



SLOVAKIA



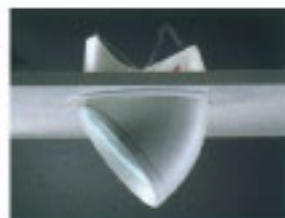
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Total area:	49 035 km ²
Capital:	Bratislava
Length of state border:	1 672 km
Population:	5 403 000 (as of 31. 12. 2000)
Political system:	Parliamentary democracy
Official language:	Slovak
Currency:	Slovak crown (SKK)
Population density:	110,1 (per 1 km ²)
Time zone:	Central European Time (GMT +1 hour)
Country Telephone Code:	++421-

Location:

Slovakia is located in Central Europe. The relief of the country is characterised by great differences. In central and northern Slovakia the countryside is hilly, it is covered with the Carpathian mountain range. The countryside of the southern and eastern Slovakia is low.

Climate:

The territory of Slovakia is situated in the mild climatic belt with regular alternation of four seasons of the year. The average temperature is in winter - 2° C and in summer +21° C. January is the coldest month with night temperatures -10° C and -15° C, the warmest month is July with a daily maximum temperature of approximately +32° C.

National Holidays:

January, 1 st	Establishment of the Slovak Republic
July, 5 th	St. Cyril and St. Methodius Day
August, 29 th	Slovak National Uprising Day
September, 1 st	Slovak Constitution Day
November, 17 th	Day of Fight for Freedom and Democracy

Public holidays:

January, 6 th	Epiphany (The three Sages and Christmas Holiday of Ortodox Christians)
March/April	Good Friday, Easter Monday
May, 1 st	Labour Day
May, 8 th	Triumph Over Fascism Day
September, 15 th	Lady of Sorrows Day
November, 1 st	All Saints Day
December, 24 th	Christmas Eve
December, 25 th	Christmas Day
December, 26 th	Second Day of Christmas

Important Phone Numbers:

158 (112) Police	0961 011111	Foreigner's Police
155 (112) First Aid	1181	Information on Telephone Numbers
150 (112) Fire-Service	12149	Information on International Telephone Numbers

The national symbols of the Slovak Republic are the national emblem, the national flag, the national seal and the national anthem.



The national emblem of the Slovak Republic has a red, early Gothic shield with a silver double cross mounted on the central peak of the blue three hill group.



The national flag of the Slovak Republic is composed of three horizontal stripes - white, blue and red (with white at the top, followed by blue and red). In the front section of the national flag is the national emblem of the Slovak Republic.



Dear readers,

Slovakia's economy has gone through principal metamorphoses in the recent fifteen years, which changed its nature. They mainly included transformation of the centrally planned economy into market economy, integration in the European Union, and implementation of principal structural reforms. Thanks to these changes, Slovakia's economy today finds itself in a new stage of development, presenting with new opportunities and challenges, as well as problems. To make Slovakia rank among the most prospective regions and to make it catch up with the standard of life of the most developed EU Member States as rapidly as possible, rapid and long-term economic growth is required. This means to establish a good quality business environment, which will motivate people to engage in business, which will become a means to secure and maintain competitiveness of the country, and to establish conditions for a sound competition among businesses as a driver of the economy. The business environment in Slovakia has shown improvements again in recent time, as compared to the previous periods. And this not only is a statement by the government; business people themselves, along with several independent institutions have made this evaluation. This is confirmed by the Business Environment Index, which has grown more than 5% during the recent year. The Index is being calculated by Business Alliance of Slovakia based on its own survey. Accessibility of funds has markedly improved during the recent year, the economic policy of the government is perceived positively, and also tax and social funds-related legislation have shown marked improvements. As before, careful attention must however be paid to the persisting problems related to law enforcement, intelligibility of the legislation and elimination of administrative barriers to business. Also, the Slovak Chamber of Trade and Industry has presented a similar opinion.

The principal objective of the European Union is maximal economic growth under conditions of sustainable development. This is the objective that the strategies of the national economies of the Member States and the mutual cooperation between the countries are subject to. And this also applies to Slovakia. The present performance of Slovakia's economy approaches 50% of average GDP generation by the „old“ fifteen European Union Member States. The strategic goal of the National Operational Plan, which may be understood as a vision of the gradual development of the Slovak Republic, is to raise this figure to 54% by 2006. This is the task that also the legislative framework is subject to: heading towards support of

business activities, market liberalisation and improvement of competitiveness of goods and services produced in Slovakia.

Already now, a growth of the key industrial activities is being noticed, including increases in the numbers of organisations which supply their production to large European and world's manufacturers. A total of 36 investment projects worth Sk 49.5bn could be implemented in the recent 12 months. Nine of them concerned automotive industry sector, eight electrical engineering sector, and seven mechanical engineering sector. Of those projects, eight are being implemented by German companies, six and five by Korean and French investors, respectively. This however is still not enough to resolve the two principal problems Slovakia has to face: high unemployment rates and significant disparities in the economy and life standard between regions. That is why the objective of the current government is to establish a business environment throughout Slovakia to support new investments and thus secure creation of new job opportunities and to raise productivity. Individual support of businesses through public spending will however be applied in clearly justified cases only. In working together with the agency SARIO, the Ministry of Economy therefore is about to draft Rules of State Aid Provision. The amount of state aid will be determined based on the location of the investment and the sector the enterprise is to operate in. The rules envisage to classify the territory of the Slovak Republic into 3 zones, with a different ceiling being set for support in respect of each of them, according to the unemployment rates in the different regions. The purpose of this classification is to account for specificities and needs of the individual regions and to enhance motivation to invest into the economically most backwards regions of Slovakia. The distribution by sectors on the other hand will enable higher percentages of state aid to be extended to investors operating in sectors considered as priority for the Slovak Republic. These include sectors, which generate high added value and which mainly employ highly qualified workforce (information technologies, biotechnologies, development centres). It is the unambiguous goal of the government to attract to Slovakia sophisticated investments and, at the same time, to level up interregional differences. Also, another type of support mainly intended for small and medium enterprises as well as the public sector aims at levelling up interregional disparities and strengthening of economically weaker regions. It includes provision of grants to projects under the Sectoral Operational

Programme Industry and Services. Evaluation of applications presented in this field is currently going on, and it appears that both the businesses as well as the public service have taken advantage of the opportunity as a large number of projects were presented, with the volumes of funds requested several times exceeding disposable resources. Under the conditions of the Ministry of Economy of the Slovak Republic, the allocated European as well as national resources aim at improving the competitiveness of the industry and at developing tourism; the funds for approved projects will be released over the next two years.

In this year, Slovakia's gross domestic product (GDP) growth rate is expected to reach 5%, a growth rate of 4.5% is estimated for the next year, and the Ministry of Finances estimates Slovakia's economy to grow at 5.1% and 5.4% in 2006 and the year after, respectively. So far, consolidation of public funds has not created space for further reductions of tax and social funds-related burden. Slovakia nevertheless is among countries with the smallest overall tax burden in the European Union and the Organisation for Economic Cooperation and Development.

When it comes to foreign trade, the major typical feature of its development in 2003 were high growth dynamics of exports, which pronouncedly exceeded those of imports; as the result, the trade balance deficit could be markedly reduced. Subsequently, this became reflected in a pronounced deficit reduction of Slovakia's current account of payment balance. The export performance of the economy grew to reach 67.2% (an increase by 7.7. p.p. compared with 2002), and import demand increased less, to reach 69.1% (an increase by 0.9 p.p. as compared with 2002), due to which it relatively approached the export

performance of the economy. Statistical data for 2003 suggest a positive heading towards more final and more sophisticated production and thus towards a higher added value. No further marked reduction of the deficit of Slovakia's foreign trade balance was expected for 2004, the results for October however came as a pleasant surprise. No deficit reductions can be expected for the next two years, because of the higher basis for comparison achieved in 2004, but above all due to imports of technological plants needed for the car factories PSA Peugeot Citroen and Hyundai Kia to be erected, and – after 2005 – additional significant investments which have already been committed. These investments will play an important role in supporting growth of exports.

According to official data provided by NBS, FDIs into Slovakia's economy (both the corporate and the banking sector) reached Sk 372.5bn (USD 9.1bn) as per 30 September 2004, with this year's investments being worth Sk 23.4bn. From the long-term perspective, most investments came from Germany, the Netherlands and Austria, whereas Austria and the US are at the head of this year's investments. New investments will play a significant role in supporting growth of exports. I firmly believe that Slovakia's joining the European Union and the NATO, investment incentives, competitive advantages such as availability of highly qualified labour, low costs of labour, low tax burden, strategic position, links to world's economy as well as the exceptional attention paid to investors on the part of the Ministry of Economy and SARIO will give an impetus to the ongoing growth of investments.



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Pavol RUSKO,
Vice Prime Minister and
Minister of Economy of the Slovak Republic



Dear readers,

The year 2004 is a key year in Slovak history. The accession process of the Slovak Republic to the EU and the NATO was successfully accomplished by May 2004 and this fact has a substantial psychological impact on the population, foreign investments and also the dynamism of our economy.

Slovakia is a proud and young statehood in the heart of the Central European region. It is a small and open economy that has a great potential to attract globally operating trading and manufacturing partners.

The Slovak economy has passed through the difficult process of transition from a command economy to a market economy. Slovakia, as a founding member of the believes in free trade and ruled-based multilateral principles in trade. Slovakia continues implementing the broad set of shared goals and policy principles of the liberalised multilateral trade system, including further investment liberalisation, social and environmental dimensions together with its contributions to international understanding of governance issues.

It was mainly the OECD and the EU who contributed the most to make the Slovak legislation move towards standardising its economic environment. Four years since its accession into the OECD, Slovakia is perceived as its standard member state. The OECD membership itself, though, does not mean that we have become a rich country - it means that we accept certain standards coming with it. In the context of its OECD accession in 2000 our country has committed itself to implement certain difficult reform tasks like the rehabilitation of its financial sector, creating and strengthening an independent financial market supervision, facilitating free movement of capital, as well as further liberalisation of the business environment and improving conditions for foreign investors in Slovakia.

Today no one doubts that Slovakia is a functioning market economy with a strengthening private sector. At the same time, the Slovak economy is increasingly attractive for foreign investors. Slovakia has recorded a number of achievements in the area of the inflow of foreign investment in the recent period. Obviously, reforms are accompanied by a certain social pressures. On the other hand, their positive effects, such as a larger number of jobs and one of the highest GDP growth rates among the OECD members in the 2001-2004 period, are visible.

The positive effects of the continuing process of the economic transformation have made Slovakia a promising partner in setting up long-term economic relations. Since reforms became

irrevocable, foreign partners have been increasingly interested in doing business in Slovakia and extending efforts to mutually benefit from investment and trade.

Slovakia is attractive for foreign investors due to a high education level of its labour force, especially in the field of the automobile industry. This fact was confirmed by the decisions of the French PSA Peugeot Citroen and the Korean Hyundai Kia to locate their production in Slovakia.

However, not only the automobile sector attracts foreign investors. The machinery, electro-technical industry, information technology sectors are drawing attention of foreign investors, too.

For an effective functioning of enterprises in Slovakia it is necessary to create a transparent and well-balanced business law. Slovakia therefore undertook a wide-ranged reform of its business law. The OECD Principles inspired this law for Corporate Governance. The capital market, accountancy law and other fields underwent considerable legislative changes too.

In year 2009 the Slovak Republic should join the Euro zone, completing the reforms, which assure the stabilized function of the economy before and after the accession to the EMU.

Currently, Slovakia has been implementing extensive social and economic reforms which pursue the creation of conditions for a long-term sustainable growth and improvement of the standard of living. The reforms of the pension and tax system are comprehensive economic-social issues and the experience of the OECD in addressing the problems of aging population were a source of inspiration also for the reformers of the social and pension security system.

The most serious challenge in the Slovak economy - unemployment is getting under control also due to the strict reforms, a 19% flat tax rate was introduced from January this year. Thus, the companies will be in a position to do business easier and it can be assumed that they will employ more people, which should be again reflected in the growth of their income.

Among other priorities there is also a support for small and middle entrepreneurs and development of co-operation in frame of big enterprises. It includes various forms of grants from the structural funds of the EU and the state budget.

We acknowledged a clear coherence between our willingness and determination to continue with the processes of structural changes in our economy and the advancement of an environment favourable for „entrepreneurship and

sustainable development". We understand this paradigm as an appropriate response how to make our economies more competitive and resilient on economic or financial shocks after the accession to the EU.

The Slovak Government has created with its reforms one of the best investment environments in Europe. These steps taken by the Government are ranking Slovakia among the interesting places for investments. The approval of these steps can be seen also in the expanding of the investments in Slovakia. The competitive advantage of the Slovak Republic can be divided into the following categories:

- Sufficiency of Highly Skilled Workers (87,6% of all inhabitants of Slovakia obtained university education or high school education);
- Low Employment Costs (the average employment costs in Slovakia are only 40% compared to the same productivity level as in the Czech Republic, Hungary and Poland and they are 6,5 times lower as in the EU);
- Low Tax Burden (the flat tax level of 19% and the value added tax of 19% makes Slovakia one of the top countries of the EU and the OECD in terms of tax comparison.
- Strategic Position (from a geographical point of view the Slovak Republic connects Western and Eastern Europe with a market of 350 millions people.
- Connection to the World Economics (Slovakia is an OECD and WTO member. In 2004 it became a full member of the NATO and the European Union. The export of the Slovak Republic is in 91,5% linked towards the OECD countries and 60,55% towards the EU countries).
- Industrial Tradition (Slovakia has a developed industrial past to build on - mainly in the field of car production, electric equipment, machinery and forestry. At the same time Slovakia opens new possibilities in the field of information technologies and strategic services).

We can conclude that Slovakia is an attractive place for foreign investments not only because of the 19% flat tax and investment impulses, but also because of its well-educated and skilled workers, low salary costs and an excellent geographical position. A relatively stable political situation and the undertaken reforms which guarantee a long-term economy growth contribute to the overall picture.

The World Bank's annual report of 2003 ranks Slovakia among the countries with the most reforms introduced to make the environment for investments more attractive. The Slovak Republic is ranked among the top 20 economic leaders that are creating the best conditions for entrepreneurship. According to the World Bank, Slovakia belongs also to the countries that provide the best protection for investors.

I believe that this publication would contribute to improving the knowledge of the business environment in Slovakia and thus to attracting direct foreign investment – a vital prerequisite for a sustainable economic growth.



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Eduard KUKAN
MINISTER OF FOREIGN AFFAIRS



Dear Sirs,

Slovak Chamber of Commerce and Industry as a member of International Chamber of commerce in Paris and as associated member of European Chambers of commerce and industry Association Eurochambers in Brusel is a statutory acted in whole Slovakia, which represents and coordinates common interests of members in domestic and foreign business activities.

Today's Slovak Chamber of Commerce and Industry constituted in 1992, raised on rich experiences from activities of Chambers of Commerce and Industry in Slovakia, which history stretch back to the half of 19. century and the year 2000 was the 150th anniversary of chamber system creation in Slovakia. Dimension of these chambers far and away exceeds the economy border what help to keep national privity and economic, cultural and social life development in Slovakia.

Slovak Chamber of Commerce and Industry for whole bygone period was the important institution in the process of changes. Institution, which by respecting rules of game is recognized by others and using this position to assert interests of Slovak economy in abroad and to create position of business branch in domestic social environment.

The basic relation and structures for direct participation of Slovak business structures to global and european flow has been created by Chamber in last years. The creation of Slovak Committee for Business and Industry (BIAC) by OECD, Economic and Social Council (ECOSOC) as consultative body in structure of European Union and National Council of International Chamber of Commerce in Slovakia represent principal steps to worthwhile participation of slovak economic subjects on decision process in international economy.

The Chamber as a business institution want to spend more in major range own professional potention concentrated in regional and occupa-

tional structures for economic development of Slovak Republic, for development and business protection, development and international trade alleviation and competitiveness increase of slovak business subjects. The Chamber on behalf of servise approach to own members and also non members and foreign partners has consti-tuted 9 regional chamber in the residence of all regions and within Banska Bystrica region also in Lučenec and further 4 offices in important business centres of Slovakia in this time except Chamber Office. Chamber has created 5 consul-tative body professional boards namely legislative, economic, foreign trade, regional and industrial within occupational structure and nowadays within Chamber effected 22 special department with whole Slovakia activity, which are created based on principle relation of line of business.

Our today's role is redound to cap the economic and society transformation and to her reformation on society of prosperity and perspektive. The Chamber was primary connected to association process of Slovakia to European Union and feel own liability for succesful cap of process per form of her full membership. The Chamber feel own liability also for active connection of Slovakia to global flow in the area of knowledge, finance, technology, industry and trade.

We are sensible of matter of fact, that in the period of continuing world economy internationalization and global process the international trade and international business is one of the most important atributes for steady sustainable development assurance.

I am sure that also this publication can partially redound to improve the trade and economy relations and contacts of Slovak business subjects with foreign partners.



**SLOVAK CHAMBER
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Ladislav HAJKO ml. - feosor
JUDr. Milan MASARYK - sales director

Food processing technologies

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Dipl. Ing. arch. Mária KLEINOVÁ - managing director

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e-mail: weis@bmkavoviny.sk, www.kavoviny.sk

PRODUCTION OF FOOD

- coffee substitutes
- extruded rice products

DRIED PRODUCTS

- dried chicory roots in the form of cubes and slices
- dried roots of sugar-beet in the form of slices

page: 18

**Výstavisko TMM, joint-stock company**

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tel.: +421-32-743 56 00
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- Organisation of international fairs and exhibitions
- Ensuring participation of companies in fairs and exhibitions
- Exhibition stand design and realisation
- Space lease of in the exhibition area
- Advertisement and promotion

page: 16

**Bryndziareň a syraren, s. r. o.**

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PRODUCTION OF FOOD

- coffee substitutes
- extruded rice products

DRIED PRODUCTS

- ◆ dried chicory roots in the form of cubes and slices
- ◆ dried roots of sugar-beet in the form of slices

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e-mail: hotel@botel-gracia.sk, www.botel-gracia.sk

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- laundry service, internet, exchange office, restaurant - 65 seats, terrace - 100 seats, aperitiv bar
- apartment - 2 bedrooms, 1 sitting-r. - 100m2



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HOTEL SMOKOVEC ***
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- Suite 12 seats



HOTEL TURIST
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tel.: +421-2-55 41 05 08 -9, 55 57 27 89
fax: +421-2-55 57 31 80
e-mail: hotel@turist.sk, www.turist.sk

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- restaurant, bar, conference room - 25 persons
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- parking for cars and buses



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tel.: +421-47-563 20 32, 563 20 34
fax: +421-47-563 20 33
e-mail: hotel.zlatybyk@tauris.sk, www.tauris.sk

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- Catering is possible in the Malohontská restaurant providing a wide choice of regional meals. For having a cup of coffe with a delicioos apple cake, visit the café Blaha Luiza.
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fax: +421-2-44 46 19 18
e-mail: adapt@adapt.sk, www.adapt.sk

Ing. Věra GERSOVÁ
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Ing. Jaroslava PAŽINOVA
Ing. Jozef KOVÁČ

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- engineering production



VUCHT, a.s.
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fax: +421-44-554 12 89
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Ing. Pavel SRNKA - Sales Director

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e-mail: cascaya.imex@stonline.sk

Iveta LETAŠIOVÁ - director

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- production of sound, video and audiovisual records and their sale,
- advertising and promotion activities,
- economic advisory

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Dipl. Ing. Arpád BERINGER
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Dipl. Ing. Peter VARHOLÁK, CSc. - director

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- ✓ in the event of your visit, recommendations and the organisation of meetings, including secretarial services, accommodation, transport, etc.
- ✓ advertising in the SCCI newsletter, which is distributed to all SCCI members, as well as foreign consular offices in the Slovak Republic, consular offices of the Slovak Republic abroad, representative offices of foreign companies in Slovakia, government institutions, and Slovak businesses.

We will prepare the ground for you!

For your trade mission in the Slovak Republic, the SCCI will arrange:

- ✓ meetings with Slovak businesses
- ✓ a comprehensive programme for mission participants (accommodation, transport, cultural programmes, and other services on request)
- ✓ background information required for negotiations

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For seminars, lectures, or training the SCCI offers:

- ✓ the attendance of Slovak participants
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- ✓ participation at exhibitions and trade fairs
- ✓ information about options and conditions for investing, capital investment, and private ownership in the Slovak Republic
- ✓ interpreting and translation services
- ✓ other services upon request

Arbitration Court

The Arbitration Court of the SCCI is an independent body that also offers its services to you. It resolves property claims between entrepreneurs arising from business and economic relations. It realises consultation and advisory activities to settle such claims.

Information on investment conditions in the Slovak Republic is available in all offices of the SCCI.

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Nitra Regional Chamber of Slovak CCI

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Information about activities of SCCI is available on the web-side: www.sopk.sk



The Region of Banská Bystrica

The region of Banská Bystrica is located directly at the Centre of Slovakia and it comprises 8 districts. Its territory covers an area of 5.129 sq. km and its population is 397 356. The centre of the region is the city of Banská Bystrica with a population of almost 90 000.

The region is connected to the international road and rail network. Sliač airport, which is situated just ten minutes by car from Banská Bystrica, offers new possibilities for air transport of persons as well as goods.

Existence of thermal medicinal springs offers a significant possibility for development of tourism. In the spas of Sklené Teplice, Dudince, Sliač, Kováčová and Brusno are treated nervous, kinetic and digestive disorders and cardiovascular diseases. Natural and climatic conditions also create good opportunities for tourism, agro-tourism, winter and water sports and hunting.

Attention of tourists has been turned to urban monumental reservations in Banská Bystrica, Banská Štiavnica and Kremnica. Banská Štiavnica town, together with its surrounding area has been registered by UNESCO as the world cultural and natural heritage.

Among other interesting places belong castles in Zvolen, Víglaš and Slovenská Ľupča; fort in Bzovík; wooden church in Hronsek; St. John's church, where the geographical centre of Europe is located; folk architecture of the mining settlement Špania Dolina; attractive Čiernohorská narrow-gauge railway in Čierny Balog.

Raw material base of the region is various. Concerning the ore raw materials, the deposits of golden and silver ores, lead, copper and zinc are historically known around Banská Bystrica, Štiavnica and Kremnica.

Resources of non-metallic raw materials are more important from economic point of view. There are resources of building stones in the region such as limestone, dolomite limestone, ceramic clay, brick earth, gravel and gravel sand, basalt and perlite. Very important are also resources of wood substance.

Natural originality of the region is emphasized by state natural reservations, number of protected natural creations and localities. Geographically, the region includes National Park Low Tatras, protected scenic area Veľká Fatra, Poľana and Štiavnické Vrchy.

The education in the region is provided by the system of 338 elementary schools, 25 grammar schools and 61 secondary vocation schools. There are also two universities in the region. The University of Matej Bel in Banská Bystrica, specialised in the field of human sciences and the Technical University in Zvolen.

The region of Banská Bystrica is characteristic by notable diversification of industrial sphere, however, economic potential of individual districts has its own specifications.

The most important industrial sectors include heavy engineering and machinery, metallurgy, building industry, wood processing and paper industries, chemical and pharmaceutical industries, textile and food industries. 8,2 per cent of the total number of Slovak enterprises operate on the territory of the region. There are 737 companies with foreign capital in the region. The most successful of them are SLOVALCO a.s. Žiar nad Hronom, IZOMAT a.s. Nová Baňa, Fermas spol. s.r.o. Slovenská Ľupča, WITZENMANN SLOVAKIA spol. s.r.o. Vlkanová, KÜSTER-car technique spol. s.r.o. Vlkanová. Also foreign companies do business in the region, such as Coca Cola, McDonald's, Tesco Stores, Billa, Baumax, Ahold etc.

The priority of development of the region is to stay attractive for foreign investors. As the main reasons to invest in the region are considered:

- favourable location, proximity of an airport with an international statute
- ideal conditions for further development of tourism
- raw material and economic basis available
- freely available qualified and highly specialised labour force
- high proportion of persons with higher education

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The Region of Bratislava

Bratislava, the capital of the Slovak Republic, is a town which **location** at the confluence of the rivers Danube and Moravia, on the ridge of the Lesser Carpathians and **next to the place where Austrian, Hungarian and Slovak frontiers** meet in one point, has, since time immemorial predetermined the role Bratislava as an important defence point, trading place, crossroads of transport routes, area of business, industry and agriculture.

Whether called Preslau, Pressburg, Pozsony or Bratislava, the policy, education and good wines dominated its atmosphere. Nowadays, Bratislava became to be the most developed Region of Slovakia from economical, social, research and technical point of view.

The strongest economic position (35% of GDP) of Bratislava among Slovak regions mirrors also a strong position of Bratislava Regional Chamber in a structure of Slovak Chamber of Commerce and Industry.

THE BRATISLAVA REGIONAL CHAMBER OF SCCI

will arrange for you:

- contacts with domestic businesses
- search for suppliers
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- company and institution corporate profile
- organization of meetings, including secretarial services, accommodation, transfers etc.
- advertising in Chamber's newsletter which is distributed to all members as well as foreign consular offices in the Slovak Republic, consular offices of the Slovak Republic abroad, representative offices of foreign companies in Slovakia, governmental institutions and Slovak businesses
- advisory on customs, taxes, certification and doing business in SR

For trade missions in the Slovak Republic we arrange for you:

- full service (premises, presentation technique, interpreters, refreshment...)
- advertising, invitations and media publicity
- meetings with Slovak businesses
- comprehensive programme for mission participants (accommodation, transport, cultural programme and other upon request)
- back-ground information required for negotiations

For seminars, lectures or training Bratislava Regional Chamber offers:

- attendance of Slovak participants
- venue, including necessary equipment (audio-video), translations and refreshments
- advertising, invitations and media publicity
- accommodation, transport, transfers

Please note: All services are provided according to a prize list of SCCI.

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The Region of Košice

THE BASIC INFORMATION

The modern history of Košice Regional Chamber starts in the year 1992 when it was re-established according to the Act No. 9/1992 passed by National Council of Slovakia concerning chambers of commerce and industry. At the same time, The Slovak Chamber of Commerce and Industry was established as an independent legal subject. The present activities of the Košice Regional Chamber of Slovak Chamber of Commerce and Industry are very closely connected with the Chamber's history which goes to the year 1850. This fact proves, that Košice Regional Chamber is the oldest chamber in the territory of Slovakia and one of the oldest in Central Europe.

The Košice Regional Chamber represents member companies of the whole Košice Region and plays an important role in domestic and foreign trade with special attention to the markets of the Eastern Europe and Russia.

The Košice region is located in the eastern part of the Slovak Republic with an area that exceeds 6700 km² and has more than 765 thousand inhabitants. Nowadays, Slovak authorities have registered more than 30 thousand entrepreneurial entities with all types of business activities within the Košice Region. The most important kinds of industries allocated in the region are: metallurgy, engineering, chemistry and textile production.

PROVIDED ACTIVITIES AND SERVICES

- Co-operation with commercial and industrial chambers abroad (organising business missions, seminars, meetings on economic co-operation, publication of commercial promotions, seeking trading partners, exchange of commercial policy documents and other information),
- Consultancy on legal, financial, commercial and customs issues,
- Customs and certification services (issue of ATA Carnets, authentication of certificates of origin of goods, commercial invoices, powers of attorney, "force majeure", contracts, letters of reference),
- Librarian and information services (contact data of foreign and domestic companies and other information concerning trade conditions and doing business in selected countries).
- Educational activities (organising seminars, workshops and conferences on current issues of International trade, trade logistics and business.)
- Publication activities (specialised publications for support of business and reduction of trade risks, publication of current general standards in international trade, publications concerning technical, economic and legislative issues.)
- Facilitation in property disputes in international trade of domestic subjects at the Court of Arbitration of Slovak Chamber of Commerce and Industry in Bratislava.
- Promotion of members of Slovak Chamber of Commerce and Industry through the network of the International Chamber of Commerce in Paris and other information media in co-operation with chambers of commerce and industry abroad and branch offices of the World Trade Center.
- Mediation and publications of business opportunities, offers and other business information for foreign and domestic companies. Presentation and representation of members of the Chamber at domestic and foreign exhibitions and other events.
- Co-operation with representative offices of the Slovak Republic abroad.
- Co-operation with embassies of the Slovak Republic and their commercial sections.

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The Region of Lučenec

Introducing the region of the Lučenec Regional Chamber

The region is situated in the southern part of central Slovakia. It consists of five districts: Lučenec, Rimavská Sobota, Veľký Krtíš, Poltár and Revúca. It is formed by historical areas of Novohrad and Gemer. The region is mostly a lowland and high-located places are situated only in the northern part. The heart of the region is the geomorphological whole of the Southern-Slovak Hollow. The area is bordered on the Krupinská planina (Krupina plain) in the north-west, on the Slovenské Rudohorie in the north and on the Slovenský Kras in the east. The area of the region is 4329 km with the population of 267 286 (2001) and with the average density of population 62 people to 1 km.

The southern border on the Hungarian Republic suggests good contact between the population of both border regions in industry and culture. That's why the Slovak-Hungarian Chamber composes inseparable part of Lučenec Regional Chamber. It provides economic, statistical, legislative information and requested addresses and contact details about Hungarian firms for its members.

The region is rich in raw materials. We can find here magnesite (the region comprises of more than 6% of the total world resources especially in the surroundings of Jelšava, Ľubeník and Hnúšťa), heat-resistant loams, basalt, ceramic raw material, natural decorative stone, steatite, asbestos, the raw materials of the silicate industry (diatomite, algin, etc.). Natural resources form an important potential of further production development of the region. These facts were the basis for creating Non-metallic raw materials Section of the Slovak Chamber in Lučenec. The section unites Slovak firms and institutions which deal with searching, exploiting and processing of non-metallic raw materials. Every three years the conference about non-metallic raw materials named EUROSILIKÁT is held in Lučenec. The main objective of the conference is to widen knowledge about new and unconventional non-metallic raw materials and their technological use.

Transport and energies

The region has the advantage of its location. It offers the shortest transport connection between western and eastern Slovakia and its metropolises Bratislava and Košice and connects links between Budapešť and Varšava. The region has its local airport Boľkovce (8 km from Lučenec). Its location offers excellent conditions for a passenger transport as well as air sports. The airport has been the seat of the World Parachuting Championship for several times. The nearest international airport is in Sliač (60 km from Lučenec). As for the energy lines (oil-pipeline, gas-pipeline, power lines) the southern Slovak transport corridor is being used in the direction Bratislava - Nové Zámky - Šahy - Veľký Krtíš - Lučenec - Rožňava - Košice. Lučenec is the centre of local energy institutions such as gas industry, power stations and optical telecommunication lines.

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The Region of Nitra

The Nitra Region in the Context of Foreign Investments

Only very few Slovak regions have such excellent preconditions for the development of international contacts and cooperations as has the Nitra region. This region extends from the mountain ranges Povazsky Inovec and Tribec in the north to the river Danube in the south and geographically it covers the prevailing part of South-western Slovakia.

This region is identical with the chamber region of the Regional Chamber of Commerce and Industry Nitra. The chamber region begins approx. 60 km easternly from the Slovak capital Bratislava and is surrounded by the other chamber regions Trnava, Trenčín, Banská Bystrica and Lučenec. The centre of the region is the historically famous town Nitra with approx. 90 000 inhabitants. The total geographic surface of the region represents approx. 6 364 sqkm and the number of its population is about 715 000 persons. The total number of the entrepreneurial subjects in 2002 was approx. 48 000. The traditional industrial branches of the region are the machine engineering, metal processing, electrical engineering, chemical industry, building material production and the automobile industry. Based on the excellent climatic and soil conditions very important are also the agricultural production and the food processing industry.

Concerning the size of entrepreneurial subjects there are typical here small and middle sized companies, which went through the transformation process to the market economy easier and more flexibly as many big factories in other parts of the Slovak Republic. In the recent ten years there was established here a large number of new producing companies by local Slovak entrepreneurs, which are successful not only on the Slovak but also on international markets.

The objective advantages of the region have been invented also by well-known foreign companies, from which many are present here with strong investment projects. To the most important foreign investments of the region belong such manufacturing plants as for example the VOLKSWAGEN Electrosystems jsc. Nitra /cable systems for automobiles/, HEINEKEN SLOVAKIA jsc. Nitra /beer and malt production/, FRIESLAND SLOVENSKO Ltd. Nitra /milk products/, SLUZBA SIIX ELECTRONICS /electronic appliances/, OSRAM jsc. Nove Zamky /electric bulbs/, TELEFLEX jsc. Vrable /automobile parts/, INALFA jsc. Vrable /automobile parts/, KAPPA jsc. Sturovo /paper industry/. The most important investors came to the region from Germany, Austria and Holland. Besides these direct investments a large number of local industrial companies cooperate very intensively with partners in the European Union supplying for them semi-products or carrying out certain finalizing operations on their final products.

The region has very good transport infrastructure with dense network of roads which contributes to the further intensification of the international contacts. The administrative centre of the region the town Nitra has direct highway connection with the capital Bratislava and thus also with the Slovak-Austrian border. Thanks to this highway connection and the good geographical position three international airports /Bratislava, Vienna, Budapest/ are available within three hours. In the town Nove Zamky 30 km southernly from Nitra there is one international railway junction and in the suburb of the town Komárno is the second most important river port of Slovakia on the river Danube. After the opening of the Rhine-Main-Danube channel the region has direct ship connection with the Black and North Sea.

Nowadays, the main task of the Regional Chamber of Commerce and Industry Nitra in the international sphere is the further support of commercial and cooperational contacts between Slovak and foreign companies. This target is based on the high interest of the local entrepreneurial circles for the intensification of business contacts mainly with the countries of the European Union and of Middle Europe. It is expected that thanks to the geographical proximity and good infrastructure, this region will attract the interest of further foreign investors. Naturally, the Regional Chamber of Commerce and Industry Nitra will be always ready to equip them with basic orientation in the current Slovak environment and to provide professional advisory services in all spheres of the economic life.

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The Region of Prešov

The Prešov Regional Chamber of the Slovak Chamber of Commerce and Industry

The Slovak Chamber of Commerce and Industry, an integral part of which is the Prešov Regional Chamber (PRC SCCI), is an association of business concerns formed in order to boost the economic prosperity of its members, encourage their business activities both in Slovakia and abroad and assist in the creation of a positive business climate. The SCCI is a public institution established by Act 9/1992 of the National Council of the Slovak Republic and declared in Act 121/1996 of the National Council.

Membership in the Chamber is voluntary and its members are both natural and legal persons performing business activities in various fields of economy, with exception of agriculture and food industries.

The members have the right to:

- Use all services provided by the SCCI
- Service price discounts in accordance with the chamber's valid price list of services
- Propose and elect bodies
- Submit proposals for the improvement of the chamber's activities

The primary aim of PRC SCCI is to provide high-quality services to the business community in the Prešov region, to assist in tackling their business-related problems, to predict, analyse and define the needs of entrepreneurs and to offer solutions in the form of both tested and first-time services.

Provided standard services of the SCCI's Prešov Regional Chamber:

- Issuing of ATA carnets and certificates
- Counselling and consultations related with export and import of goods
- Counselling on the possibilities of financing business activities through the Structural Funds (ŠF)
- Services in the field of education
- Development of international trade relations - by organising trade missions at home and abroad
- Organisation of the participation of companies for fairs and exhibitions
- Publishing, distribution and sale of specialised publications

The plan for the Chamber's activities for each year is approved at the plenary session of the PRC SCCI and is outlined on our website www.po.sopk.sk. Members of the PRC SCCI are kept regularly informed about all events organised by the Chamber.

- the territory of the SCCI's Prešov Regional Chamber is the Prešov Self-governing Region
- the PRC SCCI also has an office in Poprad



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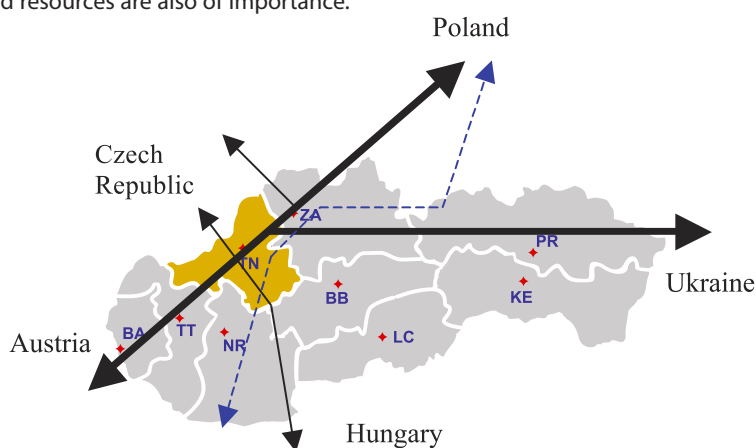
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The Region of Trenčín

Location & Accessibility

- Trans-European corridors North-West
- mutual border with Czech Republic
- 1 hour access to Capital City perspective of new corridors
- located in the northwestern part of the Slovak Republic.
- Area of 4 502 sq. kilometers.
- Building materials such as dolomites, limestone, building stone, lime marl, brick raw material, and decorative stone can be found in the region. Mineral waters and thermal springs are used as a source of high-quality drinking table water. Wood resources are also of importance.



Social characteristics

Number of inhabitants: 602 166
Share of men / women 49,8 / 51,2 %

Structure of education:
Vocational & professional 43,7%
High school 38,5 %
University degree 9 %

Economic. active population: 50,3 % (303 145)
Average age: 34,3 years
Average monthly salary 330 euro

Number of vacancies: 2 676
Unemployment rate: 9,87%

EU experience:

- more than 60 % of population (any)
- more than 1 % companies for more than one year

Economic characteristics

The region has an industrial - agricultural character. Industry is prevailing. The main industrial fields are: Mechanical engineering and components production for automobile industry, chemical production and rubber and plastic articles production, Electro technical industry, Glass industry, Wood processing industry, Food processing industry and service sector with dominance of tourism. These fields can be characterized by:

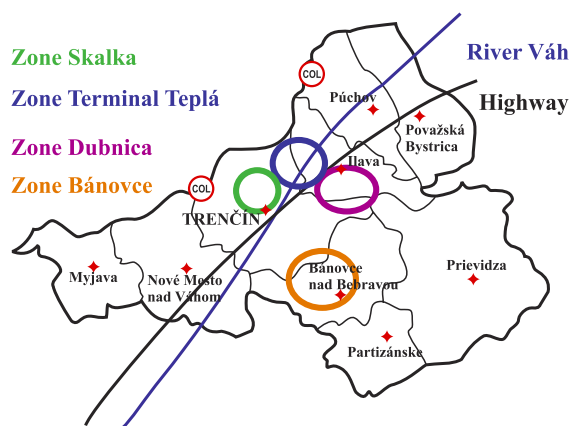
Number of registered businesses:
• legal entities 12 381
• tradesmen 36 091

An ownership type:
• public sector: 846
• private sector 11 535
- foreign 758
- international 833

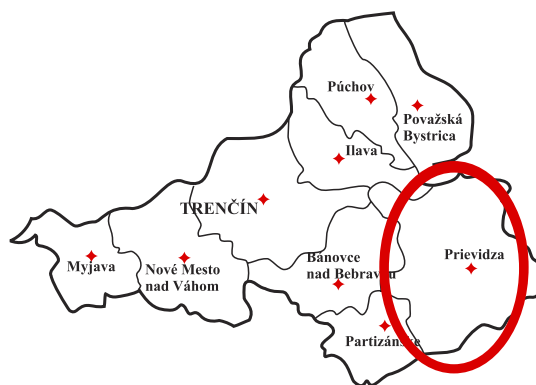
Emerging investment opportunities

Investors could find brown and green field opportunities for investments, skilled and educated labour force and well prepared infrastructure here. Active role in this area plays Trenčín Regional Chamber of SCCI in close cooperation with regional and local selfgovernmental units. It gives support to Slovak and foreign companies with regard to trade, legal, investment support. It provides legal advising and information on economic situation of the region. Special attention should be paid to the internet portal www.commerce-and-industry.com run by the Trenčín Regional Chamber of SCCI, where are available practical information on business issues and companies in the region.

The areas for industrial parks and terminal operations in the region Trenčín.



The locality of Upper Nitra with free areas.



Overview of the regional advantages

- good geographic location
- tradition of production
- presence of construction materials production
- good qualification level of economically active population
- well established infrastructure in the region
- availability of free areas for industrial production
- established services: banks, insurance and leasing companies, legal, engineering and project offices, exhibitions & fairs, CCI...
- good possibilities for development of tourism
- good natural conditions for agricultural production with a possibility to cultivate plants requiring higher temperature climate - cross-regional importance of hops cultivating
- woody country with favourable composition of forests
- suitable conditions for fishing and hunting

Contact:

Slovak Chamber of Commerce and Industry
Regional Chamber Trenčín
Jilemnického 2
SK 911 01 Trenčín, Slovakia

Tel.: +421-32-652 38 34
Fax: +421-32-652 10 23
E-mail: sopkrktn@scci.sk
www.commerce-and-industry.com



The Region of Trnava

Trnava Region

the region with its rich history, spiritual and cultural life, with fertile lowlands and protecting mountains, with rivers connecting people, the region of education, the region of good bread and good wine.

Location

Trnava region spreads across the south-western part of Slovakia. In the west it borders with the Czech Republic, in the south-west with Austria, in the south with Hungary. It takes to reach the capital Bratislava by car about 1 hour and the Vienna International Airport about 2 hours.

Transport and Infrastructure

The region has a well-developed road and railway transport system. Railways and highways connect the region of Trnava with Bratislava, The Czech Republic, Austria and Hungary. Public water pipes supply with drinking water 76,7 % of the region population, 41,8 % of households are connected to the public sewage system.

Education

53 technical and vocational schools provide machinery, transport, electrical, chemical, agriculture, food-preparation and other kinds of education. Secondary schools are aimed at business and services. The Slovak Technical University in Trnava offers degrees in industrial technologies, technical materials, industrial ecology, management and applied information systems. The Trnava University and The University of St. Cyril and Method offer possibilities to study in a large scale of humanities and natural sciences.

Economy

The region of Trnava has its tradition in both kinds of production: industrial and also agricultural. The industrial production includes machinery, /automobile industry/, electrical engineering, chemistry, glassmaking, printing, food industry. The main industrial centres are these towns: Trnava, Skalica, Senica, Piešťany and Hlohovec. The industry of agriculture and food is developed especially in the southern districts of Galanta and Dunajská Streda. The region of Trnava is a significant source of energy production for the whole area of Slovakia with its Nuclear Power Plant Jaslovské Bohunice and Water Power Plant in Gabčíkovo.

Trnava Region in numbers

Number of population:	550 014
Area:	4148 km ²
Number of profit companies:	6261
Number of physical persons	
/small entrepreneurs/:	38 249
Number of companies with foreign capital:	1243
Rate of unemployment:	9,01 %

Taking into account the big investment of PSA in Trnava, the region of Trnava is expected to become one of the most dynamic regions in Slovakia. Building works are running and the production will start in the year 2006.

Foreign investor in Region Trnava

- Amylum Group /Holland/ • Boge /Germany/ • Danone /France/ • Eastern Sugar /France/ • Hebel /Germany/ • INA Schaeffler KG /Germany/
- John's Manville /USA/ • Mariánské léčebné lázně /Czech republic/ • LS+Automotive /Germany/ • ON-Semiconductor /USA/ • PSA /France/
- Punch International, N V /Belgium/ • Sachs /Germany/ • Samson Europe N. V. /Belgium/ • Sony /Japan/ • Swedwood /Sweden/
- Vitana /Czech Republic/

Trnava Regional Chamber SCCI

The Regional Chamber of Trnava is an integral part of the Slovak Chamber of Commerce and Industry, founded on January 1, 1997. The Chamber is a public - legal, nonprofit institution, providing activities in order to support and protect its members in their home country and also abroad. The chamber is the major representative of entrepreneurs in the region. It meets interest in business and the economical development of the region.

Activities and services of Trnava SCCI

- development of foreign trade relations /business mission, trade fairs and exhibitions, searching cooperating contacts, presentation of the region
- membership networking /database of members, meetings, clubs with VIP/
- organising of seminars, consultancy
- verification of documents - Certificates of the Origin, ATA carnets, commercial invoices
- wide range of informations services
- consultancy and support in project preparation, active participation in various EU projects

There are two Sections acting in Trnava: the Section of Welding and the Section for Agriculture and Food Industry.

Contact:

Slovak Chamber of Commerce and Industry
Regional Chamber Trnava
Trhová 2
SK 917 01 Trnava, Slovakia
Tel.: +421-33-55 12 588, -55 12 744
Fax: +421-33-55 12 603

Contact person

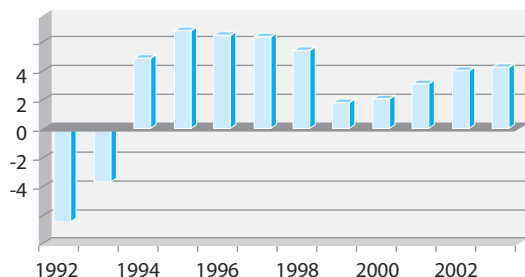
Mrs. Jana Gallová - Director e-mail: gallova@sopk.sk
Mr. Peter Kovar - Area Manager e-mail: kovar@sopk.sk



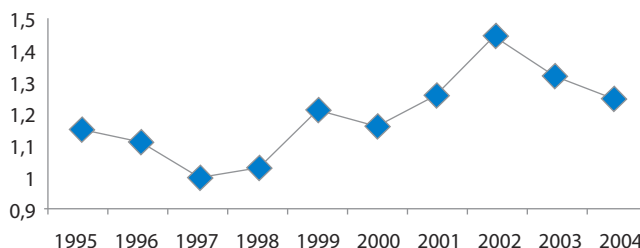
The Region of Zilina NORTH-SLOVAKIA COUNTY

The situation of Slovak Republic's economy is frequently discussed in Slovakia and abroad, and the debate is greatly confused. The analysis is often mixed up with wishful thinking, simple lobbyism etc. A few neutral figures:

GDP IN CONSTANT PRICES – changes in %
Slovakia



EXCHANGE RATE - Month - VI.
SKK / 1 CZK, Slovakia: Czechia



Thirteen years have elapsed since the Slovak Republic acquired independence. In these approximately thirteen years the Slovak Republic had to prove evidence of its capability to manage the development of the county, assuring its political stability and economic development.

After three years of independence, the economy of the Slovak Republic acquired from the London „The Economist Intelligence Unit“ the best rating among Czechia, Poland and Hungary - countries in transition. The rating was supported mainly by agreed aims and practical economic policy of individual states within the goals of the International Monetary Fund, macro-economic indicators, etc.

The Slovak Chamber of Commerce and Industry (SCCI) as a public - legal institution plays the role of the major representative of the entrepreneurial and business sphere in the Slovak Republic. The Regional Chamber of the SCCI in Zilina represents and co-ordinates the interests of its members in matters of business activity inland and abroad, renders services and protects them from unfair business relations in the following districts (from 2003): Zilina, Cadca, Martin, Dolny Kubin, Liptovsky Mikulas, Ruzomberok, Namestovo. The members of Regional Chamber SCCI Zilina come from the most industrial sectors including engineering, machinery, bearing, automotive, electrical, electrotechnical, building industry, tourist industry, wood processing, paper, chemical, textile, food, shoes, plastic, brick industries, metallurgy, etc. Energy production exceeds the most regions in Slovakia.

Our region located at the North-West of Slovakia is one of the most industrialized areas in the republic. Zilina is the Capital of the County. Zilina and Martin are the double cities - new urbanization center of the Country and North-West Slovakia, with a population of almost 170 000. The region is connected to the international trunks roads E 50: (Brest/F/-Brno-Zlin-Zilina-Martin-Ruzomberok-Liptovsky Mikulas-Presov-Kyjev,...)and E75(..., Koper-Rijeka, (Belgrade, Szeged) -Bratislava-Zilina-Zwardon-B.Biala-Katowice-Warsaw-Minsk..).

North-Slovakia and especially Zilina and Martin is a transport junction of international railways systems in the direction Poland, Czechia, Ukraine or the South - Trieste, Rijeka, Belgrade, Koper. Air transport is secured via the airport at Zilina. The distance of the airport from Martin is 37 km. The telecommunication links have been improved by digital exchanges.

Until the year 2006 Zilina will be connected by highways to Bratislava and the Polish border (Zwardon, B. Biala).

Zilina district belongs to the 8 districts, where 75% of the total volume of investments allocated in the Slovak Republic was placed. Zilina as a natural center of the county has the largest number of banks following Bratislava, therefore it naturally becomes the market determined second financial center of Slovakia. Principal possibilities for regional development after mapping the economic potential, macroeconomic impact, geo-economic influences, taken from the demographical development, forming of labor supply and other factors, are highly prospective.

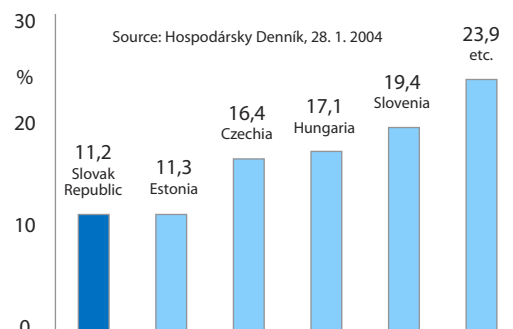
Geographical and climatic conditions allow the region to develop tourism. There are some virgin nature parts in this county. The climate creates conditions for the development of tourism, agrotourism, winter sports (December-March) and water sports. The High Tatras National Park, The Low Tatras National Park, The Fatra National Park as well as the protected region have complex tourist centers. District Liptovsky Mikulas candidates for organizing The Winter Olympic Games in the year 2014.

THE FAIR OF JOB



www.absolvent.sk

TAX OBLIGATION FOR COMPANIES WITH CAPITAL INCENTIVES



TOURIST & INFORMATION BAEDEKER



www.viator.sk

THE MAIN ADVANTAGES of the Zilina County potential: - Territory of COUNTY PROVED TO BE SECURED AGAINST ANY FLOODS the Vah river. RELATIVELY THE BEST POSITION OF THE MIDDLE-EAST EUROPE. THE SAFE PROPERTY AND INVESTMENT.

- High educated labour force for all branches • four Universities • Location (PL, CZ, natural resources, developed industry
- forests, water sources, electric energy, etc.

Zilina is the GATEWAY TO FOUR NATIONAL PARKS FROM WEST, FROM SOUTH-WEST, FROM EUROPEAN U. – E75, E50.

TOURIST INDUSTRY OF NORTH-SLOVAKIA – Zilina County:

I. Spa:

Rajecké Teplice - Zilina, Turčianske Teplice, Korytnica, Lucky, Besenova, Liptovský Mikuláš, Oravice, etc.

II. Hotels and Restaurants, Ski resorts recommended by SCCI RC:

HOTEL GRAND Zilina, ASTORIA Zilina, SLOVAKIA Zilina, MALA LUCIVNA-Zazriva, KRIVAN - Kysuca, VELKA RACA - SCR, LUNA – Martin, Gastro-Novum-rest., GOLD WING Zilina-rest., Hotel GARNI Zilina, Hotel KLAK Rajec, Hotel SUMMIT Besenova, Penzion IRKA Terchova, Penzion 7 Namestovo, Penzion SLANICA Namestovo, Penzion STARA HAJOVNA Kunerad, BORKA Fackov, Chata SOLISKO Terchova, Chata BORIS Gbelany, Chata ALPINA Zuberec, Chata HAFERKA Makov, Chata VO VYHNANEJ Terchova, Chata BORIS Gbelany, DAUBNEROV DOM Turčianske Teplice, Penzion a drevenica PRI HATI Terchova, PRIMULA Zuberec, MALINA Malino Brdo, PANCAVA Makov, PLUS Liptovský Jan, TYRAPOL Oravska Lesna, BYSTRINA Demanovska Dolina, PERMON Pribylina, Motel RYBARSKA BASTA Pribovce, ANTARES Zuberec, Penzion BORKY Vitanova, Penzion PIGEJA Zuberec, Penzion RAJEC Rajec, Penzion ZELENY DOM Vitanova, Penzion STROBLOVA VILA Kralova Lehota, Penzion AMITO Rabca, Penzion IVETA Zuberec, Penzion JANTOLAK Zuberec, SKIPARK Ruzomberok, KUSTAR Liptovska Anna, VLADIMIR MACKO Liptovska Tepla, POD HRADOM LIETAVA Lietava, Pub BODEGA Ruzomberok, Tourist hostel VIATOR Liskova,

III. Mineral water:

Fatra, Korytnica, Budiš, Klastorna, Rajec

SLOVAKIA - SURFACE AREA : 49 035 km², DENSITY PER 1 km²: 110, EIGHT COUNTIES
ZILINA COUNTY - INHABITANTS OF COUNTY: app. 700 000, SURFACE AREA: 6 874 km²

SUBREGIONS	DISTRICTS - INHABITANTS(app.)	TOWN	INHABITANTS
POVAZIE	1. ZILINA - 213 000	ZILINA	100 000
		BYTCA	15 000
TURIEC	2. MARTIN - 116 000	MARTIN	62 000
		TURCIANSKE TEPLICE	11 000
LIPTOV	3. RUZOMBEROK - 60 000	RUZOMBEROK	31 000
		LIPTOVSKY MIKULAS	34 000
ORAVA	4. LIPTOVSKY MIKULAS - 76 000	LIPTOVSKY MIKULAS	34 000
		DOLNY KUBIN	20 000
KYSUCE	5. DOLNY KUBIN - 40 000	DOLNY KUBIN	20 000
		TVRDOSIN	20 000
	6. NAMESTOVO - 57 000	NAMESTOVO	9 000
	7. CADCA - 93 000	CADCA	27 200
		KYSUCKE NOVE MESTO	22 000

ORGANIZATIONAL STRUCTURE OF THE ECONOMY

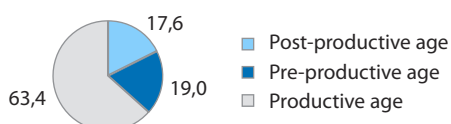
COUNTY	NATURAL PERSONS			COMPANIES - LEGAL ENTITIES		
	Dec. 31, 2001	Dec. 31, 2002	Sep. 30, 2003	Dec. 31, 2001	Dec. 31, 2002	Sep. 30, 2003
1. BRATISLAVA	54 923	49 220	51 916	19 535	17 785	18 568
2. ZILINA - North-Slovakia	40 692	44 796	45 381	6 278	6 313	6 630
3. NITRA	39 548	38 504	41 118	5 448	5 368	5 526
4. PRESOV	36 630	37 825	41 321	6 057	5 729	5 962
5. KOSICE	34 060	33 485	36 321	7 878	7 312	7 610
6. TRENCIN	31 845	32 225	35 124	6 142	5 652	5 885
7. TRNAVA	33 223	33 555	35 419	4 877	5 586	5 696

etc.

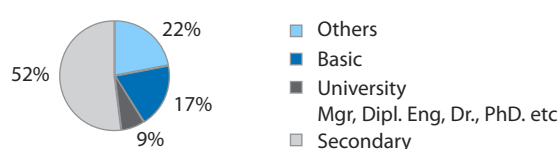
Some foreign investors:

ABB, ALCATEL, AVENTIS HOECHST-BIOTIKA, BENTHOR, CARREFOUR, CRT ELECTRONIC, CSOB, DANA, DARYA AEROMOBIL, DEXIA, ECCO, ENRICO, ELECTRECITE DE FRANCE, FERONA, HACO N.V., HEINEKEN, HYUNDAI, IKEA, INA, INTRANS, JOHNSON CONTROLS, KAROL FRUHAUF, KIA, KJELLBERG, LINDE, MONDI, MANNESMANN PLASTICS MACHINERY, MATSUSHITA, MIBA, MOLLEX, MOUNTFIELD, NEUSIEDLER, OMV, PEUGEOT, PHILIPS, PRAMET, PUNCH, SHEERBONNET, SHELL, SLOVPOL EXIM, TAKENAKA, TESCO, TPRESSTA EISELE, VOLKSWAGEN, WEINGART INC., WEISHARDT INTERNATIONAL, ...

AGE STRUCTURE OF POPULATION %



AGE STRUCTURE OF POPULATION %



WELCOME TO THE NORTH - SLOVAKIA COUNTY

Contact:

Slovak Chamber of Commerce and Industry
R.C. Zilina, North-Slovakia
Halkova 31
010 01 Zilina, Slovak Republic

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Fax: +421-41-7235 653, - 102
E-mail: clenza@za.scci.sk, sekrza@za.scci.sk
www.viator.sk, www.sopk.sk/za/sk
www.absolvent.sk



County of Žilina
Land Žilina

TRANSPORT - FINDING YOUR WAY TO NORTH-SLOVAKIA

NORTH-SLOVAKIA is located at the Crossroads of the European trade motorway

E 50 - West-East: ... - Paris - Mannheim - Nürnberg - Praha - BRNO - ZLÍN - PÚCHOV - ŽILINA - MARTIN - RUŽOMBEROK - L. MIKULÁŠ - KOŠICE - UA
E 75 - North-South: ... - Warszawa - Katowice - B. Biela - Zwardon - SKALITÉ - ŽILINA - POV. BYSTRICA - PÚCHOV - BRATISLAVA - Szeged - Novi Sad - Belgrade

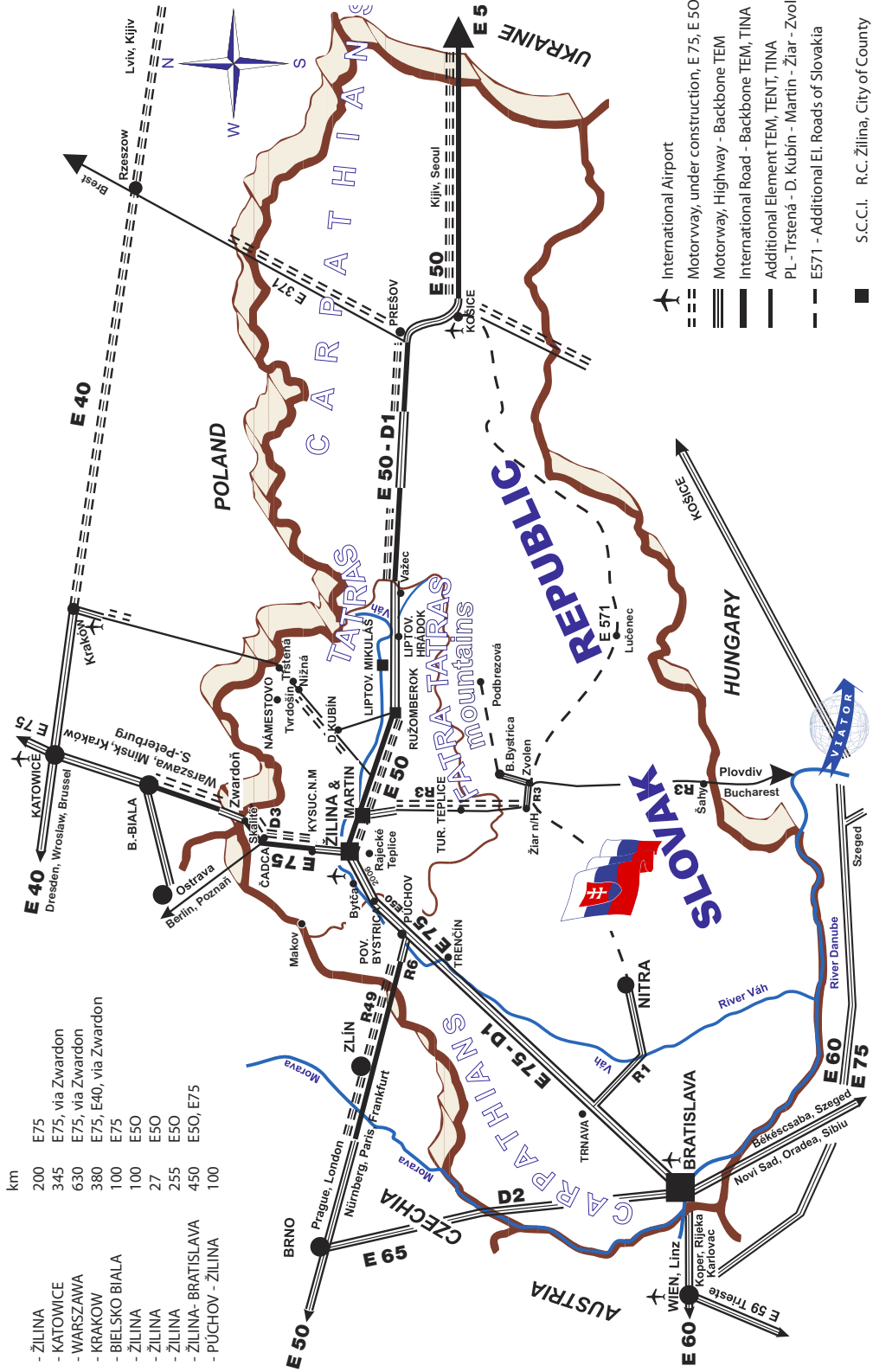
The Only International Mainroutes (Highway) of Europe Cross Slovak Republic - E 50, E 75, Backbone TEM, TINA, TENT od Europe in Slovakia

E 50, E 75 - jediné hlavné cestné ťahy Európy prechádzajúce cez Slovenskú republiku - hlavná sieť TEM v SR

TINA - Transport Infrastructure Needs Assessment

TEM - Trans European Motorway - TENT

Distance:	km
BRATISLAVA - ŽILINA	200
BRATISLAVA - KATOWICE	345
BRATISLAVA - WARSAWA	630
BRATISLAVA - KRAKOW	380
ŽILINA - BIELSKO BIALA	100
ŽILINA - ŽILINA	100
MARTIN - ŽILINA	27
KOŠICE - ŽILINA	255
KOŠICE - ŽILINA - BRATISLAVA	450
ZLÍN - PUCHOV - ŽILINA	100



- ✈ International Airport
- == Motorway, under construction, E 75, E 50
- === Motorway - Backbone TEM
- ==== International Road - Backbone TEM, TINA
- Additional Element TEM, TENT, TINA
- PL - Trstená - D. Kubín - Martin - Žiar - Zvolen - Šahy - H
- E 571 - Additional EI. Roads of Slovakia
- S.C.C.I. R.C. Žilina, City of County



North-Slovakia

Bratislava: Little big city is making a terrific comeback

Bratislava (aka Pressburg) is a typical city of the central Danube region where different cultures and languages have always met. Bratislava has for many years been and still is an important meeting point of primarily Slavic, German, Hungarian, and Jewish cultures. The city has been praised for being a multicultural, open and benign centre of the New Europe.

A foreign journalist once called Bratislava "an open air museum of Central European history and culture". Indeed, this characteristics remains valid in good as well as bad. A visitor of Bratislava is impressed by its jewel-like squares, or by a silent charm of tiny streets in the historical centre. On the other hand, there are still some massive blocks of apartments with obsolete infrastructure, or industrial factories almost in the middle of the city as a heritage of the former regime until 1989.

Old and new, Bratislava is a fascinating - if not always lovely - mixture of culture and history. It is a city with prestigious past. The city was a coronation town of kings and queens including famous Empress Maria Theresa of Austria. Musicians like Mozart or Liszt lived in the city and performed here. Bratislava survived World War II without large scars. However, then it spent the next 40 years watching hundreds of its historical buildings being torn down in favour of utilitarian structures.

Today, Bratislava is again boasted by its enchanted old town where narrow cobbled streets are winded by cathedrals, fountains, statues and captivating ancient buildings. History virtually marched along Bratislava streets. Archaeologists uncovered ancient Celtic and Roman relics, as well as relics left by Slavic ancestors within the town territory. Also collections deposited in many museums and gal-



eries document the stirring history of the city and gave visitors a chance to admire not only the craftsmanship of old masters but also the works of modern art.

The visitors of present Bratislava are also attracted by numerous restaurants, cafes, wine bars and sweet shops teeming with life in the baroque old town freshly renovated houses of pastel colours. Everything is small and perfectly manageable with regards to the lower prices and thinner crowds comparing to Bratislava's more glamorous neighbours - Vienna and Budapest.

Bratislava has made a tremendous comeback. Now, with its direct flight connection to London, Paris, Milan, Stuttgart, Berlin, Brussels, Moscow, Barcelona, and elsewhere it is trying hard to position itself as a vibrant tourist destination in the New Europe.



Bratislava: A City of Its Own Class

The Bratislava region is the smallest of 8 regions in Slovakia. However, it has a special economic and social climate. Its GDP per inhabitant is now almost equal to the average in the European Union 15. It does not suffer from high unemployment. It has by far the highest standard of living than the rest of the country. "Sometimes it seems as if Bratislava is closer to foreign countries than to other Slovak regions" (The Slovak Spectator, February 16-22, 2004, page 7).

General Information:

Area	City of Bratislava	368 km ²
	Bratislava region	2,053 km ²

The Bratislava region is the smallest in Slovakia. Placed in the west of Slovakia, it is defined by the Danube river, the Small Carpathian mountains and the Zahorie lowlands. The Danube forms the southern border. The city of Bratislava has sat on important and traditionally significant trade routes. The Austrian capital Vienna is only 70 km away from Bratislava, Prague about 350 km and Budapest no further than 250 kilometres.

Population	City of Bratislava	427,049
	Bratislava region	599,736
Density	City of Bratislava	1,162
	Bratislava region	292

The population density is markedly higher than the Slovak national average (109.7). Bratislava experienced its greatest increase in inhabitants between 1970 and 1990. From 1990, the number of people decreased, partly because of moving to surrounding districts where they had been able to build new family houses.

Unemployment Rate	City of Bratislava	3.2 %
	Bratislava region	8.6 %

The unemployment rate of the city and its region is the lowest in the country (the national average stands between 15 and 18 %). Most people work in the service sector. The employment structure is comparable to that of developed regions in the EU countries. Each week, about 8,500 people commute from the region to work in Austria. On the other hand, most of the job opportunities are in the capital and about 160,000 to 200,000 people travel to Bratislava to work every day.

Average Monthly Salary	£ 294 (EUR 430.6)
------------------------	-------------------

The monthly average is roughly EUR 100 higher than the country's average. Higher income means stronger purchasing power and demand for products and services. Bratislava's high average salaries are encouraging new investors to establish their businesses here.

Universities	8 (60,000 students)
--------------	---------------------

The city of Bratislava is a traditional educational centre. It houses 8 major universities with a wide range of colleges. The most significant are Comenius University (humanities, liberal arts), Slovak Technical University (STU), the School of Economics, the Academy of Arts and the Academy of Visual Arts.

Local Economy:

- the main industries in the city and its region are chemical, automotive, machinery, electrotechnical, and food industries;
- Bratislava is the only region in Slovakia where the trade and service sectors represent a greater proportion of GDP than the industrial sector;
- Bratislava produces the biggest share of Slovakia's GDP: 25.3 %, or EUR 5.12 billion). The main contributors to GDP in Bratislava are: trade, hotels, transport and telecommunications with 27 %, followed by finance and insurance with 23 %, industry 22 % and other market and non-market services 13 %. Agriculture comprises only 1 per cent of the whole volume;
- FDI in the Bratislava region reached EUR 7.31 billion which is 71 per cent of all investment in Slovakia;
- The most important investors in the Bratislava region;

INVESTOR	COUNTRY	COMPANY/LOCATION	INDUSTRY
Volkswagen AG Wolfsburg	Germany	Volkswagen Slovakia/Bratislava	Automotive
MOL	Hungary	Slovnaft/Bratislava	Chemical
Coca-Cola Beverages	Netherlands	Coca-Cola Beverages Slovakia/Bratislava	Food/Soft drinks
HOLCIM	Germany	Holcim Slovensko/Rohoznik	Construction materials
Atlantic West	USA	EuroTel/Bratislava	Telecommunications
Orange	France	Orange Slovensko/Bratislava	Telecommunications
Deutsche Telekom	Germany	Slovak Telecom/Bratislava	Telecommunications
Imperial Tobacco	UK	Slovak International Tabak/Bratislava	Food/Tobacco
Henkel	Germany	Henkel Slovensko/Bratislava	Chemical
Sasol Italy, S.p.A.	Italy	Sloveca Sabol Slovakia/Bratislava	Chemical

- more than 22,000 legal entities and 43,000 natural persons are economically active in the Bratislava region;
- major employers in Bratislava:
 - Slovnaft refinery
 - Volkswagen Slovakia
 - SPP (Slovak Gas Industry)

SE (Electricity provider)

Slovak Telecom

Henkel Slovensko

Kraft Foods Slovakia

IBM Slovensko

banks and insurance companies

- the territory created by the city of Bratislava, Vienna and the Hungarian city Győr is often called “the golden triangle” by economists because of its favourable geographical position and potential for mutual co-operation;
- the whole region of Bratislava can use a direct highway connection between Hungary, Austria and the Czech Republic. However, Bratislava still lacks a highway to the eastern Slovak city of Kosice. Finishing the highway that will connect Slovakia’s west to its east remains one of the government’s priorities;
- the M.R. Stefanik Airport near the city of Bratislava (15-minute car ride to the city centre) provides local and international flights. More direct links with major European cities, including London Stanstead and Gatwick airports, have been opened recently;
- the Bratislava river port on the Danube river is built to handle both private watercrafts and commercial ships and barges on their sails between the Black Sea and the Danube-Mohan-Rhine channel in the west.

Local Government:

- **Mayor** is the highest executive body of the city. He or she is voted directly by the citizens of Bratislava for a 4-year period of office;
- **City Council** is the supreme legislative body of the city. It is responsible for key issues connected to the city as the whole, such as finance and budget, urban planning, public transport, environment, waste treatment, water utilities, road maintenance, property maintenance, social affairs, education, culture and leisure, international relations. It consists of 80 councilmen voted directly by the citizens for a 4-year period of office;
- **City Districts:** the city of Bratislava is divided into 17 districts each of which is deemed an independent legal entity;
- The Statutes set out the authority of the city and the responsibilities of each local government body as well as dealing with the local economy, equity, budget, system of voting, etc.
- **City Hall** serves as the executive office of the City Council and the Mayor. It is responsible for administrative and organisational issues. It is headed by the director and currently employs about 400 civil servants.

City Assets

- Real estate property
the city of Bratislava owns properties in acreage more than 52 million m² with a value of £ 300 million
the city of Bratislava owns around 6 300 building objects with a value of £ 250 million
- Enterprises
the city of Bratislava owns property shares in 17 companies in total nominal value of £ 105 million. The largest are as follows:

BVS (water utility company)	59 %
OLO (solid waste treatment company)	100 %
Metro (construction)	66 %
SPaP (Bratislava harbour authority)	7 %
DPB (public transport authority)	100 %
INCHEBA (trade fair authority)	12 %

City Development Plans

The city of Bratislava’s “Programme of priorities 2004-2006” approved by the City Council in autumn of 2003 is focused on four areas. The main projects are:

- **Transportation**
completion of the new bridge over the Danube river
construction of a high capacity public transport system based upon a fast tram
united parking system in the city centre
- **Public Safety**
project of a metropolitan police
increasing the number and competencies of the city policemen
- **Housing**
construction of rental apartments
supporting PPP projects of new apartment buildings
- **Urban Renewal**
the Riverfront new city centre at the zone Pribinova
the Riverpark new left riverside centre
under castle area development project
railway station square development project
M.R. Stefanik International Airport privatisation
completion of the city’s urban masterplan

OFFICE OF THE GOVERNMENT

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Foreign Delegations in Slovakia
**DELEGATION
OF THE EUROPEAN COMMISSION
IN THE SLOVAK REPUBLIC**
**Head of Delegation and Ambassador
of the European Commission
in the Slovak Republic:**

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Delegation: mailto@delsvk.cec.eu.int
Head of Delegation: relex-mailto-svk@cec.eu.int
Administration: relex-administration-svk@cec.eu.int
PHARE: relex-phare-svk@cec.eu.int
Website: www.europa.sk

MINISTRY OF ECONOMY

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MINISTRY OF DEFENCE

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MINISTRY OF THE INTERIOR

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MINISTRY OF FINANCE

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fax: ++421-2-5249 8042
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www.finance.gov.sk

MINISTRY OF CULTURE

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**MINISTRY OF WORK,
SOCIAL MATTERS AND FAMILY**

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www.justice.gov.sk

MINISTRY OF ENVIRONMENT

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e-mail: info@enviro.gov.sk
www.lifeenv.gov.sk

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www.mpsr.sk

**MINISTRY OF TRANSPORTATION,
POSTS AND TELECOMMUNICATIONS**

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**MINISTRY OF CONSTRUCTION AND
PUBLIC WORKS**

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www.build.gov.sk

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AND INDUSTRY**

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STATISTICAL OFFICE

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fax: ++421-2-5542 4587
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**LAND SURVEYORS, CARTOGRAPHY
AND REGISTER INSTITUTION**

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TELECOMMUNICATIONS OFFICE

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www.reserves.gov.sk

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fax: ++421-2-5249 1050
www.normoff.gov.sk/unms

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fax: ++421-2-5556 0039
www.uvo.gov.sk

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THE PRESIDENTIAL OFFICE

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THE CONSTITUTIONAL COURT

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SUPREME COURT

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www.controll.gov.sk

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SLOVAK INSTITUTE OF METROLOGY

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fax: ++421-2-65429592
www.smu.gov.sk

STATE AID INSTITUTION

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fax: ++421-2-59304501

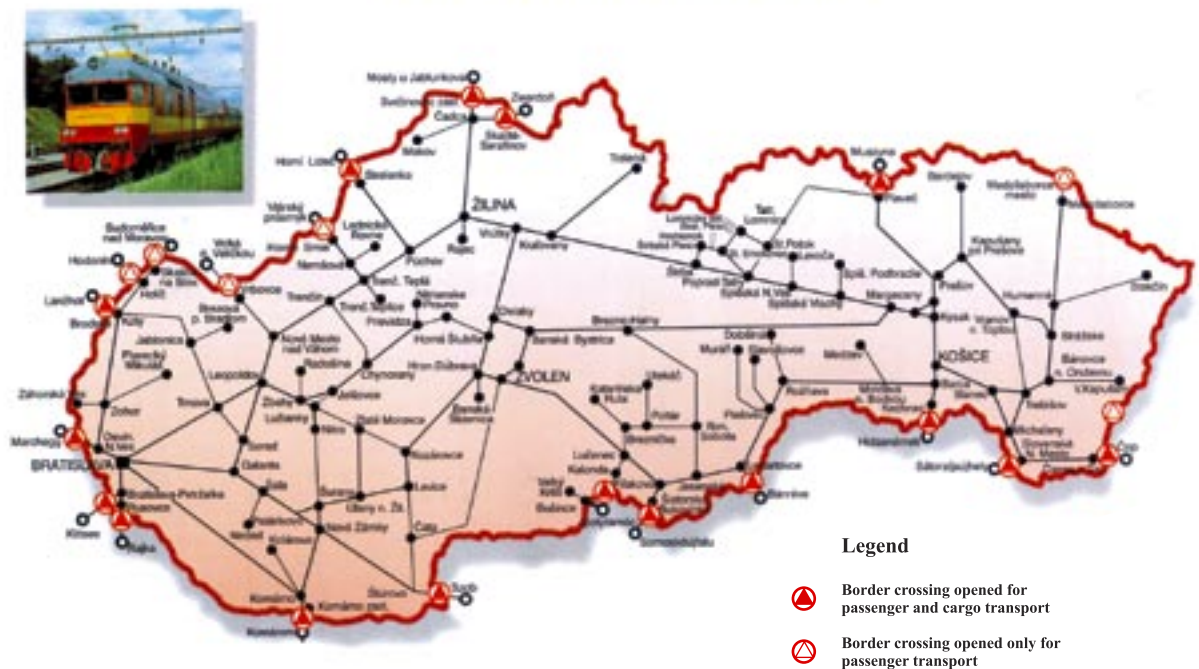
**SLOVAK DOKUMENTARY
AND INFORMATION CENTRE
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disso.vupsvr.gov.sk

TRATE ŽSR ZARADENÉ DO SIETE TER
RAILWAY ROUTES OF THE SLOVAK REPUBLIC INCLUDED IN THE TER NETWORK

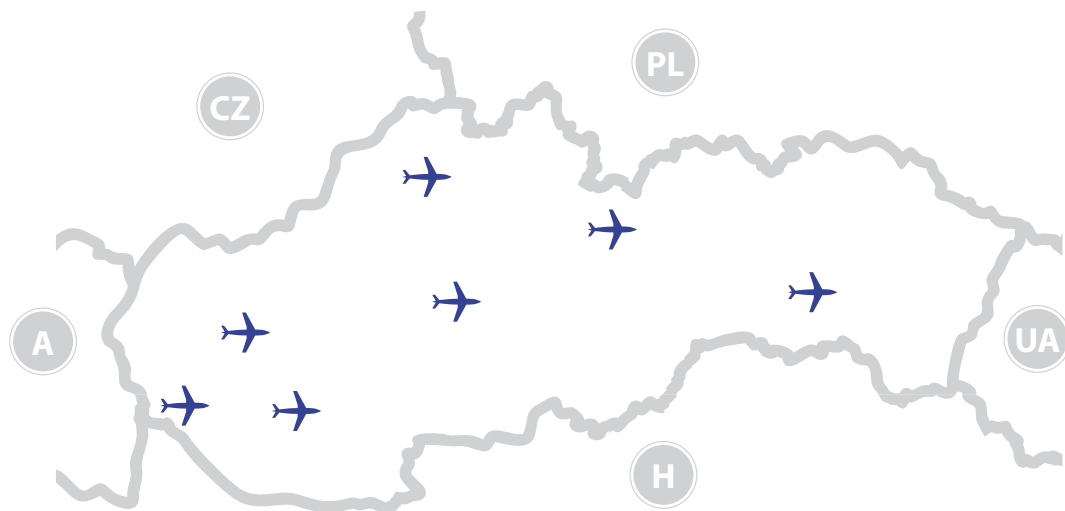


ŽELEZNIČNÉ HRANIČNÉ PRIECHODY
RAILWAY BORDER CROSSINGS



International Airports of the Slovak Republic

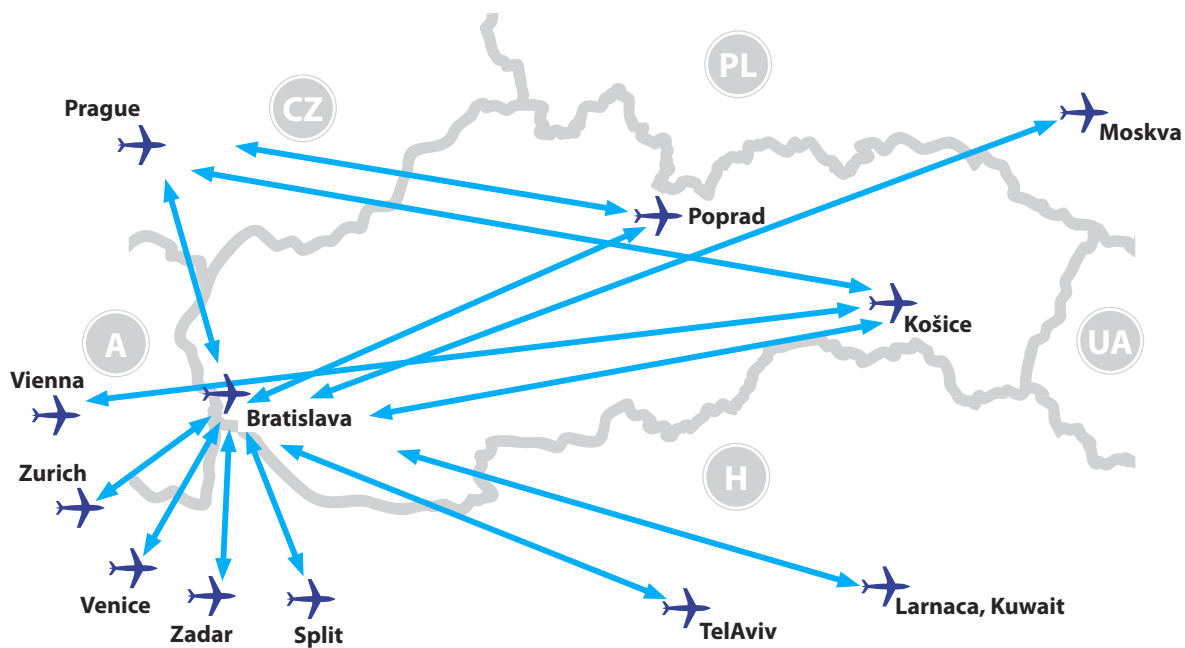
Verejné medzinárodné letiská Slovenskej republiky



Name of the airport	IATA Code	Type of the airport	Air transport
Bratislava - M.R.Štefánika	BTS	Civil	scheduled and non-scheduled
Košice	KSC	Civil / Military	scheduled and non-scheduled
Piešťany	PZY	Civil	non-scheduled
Sliač	SLD	Civil / Military	non-scheduled
Poprad - Tatry	TAT	Civil	scheduled and non-scheduled
Žilina	ILZ	Civil	non-scheduled
Nitra	Civil	non-scheduled	

Scheduled Air Lines and Air Carriers

Súčasnú pravidelnú leteckú linku a leteckú spoločnosť



**SLOVENSKÁ REPUBLIKA
ZÁKLADNÉ ÚDAJE**

ROZLOHA ÚZEMIA (km²) **49 039**
OBYVATEĽSTVO **5 378 951**
HLAVNÉ MESTO **BRATISLAVA**

**SLOVAK REPUBLIC
BASIC DATA**

AREA (km²)
POPULATION
CAPITAL

CESTNÁ SIEŤ (km) ROAD NETWORK

**CESTY V SPRÁVE ŠTÁTU
ROADS ADMINISTERED BY THE STATE**

DIAĽNICE V PREVÁDZKE - D1, D2, D4 DIAĽNIČNÉ PRIVÁDZAČE	313 5	MOTORWAYS OPERATED - D1, D2, D4 MOTORWAY FEEDERS
DĹŽKA CIEST	17 459	LENGTH OF ROADS
CESTY I. TRIEDY	3 335	1 st CLASS ROADS
CESTY II. TRIEDY	3 729	2 nd CLASS ROADS
CESTY III. TRIEDY	10 395	3 rd CLASS ROADS
DĹŽKA CIEST A DIAĽNIC	17 777	LENGTH OF ROADS AND MOTORWAYS
CESTY PRE MOTOROVÉ VOZIDLÁ	66	EXPRESWAYS
MEDZINÁRODNÉ CESTY "E" (uvažované peáže)	1 535	INTERNATIONAL ROADS "E"
z toho: DIAĽNICE	309	thence: MOTORWAYS
CESTY	1 226	ROADS
MEDZINÁRODNÉ TRASY "TEM"	933	INTERNATIONAL ROUTES "TEM"
z toho: DIAĽNICE	309	thence: MOTORWAYS
CESTY	624	ROADS
KORIDORY "TINA"	930	"TINA" CORRIDORS
z toho: DIAĽNICE	313	thence: MOTORWAYS
CESTY	617	ROADS
HUSTOTA CESTNEJ SIETE		ROAD NETWORK DENSITY
km/tis. km ²	363	km/th.s. km ²
km/tis. obyvateľov	3,3	km/th.s. population

**CESTY V SPRÁVE MIEST A OBCÍ
ROADS ADMINISTERED BY TOWNS AND COMMUNITIES:**

MIESTNE KOMUNIKÁCIE	25 220	URBAN ROADS
HUSTOTA CESTNEJ SIETE		DENSITY
km/tis. km ²	514,3	km/th.s. km ²
km/tis. obyvateľov	4,7	km/th.s. population

**CELKOM
TOTAL**

DĹŽKA CELKOM	42 997	TOTAL LENGTH
HUSTOTA		DENSITY
km/tis. km ²	876,8	km/th.s. km ²
km/tis. obyvateľov	8,0	km/th.s. population

Údaje o cestách a diaľniciach v správe štátu z evidencie CESTNEJ DATABANKY, SLOVENSKEJ SPRÁVY CIEST, so stavom siete cestných komunikácií k 01.01.2004.
Data about the roads administered by the state from the ROAD DATA BANK of the SLOVAK ROAD ADMINISTRATION, the road network status as of 01.01.2004.

Údaje o cestách v správe miest a obcí z "Ročenky dopravy 2002", Štatistického úradu Slovenskej republiky, stav k 31.12.2000.
Data about the roads administered by towns and communities from the "Year Book of Transport - 2002", the Statistical Office of the Slovak Republic, the status as of 31.12.2000.

Údaje o rozlohe územia a počte obyvateľov z WEB stránky Štatistického úradu Slovenskej republiky, stav v roku 2001.
Data about the area and population from the WEB page of the Statistical Office of the Slovak Republic, the status as in 2001.

Motorways and Expressroads

Diaľnice a Rýchlostné cesty



legend:

— dialnice (D1-D4) • motorways (D1-D4)

--- alternatívna trasa • alternative route

— rýchlostné cesty (R1 - R6) • expressroads (R1-R6)

--- rýchlostné cesty - alternatívna trasa • expressroads - alternative route

..... rýchlostná cesta plánovaná v dlhodobom výhlade

International „E“ Roads

Medzinárodné „E“ cesty



legend:

--- alternatívna trasa • alternative route

..... rýchlostná cesta plánovaná v dlhodobom výhlade

source: Slovak Road Administration; www.ssc.sk

ARGENTINA

THE REPUBLIC OF ARGENTINA

Argentínska republika

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THE COMMONWEALTH OF AUSTRALIA

Austrália

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Diplomatic and consular competences for Australia, New Zealand and Fiji.

Territorial competences for Papua New Guinea, Kiribati, Solomon Islands, Tonga, Tuvalu, Vanuatu, Samoa, Cook Islands and Niue.

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THE REPUBLIC OF AUSTRIA

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THE REPUBLIC OF BELARUS

Bieloruská republika

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Belgické kráľovstvo

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Diplomatic and consular competences for Belgium and Luxembourg.

Diplomatic competences for CIP (Commission Internationale Permanente pour l'épreuve des armes a feu portatives), CCC (Customs Co-operation Council), BIDT, IFAD (International Fund for Agricultural Development), EUROCONTROL (European Organisation for the Safety of Air Navigation).

BOSNIA AND HERZEGOVINA

THE REPUBLIC of BOSNIA AND HERZEGOVINA

Bosna a Hercegovina

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71 000 Sarajevo

BOSNA A HERCEGOVINA

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Fax: 00387-33 / 716 410

E-mail: zusarajevo@bih.net.ba, mareksafin@yahoo.com

Diplomatic and consular for Bosnia and Herzegovina.

Source: www.foreing.gov.sk

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THE FEDERATIVE REPUBLIC OF BRAZIL
Brazílska federatívna republika

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*Diplomatic and consular competences for Brazil and Ecuador.
Territorial competences for Suriname and Guayana.*

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THE REPUBLIC OF BULGARIA
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CANADA
Kanada

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Diplomatic competences for ICAO (International Civil Aviation Organization).

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10000 Zagreb
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e-mail: slovak.emb@zg.t-com.hr

Diplomatic and consular competences for Croatia.

CUBA
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Kubánska republika

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Territorial competences for The Bahamas, Dominica, Dominican Republic, French Guiana, Saint Kitts and Nevis, Saint Lucia.*

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Source: www.foreing.gov.sk

CZECH REPUBLIC
THE CZECH REPUBLIC
Česká republika

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Dánske kráľovstvo

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EGYPT
THE ARAB REPUBLIC OF EGYPT
Egyptská arabská republika

EMBASSY OF THE SLOVAK REPUBLIC
3, Adel Hosen Rostom
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Territorial competences for Morocco

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Source: www.foreing.gov.sk

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Source: www.foreing.gov.sk

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Territorial competences for Cote d'Ivoire, Niger, Sao Tome and Principe.

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THE REPUBLIC OF CUBA

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THE ARAB REPUBLIC OF EGYPT

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THE FORMER YUGOSLAV REPUBLIC OF MACEDONIA

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THE KINGDOM OF NORWAY

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THE KINGDOM OF THE NETHERLANDS

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ON THE ISSUE OF COLLECTIVE INVESTMENT

The term collective investment usually refers to the mutual investment of accumulated cash from beforehand unspecified and unlimited set of legal and natural entities (thus from the public) by authorized institutional investors – trusts for the purpose of their use in entrepreneurship by means permitted by the law.

The strategy of the collective investment is considered to have several advantages, primarily:

1. In comparison with the interests on bank accounts it yields considerably higher revenues, which is the result of the fact that large capital is generated by investing into trusts. Thus the trust as a major investor has the capacity to participate in the most lucrative transactions on the financial market.

2. Also the investors with small capital can participate in the collective investment. There have already been established specialized trusts for both minor and major investors around the world.

3. Accumulated cash is invested on the basis of the principle of spreading the risk – the so-called risk diversification. It means that the institution accumulating the cash is not allowed to invest it all in one valuable asset only, or into the enterprise of only one entrepreneur. This ensures that any potential failure in one investment area would not result in a loss of all the accumulated cash designated for the collective investment.

4. The collective investment is also seen to be significantly transparent, because the activities bearing the features of collective investment are possible to be conducted with the authorization only (in Slovak Republic with the authorization of the Ministry of Finance), and are subject to both state supervision and depository control.

The advantages of the collective investment arise from the fact that the large institutional investors have better opportunities to generate the optimal investment portfolio than minor and medium investors. They have a professional administration required to operate appropriate technological equipment, and a professional working backup. Apart from that they have a better information backup available for them and this creates better conditions for qualified analyses of investment possibilities. This all leads to the minimization of the transaction expenses.

The institute of the collective investment is not an invention of the present times, but it can even be said that it is even a historical category. The first entities providing collective investments had arisen in the world long time ago, for instance in the Great Britain in the first half of the 19th century. The success, and thus the popularity as well, had been achieved quickly and therefore their number had been increasing. They penetrated the rest of the world much later, though. After the World War I they started to operate in France, the United States of America, and Canada. After the World War II, entities of collective investment had been established in Germany, Austria, Denmark, and later also in other countries. However, the issue of collective investment is regulated by legislation in each country, having its own specific features.

In the Slovak Republic, the entities of collective investment started to arise as a product of the first wave of the so-called coupon privatisation, where they acted on behalf of citizens in investing their

coupons into shares of individual enterprises. They were intended to prevent fragmentation of ownership of enterprises privatised in the coupon privatisation.

According to the statutory adjustment from 1992 (Act No. 284/1992 Coll.), two types of entities of collective investment started to be established and operate – investment companies creating and managing unit trusts, and the second type was represented by the investment trusts.

During the first years, the results of the collective investment in Slovakia were invigorating. The trusts achieved for their investors more than 10 times higher revenues than the revenues of individually investing participators of the first wave of the coupon privatisation. But in the second half of the 1990s the situation had taken an adverse turn for collective investments.

Changing the second wave of the coupon privatisation into so-called bonds privatisation had complicated the situation in the sphere of the collective investment. The State had been changing legislative business regulations concerning investment companies and investment trusts, and some of the regulations were even liquidating. The result was that in 1995 and 1996 the strongest group of trusts had been paralysed, and it came to the comedown of the collective investment.

The trusts had been solving the arisen problems by the means unsupported by the law. They had re-transformed themselves into common shareholding companies did not include collective investment in the scope of their business activities, therefore the Act No. 284/1992 Coll. did not apply to them, and they were thus able to avoid the state supervision. The process of the transformation had been misused by several majority owners of investment trusts to transfer the capital from these trusts to the detriment of other shareholders, the result of which was that a lot of participants in the coupon privatisation lost the opportunity to administer their own capital.

The findings of the state supervision have shown that the legislative regulations on collective investment did not solve the problem of the protection of investors sufficiently, and did not correspond with the function and needs of the collective investment on the standard financial market. Therefore it was essential to set up a new law on collective investment. A new law was enacted after long discussions, namely the Act No. 385/1999 Coll. on collective investment, coming into effect on January 1, 2000.

The new law brought along significant changes into this form of investment. Domestic experts drafting the Act used in great extend also recommendations raised by experts in terms of the PHARE project. The Act was expected to promote better operation of the financial market in the Slovak Republic, to clear off unlicensed entities, creating thus the environment compatible with the European Union (EU) law in this area.

The law was meant to take over at least the legal regulations according to the EU directives in such a way that would enable the entities of the collective investment to gain the so-called European Passport.

The way of amending the Act No. 284/1992 Coll. had not been chosen, but the Act. 385/1999 Coll. replaced this original law regulating the collective investment in the Slovak Republic.

In January 1, 2004, another new act regulating the issue of collective investment in the Slovak Republic came into force and took effect, namely the Act No. 594/2003 Coll. on collective investment.

It implements stricter regulations for the safe entrepreneurship in the area of capital adequacy, or in the area of limitation and spreading the risk of the capital investment in unit trusts. It toughens up the conditions for licensing the foundation and activities of a trust company; advertising concerning unit trusts have become stricter, and many other regulations in the light of protecting the collective investment participants have been introduced.

Under the current legal regulation, collective investment refers to the cash accumulation from the public on the basis of a public invitation, and with the purpose of investing the accumulated cash into the capital defined by this law.

The public invitation refers to the obligation to publish an announcement, offer, or recommendation on the cash accumulation conducted by any legal or natural entity for the favour of themselves, or for the favour of any third person, by any means of publishing it for an unspecified set of persons unspecified in advance. The purpose of such regulation is to inhibit the unlicensed businesses in the sphere of collective investment of such companies, which accumulate cash from the public via advertising, e.g. the pyramid games.

Because the denomination of the individual entities of collective investment in the previous legislation had not been in accordance with the terms having been used abroad, based on the recommendations of EU experts, the naming of the Slovak entities of collective investment has been changed according to the terms used in the EU legislation.

The law did not anticipate the existence of investment trusts in the form of shareholding companies. As for the second type of the entities of collective investment - investment companies - they changed only in terms of their into the **trust companies**.

A trust company can be characterized as a legal entity - a shareholding company - whose line of business activities is to accumulate cash from the public on the base of a public invitation for the purpose of investing it into the capital specified by this law, and to create and manage unit trusts from the accumulated capital, and to conduct the forced administration of the unit trusts.

A **unit trust** created and managed by a trust company does not have a legal personality. The capital in a unit trust is not a part of the capital of a trust company.

A unit trust is a capital consisting of securities, cash, and other valuable assets that are in common ownership of the investors whose ownership rights are represented by trust certificates.

A trust company can create and manage several unit trusts. On behalf of itself and each unit trust a trust company maintains separated, independent accounting records, and elaborates financial statements authenticated by an auditor.

A trust company can invest only into safe valuable assets, namely into securities accepted for trading on the principal market of the domestic or foreign stock exchange, into securities issued by the State and into securities provided with the state guarantee.

A trust company is forbidden to provide any loans or credits using its capital, and to use this capital as a security for payables of other persons. A trust company's capital may not be the purpose of the contract on sleeping partnership.

Handling its capital, a trust company is forbidden to prefer its own interests to the interests of the owners of trust certificates in its trusteeship.

Each trust company must have its own **depository** that can be represented only by a bank or foreign bank branch domiciled in the Slovak Republic. A depository maintains a current account with a bank both for a trust company, and individually for each unit trust it manages. At the same time it performs a trusteeship related control activities strictly specified by law.

A trust company may create and administer three types of unit trusts:

- the open-ended unit trust,
- the closed-end unit trust,
- the special unit trust.

An open-ended unit trust is a unit trust whose participator is authorized to submit for a payment a trust certificate in his/her ownership concerning the unit trust of a trust company managing this unit trust. A trust company managing an open-ended unit trust is obliged to pay the participator off the presented trust certificate by the means established by law.

The amount of the trust certificates issued, and the period of the issuance of an open-ended unit trust is not limited unless there is a restriction resulting from the statutes of this unit trust.

A closed-end unit trust is such a unit trust whose participator is not authorized to submit for a payment a trust certificate in his/her own property concerning this closed-end unit trust of a trust company managing this unit trust.

A trust company managing a closed-end unit trust is not obliged to ensure to the participator that the presented trust certificate shall be paid off.

A trust company is licensed to issue trust certificates of closed-end unit trust during the period of two years at most from the date of the initiation of the issuance of trust certificates.

The trust certificates of both open-ended and closed-end unit trusts can be either registered or non-registered.

A special unit trust is a particular unit trust that can have ten participators at most, while its participators are to be legal entities only. A participator to the special unit trust has a right to submit the trust certificate for payment. In accordance with the statutes and after the agreement with participators, the trust company is obliged to ensure the trust certificate to be transferable to another participator with the approval of the trust company only.

A special unit trust can be created for the finite period only, that is ten years at most. Upon a written request made by the trust company and all the participators in the special unit trust, this period can be prolonged by the Ministry of Finance of the Slovak Republic.

Trust certificates of the special unit trust can be issued in the form of registered certificates only.

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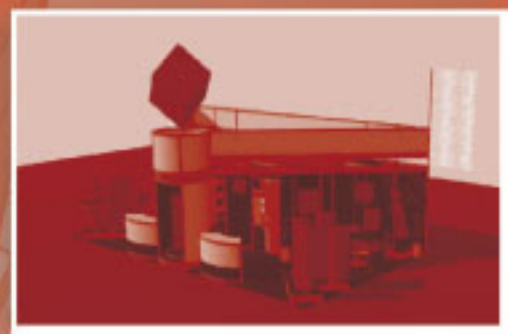


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