	3,276.0	-143,068.5	-3,155.8	5,450.9	120.2
Banks	2,005.4	44.2	-2,019.0	-44.5	-13.6	-0.3
Other sectors	8,045.7	177.5	-1,018.5	-22.5	7,027.2	155.0
Money market instruments	495.3	10.9	-802.2	-17.7	-306.9	-6.8
Financial derivatives	631.0	13.9	-520.0	-11.5	111.0	2.4
OTHER INVESTMENT	1,742,721.3	38,422.3	-1,720,070.0	-37,915.7	22,651.3	506.5
ASSETS	1,138,383.5	25,120.5	-1,106,075.8	-24,397.8	32,307.7	722.7
Trade credits	400,190.0	8,827.4	-405,438.0	-8,943.2	-5,248.0	-115.8
long-term	250.0	5.5	-202.0	-4.5	48.0	1.1
short-term	399,940.0	8,821.9	-405,236.0	-8,938.7	-5,296.0	-116.8
Loans	20,162.8	454.8	-8,759.2	-193.2	11,403.6	261.6
Government + NBS	13,189.4	301.0	-138.6	-3.1	13,050.8	297.9
long-term	13,189.4	301.0	-138.6	-3.1	13,050.8	297.9
short-term	0.0	0.0	0.0	0.0	0.0	0.0
Banks	4,425.4	97.6	-5,188.6	-114.5	-763.2	-16.8
long-term	4,425.4	97.6	-4,235.5	-93.4	189.9	4.2
short-term	0.0	0.0	-953.1	-21.0	-953.1	-21.0
Other sectors	2,548.0	56.2	-3,432.0	-75.7	-884.0	-19.5
long-term	77.0	1.7	-329.0	-7.3	-252.0	-5.6
short-term	2,471.0	54.5	-3,103.0	-68.4	-632.0	-13.9
Cash and deposits	19,892.5	438.8	-5,319.0	-117.3	14,573.5	321.5
Other assets	698,138.2	15,399.5	-686,559.6	-15,144.1	11,578.6	255.4

Continued on next page.

Financial Account of Balance of Payments of the SR for January to December 2002 – continued

used exchange rate of USD = 45.335 Sk	Receipts / Credit (+)		Payments/ Debit (-)		Balance	
	Sk millions	US\$ millions	Sk millions	US\$ millions	Sk millions	US\$ millions
LIABILITIES	604,337.8	13,301.7	-613,994.2	-13,517.9	-9,656.4	-216.2
Trade credits	464,432.0	10,244.4	-456,607.0	-10,071.8	7,825.0	172.6
long-term	1,816.0	40.1	-1,611.0	-35.5	205.0	4.5
short-term	462,616.0	10,204.4	-454,996.0	-10,036.3	7,620.0	168.1
Loans	119,784.7	2,613.5	-151,965.1	-3,326.5	-32,180.4	-713.0
Government + NBS	51,439.9	1,105.9	-74,978.7	-1,628.3	-23,538.8	-522.4
long-term	1,218.6	26.1	-16,930.1	-375.8	-15,711.5	-349.7
short-term	50,221.3	1,079.8	-58,048.6	-1,252.5	-7,827.3	-172.7
Banks	8,134.3	179.4	-7,721.4	-170.3	412.9	9.1
long-term	2,133.5	47.1	-1,241.4	-27.4	892.1	19.7
short-term	6,000.8	132.4	-6,480.0	-142.9	-479.2	-10.6
Other sectors	60,210.5	1,328.1	-69,265.0	-1,527.8	-9,054.5	-199.7
long-term	19,539.5	431.0	-29,813.0	-657.6	-10,273.5	-226.6
short-term	40,671.0	897.1	-39,452.0	-870.2	1,219.0	26.9
Cash and deposits	7,461.9	164.6	-5,422.1	-119.6	2,039.8	45.0
Other liabilities	12,659.2	279.2	0.0	0.0	12,659.2	279.2
long-term	0.0	0.0	0.0	0.0	0.0	0.0
short-term	12,659.2	279.2	0.0	0.0	12,659.2	279.2
FINANCIAL ACCOUNT	2,568,477.9	56,636.8	-2,339,033.9	-51,568.9	229,444.0	5,068.0

Note: Preliminary data

**NEER of the Slovak koruna (calculations based on January-September 1990 average = 100)
(weights in 1993 and for the currency basket of the Sk variant in 1999: 71.3% DEM, 28.7% USD)**

	Sk exchange rate (monthly average)				Calculation for the currency basket of the Sk		Calculation for 8 trading partners (excluding the Czech Republic)		Calculation for 9 trading partners (including the Czech Republic)	
	Sk for 1 USD		Sk for 1 DEM		NEER		NEER		NEER	
	Exchange rate	Year-on-year change in %	Exchange rate	Year-on-year change in %	Index	Year-on-year change in %	Index	Year-on-year change in %	Index	Year-on-year change in %
December 1990	24.190		16.215		62.9		61.5		80.4	
December 1991	28.550	18.0	18.140	11.9	55.2	-12.3	54.8	-11.0	76.5	-5.0
December 1992	28.590	0.1	18.090	-0.3	55.3	0.2	56.3	2.8	77.3	1.1
December 1993	32.968	15.3	19.283	6.6	50.7	-8.3	53.0	-6.0	67.8	-12.3
December 1994	31.465	-4.6	20.002	3.7	50.0	-1.3	51.6	-2.6	67.9	0.1
December 1995	29.705	-5.6	20.615	3.1	49.7	-0.6	50.7	-1.7	69.4	2.1
December 1996	31.579	6.3	20.365	-1.2	49.3	-0.9	50.3	-0.8	67.7	-2.4
December 1997	34.528	9.3	19.438	-4.6	49.6	0.7	51.9	3.2	74.8	10.4
December 1998	36.207	4.9	21.683	11.5	45.2	-8.9	46.7	-9.9	64.0	-14.4
December 1999	42.059	16.2	21.759	0.4	43.2	-4.4	46.1	-1.4	64.3	0.5
December 2000	48.639	15.6	22.241	2.2	40.6	-6.0	44.5	-3.5	61.3	-4.7
December 2001	48.233	-0.8	22.041	-0.9	41.1	1.2	45.1	1.3	59.7	-2.7
December 2002	41.137	-14.7	21.360	-3.1	43.9	6.7	46.7	3.6	60.0	0.6

Note:
- (minus) means strengthening of the Sk and appreciation of NEER and REER indices
+ (plus) means weakening of the Sk and depreciation of NEER and REER

**REER of the Slovak koruna (calculations based on January-September 1990 average = 100)
(weights in 1993 and for the currency basket of the Sk variant in 1999: 71.3% DEM, 28.7% USD)**

	Calculations for the currency basket of the Sk				Calculation for 8 trading partners (excluding the Czech Republic)				Calculation for 9 trading partners (including the Czech Republic)			
	on the basis of CPI		on the basis of PPI		on the basis of CPI		on the basis of PPI		on the basis of CPI		on the basis of PPI	
	Index	Year-on-year change (%)	Index	Year-on-year change (%)	Index	Year-on-year change (%)	Index	Year-on-year change (%)	Index	Year-on-year change (%)	Index	Year-on-year change (%)
December 1990	68.8		72.4		67.3		71.2		83.7		86.4	
December 1991	91.9	33.7	94.6	30.8	91.1	35.4	95.0	33.4	97.0	15.9	94.8	9.7
December 1992	97.1	5.7	99.9	5.6	98.6	8.2	102.7	8.1	98.4	1.4	96.3	1.5
December 1993	99.8	2.8	101.6	1.7	104.0	5.4	107.0	4.3	93.5	-4.9	88.1	-8.5
December 1994	107.0	7.3	107.6	5.9	110.2	6.0	109.4	2.2	97.8	4.5	91.9	4.4
December 1995	112.2	4.8	112.7	4.8	113.7	3.2	114.3	4.5	101.5	3.9	96.3	4.7
December 1996	115.0	2.5	116.1	3.0	116.5	2.5	119.2	4.2	98.7	-2.8	96.1	-0.2
December 1997	121.0	5.2	122.3	5.4	125.8	8.0	127.2	6.8	109.0	10.4	107.1	11.4
December 1998	115.6	-4.5	115.7	-5.4	118.8	-5.6	120.7	-5.2	94.5	-13.3	93.3	-12.9
December 1999	124.1	7.4	115.1	-0.5	131.8	10.9	124.3	3.0	106.3	12.4	97.8	4.8
December 2000	123.4	-0.6	112.8	-2.0	134.7	2.2	124.7	0.3	106.3	0.0	96.9	-0.9
December 2001	130.8	6.0	118.5	5.1	142.7	5.9	130.7	4.8	106.7	0.4	96.3	-0.6
December 2002	142.1	8.7	127.9	7.9	150.2	5.3	136.6	4.5	109.8	2.9	98.9	2.7

Note:
- (minus) means strengthening of the Sk and appreciation of NEER and REER indices
+ (plus) means weakening of the Sk and depreciation of NEER and REER

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

	2002												
	1. 1.	31. 1.	28. 2.	31. 3.	30. 4.	31. 5.	30. 6.	31. 7.	31. 8.	30. 9.	31. 10.	30. 11.	31. 12. ^{1/}
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	28.899
Fixed exchange rate SKK/EUR	34.912	34.912	34.912	34.912	34.912	34.912	34.912	34.912	34.912	34.912	34.912	34.912	34.912
ASSETS													
Net foreign assets	65.2	66.3	77.4	64.6	72.5	68.9	67.0	153.3	160.1	172.8	176.5	187.1	176.6
Foreign assets	235.2	234.1	231.5	226.0	222.9	220.0	218.9	318.8	314.6	320.2	319.7	329.1	331.2
Foreign liabilities	170.0	167.8	154.1	161.4	150.4	151.1	151.9	165.5	154.5	147.4	143.2	142.0	154.6
Net domestic assets	586.0	573.6	568.5	573.2	560.8	569.9	580.7	506.3	503.0	484.4	485.9	483.0	504.9
Domestic credit	649.2	656.0	641.0	648.7	647.0	654.8	663.7	555.1	564.7	546.3	554.9	554.0	572.4
Net credit to general government	319.2	323.4	340.1	343.1	341.1	347.1	345.7	243.5	245.5	236.5	237.6	233.6	245.3
Net credit to NPF	8.4	9.0	5.8	6.2	3.1	3.4	9.8	-0.7	4.4	-8.4	-3.8	-6.2	-3.1
Credit to households and enterprises	321.6	323.6	295.1	299.4	302.8	304.3	308.2	312.3	314.8	318.2	321.1	326.6	330.2
Credit in Slovak crown	282.3	283.9	254.6	258.4	262.1	264.1	267.9	271.3	273.2	276.9	278.9	282.6	286.6
- Credit to enterprises	230.4	231.7	202.0	205.9	208.8	209.8	212.8	214.9	216.7	219.3	220.5	223.2	225.3
- Credit to households	51.9	52.2	52.6	52.5	53.3	54.3	55.1	56.4	56.5	57.6	58.4	59.4	61.3
Credit in foreign currency	39.3	39.7	40.5	41.0	40.7	40.2	40.3	41.0	41.6	41.3	42.2	44.0	43.6
LIABILITIES													
Liquid liabilities [M2]	651.2	639.9	645.9	637.8	633.3	638.8	647.7	659.6	663.1	657.2	662.4	670.1	681.5
Money [M1]	228.5	217.8	214.2	210.3	210.6	212.1	218.7	219.3	222.5	221.1	222.8	227.0	246.1
Currency outside banks [M0]	81.0	79.7	80.1	79.6	78.8	79.0	79.6	79.3	80.4	80.7	81.4	83.1	84.2
Demand deposits	147.5	138.1	134.1	130.7	131.8	133.1	139.1	140.0	142.1	140.4	141.4	143.9	161.9
- Households	67.1	68.1	68.6	67.9	67.8	68.3	69.9	69.6	70.0	69.7	69.4	70.0	73.1
- Enterprises	78.4	68.5	64.1	61.5	62.6	63.2	67.9	68.1	70.6	69.4	71.1	72.6	85.5
- Insurance companies	2.0	1.5	1.4	1.3	1.4	1.6	1.3	2.3	1.5	1.3	0.9	1.3	3.3
Quasi-money [QM]	422.7	422.1	431.7	427.5	422.7	426.7	429.0	440.3	440.6	436.1	439.6	443.1	435.4
Time deposits	346.3	346.7	354.9	352.7	344.4	347.4	346.3	352.5	352.6	349.8	353.9	356.5	350.1
- Households	256.3	258.8	260.4	258.2	254.9	252.9	249.0	247.1	246.7	245.6	247.5	247.0	250.4
- Enterprises	67.2	65.0	71.3	71.4	67.6	72.3	73.9	80.8	85.6	84.5	90.3	94.3	82.0
- Insurance companies	22.8	22.9	23.2	23.1	21.9	22.2	23.4	24.6	20.3	19.7	16.1	15.2	17.7
Foreign-currency deposits	76.4	75.4	76.8	74.8	78.3	79.3	82.7	87.8	88.0	86.3	85.7	86.6	85.3
- Households	49.0	48.7	48.6	48.3	49.4	50.7	52.5	53.4	54.3	54.9	54.9	54.3	54.0
- Enterprises	27.4	26.7	28.2	26.5	28.9	28.6	30.2	34.4	33.7	31.4	30.8	32.3	31.3
Other items net	63.2	82.4	72.5	75.5	86.2	84.9	83.0	48.8	61.7	61.9	69.0	71.0	67.5

Selected items of the Monetary Survey – analytical time series (adjustment ex ante) ^{1/}

Net foreign assets	67.7	68.8	79.9	67.1	75.1	71.5	69.7	156.0	162.8	175.6	179.4	190.0	179.6
Net credit to general government	214.2	218.4	223.7	227.5	225.5	231.5	235.6	241.7	245.3	239.9	243.8	239.8	252.7
Credit to households and enterprises	436.1	438.1	441.1	445.4	448.8	450.3	454.2	458.3	460.8	464.2	467.1	472.6	476.2

Selected items of the Monetary Survey – analytical time series (adjustment ex post) ^{1/}

Net foreign assets	65.2	66.3	77.4	64.6	72.5	68.9	67.0	153.3	160.1	172.8	176.5	187.1	176.6
Net credit to general government	206.8	211.0	216.3	220.1	218.1	224.1	228.2	234.3	237.9	232.5	236.4	232.4	245.3
Credit to households and enterprises	290.1	292.1	295.1	299.4	302.8	304.3	308.2	312.3	314.8	318.2	321.1	326.6	330.2

^{1/} Revised preliminary data

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to operate in 2000, 2001 and 2002, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (such adjustments concern loans to households and enterprises).

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

	2002												
	1. 1.	31. 1.	28. 2.	31. 3.	30. 4.	31. 5.	30. 6.	31. 7.	31. 8.	30. 9.	31. 10.	30. 11.	31. 12. ^{1/}
Fixed exchange rate SKK/USD	48.467	48.467	48.467	48.467	48.467	48.467	48.467	48.467	48.467	48.467	48.467	48.467	48.467
Fixed exchange rate SKK/EUR	42.760	42.760	42.760	42.760	42.760	42.760	42.760	42.760	42.760	42.760	42.760	42.760	42.760
ASSETS													
Net foreign assets	102.9	104.4	116.4	100.0	111.0	105.2	104.8	223.0	229.9	248.9	248.6	262.0	249.5
Foreign assets	320.2	318.4	315.3	307.4	306.0	301.7	302.2	436.5	430.1	439.6	435.8	449.3	451.6
Foreign liabilities	217.3	214.0	198.9	207.4	195.0	196.5	197.4	213.5	200.2	190.7	187.2	187.3	202.1
Net domestic assets	577.0	564.0	558.4	566.0	551.8	563.5	574.1	469.7	466.4	440.8	446.1	440.8	464.2
Domestic credit	691.6	698.5	683.5	691.1	689.3	696.9	706.0	597.6	607.0	588.3	597.1	596.8	615.0
Net credit to general government	347.4	351.6	368.0	370.7	368.7	374.7	373.4	271.2	272.9	263.6	264.6	260.6	272.2
Net credit to NPF	8.4	9.0	5.8	6.2	3.1	3.4	9.8	-0.7	4.4	-8.4	-3.8	-6.2	-3.1
Credit to households and enterprises	335.8	337.9	309.7	314.2	317.5	318.8	322.8	327.1	329.7	333.1	336.3	342.4	345.9
Credit in Slovak crown	282.3	283.9	254.6	258.4	262.1	264.1	267.9	271.3	273.2	276.9	278.9	282.6	286.6
- Credit to enterprises	230.4	231.7	202.0	205.9	208.8	209.8	212.8	214.9	216.7	219.3	220.5	223.2	225.3
- Credit to households	51.9	52.2	52.6	52.5	53.3	54.3	55.1	56.4	56.5	57.6	58.4	59.4	61.3
Credit in foreign currency	53.5	54.0	55.1	55.8	55.4	54.7	54.9	55.8	56.5	56.2	57.4	59.8	59.3
LIABILITIES													
Liquid liabilities [M2]	679.9	668.4	674.8	666.0	662.8	668.7	678.9	692.7	696.3	689.7	694.7	702.8	713.7
Money [M1]	228.5	217.8	214.2	210.3	210.6	212.1	218.7	219.3	222.5	221.1	222.8	227.0	246.1
Currency outside banks [M0]	81.0	79.7	80.1	79.6	78.8	79.0	79.6	79.3	80.4	80.7	81.4	83.1	84.2
Demand deposits	147.5	138.1	134.1	130.7	131.8	133.1	139.1	140.0	142.1	140.4	141.4	143.9	161.9
- Households	67.1	68.1	68.6	67.9	67.8	68.3	69.9	69.6	70.0	69.7	69.4	70.0	73.1
- Enterprises	78.4	68.5	64.1	61.5	62.6	63.2	67.9	68.1	70.6	69.4	71.1	72.6	85.5
- Insurance companies	2.0	1.5	1.4	1.3	1.4	1.6	1.3	2.3	1.5	1.3	0.9	1.3	3.3
Quasi-money [QM]	451.4	450.6	460.6	455.7	452.2	456.6	460.2	473.4	473.8	468.6	471.9	475.8	467.6
Time deposits	346.3	346.7	354.9	352.7	344.4	347.4	346.3	352.5	352.6	349.8	353.9	356.5	350.1
- Households	256.3	258.8	260.4	258.2	254.9	252.9	249.0	247.1	246.7	245.6	247.5	247.0	250.4
- Enterprises	67.2	65.0	71.3	71.4	67.6	72.3	73.9	80.8	85.6	84.5	90.3	94.3	82.0
- Insurance companies	22.8	22.9	23.2	23.1	21.9	22.2	23.4	24.6	20.3	19.7	16.1	15.2	17.7
Foreign-currency deposits	105.1	103.9	105.7	103.0	107.8	109.2	113.9	120.9	121.2	118.8	118.0	119.3	117.5
- Households	67.4	67.1	66.9	66.5	68.0	69.8	72.3	73.6	74.7	75.6	75.6	74.8	74.3
- Enterprises	37.7	36.8	38.8	36.5	39.8	39.4	41.6	47.3	46.5	43.2	42.4	44.5	43.2
Other items net	114.6	134.5	125.1	125.1	137.5	133.4	131.9	127.9	140.6	147.5	151.0	156.0	150.8

Selected items of the Monetary Survey – analytical time series (adjustment ex ante) ^{1/}

Net foreign assets	107.1	108.6	120.6	104.3	115.4	109.6	109.3	227.5	234.5	253.6	253.4	266.8	254.6
Net credit to general government	242.4	246.6	251.6	255.1	253.1	259.1	263.3	269.4	272.7	267.0	270.8	266.8	279.6
Credit to households and enterprises	450.3	452.4	455.7	460.2	463.5	464.8	468.8	473.1	475.7	479.1	482.3	488.4	491.9

Selected items of the Monetary Survey – analytical time series (adjustment ex post) ^{1/}

Net foreign assets	102.9	104.4	116.4	100.0	111.0	105.2	104.8	223.0	229.9	248.9	248.6	262.0	249.5
Net credit to general government	235.0	239.2	244.2	247.7	245.7	251.7	255.9	262.0	265.3	259.6	263.4	259.4	272.2
Credit to households and enterprises	304.3	306.4	309.7	314.2	317.5	318.8	322.8	327.1	329.7	333.1	336.3	342.4	345.9

^{1/} Revised preliminary data

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to operate in 2000, 2001 and 2002, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (such adjustments concern loans to households and enterprises).

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

	2002												
	1. 1.	31. 1.	29. 2.	31. 3.	30. 4.	31. 5.	30. 6.	31. 7.	31. 8.	30. 9.	31. 10.	30. 11.	31. 12. ^{1/}
Current exchange rate SKK/USD	48.467	48.889	48.355	47.682	46.501	46.633	44.955	45.280	44.399	42.963	42.292	42.423	40.036
ASSETS													
Net foreign assets	102.9	104.7	115.9	98.7	108.6	106.2	103.0	221.7	223.9	233.8	231.5	246.8	228.5
Foreign assets	320.2	317.8	311.8	302.4	299.8	303.8	301.6	437.1	422.7	417.0	409.0	425.5	417.4
Foreign liabilities	217.3	213.1	195.9	203.7	191.2	197.6	198.6	215.4	198.8	183.2	177.5	178.7	188.9
Net domestic assets	577.0	563.4	557.5	565.3	551.3	562.0	574.7	470.2	469.1	448.9	454.8	448.5	474.4
Domestic credit	691.6	697.7	680.5	687.5	685.3	697.8	706.9	599.2	605.3	580.7	587.6	588.8	603.4
Net credit to general government	347.4	351.0	365.8	368.2	366.1	375.6	374.7	273.0	272.4	259.1	258.9	256.1	265.6
Net credit to NPF	8.4	9.0	5.8	6.2	3.1	3.4	9.8	-0.7	4.4	-8.4	-3.8	-6.2	-3.1
Credit to households and enterprises	335.8	337.7	308.9	313.1	316.1	318.8	322.4	326.9	328.5	330.0	332.5	338.9	340.9
Credit in Slovak crown	282.3	283.9	254.6	258.4	262.1	264.1	267.9	271.3	273.2	276.9	278.9	282.6	286.6
- Credit to enterprises	230.4	231.7	202.0	205.9	208.8	209.8	212.8	214.9	216.7	219.3	220.5	223.2	225.3
- Credit to households	51.9	52.2	52.6	52.5	53.3	54.3	55.1	56.4	56.5	57.6	58.4	59.4	61.3
Credit in foreign currency	53.5	53.8	54.3	54.7	54.0	54.7	54.5	55.6	55.3	53.1	53.6	56.3	54.3
LIABILITIES													
Liquid liabilities [M2]	679.9	668.1	673.4	664.0	659.9	668.2	677.7	691.9	693.0	682.7	686.3	695.3	702.9
Money [M1]	228.5	217.8	214.2	210.3	210.6	212.1	218.7	219.3	222.5	221.1	222.8	227.0	246.1
Currency outside banks [M0]	81.0	79.7	80.1	79.6	78.8	79.0	79.6	79.3	80.4	80.7	81.4	83.1	84.2
Demand deposits	147.5	138.1	134.1	130.7	131.8	133.1	139.1	140.0	142.1	140.4	141.4	143.9	161.9
- Households	67.1	68.1	68.6	67.9	67.8	68.3	69.9	69.6	70.0	69.7	69.4	70.0	73.1
- Enterprises	78.4	68.5	64.1	61.5	62.6	63.2	67.9	68.1	70.6	69.4	71.1	72.6	85.5
- Insurance companies	2.0	1.5	1.4	1.3	1.4	1.6	1.3	2.3	1.5	1.3	0.9	1.3	3.3
Quasi-money [QM]	451.4	450.3	459.2	453.7	449.3	456.1	459.0	472.6	470.5	461.6	463.5	468.3	456.8
Time deposits	346.3	346.7	354.9	352.7	344.4	347.4	346.3	352.5	352.6	349.8	353.9	356.5	350.1
- Households	256.3	258.8	260.4	258.2	254.9	252.9	249.0	247.1	246.7	245.6	247.5	247.0	250.4
- Enterprises	67.2	65.0	71.3	71.4	67.6	72.3	73.9	80.8	85.6	84.5	90.3	94.3	82.0
- Insurance companies	22.8	22.9	23.2	23.1	21.9	22.2	23.4	24.6	20.3	19.7	16.1	15.2	17.7
Foreign-currency deposits	105.1	103.6	104.3	101.0	104.9	108.7	112.7	120.1	117.9	111.8	109.6	111.8	106.7
- Households	67.4	66.9	66.0	65.2	66.2	69.5	71.5	73.1	72.7	71.1	70.2	70.1	67.5
- Enterprises	37.7	36.7	38.3	35.8	38.7	39.2	41.2	47.0	45.2	40.7	39.4	41.7	39.2
Other items net	114.6	134.3	123.0	122.2	134.0	135.8	132.2	129.0	136.2	131.8	132.8	140.3	129.0

Selected items of the Monetary Survey – analytical time series (adjustment ex ante) ^{1/}

Net foreign assets	107.1	108.9	120.1	102.9	112.8	110.4	107.2	225.9	228.1	238.0	235.7	251.0	232.7
Net credit to general government	242.4	246.0	249.4	252.6	250.5	260.0	264.6	271.2	272.2	262.5	265.1	262.3	273.0
Credit to households and enterprises	450.3	452.2	454.9	459.1	462.1	464.8	468.4	472.9	474.5	476.0	478.5	484.9	486.9

Selected items of the Monetary Survey – analytical time series (adjustment ex post) ^{1/}

Net foreign assets	102.9	104.7	115.9	98.7	108.6	106.2	103.0	221.7	223.9	233.8	231.5	246.8	228.5
Net credit to general government	235.0	238.6	242.0	245.2	243.1	252.6	257.2	263.8	264.8	255.1	257.7	254.9	265.6
Credit to households and enterprises	304.3	306.2	308.9	313.1	316.1	318.8	322.4	326.9	328.5	330.0	332.5	338.9	340.9

^{1/} Revised preliminary data

^{1/} Time series adjusted for issues of restructuring bonds, balance-sheet items of banks that ceased to operate in 2000, 2001 and 2002, account adjustments in connection with the restructuring of specific banks in 2000, and the conversion of loans into bonds (such adjustments concern loans to households and enterprises).

Money Supply M2 (at fixed exchange rates as of 1 January 1993) (Sk billions)

	2002					Change since		Change during		Change during		Change during		Change during	
	1. 1.	31. 3.	30. 6.	30. 9.	31. 12.	beginning of year	%	the 1st quarter	%	the 2nd quarter	%	the 3rd quarter	%	the 4th quarter	%
						Sk billions	%	Sk billions	%	Sk billions	%	Sk billions	%	Sk billions	%
Money Supply [M2]	651.2	637.8	647.7	657.2	681.5	30.3	4.7	-13.4	-2.1	9.9	1.6	9.5	1.5	24.3	3.7
Money [M1]	228.5	210.3	218.7	221.1	246.1	17.6	7.7	-18.2	-8.0	8.4	4.0	2.4	1.1	25.0	11.3
Currency outside banks [M0]	81.0	79.6	79.6	80.7	84.2	3.2	4.0	-1.4	-1.7	0.0	0.0	1.1	1.4	3.5	4.3
Demand deposits	147.5	130.7	139.1	140.4	161.9	14.4	9.8	-16.8	-11.4	8.4	6.4	1.3	0.9	21.5	15.3
- Households	67.1	67.9	69.9	69.7	73.1	6.0	8.9	0.8	1.2	2.0	2.9	-0.2	-0.3	3.4	4.9
- Enterprises	78.4	61.5	67.9	69.4	85.5	7.1	9.1	-16.9	-21.6	6.4	10.4	1.5	2.2	16.1	23.2
- Insurance companies	2.0	1.3	1.3	1.3	3.3	1.3	65.0	-0.7	-35.0	0.0	0.0	0.0	0.0	2.0	153.8
Quasi-money [QM]	422.7	427.5	429.0	436.1	435.4	12.7	3.0	4.8	1.1	1.5	0.4	7.1	1.7	-0.7	-0.2
Time deposits	346.3	352.7	346.3	349.8	350.1	3.8	1.1	6.4	1.8	-6.4	-1.8	3.5	1.0	0.3	0.1
- Households	256.3	258.2	249.0	245.6	250.4	-5.9	-2.3	1.9	0.7	-9.2	-3.6	-3.4	-1.4	4.8	2.0
- Enterprises	67.2	71.4	73.9	84.5	82.0	14.8	22.0	4.2	6.3	2.5	3.5	10.6	14.3	-2.5	-3.0
- Insurance companies	22.8	23.1	23.4	19.7	17.7	-5.1	-22.4	0.3	1.3	0.3	1.3	-3.7	-15.8	-2.0	-10.2
Foreign-currency deposits	76.4	74.8	82.7	86.3	85.3	8.9	11.6	-1.6	-2.1	7.9	10.6	3.6	4.4	-1.0	-1.2
- Households	49.0	48.3	52.5	54.9	54.0	5.0	10.2	-0.7	-1.4	4.2	8.7	2.4	4.6	-0.9	-1.6
- Enterprises	27.4	26.5	30.2	31.4	31.3	3.9	14.2	-0.9	-3.3	3.7	14.0	1.2	4.0	-0.1	-0.3
Slovak-crown deposits	493.8	483.4	485.4	490.2	512.0	18.2	3.7	-10.4	-2.1	2.0	0.4	4.8	1.0	21.8	4.4
- Households	323.4	326.1	318.9	315.3	323.5	0.1	0.0	2.7	0.8	-7.2	-2.2	-3.6	-1.1	8.2	2.6
- Enterprises	145.6	132.9	141.8	153.9	167.5	21.9	15.0	-12.7	-8.7	8.9	6.7	12.1	8.5	13.6	8.8
- Insurance companies	24.8	24.4	24.7	21.0	21.0	-3.8	-15.3	-0.4	-1.6	0.3	1.2	-3.7	-15.0	0.0	0.0

Total Volume of Loans (Sk billions)

	2001				2002											
	12	1. 1.	1	2	3	4	5	6	7	8	9	10	11	12		
1. TOTAL VOLUME OF LOANS (Sk + foreign currency)	338.3	338.3	340.3	322.2	325.7	327.9	330.9	334.5	337.8	341.0	342.1	344.9	350.9	351.5		
A. Slovak-crown loans	280.0	280.0	282.4	264.2	266.7	269.8	270.8	274.3	276.5	280.5	284.0	286.1	288.6	291.5		
- Non-financial organisations	194.6	194.6	196.7	167.2	171.6	173.9	174.0	176.4	177.5	179.6	182.5	183.2	184.2	185.4		
- Banking sector	12.6	12.6	12.9	12.9	12.8	12.9	13.7	14.0	14.2	13.9	14.1	14.8	16.6	16.9		
- Insurance sector	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0		
- Extrabudgetary needs of central and local authorities	12.7	12.7	13.4	24.5	23.2	22.6	21.6	21.3	20.1	22.2	22.0	22.1	21.0	19.7		
- Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1		
- Small businesses	6.6	6.6	6.3	6.1	5.5	6.0	6.1	6.2	6.1	6.3	6.4	6.2	6.2	6.5		
- Households	51.9	51.9	52.2	52.6	52.5	53.3	54.3	55.1	56.4	56.5	57.6	58.4	59.4	61.3		
- Foreigners (non-residents)	1.2	1.2	0.6	0.6	0.8	0.7	0.8	1.0	1.1	1.6	1.1	1.1	1.1	1.3		
- Other	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.2	0.1	0.1	0.2		
B. Loans in foreign currency ^{1/}	58.2	58.2	57.9	58.0	58.9	58.1	60.1	60.2	61.3	60.5	58.1	58.8	62.3	60.0		
2. SLOVAK-CROWN LOANS BY SECTOR	280.0	280.0	282.4	264.2	266.7	269.8	270.8	274.3	276.5	280.5	284.0	286.1	288.6	291.5		
a) Entrepreneurial sector	214.0	214.0	216.0	186.4	190.0	193.0	193.9	196.7	198.7	199.9	203.0	204.3	207.0	208.9		
- Public sector	60.5	60.6	60.1	48.2	51.5	51.5	52.3	53.9	53.7	54.1	55.7	55.3	56.9	57.3		
- Private sector (incl. cooperatives and households)	123.7	123.7	123.8	104.3	105.3	107.3	107.5	107.8	110.1	111.8	112.8	113.1	114.1	115.6		
- Under foreign control	29.8	29.8	32.2	33.9	33.2	34.1	34.1	34.9	34.9	34.1	34.6	35.9	35.9	35.9		
b) Government sector (extra-budgetary funds)	12.7	12.7	13.4	24.5	23.2	22.6	21.6	21.3	20.1	22.2	22.0	22.1	21.0	19.7		
c) Households	51.9	51.9	52.2	52.6	52.5	53.3	54.3	55.1	56.4	56.5	57.6	58.4	59.4	61.3		
d) Non-profit organisations	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		
e) Other	1.4	1.4	0.7	0.7	1.0	0.8	1.0	1.2	1.2	1.8	1.3	1.2	1.2	1.5		
3. SLOVAK-CROWN LOANS BY INDUSTRY	280.0	280.0	282.4	264.2	266.7	269.8	270.8	274.3	276.5	280.5	284.0	286.1	288.6	291.5		
a) Agriculture, hunting, and fishing	14.2	14.2	14.2	4.7	4.7	5.0	5.3	5.5	5.8	6.0	6.0	6.0	5.9	5.9		
b) Forestry and timber industry	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.1	0.2	0.2	0.1	0.1	0.1		
c) Raw materials extraction	2.3	2.3	2.3	1.6	1.5	1.6	1.6	1.7	1.8	1.7	1.8	1.7	1.5	1.5		
d) Industrial production - total	66.2	66.2	67.8	57.1	57.8	57.7	58.0	56.8	56.9	56.9	57.0	55.5	54.5	53.4		
- Foods, beverages, and tobacco	15.1	15.1	15.6	14.5	14.0	14.3	14.9	15.4	15.0	14.5	14.2	14.1	14.1	13.9		
- Chemical industry	8.2	8.2	8.8	9.6	8.8	8.8	8.8	8.2	8.2	8.1	7.6	7.3	6.9	7.2		
- Metallurgy and machine engineering	23.5	23.5	24.7	16.0	17.7	16.7	17.3	15.6	16.0	16.7	16.9	16.0	17.0	16.2		
- Electrical and electronic industry	4.3	4.3	4.1	3.7	3.3	3.9	3.6	3.8	3.6	3.6	3.9	3.8	3.1	2.8		
- Textile, clothing, and leather	2.4	2.4	2.6	2.3	2.3	2.5	2.4	2.7	2.8	2.6	2.6	2.6	2.0	2.1		
- Other industries	12.7	12.7	12.0	11.0	11.6	11.5	10.9	11.1	11.2	11.3	11.8	11.7	11.4	11.3		
e) Power industry, gas and water supply	36.6	36.6	37.3	35.3	38.7	39.3	38.6	39.2	39.2	39.3	39.3	39.7	41.2	42.4		
f) Building and construction	6.7	6.7	7.1	5.7	6.4	5.8	5.4	5.3	5.5	5.2	5.2	5.1	5.0	4.9		
g) Trade, repair of cons. goods and motor vehicles, hotels and restaurants	42.0	42.0	41.9	37.2	35.4	37.2	34.5	36.4	35.8	37.2	37.9	39.1	37.8	38.7		
h) Tourism	0.5	0.5	0.6	0.6	0.5	0.6	0.5	0.6	0.6	0.4	0.4	0.4	0.4	0.5		
i) Transport, warehousing, postal and telecom. services	13.4	13.4	13.3	13.7	13.9	13.7	15.7	16.7	17.5	18.0	20.1	20.5	21.5	21.7		
j) Banking industry	12.6	12.6	12.9	12.9	12.8	12.9	13.7	14.0	14.2	13.9	14.1	14.8	16.6	16.9		
k) Insurance sector	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.9	0.1	0.1	0.1	0.0	0.0		
l) Other	85.1	85.1	84.8	95.2	94.7	95.8	97.1	97.7	98.2	101.5	102.0	103.0	104.0	105.3		
4. TOTAL VOLUME OF LOANS (Sk + foreign currency)	338.3	338.3	340.3	322.2	325.7	327.9	330.9	334.5	337.8	341.0	342.1	344.9	350.9	351.4		
a) Short-term loans	110.3	110.0	114.9	108.1	108.6	109.4	109.5	110.2	111.7	108.4	108.9	110.4	113.0	113.3		
b) Medium-term loans	98.9	99.2	97.6	96.8	95.8	96.4	98.4	99.8	100.7	105.6	105.7	105.8	107.5	105.8		
c) Long-term loans	129.1	129.1	127.8	117.2	121.4	122.1	123.0	124.4	125.4	127.0	127.6	128.7	130.3	132.3		
4.1. SLOVAK-CROWN LOANS	280.0	280.0	282.4	264.2	266.7	269.8	270.8	274.3	276.5	280.5	284.0	286.1	288.6	291.5		
a) Short-term loans	88.8	88.4	92.6	86.3	84.9	86.3	85.0	85.8	86.3	85.5	86.9	88.5	89.2	91.9		
b) Medium-term loans	82.8	83.1	81.4	80.0	79.8	80.4	81.7	82.7	83.5	86.5	88.0	87.9	88.4	86.9		
c) Long-term loans	108.5	108.5	108.4	97.9	102.0	103.1	104.1	105.7	106.7	108.5	109.1	109.7	110.9	112.6		
4.2. LOANS IN FOREIGN CURRENCY ^{1/}	58.2	58.2	57.9	58.0	58.9	58.1	60.1	60.2	61.3	60.5	58.1	58.8	62.3	60.0		
a) Short-term loans	21.6	21.6	22.3	21.8	23.7	23.1	24.5	24.4	25.4	22.9	22.0	22.0	23.8	21.4		
b) Medium-term loans	16.1	16.1	16.2	16.8	16.0	16.0	16.7	17.1	17.2	19.2	17.7	17.9	19.1	18.9		
c) Long-term loans	20.6	20.6	19.4	19.4	19.3	19.0	18.9	18.7	18.7	18.5	18.5	18.9	19.4	19.7		

Continued on next page.

Total Volume of Loans (Sk billions) – continued

	2001						2002							
	12	1. 1.	1	2	3	4	5	6	7	8	9	10	11	12
5. SLOVAK-CROWN LOANS BY PURPOSE	280.0	280.0	282.4	264.2	266.7	269.8	270.8	274.3	276.5	280.5	284.0	286.1	288.6	291.5
a) Current assets	54.6	54.6	58.2	58.0	59.8	61.6	63.0	63.2	63.4	64.1	65.7	66.6	68.7	67.6
b) Capital goods	69.9	69.9	70.7	71.9	70.3	70.9	72.4	73.1	74.5	77.0	78.6	79.2	80.4	80.1
c) Privatisation	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.1	0.1	0.1	0.1
- Small-scale privatisation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
- Large-scale privatisation	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
d) Temporary lack of resources	8.8	8.8	8.3	8.2	8.1	8.1	8.2	8.5	8.6	8.2	8.1	8.3	8.2	8.4
e) Permanently revolving stocks	0.3	0.3	0.3	11.7	10.9	10.8	10.8	10.8	10.8	10.7	9.9	9.9	9.9	9.9
f) 'KBV' residential construction	4.9	4.9	6.3	6.3	6.2	6.2	6.2	5.8	5.8	5.8	5.7	5.7	5.2	4.8
g) Current account balances (debit)	11.2	11.2	12.8	13.6	12.7	13.9	13.6	14.5	15.1	15.4	15.8	16.6	16.2	15.9
h) Consumption	5.2	5.2	4.5	4.6	4.7	4.9	4.9	5.4	5.4	5.9	6.0	5.8	5.8	6.7
i) Standard claims with reservation	38.7	38.7	36.0	35.3	38.5	38.2	37.2	36.8	37.0	37.3	36.7	36.2	36.7	42.3
j) Classified receivables	70.6	70.6	68.0	36.8	38.8	38.2	37.5	37.6	37.2	36.3	35.6	34.1	34.4	34.1
- doubtful and disputable	5.0	5.0	3.2	2.8	4.1	4.1	3.7	3.8	3.7	3.3	3.1	2.6	2.7	2.6
- loss-making	60.7	60.7	60.9	29.8	29.9	29.5	29.4	29.3	29.3	28.6	28.1	27.1	27.4	26.2
- sub-standard	4.8	4.8	3.9	4.2	4.8	4.6	4.4	4.6	4.2	4.4	4.4	4.4	4.3	5.3
6. INFORMATIVE														
A. Total increase in loans														
(since beginning of year)														
- in Sk billions	-69.4	x	2.0	-16.0	-12.6	-10.4	-7.4	-3.8	-0.4	2.7	3.9	6.6	12.6	13.2
- in %	-17.0	x	0.6	-4.7	-3.7	-3.1	-2.2	-1.1	-0.1	0.8	1.1	2.0	3.7	3.9
of which														
a) Slovak-crown loans														
- in Sk billions	-71.8	x	2.4	-15.8	-13.3	-10.2	-9.3	-5.8	-3.5	0.4	4.0	6.1	8.6	11.4
- in %	-20.4	x	0.9	-5.6	-4.7	-3.7	-3.3	-2.1	-1.3	0.2	1.4	2.2	3.1	4.1
b) Foreign-currency loans ^{1/}														
- in Sk billions	2.4	x	-0.3	-0.2	0.7	-0.1	1.8	1.9	3.1	2.3	-0.1	0.5	4.0	1.8
- in %	4.4	x	-0.5	-0.4	1.2	-0.2	3.2	3.3	5.3	3.9	-0.2	0.9	7.0	3.1
B. Structure of Slovak-crown loans by sector														
(share on the total in %)														
Slovak-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
a) Entrepreneurial sector	76.4	76.4	76.5	70.5	71.2	71.5	71.6	71.7	71.9	71.3	71.5	71.4	71.7	71.7
- Public sector	21.6	21.6	21.3	18.2	19.3	19.1	19.3	19.6	19.4	19.3	19.6	19.3	19.7	19.7
- Private sector (incl. cooperatives and households)	44.2	44.2	43.8	39.5	39.5	39.8	39.7	39.3	39.8	39.9	39.7	39.5	39.5	39.7
- Under foreign control	10.6	10.6	11.4	12.8	12.5	12.7	12.6	12.7	12.6	12.2	12.2	12.6	12.4	12.3
b) Government sector (extra-budgetary funds)	4.5	4.5	4.7	9.3	8.7	8.4	8.0	7.8	7.3	7.9	7.8	7.7	7.3	6.8
c) Households	18.5	18.5	18.5	19.9	19.7	19.8	20.1	20.1	20.4	20.1	20.3	20.4	20.6	21.0
d) 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
f) Other	0.5	0.5	0.2	0.3	0.4	0.3	0.4	0.4	0.4	0.6	0.5	0.4	0.4	0.5
C. Structure of Slovak-crown loans by industry														
(share on the total in %)														
Slovak-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
a) Agriculture, hunting and fishing	5.1	5.1	5.0	1.8	1.8	1.8	2.0	2.0	2.1	2.2	2.1	2.1	2.1	2.0
b) Forestry and timber industry	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0
c) Raw materials extraction	0.8	0.8	0.8	0.6	0.6	0.6	0.6	0.6	0.7	0.6	0.6	0.6	0.5	0.5
d) Industrial production - total	23.6	23.6	24.0	21.6	21.7	21.4	21.4	20.7	20.6	20.3	20.1	19.4	18.9	18.3
- Foods, beverages, and tobacco	5.4	5.4	5.5	5.5	5.3	5.3	5.5	5.6	5.4	5.2	5.0	4.9	4.9	4.8
- Chemical industry	2.9	2.9	3.1	3.6	3.3	3.3	3.3	3.0	3.0	2.9	2.7	2.6	2.4	2.5
- Metallurgy and machine engineering	8.4	8.4	8.7	6.1	6.6	6.2	6.4	5.7	5.8	5.9	6.0	5.6	5.9	5.6
- Electrical and electronic industry	1.5	1.5	1.5	1.4	1.2	1.4	1.3	1.4	1.3	1.3	1.4	1.3	1.1	1.0
- Textile, clothing, and leather	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	0.9	0.9	0.9	0.7	0.7
- Other industries	4.5	4.5	4.3	4.2	4.4	4.2	4.0	4.0	4.1	4.0	4.1	4.1	4.0	3.9
e) Power industry, gas and water supply	13.1	13.1	13.2	13.4	14.5	14.6	14.3	14.3	14.2	14.0	13.8	13.9	14.3	14.5
f) Building and construction	2.4	2.4	2.5	2.2	2.4	2.1	2.0	1.9	2.0	1.8	1.8	1.8	1.7	1.7
g) Trade, repair of cons. goods and vehicles, hotel and restaurants	15.0	15.0	14.8	14.1	13.3	13.8	12.7	13.3	12.9	13.3	13.4	13.7	13.1	13.3

Continued on next page.

Total Volume of Loans (Sk billions) – continued

	2001				2002											
	12	1. 1.	1	2	3	4	5	6	7	8	9	10	11	12		
h) Tourism	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2		
i) Transport, warehousing, postal and telecom. services	4.8	4.8	4.7	5.2	5.2	5.1	5.8	6.1	6.3	6.4	7.1	7.2	7.4	7.5		
j) Banking industry	4.5	4.5	4.6	4.9	4.8	4.8	5.1	5.1	5.1	5.0	4.9	5.2	5.8	5.8		
k) Non-profit organizations	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0		
l) Others	30.4	30.4	30.0	36.0	35.5	35.5	35.9	35.6	35.5	36.2	35.9	36.0	36.0	36.1		
D. Structure of loans by term																
(share on the total in %)																
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		
a) Short-term loans	32.6	32.5	33.8	33.6	33.3	33.4	33.1	33.0	33.1	31.8	31.8	32.0	32.2	32.3		
b) Medium-term loans	29.2	29.3	28.7	30.0	29.4	29.4	29.7	29.8	29.8	31.0	30.9	30.7	30.6	30.1		
c) Long-term loans	38.2	38.2	37.6	36.4	37.3	37.2	37.2	37.2	37.1	37.2	37.3	37.3	37.1	37.6		
Slovak-crown loans in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	101.0	102.0	103.0	104.0	105.0	106.0		
a) Short-term loans	31.7	31.6	32.8	32.7	31.8	32.0	31.4	31.3	31.2	30.5	30.6	30.9	30.9	31.5		
b) Medium-term loans	29.6	29.7	28.8	30.3	29.9	29.8	30.2	30.2	30.2	30.8	31.0	30.7	30.6	29.8		
c) Long-term loans	38.7	38.7	38.4	37.0	38.3	38.2	38.5	38.5	38.6	38.7	38.4	38.3	38.4	38.6		
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		
a) Short-term loans	37.1	37.1	38.5	37.7	40.1	39.7	40.8	40.6	41.5	37.8	37.8	37.4	38.2	35.7		
b) Medium-term loans	27.6	27.6	27.9	29.0	27.1	27.6	27.7	28.4	28.1	31.7	30.5	30.4	30.6	31.5		
c) Long-term loans	35.3	35.3	33.5	33.4	32.8	32.7	31.5	31.1	30.5	30.6	31.8	32.2	31.2	32.9		
E. Structure of Slovak-crown loans by purpose																
(share on the total in %)																
Slovak-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		
a) Current assets	19.5	19.5	20.6	22.0	22.4	22.8	23.3	23.1	22.9	22.9	23.1	23.3	23.8	23.2		
b) Investment	25.0	25.0	25.0	27.2	26.4	26.3	26.7	26.7	26.9	27.4	27.7	27.7	27.9	27.5		
c) Privatisation	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0		
- Small-scale privatisation	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	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0		
d) Temporary lack of resources	3.1	3.1	2.9	3.1	3.0	3.0	3.0	3.1	3.1	2.9	2.8	2.9	2.8	2.9		
e) Permanently revolving stocks	0.1	0.1	0.1	4.4	4.1	4.0	4.0	3.9	3.9	3.8	3.5	3.5	3.4	3.4		
f) 'KBV' residential construction	1.7	1.7	2.2	2.4	2.3	2.3	2.3	2.1	2.1	2.1	2.0	2.0	1.8	1.6		
g) Current account balances (debit)	4.0	4.0	4.5	5.2	4.8	5.2	5.0	5.3	5.5	5.5	5.6	5.8	5.6	5.4		
h) Consumption	1.8	1.8	1.6	1.7	1.8	1.8	1.8	2.0	1.9	2.1	2.1	2.0	2.0	2.3		
i) Standard claims with reservation	13.8	13.8	12.7	13.4	14.4	14.2	13.8	13.4	13.4	13.3	12.9	12.7	12.7	14.5		
j) Classified receivables	25.2	25.2	24.1	13.9	14.6	14.2	13.9	13.7	13.5	12.9	12.5	11.9	11.9	11.7		
- doubtful and disputable	1.8	1.8	1.1	1.1	1.5	1.5	1.4	1.4	1.3	1.2	1.1	0.9	0.9	0.9		
- doubtful and disputable	21.7	21.7	21.6	11.3	11.2	10.9	10.9	10.7	10.6	10.2	9.9	9.5	9.5	9.0		
- sub-standard	1.7	1.7	1.4	1.6	1.8	1.7	1.6	1.7	1.5	1.6	1.5	1.5	1.5	1.8		

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

Total Volume of Loans - adjusted for the issue of bonds for restructuring credit portfolios of banks and balance sheet items of banks which terminated operations (Sk billions)

	2001			2002											
	12	1. 1.	1	2	3	4	5	6	7	8	9	10	11	12	
1. TOTAL VOLUME OF LOANS (Sk + foreign currency)	435.7	435.7	437.8	439.9	443.4	445.6	448.5	452.1	455.5	458.6	459.8	462.6	468.5	469.1	
A. Slovak-crown loans	377.2	377.2	379.6	381.6	384.1	387.2	388.1	391.6	393.9	397.8	401.4	403.5	406.0	408.8	
of which:															
- Non-financial organisations	291.8	291.8	293.8	295.8	300.3	302.6	302.7	305.0	306.1	308.3	311.1	311.8	312.8	314.1	
- Banking sector	12.6	12.6	12.9	12.9	12.8	12.9	13.7	14.0	14.2	13.9	14.1	14.8	16.6	16.9	
- Insurance sector	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.9	0.1	0.1	0.1	0.0	0.0	
- Extrabudgetary needs of central and local authorities	12.7	12.7	13.4	13.2	11.9	11.3	10.3	10.0	8.8	10.9	10.7	10.8	9.7	8.4	
- Non-profit organisations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
- Small businesses	6.6	6.6	6.3	6.1	5.5	6.0	6.1	6.2	6.1	6.3	6.4	6.2	6.2	6.5	
- Households	51.9	51.9	52.2	52.6	52.5	53.3	54.3	55.1	56.4	56.5	57.6	58.4	59.4	61.3	
- Foreigners (non-residents)	1.2	1.2	0.6	0.6	0.8	0.7	0.8	1.0	1.1	1.6	1.1	1.1	1.1	1.3	
- Other	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.2	0.1	0.1	0.2	
B. Loans in foreign currency ^{1/}	58.5	58.5	58.2	58.3	59.2	58.4	60.4	60.5	61.6	60.8	58.4	59.1	62.6	60.3	
TOTAL VOLUME OF LOANS (Sk + foreign currency)	435.7	435.7	437.8	439.9	443.4	445.7	448.5	452.1	455.5	458.6	459.8	462.6	468.5	469.1	
a) Short-term loans	135.5	135.5	140.1	139.9	140.4	141.3	141.3	142.0	143.5	140.3	140.8	142.3	145.0	145.2	
b) Medium-term loans	171.2	171.2	169.9	171.0	169.9	170.5	172.4	173.9	174.8	179.7	179.7	179.9	181.5	179.9	
c) Long-term loans	129.1	129.1	127.8	129.0	133.1	133.8	134.8	136.1	137.1	138.6	139.3	140.4	142.0	144.0	
SLOVAK-CROWN LOANS	377.2	377.2	379.6	381.6	384.1	387.2	388.1	391.6	393.9	397.8	401.4	403.5	406.0	408.8	
a) Short-term loans	113.6	113.6	117.5	117.8	116.4	117.9	116.5	117.3	117.8	117.1	118.5	120.1	120.9	123.5	
b) Medium-term loans	155.1	155.1	153.7	154.2	153.9	154.5	155.8	156.9	157.6	160.5	162.0	162.0	162.4	161.0	
c) Long-term loans	108.5	108.5	108.4	109.6	113.8	114.8	115.9	117.4	118.4	120.1	120.8	121.4	122.6	124.3	
LOANS IN FOREIGN CURRENCY ^{1/}	58.5	58.5	58.2	58.3	59.2	58.4	60.4	60.5	61.6	60.8	58.4	59.1	62.6	60.3	
a) Short-term loans	21.9	21.9	22.6	22.1	24.0	23.4	24.8	24.7	25.7	23.2	22.3	22.3	24.1	21.7	
b) Medium-term loans	16.1	16.1	16.2	16.8	16.0	16.0	16.7	17.1	17.2	19.2	17.7	17.9	19.1	18.9	
c) Long-term loans	20.6	20.6	19.4	19.4	19.3	19.0	18.9	18.7	18.7	18.5	18.5	18.9	19.4	19.7	
2. INFORMATIVE															
Total increase in loans (since beginning of year)															
- in Sk billions	83.9	x	2.1	4.2	7.6	9.8	12.8	16.4	19.8	22.9	24.1	26.8	32.8	33.4	
- in %	23.8	x	0.5	1.0	1.7	2.3	2.9	3.8	4.5	5.3	5.5	6.2	7.5	7.7	
of which:															
a) Slovak-crown loans															
- in Sk billions	25.4	x	2.4	4.4	6.9	10.0	10.9	14.4	16.7	20.6	24.2	26.3	28.8	31.6	
- in %	7.2	x	0.6	1.2	1.8	2.6	2.9	3.8	4.4	5.5	6.4	7.0	7.6	8.4	
b) Foreign-currency loans ^{1/}															
- in Sk billions	2.7	x	-0.3	-0.2	0.7	-0.1	1.9	2.0	3.1	2.3	-0.1	0.6	4.1	1.8	
- in %	4.8	x	-0.5	-0.4	1.3	-0.2	3.2	3.4	5.3	4.0	-0.1	1.0	7.0	3.1	
Structure of total loans by term in %															
Loans in Sk and foreign curr.															
(share on the total in %)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
of which a) Short-term loans	31.1	31.1	32.0	31.8	31.7	31.7	31.5	31.4	31.5	30.6	30.6	30.8	30.9	31.0	
b) Medium-term loans	39.3	39.3	38.8	38.9	38.3	38.3	38.4	38.5	38.4	39.2	39.1	38.9	38.7	38.4	
c) Long-term loans	29.6	29.6	29.2	29.3	30.0	30.0	30.0	30.1	30.1	30.2	30.3	30.3	30.3	30.7	
Slovak-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	
(share on the total in %)															
of which a) Short-term loans	30.1	30.1	31.0	30.9	30.3	30.4	30.0	30.0	29.9	29.4	29.5	29.8	29.8	30.2	
b) Medium-term loans	41.1	41.1	40.5	40.4	40.1	39.9	40.1	40.1	40.0	40.4	40.4	40.2	40.0	39.4	
c) Long-term loans	28.8	28.8	28.6	28.7	29.6	29.6	29.8	30.0	30.1	30.2	30.1	30.1	30.2	30.4	
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	
(share on the total in %)															
of which a) Short-term loans	37.4	37.4	38.8	38.0	40.5	40.0	41.1	40.9	41.8	38.1	38.1	37.7	38.5	36.0	
b) Medium-term loans	27.5	27.5	27.8	28.8	26.9	27.4	27.6	28.2	27.9	31.5	30.3	30.3	30.5	31.3	
c) Long-term loans	35.1	35.1	33.4	33.2	32.6	32.5	31.3	30.9	30.3	30.4	31.6	32.0	31.0	32.7	

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

Loans to Clients – New Loans (Sk billions)

	2001		2002										
	12	1	2	3	4	5	6	7	8	9	10	11	12
1. NEW LOANS IN SLOVAK CROWNS	63.0	56.6	61.7	61.3	58.4	60.2	64.8	59.9	54.6	60.4	68.3	57.6	68.0
a) Entrepreneurial sector	60.6	53.8	59.4	58.5	55.6	57.3	60.5	56.0	48.4	55.4	62.8	51.5	61.1
- Public sector	4.0	2.1	1.6	6.7	2.3	3.5	2.6	2.5	2.4	4.1	2.8	4.0	4.9
- Private sector	19.1	14.8	18.7	19.8	18.0	20.6	22.4	22.5	21.0	22.0	20.9	20.8	25.3
- Under foreign control	37.5	37.0	39.1	32.0	35.3	33.1	35.5	30.9	25.0	29.2	39.1	26.8	30.8
b) Households	2.0	1.8	1.9	2.3	2.4	2.6	2.8	3.0	2.8	3.0	3.4	3.4	3.7
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
d) Extrabudgetary needs of central and local authorities	0.2	0.9	0.1	0.1	0.2	0.1	1.3	0.4	2.3	1.9	2.0	2.4	2.8
e) Other	0.1	0.1	0.3	0.4	0.2	0.2	0.3	0.5	1.1	0.1	0.2	0.3	0.4
2. NEW LOANS BY TERM	63.0	56.6	61.7	61.3	58.4	60.2	64.8	59.9	54.6	60.4	68.3	57.6	68.0
a) Short-term loans	54.6	52.0	57.1	51.7	53.0	54.1	57.1	53.0	46.8	51.3	59.8	48.2	56.1
b) Medium-term loans	6.5	3.4	3.3	4.8	4.0	3.4	5.8	4.9	5.5	5.7	5.4	6.6	8.3
c) Long-term loans	1.9	1.1	1.2	4.8	1.4	2.7	1.9	2.0	2.3	3.4	3.1	2.9	3.6
3. NEW LOANS BY TERM (share on the total in %)													
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
a) Short-term loans	86.6	92.0	92.6	84.4	90.8	89.8	88.0	88.5	85.7	84.9	87.6	83.6	82.5
b) Medium-term loans	10.3	6.0	5.4	7.8	6.8	5.7	9.0	8.2	10.1	9.5	7.9	11.4	12.2
c) Long-term loans	3.0	2.0	2.0	7.8	2.4	4.5	3.0	3.3	4.1	5.7	4.5	5.0	5.3

Deposits of Clients (Sk billions)

	2001				2002											
	12	1. 1.	1	2	3	4	5	6	7	8	9	10	11	12		
1. TOTAL DEPOSITS (Sk + foreign currency)	678.4	678.4	660.4	672.1	661.1	660.5	667.7	673.6	769.0	764.4	766.4	757.1	765.2	771.4		
A. Slovak-crown deposits	567.7	567.7	552.5	559.3	552.0	550.5	553.6	552.6	638.5	635.8	639.4	636.5	642.6	653.0		
- Non-financial organisations	113.5	113.5	102.0	101.4	101.3	98.1	103.1	109.1	115.1	119.4	118.8	124.9	127.2	133.3		
- Banking sector	9.1	9.1	8.0	8.0	8.3	8.6	8.2	8.3	8.9	8.6	8.6	9.1	11.2	10.0		
- Insurance sector	24.8	24.8	24.4	24.6	24.4	23.3	23.8	24.7	26.9	21.8	20.9	17.1	16.5	21.0		
- Extrabudgetary funds of central and local authorities	69.7	69.7	63.6	66.3	64.6	70.3	69.2	63.3	141.9	137.0	145.3	137.1	138.1	137.1		
- Non-profit organisations	8.3	8.3	8.5	8.7	8.3	8.7	8.7	8.5	9.1	9.5	9.4	9.9	9.9	9.7		
- Small businesses	11.8	11.8	12.9	13.1	12.8	12.5	13.7	13.5	14.0	15.0	15.2	15.4	16.0	13.3		
- Households	323.4	323.4	327.0	329.0	326.1	322.7	321.2	318.8	316.7	316.7	315.3	316.9	317.0	323.4		
- Foreigners (non-residents)	4.6	4.6	3.6	5.5	3.7	3.8	3.4	4.2	3.7	5.1	3.5	3.7	4.4	3.9		
- Other	2.4	2.4	2.5	2.6	2.6	2.5	2.2	2.2	2.2	2.6	2.5	2.4	2.2	1.3		
B. Foreign-currency deposits ^{1/}	110.7	110.7	107.9	112.8	109.1	110.0	114.1	121.0	130.6	128.6	127.0	120.6	122.6	118.4		
- Natural persons	69.3	69.3	68.8	67.8	67.0	68.1	71.4	73.4	75.1	74.7	72.9	72.0	71.9	69.3		
- Legal entities	41.4	41.4	39.1	45.0	42.1	41.9	42.7	47.5	55.4	54.0	54.1	48.6	50.7	49.1		
2. SLOVAK-CROWN DEPOSITS BY SECTOR	567.7	567.7	552.5	559.3	552.0	550.5	553.6	552.6	638.5	635.8	639.4	636.5	642.6	653.0		
Entrepreneurial sector	159.0	159.0	147.4	147.1	146.7	142.5	148.8	155.6	164.9	164.8	163.5	166.5	171.0	177.6		
a) Public sector	31.6	31.6	25.6	26.3	27.8	29.9	29.4	34.9	36.5	36.2	34.7	37.1	36.7	35.6		
b) Private sector (incl. cooperatives and households)	102.6	102.6	100.0	99.5	99.7	93.9	98.8	100.6	108.8	109.6	109.1	109.8	114.2	117.2		
d) Under foreign control	24.9	24.9	21.7	21.4	19.2	18.7	20.7	20.0	19.5	19.0	19.8	19.6	20.0	24.7		
Government sector	69.9	69.9	63.6	66.3	64.6	70.3	69.2	63.3	141.9	137.0	145.3	137.1	138.1	137.1		
Households	323.4	323.4	327.0	329.0	326.1	322.7	321.2	318.8	316.7	316.7	315.3	316.9	317.0	323.4		
Non-profit organisations	8.3	8.3	8.5	8.7	8.3	8.7	8.7	8.5	9.1	9.5	9.4	9.9	9.9	9.7		
Other	7.1	7.1	6.1	8.1	6.3	6.3	5.7	6.4	5.9	7.7	6.0	6.2	6.6	5.2		
3. SLOVAK-CROWN DEPOSITS BY TERM	567.7	567.7	552.5	559.3	552.0	550.5	553.6	552.6	638.5	635.8	639.4	636.5	642.6	653.0		
a) Short-term deposits	486.9	486.9	472.9	480.0	475.4	475.6	479.8	480.4	567.3	565.2	569.9	567.1	572.9	578.9		
b) Medium-term deposits	37.4	37.4	37.0	36.5	35.3	34.7	34.1	33.6	33.4	32.8	32.7	32.9	32.9	33.7		
c) Long-term deposits	43.4	43.4	42.6	42.7	41.3	40.2	39.7	38.6	37.8	37.8	36.9	36.6	36.7	40.4		
4. FOREIGN-CURRENCY DEPOSITS BY TERM ^{1/}	110.7	110.7	107.9	112.8	109.1	110.0	114.1	121.0	130.6	128.6	127.0	120.6	122.6	118.4		
a) Short-term deposits	110.4	110.4	107.7	112.5	108.8	109.8	113.9	120.5	130.2	128.1	126.4	120.1	122.0	117.8		
b) Medium-term deposits	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.5	0.3	0.5	0.6	0.5	0.5	0.5		
c) Long-term deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
5. TOTAL DEPOSITS BY TERM	678.4	678.4	660.4	672.1	661.1	660.5	667.7	673.6	769.0	764.4	766.4	757.1	765.2	771.4		
a) Short-term deposits	597.3	597.3	580.5	592.6	584.2	585.4	593.7	600.9	697.5	693.3	696.3	687.2	695.0	696.8		
b) Medium-term deposits	37.7	37.7	37.2	36.8	35.5	34.9	34.4	34.1	33.7	33.3	33.3	33.4	33.5	34.2		
c) Long-term deposits	43.4	43.4	42.6	42.7	41.3	40.2	39.7	38.6	37.8	37.8	36.9	36.6	36.7	40.4		
6. INFORMATIVE																
A. Increase in deposits (since beginning of year)																
- in Sk billions	68.6	x	-18.0	-6.3	-17.3	-17.9	-10.7	-4.8	90.6	86.0	88.0	78.7	86.8	93.0		
- in %	3.5	x	-2.7	-0.9	-2.6	-2.6	-1.6	-0.7	13.4	12.7	13.0	11.6	12.8	13.7		
of which:																
a) Slovak-crown deposits																
- in Sk billions	26.9	x	-15.2	-8.4	-15.7	-17.2	-14.1	-15.1	70.8	68.1	71.7	68.8	74.9	85.3		
- in %	5.0	x	-2.7	-1.5	-2.8	-3.0	-2.5	-2.7	12.5	12.0	12.6	12.1	13.2	15.0		
b) Foreign-currency deposits ^{1/}																
- in Sk billions	-3.9	x	-2.8	2.1	-1.6	-0.7	3.4	10.3	19.9	17.9	16.3	9.9	11.9	7.7		
- in %	-3.4	x	-2.5	1.9	-1.5	-0.6	3.1	9.3	17.9	16.2	14.7	8.9	10.7	6.9		

Continued on next page.

Deposits of Clients (Sk billions) – continued

	2001				2002											
	12	1. 1.	1	2	3	4	5	6	7	8	9	10	11	12		
B. Structure of Slovak-crown deposits by sector (share on the total in %)																
Total Slovak-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		
a) Entrepreneurial sector	28.0	28.0	26.7	26.3	26.6	25.9	26.9	28.2	25.8	25.9	25.6	26.2	26.6	27.2		
- Public sector	5.6	5.6	4.6	4.7	5.0	5.4	5.3	6.3	5.7	5.7	5.4	5.8	5.7	5.5		
- Private sector (incl. cooperatives and households)	18.1	18.1	18.1	17.8	18.1	17.1	17.8	18.2	17.0	17.2	17.1	17.2	17.8	18.0		
- Under foreign control	4.4	4.4	3.9	3.8	3.5	3.4	3.7	3.6	3.1	3.0	3.1	3.1	3.1	3.8		
b) Government sector	12.3	12.3	11.5	11.9	11.7	12.8	12.5	11.5	22.2	21.6	22.7	21.5	21.5	21.0		
c) Households	57.0	57.0	59.2	58.8	59.1	58.6	58.0	57.7	49.6	49.8	49.3	49.8	49.3	49.5		
d) Non-profit organisations	1.5	1.5	1.5	1.6	1.5	1.6	1.6	1.5	1.4	1.5	1.5	1.6	1.5	1.5		
e) Other	1.3	1.3	1.1	1.5	1.1	1.1	1.0	1.2	0.9	1.2	0.9	1.0	1.0	0.8		
C. Structure of Slovak-crown deposits by term (share on the total in %)																
Total Slovak-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		
a) Short-term deposits	85.8	85.8	85.6	85.8	86.1	86.4	86.7	86.9	88.8	88.9	89.1	89.1	89.2	88.7		
b) Medium-term deposits	6.6	6.6	6.7	6.5	6.4	6.3	6.2	6.1	5.2	5.2	5.1	5.2	5.1	5.2		
c) Long-term deposits	7.6	7.6	7.7	7.6	7.5	7.3	7.2	7.0	5.9	5.9	5.8	5.7	5.7	6.2		
D. Structure of deposits by term in foreign currency^{1/} (share on the total in %)																
Foreign-currency deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
of which																
a) Short-term deposits	99.8	99.8	99.8	99.8	99.8	99.8	99.8	99.6	99.7	99.6	99.5	99.6	99.6	99.5		
b) Medium-term deposits	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.4	0.3	0.4	0.5	0.4	0.4	0.4		
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		
E. Structure of deposits by term in total (share on the total in %)																
Slovak-crown and foreign currency deposits in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
of which																
a) Short-term deposits	88.0	88.0	87.9	88.2	88.4	88.6	88.9	89.2	90.7	90.7	90.8	90.8	90.8	90.3		
b) Medium-term deposits	5.6	5.6	5.6	5.5	5.4	5.3	5.1	5.1	4.4	4.4	4.3	4.4	4.4	4.4		
c) Long-term deposits	6.4	6.4	6.4	6.4	6.2	6.1	5.9	5.7	4.9	4.9	4.8	4.8	4.8	5.2		

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

Average monthly exchange rates of SKK (Midpoint rate)

	2002											
	1	2	3	4	5	6	7	8	9	10	11	12
1 AUD	24.855	24.891	25.074	25.229	25.767	26.501	24.836	24.351	24.005	23.431	23.277	23.173
1 CZK	1.327	1.329	1.334	1.372	1.405	1.459	1.498	1.428	1.423	1.365	1.350	1.342
1 DKK	5.720	5.687	5.643	5.607	5.778	5.962	5.987	5.920	5.792	5.629	5.589	5.625
1 EUR	42.521	42.256	41.943	41.685	42.962	44.319	44.481	43.973	43.016	41.821	41.519	41.776
100 JPY	36.286	36.380	36.510	35.980	37.069	37.632	37.964	37.757	36.384	34.415	34.116	33.650
1 CAD	30.038	30.461	30.155	29.770	30.238	30.361	29.061	28.660	27.884	26.993	26.386	26.388
100 HUF	17.431	17.359	17.123	17.199	17.623	18.270	18.058	17.935	17.633	17.167	17.428	17.687
1 NOK	5.363	5.422	5.432	5.462	5.712	5.983	5.999	5.912	5.839	5.699	5.669	5.721
1 PLN	11.862	11.607	11.555	11.594	11.584	11.562	10.894	10.773	10.566	10.329	10.499	10.482
100 SIT	19.388	18.975	18.760	18.582	19.079	19.612	19.631	19.357	18.863	18.294	18.098	18.164
1 CHF	28.836	28.600	28.556	28.427	29.492	30.123	30.403	30.068	29.359	28.547	28.300	28.422
1 SEK	4.605	4.599	4.630	4.569	4.659	4.862	4.799	4.750	4.692	4.593	4.571	4.596
1 USD	48.063	48.577	47.883	47.128	46.898	46.545	44.769	45.011	43.841	42.615	41.454	41.137
1 GBP	68.949	69.084	68.091	67.909	68.461	68.876	69.552	69.178	68.182	66.383	65.208	65.130
1 FRF ^{1/}	6.482	6.469	-	-	-	-	-	-	-	-	-	-
1000 ITL ^{1/}	21.960	21.823	-	-	-	-	-	-	-	-	-	-
1 NLG ^{1/}	19.309	-	-	-	-	-	-	-	-	-	-	-
1 ATS ^{1/}	3.090	3.071	-	-	-	-	-	-	-	-	-	-
1 DEM ^{1/}	21.741	21.605	-	-	-	-	-	-	-	-	-	-

^{1/} Withdrawn from circulation in connection with the introduction of the EUR

Average Lending Rates of Commercial Banks (%)

	2001					2002							
	12	1	2	3	4	5	6	7	8	9	10	11	12
1. TOTAL VOLUME OF LOANS ^{1/}	9.78	9.78	9.52	9.49	9.50	9.39	9.51	9.57	9.55	9.55	9.46	9.14	8.77
A. Loans by sector													
a) Entrepreneurial sector	10.14	10.12	9.77	9.72	9.74	9.66	9.81	9.9	9.88	9.87	9.80	9.36	8.92
- Public sector	10.30	10.26	9.96	9.76	9.76	9.85	9.83	10.03	9.93	10.04	9.95	9.57	8.88
- Private sector (incl. cooperatives)	10.36	10.33	9.97	9.96	9.93	9.92	10.06	10.18	10.07	10.08	9.96	9.54	9.08
- under foreign control	9.19	9.28	8.96	8.97	9.19	8.68	9.13	8.93	9.28	8.97	9.13	8.56	8.50
b) Households	8.10	8.20	8.15	8.21	8.25	8.17	8.17	8.21	8.15	8.23	8.05	8.13	8.05
B) Loans by term													
- Short-term loans	10.34	10.33	9.94	10.04	10.07	9.91	10.14	10.2	10.16	10.08	9.97	9.42	8.92
- Medium-term loans	10.21	10.22	9.99	9.98	9.92	9.82	9.85	9.92	9.93	10.05	9.93	9.71	9.42
- Long-term loans	8.90	8.90	8.68	8.59	8.63	8.60	8.69	8.75	8.74	8.68	8.65	8.42	8.11
2. NEW LOANS IN TOTAL ^{1/}	8.96	8.97	9.00	9.01	9.21	8.88	9.6	9.5	9.41	9.47	9.51	8.49	7.80
A) Loans by sector													
a) Entrepreneurial sector	8.94	8.94	8.95	8.92	9.17	8.84	9.54	9.44	9.34	9.43	9.43	8.25	7.59
- Public sector	9.84	9.90	10.18	8.66	10.14	10.1	10.76	10.85	10.55	10.01	10.29	8.81	7.65
- Private sector (incl. cooperatives)	10.38	10.95	10.41	10.23	10.33	10.12	10.43	11.04	10.38	10.45	10.39	9.38	8.87
- under foreign control	8.12	8.09	8.20	8.17	8.51	7.91	8.90	8.16	8.34	8.59	8.85	7.28	6.53
b) Households	9.31	9.89	10.33	10.78	9.85	9.52	9.76	9.75	9.91	9.98	11.13	11.52	9.94
B) Loans by term													
- Short-term loans	8.81	8.89	8.90	8.98	9.17	8.82	9.61	9.48	9.39	9.44	9.41	8.23	7.50
- Medium-term loans	9.93	9.98	10.34	9.91	9.52	9.7	9.47	9.84	9.60	9.90	10.78	10.10	9.51
- Long-term loans	10.10	9.54	9.87	8.45	9.47	8.95	9.33	9.12	9.40	9.27	9.41	9.22	8.42

^{1/} Excluding loans at zero interest rate

Volume of New Loans and Average Lending Rates of Commercial Banks

		2001					2002							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Loans in total	a	62.97	56.59	61.66	61.31	58.42	60.23	64.81	59.94	54.59	60.40	68.29	57.60	67.99
	b	8.96	8.97	8.99	9.01	9.20	8.88	9.58	9.49	9.41	9.47	9.51	8.49	7.78
of which:														
Loans at a rate of 0%	a	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
Current account	a	0.22	0.36	0.65	0.62	0.49	0.55	0.91	1.20	0.98	0.90	1.24	1.06	1.22
	b	12.56	13.67	12.43	12.55	13.31	13.12	12.55	12.04	12.50	13.34	13.62	11.41	11.66
Overdraft credit	a	6.63	6.03	9.23	9.00	8.01	9.32	8.22	9.48	7.41	8.55	8.87	8.33	10.25
	b	11.16	11.51	11.11	11.85	11.05	10.64	11.48	12.59	10.92	11.04	10.85	10.26	9.25
Bills of exchange	a	0.80	0.23	0.44	0.19	0.26	20.37	0.51	0.46	0.50	0.38	0.25	0.22	0.55
	b	10.40	11.40	10.91	11.08	10.87	7.58	11.23	10.80	10.72	11.09	10.95	9.36	8.49
Operating loans	a	47.97	44.14	45.47	39.77	42.11	22.29	47.10	40.10	35.84	40.55	48.61	38.49	44.15
	b	8.43	8.42	8.31	8.18	8.67	8.96	9.12	8.53	8.69	8.79	8.96	7.59	6.85
Development loans	a	2.44	1.34	1.74	2.90	1.91	3.27	2.38	2.37	3.92	2.98	3.08	2.62	4.62
	b	10.40	10.14	10.10	9.58	9.96	9.64	10.22	10.25	9.82	10.21	10.25	9.89	9.44
Consumer loans (to households)	a	0.30	0.39	0.45	0.47	0.27	0.27	0.36	0.37	0.33	0.36	0.67	0.67	0.48
	b	11.50	10.88	12.04	14.08	12.23	12.06	11.49	11.18	11.77	12.17	17.31	18.09	12.23
Other loans	a	3.51	3.03	2.02	2.89	3.47	2.52	3.60	3.28	3.58	5.02	4.30	4.26	4.51
	b	8.98	9.47	9.42	9.22	9.07	8.64	9.06	9.14	9.88	9.79	9.42	9.23	9.32
Short-term loans	a	54.56	52.05	57.08	51.75	53.04	54.10	57.06	53.04	46.79	51.27	59.83	48.18	56.09
	b	8.81	8.89	8.90	8.98	9.17	8.82	9.61	9.47	9.39	9.44	9.40	8.23	7.50
of which: at a rate 0%	a	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
Medium-term loans	a	6.51	3.42	3.34	4.75	4.00	3.43	5.81	4.93	5.53	5.71	5.37	6.55	8.32
	b	9.92	9.98	10.32	9.89	9.51	9.68	9.45	9.83	9.59	9.88	10.77	10.09	9.50
of which: at a rate 0%	a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long-term loans	a	1.91	1.12	1.25	4.81	1.38	2.69	1.93	1.97	2.27	3.42	3.09	2.87	3.58
	b	10.10	9.54	9.87	8.45	9.47	8.95	9.33	9.12	9.40	9.27	9.41	9.22	8.42
of which: at a rate 0%	a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

a - Volume (\$k billions)

b - Average interest rate (%)

Development of Crown Deposits and Average Deposit Rates

		2001					2002							
		12	1	2	3	4	5	6	7	8	9	10	11	12
Deposits in total	a	537,272	527,099	532,477	527,738	522,128	527,214	528,676	543,205	544,326	546,660	548,118	552,662	556,336
	b	4.87	4.96	4.76	4.77	4.81	4.73	4.85	4.78	4.70	4.75	4.77	3.88	3.45
of which:														
Demand deposits	a	169,740	153,795	151,849	149,471	150,908	150,269	155,685	163,282	164,771	163,236	164,480	167,981	189,099
	b	2.47	2.54	2.29	2.30	2.28	2.11	2.29	2.21	2.22	2.13	2.14	1.69	1.64
Time deposits with a maturity of	a	367,532	373,304	380,628	378,267	371,219	376,945	372,991	379,922	379,555	383,424	383,638	384,681	367,238
	b	5.98	5.96	5.74	5.75	5.83	5.76	5.92	5.88	5.79	5.87	5.90	4.84	4.39
- up to 7 days	a	43,717	43,874	50,281	41,081	44,138	44,994	53,779	43,577	49,286	49,407	58,829	52,528	30,311
	b	5.98	6.29	5.58	5.63	6.87	5.81	6.90	6.11	5.85	6.09	6.94	4.67	4.04
- up to 1 month	a	85,598	92,420	93,398	102,469	92,588	98,408	88,592	105,452	101,445	104,143	90,057	98,604	103,530
	b	5.86	5.97	5.77	5.89	5.78	5.96	5.97	6.17	6.06	6.19	5.93	5.09	4.51
- up to 3 months	a	68,858	70,474	70,144	69,453	69,459	70,367	68,250	69,109	68,761	70,470	73,978	71,702	68,896
	b	6.23	6.19	6.11	6.05	5.99	6.04	6.02	6.13	6.10	6.09	6.07	5.64	4.95
- up to 6 months	a	31,066	30,891	31,385	32,114	34,185	33,695	34,101	34,055	34,252	32,574	33,864	35,658	34,845
	b	6.51	6.37	6.36	6.34	6.25	6.31	6.33	6.31	6.34	6.18	6.16	5.96	5.59
- up to 9 months	a	2,730	3,044	3,258	3,447	3,596	3,746	4,058	3,936	4,115	3,968	3,933	3,869	3,661
	b	6.51	6.48	6.42	6.41	6.36	6.37	6.34	6.34	6.34	6.33	6.30	6.08	5.85
- up to 12 months	a	54,795	53,255	53,166	53,366	52,567	52,139	52,213	52,808	51,344	53,524	53,738	52,888	52,142
	b	6.34	6.11	6.06	6.05	5.99	5.98	5.97	5.97	5.88	5.99	5.89	4.34	4.13
- up to 18 months	a	2,287	2,277	2,320	2,358	2,095	1,900	1,635	1,527	1,486	1,524	1,526	1,592	1,550
	b	6.73	6.55	6.52	6.48	6.35	6.39	6.32	6.41	6.33	6.18	6.28	6.01	5.84
- up to 2 years	a	25,926	25,579	25,071	24,609	24,468	24,216	24,002	23,886	23,752	23,649	23,323	22,988	23,501
	b	6.53	6.35	6.50	6.31	6.31	6.29	6.28	6.27	6.26	6.32	6.07	2.86	2.77
- up to 3 years	a	6,313	6,383	6,380	5,541	5,215	5,042	4,964	4,947	4,526	4,476	4,907	4,985	5,199
	b	10.34	10.28	10.24	9.62	9.16	8.85	8.59	8.43	7.78	7.91	7.58	7.16	6.80
- up to 4 years	a	1,904	1,617	1,612	1,597	1,582	1,574	1,587	1,586	1,608	1,602	1,640	1,859	1,886
	b	8.26	6.84	6.77	6.75	6.66	6.66	6.65	6.65	6.63	6.63	6.58	5.21	5.05
- up to 5 years	a	961	911	919	928	1,095	1,184	1,205	1,209	1,217	1,229	1,253	1,299	1,351
	b	7.89	7.81	7.85	7.75	7.18	6.82	6.81	6.86	6.89	6.82	6.80	6.68	6.47
- above 5 years	a	43,378	42,580	42,693	41,304	40,232	39,679	38,605	37,833	37,764	36,858	36,590	36,709	40,366
	b	3.76	3.64	3.13	3.13	3.12	3.12	3.12	3.12	3.11	3.11	3.11	3.10	3.00
short-term	a	286,764	293,957	301,633	301,930	296,533	303,350	300,993	308,935	309,203	314,087	314,400	315,249	293,385
	b	6.14	6.15	5.93	5.97	6.09	6.00	6.19	6.14	6.04	6.12	6.17	5.13	4.64
medium-term	a	37,390	36,767	36,302	35,033	34,455	33,916	33,393	33,154	32,588	32,480	32,647	32,724	33,487
	b	7.31	7.10	7.20	6.90	6.79	6.72	6.66	6.64	6.51	6.57	6.36	3.96	3.83
long-term	a	43,378	42,580	42,693	41,304	40,232	39,679	38,605	37,833	37,764	36,858	36,590	36,709	40,366
	b	3.76	3.64	3.13	3.13	3.12	3.12	3.12	3.12	3.11	3.11	3.11	3.10	3.00
demand and short-term	a	456,504	447,752	453,482	451,401	447,441	453,619	456,678	472,218	473,974	477,322	478,881	483,230	482,484
	b	4.77	4.91	4.71	4.75	4.80	4.72	4.87	4.78	4.71	4.75	4.79	3.94	3.47

a - Volume (\$k millions)

b - Average interest rate (%)

Basic characteristics of interest rates on loans and deposits (%)

	2001						2002							
	Line	12	1	2	3	4	5	6	7	8	9	10	11	12
Average interest rate on total credit ^{1/}	1	9.78	9.78	9.52	9.49	9.50	9.39	9.51	9.57	9.55	9.55	9.46	9.14	8.77
Average interest rate on deposits	2	4.87	4.96	4.76	4.77	4.81	4.73	4.85	4.78	4.70	4.75	4.77	3.88	3.45
Average interest rate on new loans	3	8.96	8.97	8.99	9.01	9.20	8.88	9.58	9.49	9.41	9.47	9.51	8.49	7.80
Average interbank money market rate (1D to 12M – mid rates)	4	7.55	7.55	7.53	7.50	7.65	7.96	8.27	8.06	7.97	7.95	7.88	6.56	5.76
Average interest rate on new short-term loans	5	8.81	8.89	8.90	8.98	9.17	8.82	9.61	9.47	9.39	9.44	9.40	8.23	7.50
Average interest rate on short-term deposits	6	6.14	6.15	5.93	5.97	6.09	6.00	6.19	6.14	6.04	6.12	6.17	5.13	4.64
Difference between average interest rates on new short-term loans and short-term deposits (line 5 – line 6)	7	2.67	2.74	2.97	3.01	3.08	2.82	3.41	3.33	3.35	3.31	3.23	3.10	2.85
Discount rate	8	8.80	7.75	7.75	7.75	7.75	8.25	8.25	8.25	8.25	8.25	8.25	8.00	8.00
12-month rate of inflation ^{2/}	9	6.40	6.20	4.30	3.60	3.60	3.20	2.60	2.00	2.70	2.80	2.90	2.90	3.40
Year-on-year increase in industrial producer prices (%) ^{2/}	10	2.20	2.40	2.30	1.50	2.00	2.10	1.40	2.00	2.10	2.30	2.20	2.20	2.30
Real interest rate on new short-term loans (line 5 – line 10)	11	6.61	6.49	6.60	7.48	7.17	6.72	8.21	7.47	7.29	7.14	7.20	6.03	5.20
Difference between average interest rate on new short-term loans and the rate of inflation (line 5 – line 9)	12	2.41	2.69	4.60	5.38	5.57	5.62	7.01	7.47	6.69	6.64	6.50	5.33	4.10
Average interest rate on one-year deposits	13	6.34	6.11	6.06	6.05	5.99	5.98	5.97	5.97	5.88	5.99	5.89	4.34	4.13
Real interest rate on one-year deposits (line 13 – line 9)	14	-0.06	-0.09	1.76	2.45	2.39	2.78	3.37	3.97	3.18	3.19	2.99	1.44	0.73
Nominal interest margin (line 1 – line 2)	15	4.91	4.82	4.76	4.72	4.69	4.66	4.66	4.79	4.85	4.80	4.69	5.26	5.32
Difference between average interest rates on new loans and total deposits (line 3 – line 2)	16	4.09	4.01	4.23	4.24	4.40	4.15	4.74	4.71	4.70	4.72	4.74	4.61	4.35
Difference between average interest rate on new short-term loans and the average interbank money market rate (line 5 – line 4)	17	1.26	1.34	1.37	1.48	1.52	0.86	1.34	1.41	1.42	1.49	1.52	1.67	1.74
Difference between average interest rate on new loans and the average interbank money market rate (line 3 – line 4)	18	1.41	1.42	1.46	1.51	1.55	0.92	1.31	1.43	1.44	1.52	1.63	1.93	2.04
Average interest rate on loans including the rate of 0% ^{3/}	19	8.16	8.18	8.81	8.79	8.80	8.72	8.83	8.90	8.88	8.90	8.85	8.53	8.22
Nominal interest margin (line 19 – line 2)	20	3.29	3.22	4.05	4.02	3.99	3.99	3.98	4.12	4.18	4.15	4.08	4.65	4.77

^{1/} Excluding unpaid interest

^{2/} From 2001 backwards: recalculated on the basis of consumer basket revised in 2002 (consumer price index is calculated on the basis of December 2000 prices); under revised schemes, PPI is recalculated using calculation coefficients

^{3/} Including unpaid interest

Basic characteristics of the foreign exchange market in the SR in 2002

	USD			EUR			Other currencies			Total	
	Volume		Number of transactions	Volume		Number of transactions	Volume		Number of transactions	Volume USD million	Number of transactions
	USD million	%		USD million	%		USD million	%			
NBS	-	-	-	826.6	-	519	-	-	-	826.6	519
Trading by Slovak banks not involving foreign banks	37,420.6	70.5	4,840	15,310.4	28.9	8,985	324.3	0.6	442	53,055.3	14,267
Interbank foreign exchange market: NBS + Slovak commercial banks	37,420.6	69.4	4,840	16,137.0	29.9	9,504	324.3	0.6	442	53,881.9	14,786
Trading between Slovak and foreign banks	130,434.4	80.4	13,558	28,314.4	17.5	13,076	3,494.8	2.2	471	162,243.5	27,105
Foreign exchange market in the SR in total	167,854.9	77.7	18,398	44,451.4	20.6	22,580	3,819.09	1.8	913	216,125.4	41,891

	SPOT			FORWARD			SWAP			Total	
	Volume		Number of transactions	Volume		Number of transactions	Volume		Number of transactions	Volume USD million	Number of transactions
	USD million	%		USD million	%		USD million	%			
Trading by Slovak banks not involving foreign banks	10,652.5	20.1	8,922	10.3	0.0	9	42,369.9	79.9	5,336	53,032.7	14,267
Trading between Slovak and foreign banks	17,711.4	10.9	12,167	256.4	0.2	150	144,226.0	88.9	14,788	162,193.8	27,105
Foreign exchange market in the SR (excluding NBS)	28,363.9	13.2	21,089	266.7	0.1	159	186,595.9	86.7	20,124	215,226.5	41,372

Issues of Government bonds of the Slovak republic in the year 2002 (Sk)

Issue number	ISIN	Note	Issue date	Maturity date	Maturity in years	Sum of issue	Nominal value	Coupon	Interest payment period	Prim. sale form	Total demand in Sk	Yield to maturity in %		
												min.	average	max.
164	SK-4120003047	limit price+amount	3.1.2002	3.1.2003	1	4,000,000,000	1,000,000	7.80%	annual	auction	5,660,000,000	7.69	7.75	7.80
165	SK-4120003054	limit price+amount	9.1.2002	9.1.2003	1	2,000,000,000	1,000,000	7.79%	annual	auction	4,260,000,000	7.69	7.73	7.75
166/A	SK-4120003120	limit price+amount	16.1.2002	16.1.2007	5	7,000,000,000	1,000,000	7.80%	annual	auction	9,240,000,000	7.65	7.74	7.78
167	SK-4120003138	limit price+amount	23.1.2002	23.1.2003	1	2,000,000,000	1,000,000	7.70%	annual	auction	4,660,000,000	7.60	7.62	7.65
168	SK-4120003153	limit price+amount	30.1.2002	30.1.2004	2	2,000,000,000	1,000,000	7.65%	annual	auction	3,955,000,000	7.58	7.59	7.60
169	SK-4120003179	limit price+amount	6.2.2002	6.2.2003	1	2,760,000,000	1,000,000	7.60%	annual	auction	2,760,000,000	7.51	7.55	7.60
170/A	SK-4120003187	limit price+amount	13.2.2002	13.2.2007	5	2,130,000,000	1,000,000	7.65%	annual	auction	2,130,000,000	7.50	7.64	7.65
171	SK-4120003195	limit price+amount	20.2.2002	20.2.2003	1	3,000,000,000	1,000,000	7.60%	annual	auction	3,260,000,000	7.50	7.57	7.60
172/A	SK-4120003203	limit price+amount	27.2.2002	27.2.2004	2	2,230,000,000	1,000,000	7.65%	annual	auction	2,230,000,000	7.60	7.64	7.65
173	SK-4120003211	limit price+amount	6.3.2002	6.3.2003	1	1,900,000,000	1,000,000	7.65%	annual	auction	1,900,000,000	7.64	7.65	7.65
174/A	SK-4120003229	limit price+amount	13.3.2002	13.3.2012	10	8,160,000,000	1,000,000	7.50%	annual	auction	8,160,000,000	7.32	7.48	7.50
175	SK-4120003237	limit price+amount	20.3.2002	20.3.2003	1	1,550,000,000	1,000,000	7.65%	annual	auction	1,550,000,000	7.64	7.65	7.65
170/B	SK-4120003187	limit price+amount	27.3.2002	13.2.2007	5	2,510,000,000	1,000,000	7.65%	annual	auction	2,510,000,000	7.60	7.64	7.64
170/C	SK-4120003187	limit price+amount	4.4.2002	13.2.2007	5	230,000,000	1,000,000	7.65%	annual	auction	230,000,000	7.64	7.64	7.64
176	SK-4120003245	limit price+amount	10.4.2002	10.4.2003	1	1,700,000,000	1,000,000	7.72%	annual	auction	1,700,000,000	7.72	7.72	7.72
177	-	limit price+amount	17.4.2002	17.4.2004	2	0	1,000,000	7.75%	annual	auction	675,000,000	-	-	-
178	SK-4120003252	limit price+amount	24.4.2002	24.4.2003	1	1,800,000,000	1,000,000	7.74%	annual	auction	1,800,000,000	7.72	7.73	7.74
174/B	SK-4120003229	limit price+amount	2.5.2002	2.5.2012	10	150,000,000	1,000,000	7.50%	annual	auction	150,000,000	7.50	7.50	7.50
179	SK-4210003260	limit price+amount	9.5.2002	9.5.2003	1	200,000,000	1,000,000	8.00%	annual	auction	200,000,000	8.00	8.00	8.00
180	-	limit price+amount	15.5.2002	15.2.2007	5	0	100,000	7.90%	annual	auction	251,000,000	-	-	-
181	SK-4210003278	limit price+amount	22.5.2002	22.5.2003	1	90,000,000	1,000,000	8.00%	annual	auction	90,000,000	8.00	8.00	8.00
182	SK-4120003286	limit price+amount	29.5.2002	29.5.2005	3	1,277,000,000	100,000	8.25%	annual	auction	1,277,000,000	8.24	8.25	8.25
183	SK-4120003310	limit price+amount	5.6.2002	5.6.2003	1	878,000,000	100,000	8.30%	annual	auction	878,000,000	8.25	8.30	8.30
184	SK-4120003336	limit price+amount	12.6.2002	12.6.2012	10	350,000,000	100,000	8.00%	annual	auction	350,000,000	8.00	8.00	8.00
185	SK-4120003344	limit price+amount	19.6.2002	19.6.2003	1	3,000,000,000	100,000	8.40%	annual	auction	3,046,000,000	8.35	8.38	8.40
186	SK-4120003369	limit price+amount	26.6.2002	26.6.2003	1	3,000,000,000	100,000	8.40%	annual	auction	3,193,000,000	8.38	8.40	8.40
187/A	SK-4120003625	limit price+amount	18.12.2002	18.12.2004	2	7,000,000,000	100,000	5.00%	annual	auction	12,630,000,000	4.69	4.94	4.75
Total						60,915,000,000					78,745,000,000			

Note: As for issues No. 177 and No. 180, the issuer rejected all bids applying the power given to him by market rules

Overview of Issues of Treasury Bills in 2002

Registration number	Nominal value of 1 treasury bill in Sk	Date of issue	Date of maturity	DTM	Demand in Sk billion	Sum of issue in Sk billion	Yield in % p. a.		
							min.	max.	average
120307301	1,000,000	03.04.2002	03.07.2002	91	3.920	3.000	7.720	7.750	7.734
121007302	1,000,000	10.04.2002	10.07.2002	91	4.890	2.610	7.720	7.730	7.723
121707303	1,000,000	17.04.2002	17.07.2002	91	5.000	2.720	7.700	7.720	7.719
122407304	1,000,000	24.04.2002	24.07.2002	91	4.132	2.632	7.699	7.709	7.702
123107305	1,000,000	02.05.2002	31.07.2002	90	5.600	0.000	-	-	-
120307206	1,000,000	09.05.2002	03.07.2002	55	9.575	2.495	8.099	8.150	8.149
121007207	1,000,000	15.05.2002	10.07.2002	56	4.220	4.220	8.099	8.280	8.161
121707208	1,000,000	22.05.2002	17.07.2002	56	6.932	6.032	8.150	8.299	8.253
122407209	1,000,000	29.05.2002	24.07.2002	56	3.017	3.017	8.240	8.298	8.276
123107210	1,000,000	05.06.2002	31.07.2002	56	5.470	4.220	8.270	8.299	8.294
121707211	1,000,000	12.06.2002	17.07.2002	35	9.152	3.602	8.289	8.349	8.321
122407212	1,000,000	19.06.2002	24.07.2002	35	10.820	2.700	8.299	8.299	8.299
121707113	1,000,000	26.06.2002	17.07.2002	21	9.420	2.000	8.237	8.251	8.246
121707014	1,000,000	03.07.2002	17.07.2002	14	11.950	6.180	8.198	8.250	8.234
122407015	1,000,000	10.07.2002	24.07.2002	14	11.130	5.000	8.198	8.245	8.224
1230071216	1,000,000	31.07.2002	30.07.2003	364	8.898	3.897	8.168	8.170	8.169
1206081217	1,000,000	07.08.2002	06.08.2003	364	10.622	6.162	8.049	8.145	8.069
1213081218	1,000,000	14.08.2002	13.08.2003	364	10.585	4.435	7.999	8.040	8.020
1220081219	1,000,000	21.08.2002	20.08.2003	364	9.970	4.065	7.879	7.937	7.915
1227081220	1,000,000	28.08.2002	27.08.2003	364	9.024	3.236	7.800	7.845	7.809
1203091221	1,000,000	04.09.2002	03.09.2003	364	6.202	1.080	7.720	7.748	7.747
1210091222	1,000,000	11.09.2002	10.09.2003	364	8.159	1.000	7.680	7.700	7.699
1217091223	1,000,000	18.09.2002	17.09.2003	364	8.037	1.000	7.599	7.599	7.599
1224091224	1,000,000	25.09.2002	24.09.2003	364	7.526	1.100	7.399	7.399	7.399
1201011225	1,000,000	02.10.2002	01.10.2003	364	7.200	0.700	7.290	7.290	7.290
1208101226	1,000,000	09.10.2002	08.10.2003	364	5.604	2.145	7.190	7.195	7.195
1215101227	1,000,000	16.10.2002	15.10.2003	364	4.501	1.100	7.050	7.077	7.077
1222101228	1,000,000	23.10.2002	22.10.2003	364	6.018	1.000	6.930	6.930	6.930
1229101229	1,000,000	30.10.2002	29.10.2003	364	2.500	1.000	6.790	6.790	6.790
1205111230	1,000,000	06.11.2002	05.11.2003	364	1.542	1.042	6.650	6.750	6.749
1212111231	1,000,000	13.11.2002	12.11.2003	364	0.610	0.610	6.700	6.800	6.782
1219111232	1,000,000	20.11.2002	19.11.2003	364	5.100	3.000	5.000	5.600	5.313
1226111233	1,000,000	27.11.2002	26.11.2003	364	6.210	2.936	4.979	5.392	5.188
Spolu					223.536	89.936			

Note: As for issue No. 123107305, the issuer rejected all bids applying the power given to him by market rules

Average Monetary Base of the NBS (Sk billions)

	2002											
	1	2	3	4	5	6	7	8	9	10	11	12
SOURCES OF THE MONETARY BASE	116.42	116.12	116.36	115.40	115.23	115.81	116.47	117.45	118.74	118.91	119.47	123.05
Autonomous factors	179.86	179.81	189.57	182.23	186.88	176.49	190.62	227.70	233.35	242.80	255.55	262.69
Net foreign assets	202.94	204.14	202.86	200.44	205.91	203.84	275.01	322.16	325.77	319.22	336.70	352.78
Reserves	230.42	228.60	227.36	225.43	228.69	225.90	295.33	342.52	344.95	339.74	356.43	370.42
Foreign liabilities	27.48	24.46	24.51	24.99	22.78	22.06	20.32	20.36	19.18	20.52	19.73	17.64
Net credit to Government	-17.98	-18.42	-9.58	-14.74	-10.76	-16.62	-19.92	-14.28	-21.99	-18.72	-26.17	-30.29
Other assets net	-5.09	-5.90	-3.71	-3.47	-8.27	-10.73	-64.46	-80.17	-70.43	-57.70	-54.97	-59.80
Monetary policy factors ^{1/}	-63.43	-63.70	-73.22	-66.83	-71.65	-60.67	-74.16	-110.25	-114.61	-123.89	-136.08	-139.63
Credit to banks (excl. redistribution loans)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bills of exchange	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Holdings of securities	0.00	0.00	0.00	0.05	0.10	0.08	0.00	0.00	0.00	0.00	0.00	0.00
Treasury bills	0.00	0.00	0.00	0.05	0.10	0.08	0.00	0.00	0.00	0.00	0.00	0.00
Other government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NBS (Central Bank) bills	97.12	107.18	125.21	97.51	133.01	91.05	177.34	167.10	238.40	167.48	202.07	226.18
of which: in NBS portfolio	36.60	44.39	53.92	31.19	65.07	31.25	104.94	59.00	124.22	44.43	72.63	94.61
Overnight deposits with NBS	2.92	0.91	1.92	0.56	3.81	0.95	1.75	2.15	0.43	0.84	6.64	8.06
USE OF MONETARY BASE ^{2/}	116.42	116.12	116.36	115.40	115.23	115.81	116.47	117.45	118.74	118.91	119.47	123.05
Currency in circulation	90.00	89.17	89.49	88.56	88.71	89.14	89.45	89.92	90.42	90.74	91.59	95.22
Reserves of banks	26.43	26.95	26.86	26.84	26.52	26.67	27.02	27.53	28.32	28.17	27.88	27.83
Required reserves	26.57	26.92	26.79	26.83	26.48	26.61	26.99	27.44	28.19	28.13	27.84	27.75
Excess reserves	-0.14	0.03	0.07	0.02	0.04	0.07	0.04	0.09	0.13	0.04	0.04	0.08

^{1/} Including NBS bills in the portfolios of commercial banks and overnight deposits by banks with the NBS

^{2/} Use of monetary base = Reserve money = Currency in circulation + Reserves of banks

Symbols used in tables

- . – figure not available
- x – no entry for logical reasons
- – figure did not appear

Organisation of NBS as at 31 December 2002



