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EKONOMSKO-SOCIALNEMU ODBORU, ODBORU REGIJ IN EVROPSKI  
CENTRALNI BANKI**

**Tretje poročilo o praktičnih pripravah na prihodnjo širitev območja eura**

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## Tretje poročilo o praktičnih pripravah na prihodnjo širitev območja eura

### 1. UVOD

V območju eura je trenutno dvanajst držav članic EU. Vstop države članice v območje eura je odvisen od tega, ali država članica izpolnjuje „maastrichtska“ konvergenčna merila, določena v Pogodbi. Komisija in Evropska centralna banka v svojih rednih konvergenčnih poročilih<sup>1</sup> ocenjujeta stopnjo, do katere so različne države izpolnile uradne zahteve za prevzem eura. Medtem ko imata Danska in Združeno kraljestvo poseben status „nesodelovanja“, ima preostalih enajst držav status „države članice z odstopanjem“<sup>2</sup>, od katerih se pričakuje, da bodo sprejele euro, ko izpolnijo potrebne pogoje.

Poleg izpolnjevanja vstopnih meril so za uvedbo eura potrebni tudi skrbno načrtovanje in obsežne praktične priprave, v katerih morajo sodelovati javni in zasebni sektor ter širša javnost. Komisija se je zavezala, da bo o stanju teh priprav redno poročala vsaj enkrat letno oziroma kadar koli bo to upravičeno zaradi posebnega razvoja dogodkov. Poročila o praktičnih pripravah niso povezana s konvergenčnimi poročili. Prvo in drugo poročilo o praktičnih pripravah na prihodnjo širitev območja eura<sup>3</sup> sta bili sprejeti novembra 2004 oziroma 2005.

Zaradi verjetne širitve območja eura z vstopom Slovenije januarja 2007 je bilo to poročilo pripravljeno prej in posveča posebno pozornost trenutnim pripravam v tej državi članici. Poročilo predstavlja zlasti tekoče praktične priprave na nacionalni ravni. Priprave na ravni Skupnosti so povzete v Prilogi 1.

### 2. STANJE PRIPRAV NA NACIONALNI RAVNI<sup>4 5</sup>

#### 2.1. Priprave v Sloveniji

##### 2.1.1. Splošni okvir

Slovenija načrtuje, da bo euro uvedla 1. januarja 2007.

Glavni načrt Slovenije za uvedbo eura sta Banka Slovenije in slovenska vlada potrdili januarja 2005, posodobljen pa je bil 2. februarja 2006. Predvideva scenarij takojšnje uvedbe, t.i. veliki pok<sup>4</sup>, pri čemer je bilo obdobje dvojnega obtoka s prvotno predvidenih 7 dni podaljšano na 14 dni.

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<sup>1</sup> Zadnji konvergenčni poročili Komisije sta bila sprejeti 16. maja 2006 na zahtevo Litve (COM(2006) 223) in Slovenije (COM(2006) 224). Naslednje redno konvergenčno poročilo bo Komisija izdala jeseni 2006. Konvergenčno poročilo Evropske centralne banke je bilo sprejeto 15. maja 2006 na zahtevo Litve in Slovenije.

<sup>2</sup> Desetim državam, ki so se Evropski uniji pridružile 1. maja 2004, je bil dodeljen status držav članic z odstopanjem na podlagi člena 4 Pristopne pogodbe. Švedska je postala država članica z odstopanjem maja 1998.

<sup>3</sup> COM(2004) 748 z dne 10. novembra 2004 in COM(2005) 357 z dne 4. novembra 2005.

<sup>4</sup> Na podlagi informacij, zbranih do 9. junija 2006.

<sup>5</sup> Glej tudi Prilogo 2, ki povzema nekatere pomembne značilnosti prehoda na euro, in Prilogo 3, ki zagotavlja pregled stanja priprav v zadevnih državah.

### 2.1.2. *Finančni sektor in podjetja*

Kar zadeva zamenjavo gotovine, bodo trgovci na drobno vračali denar v eurih šele od dneva uvedbe eura<sup>6</sup>. Opredeljene so bile podrobnosti glede preddobave<sup>7</sup>, in sicer se bo preddobava euro kovancev začela 1. septembra 2006, euro bankovcev pa 11. decembra 2006. Dobava euro kovancev in bankovcev podjetjem in trgovcem na drobno je predvidena od 1. oziroma 11. decembra 2006. Podjetja in trgovci na drobno bodo prejeli vnaprej pripravljene pakete kovancev z ustrezno strukturo apoenov za začetniško blagajniško poslovanje. Poslovne banke bodo od 15. decembra 2006 javnosti zagotovile 150 000 začetnih paketov kovancev. To dokaj majhno število začetnih paketov bi bilo koristno povečati, zato da bi več gospodinjstev oskrbeli z euro kovanci pred dnevom uvedbe eura.

V drugi polovici leta 2006 bo bančni sektor nadgradil programsko opremo in bančne avtomate, tako da bo tolarške bankovce mogoče dvigovati le do 31. decembra 2006, bankovci za 10 in 20 eurov pa bodo na voljo od 1. januarja 2007. Ker je trenutno predvideno, da bo euro bankovce od 1. januarja 2007 mogoče dvigovati le na 60 do 70 % bankomatov, so potrebna nadaljnja prizadevanja za celovito in pravočasno zamenjavo. Poleg tega je treba zagotoviti daljši poslovalni čas v bankah v času pred in po dnevni uvedbi eura. Prav tako je treba izvajati tudi posebne ukrepe za obvladovanje ogromne količine nacionalne valute v prvih dneh po uvedbi eura.

Za poslovne banke bo zadnji dan poslovanja v tolarjih petek, 29. decembra 2006. Od 30. decembra 2006 do 2. januarja 2007 banke ne bodo izvajale transakcij za stranke, temveč bodo pripravile preureditev svojih sistemov, da bodo pripravljene na sprejem gotovinskih in negotovinskih plačil v eurih od prvega delovnega dne leta 2007. V skladu z Zakonom o dvojnem označevanju cen v tolarjih in eurih, ki je začel veljati 26. novembra 2005, je dvojno označevanje cen blaga in storitev obvezno od 1. marca 2006. Dokler konvergenčna stopnja ni fiksna, se namesto menjalnega razmerja uporablja centralni tečaj mehanizma deviznih tečajev (ERM). Zakon predvideva številne izjeme glede zahteve po dvojnem označevanju cen, npr. za bencinske črpalke, mala podjetja in kmete, ki prodajajo končnim potrošnikom, za kataloge, prodajo mesa, rib in kruha, knjig in drugih založniških izdelkov ter za prodajne avtomate.

Glede prehoda na euro na kapitalnih trgih določa posodobljena različica nacionalnega načrta za prevzem eura preračunavanje osnovnega kapitala, redenominacijo vrednostnih papirjev in spremembe Zakona o gospodarskih družbah, ki so trenutno v pripravi.

### 2.1.3. *Javna uprava*

Osnutek Zakona o uvedbi eura je bil 3. maja 2006 poslan ECB v posvetovanje. Ta zakon bo med drugim določil pravila za prehod na euro, opredelil obdobje dvojnega obtoka in obdobje zamenjave tolarških bankovcev in kovancev v eure ter uredil preračunavanje javnega dolga. Decembra 2005 so bile sprejete spremembe Zakona o davku na plače, spremembe Zakona o

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<sup>6</sup> Dan uvedbe eura je dan, na katerega se v določeni državi članici uvedejo euro bankovci in kovanci. V skladu s scenarijem „velikega poka“ uvedba eura kot gotovinskega plačilnega sredstva sovпада z uvedbo eura kot valute.

<sup>7</sup> Preddobava pomeni, da nacionalne centralne banke kreditnim ustanovam pred dnevom uvedbe eura zagotovijo euro bankovce in kovance. Dobava pomeni, da kreditne ustanove prodajalcem na drobno in drugim podjetjem ter tudi širši javnosti dobavijo prejete euro bankovce in kovance pred dnevom uvedbe eura.

Banki Slovenije, Zakona o plačilnem prometu, Zakona o prekrških in Zakona o gospodarskih družbah pa so bile sprejete aprila 2006. Aprila 2006 je bil parlamentu predložen osnutek spremembe Zakona o poroštvu. Davčna vprašanja bo obravnavala posebna izvedbena uredba. Ta bo med drugim določila valuto, v kateri morajo davkoplačevalci predložiti davčne napovedi po uvedbi eura za obdobja pred navedenim datumom. Zagotoviti je treba, da so davčni zneski in drugi denarni zneski (npr. v predpisih o socialni varnosti), spremenjeni na ustrezne zneske v eurih, prilagojeni v korist državljanov in tako predstavljajo dober primer za podjetja glede stabilnosti cen.

Da bi se izognili veliki dobavi nacionalne gotovine tik pred dnevom uvedbe eura, bo dan izplačila pokojnin, ki se običajno izplačujejo v gotovini, z 29. decembra prestavljena na 22. december 2006.

Izbranih je bilo osem motivov za nacionalne strani euro kovancev. Ker Slovenija nima nacionalne kovnice, bodo euro kovance izdelali v tujini. Za proizvajalca je bila izbrana finska kovnica. Februarja 2006 je slovenski minister za finance podpisal memorandum o soglasju z državami članicami območja eura in Evropsko komisijo o začetku kovanja euro kovancev in pripravljalnih nalogah pred začetkom kovanja.

#### *2.1.4. Potrošniki in javnost*

Da bi se izognili zvišanju cen ob uvedbi eura, Zveza potrošnikov Slovenije v sodelovanju s Statističnim uradom Republike Slovenije spremlja razvoj cen v maloprodajnem sektorju za določeno blago in storitve. Zveza je napovedala, da bo v medijih objavila imena trgovcev na drobno, ki med obdobjem prehoda na euro pretirano povečujejo cene.

Da bi bili takšni ukrepi v celoti učinkoviti, jih mora spremljati dogovor med trgovci na drobno in potrošniki, v katerem se trgovci na drobno zavezujejo, da bodo pošteni pri dvojnem označevanju cen in da uvedbe eura ne bodo izkoristili kot priložnosti za prekomerno povišanje cen. Takšen dogovor bi lahko dopolnila kampanja „pošten trgovec“, v skladu s katero trgovci, ki spoštujejo sporazum, prejmejo oznake oziroma nalepke, s katerimi izrazijo svojo zavezanost preglednemu in poštenemu oblikovanju cen.

Slovenija in Evropska komisija sta 8. novembra 2005 sklenili partnerski sporazum o informacijski kampanji za uvedbo eura. V prvi fazi (od junija 2005 do marca 2006) so se začele nekatere glavne dejavnosti; 15. februarja 2006 je bila na primer vzpostavljena posebna nacionalna spletna stran o prevzemu eura, za širšo javnost je začela delovati brezplačna telefonska številka, pripravljena je bila prva publikacija („Prihaja evro“), ki bo poslana vsem gospodinjstvom, izbrana je bila skupni identiteti pod sloganom „Evro – za vse nas“. V sodelovanju z Evropsko komisijo sta bila marca organizirana seminar za novinarje in konferenca. Junija 2006 je v Ljubljani potekala „razstava o nastanku euro kovancev“.

Slovenija sodeluje v programu medinstitucionalnega sodelovanja z Nizozemsko, da bi spoznala nizozemske izkušnje v zvezi z obveščanjem o euru.

Na podlagi raziskave Eurobarometra aprila 2006 je slovenska javnost ena najbolj navdušenih nad uvedbo eura v državah članicah, ki so se območju eura pridružile pred kratkim.

**Tabela 1**

Delež vprašanih, ki ...	v Sloveniji	v državah članicah, ki so se območju eura pridružile pred kratkim (povprečje)
... pričakuje pozitivne posledice uvedbe evra za svojo državo	58 %	52 %
... je osebno vesel, da bo/bi lahko euro nadomestil nacionalno valuto	64 %	48 %
... se počuti dobro obveščene o euru	80 %	37 %
... meni, da bo uvedba eura zvišala inflacijo	65 %	46 %
... meni, da se bodo cen med prehodom na euro povišale	70 %	74 %

#### 2.1.5. Sklepna ugotovitev

Kot kaže, se praktične priprave Slovenije za uvedbo eura končujejo in potrjujejo, da je večina pomembnih pogojev za prevzem eura izpolnjena. Potrebni so nadaljnji koraki na področju krepitve zaupanja potrošnikov, kjer je treba med trgovci na drobno in potrošniki čim prej skleniti dogovor o stabilnosti cen. Za zagotovitev hitre in nemotene dobave euro gotovine državljanom od dneva uvedbe eura mora biti delež bankomatov, prilagojenih za dvig euro bankovcev, višji, kot je trenutno predvideno, in se približati 100 odstotkom. Poleg tega bi lahko povečali število začetnih paketov gotovine za javnost. Pred in po dnevu uvedbe eura je treba podaljšati čas poslovanja bank.

## 2.2. Priprave v ostalih državah članicah

### 2.2.1. Nacionalni ciljni datumi za prevzem eura

Po prvotnem načrtu Estonije je bil ciljni datum za uvedbo eura 1. januar 2007. Vendar pa je med letom 2006 postalo jasno, da Estonija ne bo mogla pravočasno izpolniti maastrichtskih konvergenčnih meril. Zato se je estonska vlada 27. aprila 2006 odločila, da bo ciljni datum prestavila na 1. januar 2008.

Tudi Litva je načrtovala prevzem eura za 1. januar 2007 in 16. marca zahtevala presojo izpolnjevanja konvergenčnih meril. Vendar je Komisija v konvergenčnem poročilu, ki ga je sprejela 16. maja 2006, ugotovila, da država trenutno ne izpolnjuje potrebnih pogojev za prevzem eura. Litva torej ne bo uvedla eura na dan, ki si ga je vlada prvotno zastavila.

Ciper in Malta želita prevzeti euro 1. januarja 2008. Prvotno je imela tudi Latvija isti ciljni datum, vendar so latvijske oblasti pred kratkim naznanile, da bodo morale ciljni datum preložiti. Slovaška načrtuje, da bo euro prevzela 1. januarja 2009, Češka in Madžarska pa 1. januarja 2010. Poljska in Švedska nista predložili ciljnega datuma. Na Švedskem so priprave zastale zaradi negativnega izida referendumu 14. septembra 2003. Trenutni nacionalni ciljni datumi so prikazani v tabeli 2.

Tabela 2

Ciljni datum	Države članice
1. januar 2007	Slovenija
1. januar 2008	Estonija, Ciper, Malta
1. januar 2009	Slovaška
1. januar 2010	Češka, Madžarska
Treba ga je (ponovno) določiti	Latvija, Litva, Poljska, Švedska

Negotovost glede natančnega datuma, ko bo določena država članica sprejela enotno valuto, je v veliki meri odvisno od pravnega okvira, določenega v Maastrichtski pogodbi, ki zahteva pozitivno oceno številnih konvergenčnih meril pred prevzemom eura, in se mu zato ni mogoče izogniti. Veljal je tudi za države, ki so se območju eura pridružile v preteklosti.

Posledic odložitve uvedbe eura ne bi smeli preveč poudarjati. Kljub nastalim negotovostim ostaja določitev (in morebitna ponovna določitev) predvidenega ciljnega datuma zelo pomemben instrument za pospeševanje konvergenčnega procesa. Ta znatno spodbuja vse vpletene akterje in sektorje k pravočasnemu dokončanju praktičnih priprav. Podaljšanje prvotnega časovnega okvira je treba torej uporabiti za stopnjevanje in dokončanje trenutnih priprav.

Nizka raven javne podpore, ugotovljene v nedavni raziskavi javnega mnenja, je pokazala, da je treba vložiti več časa in virov v obveščanje o prevzemu eura. Med razpravami z državami članicami o njihovi strategiji obveščanja je Komisija priporočila, da naj morebitno preložitve ciljnega datuma izrabijo za pripravo „načrta B“. Estonija je nato 18. maja 2006 sprejela posodobljeno strategijo obveščanja, Litva pa je začela posodabljanje in pregledovati svojo strategijo obveščanja.

Nekatere države doslej niso določile ciljnega datuma za prevzem eura predvsem zato, ker menijo, da bodo za izpolnitev maastrichtskih konvergenčnih meril potrebovale precej več let. Vendar se tudi v teh državah javni in zasebni nosilci dejavnosti želijo začeti pripravljati že zdaj. Najprej bodo morali spoznati načine uvedbe eura in kakšne posledice bi to imelo za njihove dejavnosti. Poleg tega potrebno pripravljalno delo za uvedbo eura zahteva zgodnje načrtovanje. Čimprej je treba začeti z izvajanjem ekonomsko upravičenih priprav na prevzem. Na primer je treba pri prevzemu ali vzpostavitvi novih finančnih ali računovodskih sistemov zagotoviti, da so vsi takšni sistemi popolnoma združljivi z eurom in jih kasneje ne bodo treba nadgrajevati. Podobno so lahko večji pregledi obstoječih sistemov priložnost za takojšnjo zagotovitev združljivosti z eurom z nizkimi stroški.

### 2.2.2. Splošni okvir za praktične priprave

Štiri države (Estonija, Litva, Slovenija in Slovaška) so nacionalne načrte za prevzem eura sprejele že leta 2005. Estonija in Slovenija sta svoj načrt posodobili na začetku leta 2006. Latvijska vlada je svoj nacionalni načrt za prevzem eura odobrila februarja 2006.

Ciper in Malta, ki sta si za ciljni datum določili 1. januar 2008, morata svoje priprave pospešiti. Na Cipru je nacionalni svetovalni odbor odobril osnutek nacionalnega načrta za prevzem eura, ki pa ga Svet ministrov še ni sprejel. Sprejetje načrta je nujno za zagotovitev posebnih in pravočasnih usmeritev javnih in zasebnih nosilcev dejavnosti. Na Malti je vlada sprejela prvi celovit načrt za prehoda šele 12. junija 2006, zato ga mora izvajati zelo hitro.

Praktične priprave na Češkem so še vedno v uvodni fazi. Vlada je 23. novembra 2005 sprejela Institucionalno uredbo za uvedbo eura na Češkem. Dokument opisuje institucionalni okvir za prevzem eura in naj bi bil podlaga za razvoj nacionalnega načrta za prevzem eura. Na Madžarskem in Poljskem v zvezi s praktičnimi pripravami ni novosti, o katerih bi lahko poročali.

Glede ustanovitve odbora za prevzem, odgovornega za pripravo in koordinacijo nacionalnega prevzema eura, je sedem držav članic že ustanovilo usklajevalni organ pred sprejetjem prejšnjega poročila lani. 23. novembra lansko leto je bil češki minister za finance imenovan za nacionalnega koordinatorja za uvedbo eura, 20. februarja 2006 pa je bila ustanovljena Nacionalna koordinacijska skupina za uvedbo eura.

### *2.2.3. Priprave, ki vključujejo finančni sektor ali so povezane z zamenjavo gotovine*

Izkušnje kažejo<sup>8</sup>, da imajo dobavni in preddobavni dogovori<sup>9</sup> ključno vlogo pri hitrem pospeševanju zamenjave gotovine in skrajšanju obdobja dvojnega obtoka, saj zagotavljajo, da je euro bankovce in kovance mogoče uporabljati takoj od prvega dne. V zvezi s tem je treba omeniti, da je bistvena takojšnja prilagoditev bankomatov, da bo na njih namesto domače valute že od prvega dne uvedbe mogoče dvigovati eure. Poleg tega je treba v začetnih fazah zamenjave gotovine zagotoviti predvsem bankovce nižjih vrednosti (za 5 in 10 eurov). Takšno ravnanje je nujno, da bi zmanjšali znesek gotovine, ki ga morajo trgovci na drobno vrniti svojim kupcem.

Čeprav je euro gotovina v državah članicah, ki se pripravljajo na prevzem eura, na voljo v širokem obsegu, pa je delež podjetij in državljanov, ki že imajo precejšnje količine euro bankovcev in kovancev, verjetno precej majhen. Zato je sistematična preddobavna kampanja za trgovce na drobno in druga pomembna podjetja nujna za uspešno zamenjavo gotovine. Zlasti trgovcem na drobno mora biti omogočeno, da vračajo drobiž izključno v eurih že od dneva uvedbe in tako prispevajo k takojšnjemu umiku stare valute ter oskrbi javnosti z večjimi količinami euro bankovcev in kovancev.

Izkušnje prvega vala kažejo, da lahko preddobava javnosti prinese pomembne koristi. Blaži pritisk na trgovce na drobno in banke v prvih dneh zamenjave gotovine in tako omogoča kratko obdobje dvojnega obtoka. Poleg tega jo javnost dobro sprejema, saj se spodbujata njihovo zanimanje za nacionalno stran na euro kovancih. Državljeni se zato na splošno čutijo tesneje povezani s svojo novo valuto.

Iz istih razlogov bi lahko načrtovali tudi, da se bankovce nizkih vrednosti javnosti dobavi predčasno. V vsakem primeru pa je treba kupcem močno odsvetovati uporabo euro gotovine

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<sup>8</sup> Dobava in preddobava sta bili del priprav na zamenjavo gotovine v letu 2002 v vseh državah članicah območja eura, glej sporočilo Komisije Evropskemu svetu, Pregled uvedbe euro bankovcev in kovancev 6.3.2002, COM(2002) 124 konč.

<sup>9</sup> Glej opombo 7 za definicijo dobave in preddobave.

za plačilne namene pred dnevom uvedbe eura. Preddobava javnosti, tj. 10 do 14 dni pred dnevom uvedbe eura, mora omejiti tveganje prezgodnjega obtoka preddobavljene gotovine.

Treba je poudariti, da za večino držav obstajajo ustrezne dobavne in preddobavne ureditve. Obdobje preddobave traja od treh mesecev (v Litvi, vendar le za kovance) do enega meseca pred dnevom uvedbe eura (npr. v Latviji). Vendar pa preddobava javnosti navadno ni predvidena (razen začetnih paketov kovancev, ki bodo razdeljeni v Sloveniji). V Estoniji bodo banke menjale krone za euro bankovce po menjalnem tečaju in brez provizije vsaj en mesec pred dnevom uvedbe eura.

#### *2.2.4. Priprave, ki vplivajo na podjetja na splošno*

Dvojna označevanja cen in drugih denarnih zneskov, tj. sočasno označevanje zneska v nacionalni valuti in eurih, so se pri pospeševanju uvedbe eura izkazala za smiselna. Kupcem znatno pomagajo pri miselnem prehodu, hkrati pa jim omogočajo, da spremljajo morebitne cenovne spremembe pred uvedbo eura in po njej. Dvojno označevanje ni smiselno le v trgovinah (označevanje cen), temveč tudi na izpiskih bančnih računov, plačilnih listih, računih, v katalogih itd.

V večini držav prvega vala je bilo dvojno označevanje prostovoljno (zakonsko so ga predpisale le Grčija, Avstrija in Portugalska), danes pa se v praksi široko uporablja. Trenutno šest držav načrtuje obvezno dvojno označevanje, ki ga zahteva nacionalna zakonodaja (oziroma ga že uporablja, kot na primer Slovenija). Čeprav se načini med državami sicer razlikujejo, takšno dvojno označevanje običajno ne zajema samo cen v prodajalnah in maloprodajnih trgovinah, temveč tudi finančne zneske, navedene na računih, računovodskih izkazih in s tem povezanih postavkah. Celotno trajanje te obveznosti (pred dnevom uvedbe eura in po njem) se med državami precej razlikuje; od 8 mesecev v Litvi do 18 mesecev na Slovaškem.

Hkrati pa je treba dvojno označevanje cen uporabljati v skladu s strogimi standardi, saj bi sicer lahko postalo kontraproduktivno ali povzročalo zmedo. Predvsem je treba uporabljati le menjalni tečaj in se strogo držati pravil o zaokroževanju. Dvojno označevanje mora biti popolnoma jasno, lahko prepoznavno in jasno čitljivo<sup>10</sup>. Izvajanje tega modela bo odvisno od vrste maloprodajne trgovine, tipa prodajanega izdelka, tehničnih posledic ter stroškov spreminjanja obstoječih sistemov cenovnega in finančnega označevanja.

Zaradi zahteve po uporabi menjalnega tečaja mora obveznost zagotovitve dvojnega označevanja cen na podlagi nacionalne zakonodaje začeti veljati šele, ko Svet nepreklicno določi menjalni tečaj v skladu s členom 122(4) in (5) ES. Uvedba dvojnega označevanja pred tem je problematična, saj ne vpliva le na prihodnjo odločitev Sveta o preklicu odstopanja, temveč tudi na dejanski menjalni tečaj. Uporaba nadomestnega tečaja, ki se razlikuje od nepreklicnega določenega menjalnega razmerja, je kontraproduktivna, saj lahko povzroči dvome in zmede potrošnike.

Po določitvi menjalnega razmerja je treba čim prej uvesti dvojno označevanje cen, da se bodo potrošniki lahko začeli privajati na novo valuto. Dvojno označevanje cen mora praviloma trajati šest do dvanajst mesecev po dnevu uvedbe eura, potem pa ga je treba odpraviti, da ne bi

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<sup>10</sup> Glej tudi priporočilo Komisije z dne 23. aprila 1998 o dvojnem označevanju cen in drugih denarnih zneskov (UL L 130, 1.5.1998, str. 26).

postalo kontraproduktivno in zavlačevalo miselnega prehoda. Praviloma je treba obdobje dvojnega označevanja cen vnaprej načrtovali in napovedati.

#### *2.2.5. Potreba po dogovorih med trgovci na drobno in potrošniki o stabilnih cenah*

Strah zaradi morebitnih povišanj cen ali zlorab je eden glavnih razlogov za pomanjkanje navdušenja ali celo zaskrbljenost v nekaterih novih državah članicah glede uvedbe eura. Čeprav statistični podatki jasno kažejo, da je bil vpliv na cene v državah prvega vala zanemarljiv<sup>11</sup>, javnomnenjske raziskave v mnogih državah še vedno kažejo nasprotno prepričanje, obstaja pa tudi velika vrzel med dojetjem in resničnostjo. Poleg tega morajo organi, ki se pripravljajo na sprejetje eura, svoje državljane ustrezno seznaniti s tem položajem in sprejeti vse potrebne ukrepe za okrepitev zaupanja potrošnikov. Več držav je na primer že napovedalo, da bodo dejavno spremljale cene med prehodom na euro in rezultate javno objavile.

Bistvena zahteva v tem pogledu je sklenitev uradnih dogovorov med trgovci na drobno in potrošniki glede stabilnosti cen med prehodom na euro, npr. v obliki kodeksov ravnanja. O njih se je treba pogajati na nacionalni ali sektorski ravni, sodelovati pa morajo tudi ustrezna združenja potrošnikov. Med prvim valom prevzemanja eura so bili takšni dogovori izredno uporabni. Predstavniki trgovcev na drobno in podjetij so se na primer aprila 2001 na ravni EU dogovorili o pravih ravnanja med obdobjem prehoda na euro. Trgovci na drobno so se zavezali, da se bodo strogo držali pravil menjave in zaokroževanja pri vsakem dvojnem označevanju ter da prehoda na euro ne bodo izkoristili za skrito povišanje cen. V prvem valu prehoda na euro je bilo na nacionalni ravni sklenjenih več takšnih dogovorov. Omeniti je treba, da Latvija z več ukrepi trenutno načrtuje kampanjo „poštenega trgovca“, da bi zagotovila pošteno pretvorbo cen ter točno zaokroževanje in označevanje cen v eurih. Litovska poslovna združenja se spodbuja k sprejetju kodeksa dobre poslovne prakse, s katerem se bodo zavezala, da se ne bodo okoristila s povečanjem cen pri prevzemu eura. Na Slovaškem pripravljajo prostovoljni etični kodeks, ki je del ostalih ukrepov za vzpostavitev zaupanja potrošnikov.

#### *2.2.6. Javne uprave*

Glavni del priprav v javnem sektorju zajema dva sklopa: izvajanje potrebnih korakov za sprejetje zakonodaje o uvedbi eura, in spremembe obstoječe zakonodaje o enotni valuti. Ciper, Estonija, Latvija, Litva, Malta in Slovaška trenutno pripravljajo osnutke zakonskih določb. Pri pretvorbi denarnih zneskov v okviru obstoječih pravnih predpisov, na primer pri davčnih predpisih, zakonih o socialni varnosti, določbah o globah, dajatvah in podporah, je ustaljena praksa, da se znesek v eurih prilagodi v korist državljana, če je potrebno niveliranje. Tako se bomo izognili, da bi prehod na euro vplival na inflacijo, hkrati pa bo zgled zasebnemu sektorju za zagotovitev stabilnih cen.

V računovodskih sistemih in sistemih informacijske tehnologije javnih uprav je treba prehod na euro skrbno pripraviti. Večina držav je pripravila časovne razporede za spremljanje napredka pri prilagajanju svojih ključnih sistemov. Podobno kot podjetja mora tudi javna uprava zagotoviti dvojno označevanje cen in drugih denarnih zneskov, na primer na plačilnih

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<sup>11</sup> Po podatkih Eurostata (junij 2003) je celotni vpliv v razponu od 0,09 % do 0,28 %, [http://epp.eurostat.cec.eu.int/cache/ITY\\_PUBLIC/2-18062003-AP/EN/2-18062003-AP-EN.HTML](http://epp.eurostat.cec.eu.int/cache/ITY_PUBLIC/2-18062003-AP/EN/2-18062003-AP-EN.HTML).

listih državnih uradnikov, računih in obvestilih javnih podjetij, pri plačilih v okviru socialnega varstva itd.

Vse zadevne države članice morajo zagotoviti, da se za načrtovanje in izvajanje prehoda na euro, vključno z dejavnostmi obveščanja, dodelijo potrebni proračunski in kadrovske viri.

Postopek izbire motiva za nacionalne strani prihodnjih euro kovancev je bil v Estoniji, Litvi in Sloveniji končan že leta 2005, trenutno pa ga je zaključila tudi Slovaška (glej Prilogo 4).

Ker so za prehod na euro odgovorne države članice same, jim izmenjava informacij in izkušenj pomaga pri njihovih pripravah. V ta namen je Komisija vzpostavila mrežo javnih uprav, ki je forum za nacionalne uradnike, odgovorne za prehod na euro v svojih državah. Ta mreža gradi tudi na izkušnjah, zbranih med prvim valom prehoda na euro.

#### *2.2.7. Dejavnosti obveščanja*

Estonija, Litva in Slovenija so svoje strategije obveščanja v podporo uvedbi eura sprejele leta 2005 in s Komisijo novembra podpisale partnerske sporazume. Nato so začele izvajati njihove obveščevalne kampanje, ki so vključevale dejavnosti, kot so euru namenjene spletne strani, publikacije, vizualne prepoznavne lastnosti, brezplačni telefoni itd. Ciper in Malta sta svojo strategijo obveščanja dokončala aprila 2006, 5. maja 2006 pa sklenila partnerski sporazum s Komisijo. Latvija in Slovaška sta pripravili prvi osnutek strategije obveščanja. Poljska, Češka in Madžarska še niso začele načrtovati informacijskih in obveščevalnih dejavnosti.

V okviru teh partnerstev Komisija podpira vrsto dejavnosti, ki so jih razvile nacionalne oblasti, kot so publikacije, medijske kampanje, promocijsko gradivo, konference in seminarji, raziskave javnega mnenja itd. Nacionalne strategije obveščanja se morajo začeti izvajati dovolj zgodaj pred uvedbo eura in se nadaljevati nekaj mesecev po koncu obdobja dvojnega obtoka. Poleg partnerstev Komisija še naprej podpira programe tesnega medinstitucionalnega sodelovanja, v okviru katerih si države članice območja eura izmenjujejo izkušnje z državami članicami, ki se pripravljajo na sprejetje eura. Trenutno poteka sedem ločenih projektov tesnega medinstitucionalnega sodelovanja med državami članicami, ki so območju eura pristopile pred kratkim, in državami območja eura.

Organizirani so bili različni javni dogodki, kot so konference (npr. v Ljubljani 17. marca 2006) in razstave o nastanku euro kovancev (Litva in Avstrija). Podobne razstave so v Sloveniji, Latviji in na Cipru načrtovane še letos. V Bruslju in Frankfurtu ter v prestolnicah Slovenije, Estonije in Litve so bili organizirani seminarji za novinarje.

#### *2.2.8. Sklepna ugotovitev*

Na splošno morajo države, ki si prizadevajo za prevzem eura v letu 2008, nujno pospešiti svoje priprave, zlasti Ciper, ki še ni uradno sprejel svojega nacionalnega načrta za prevzem eura, in Malta, ki je to storila šele pred kratkim. Poleg tega je treba večino nacionalnih načrtov za prevzema eura okrepiti v več vidikih. Zlasti je treba v zgodnji fazi skleniti dogovore med trgovci na drobno in potrošniki, da bi se izognili zvišanju cen med prehodom. Tak kodeks ravnanja mora določati zlasti pošteno oblikovanje cen in dvojno označevanje. Glede zadnjega velja, da mora vsako dvojno označevanje izpolnjevati določene standarde (zlasti uporaba menjalnega razmerja, nedvoumno, lahko prepoznavno in jasno čitljivo označevanje).

### 3. JAVNO MNENJE V DRŽAVAH ČLANICAH, KI SO OBMOČJU EURA PRISTOPILE PRED KRATKIM

Rezultati aprilske<sup>12</sup> raziskave Eurobarometra o javnem mnenju držav članic, ki so območju eura pristopile pred kratkim, so pokazali, da je javnost euru nekoliko bolj naklonjena. Hkrati potrjujejo, da se večina državljanov še vedno čuti slabo obveščena o euru, kar še dodatno potrjuje dejstvo, da skoraj polovica državljanov v novih državah članicah meni, da bo euro zvišal inflacijo v njihovi državi<sup>13</sup>. Tudi število vprašanih, ki se boji zvišanja cen med prehodom, je še vedno visoko. Tabela 3 vsebuje pregled razvoja javnega mnenja o euru v zadevnih državah od prve raziskave javnega mnenja Eurobarometra septembra 2004. V Prilogi 5 so predstavljeni glavni rezultati zadnje raziskave javnega mnenja.

Tabela 3

Povprečni delež vprašanih v nedavno pridruženih državah članicah, ki ...	Eurobarometer april 2006	Eurobarometer september 2005	Eurobarometer september 2004
... pričakuje pozitivne posledice uvedbe eura za svojo državo	52 %	38 %	44 %
... je osebno vesel, da bo/bi lahko euro nadomestil nacionalno valuto	48 %	36 %	42 %
... se počuti dobro obveščena o euru	37 %	32 %	34 %
... meni, da bo uvedba eura zvišala inflacijo	46 %	48 %	48 %
... se boji zlorabe cen med prehodom na euro	74 %	75 %	71 %

<sup>12</sup> [http://ec.europa.eu/public\\_opinion/flash/fl183\\_en.pdf](http://ec.europa.eu/public_opinion/flash/fl183_en.pdf)

<sup>13</sup> Temu strahu nasprotujejo statistični podatki o letnih stopnjah inflacije na območju eura, ki od uvedbe eura leta 1999 nikoli niso presegle 2,4 %.

## **ANNEX 1 - Preparations at Community level**

### **1. Community legal framework**

Having regard to the Commission's proposal<sup>14</sup> for amending Council Regulation (EC) No 974/98 on the introduction of the euro<sup>15</sup>, the Council has adopted Regulation (EC) No 2169/2005 on 21 December 2005.<sup>16</sup> The amended Regulation now includes the rules for the introduction and the use of the euro in Member States adopting the euro after 2006.

Building on the provisions governing the initial establishment of the euro area, the revised rules allow for two new changeover scenarios in addition to the transitional period scenario<sup>17</sup> applicable for the first-wave euro-area Member States: Member States can now also opt for a "big bang" scenario or a "big bang" scenario combined with a "phasing-out" period. Under the "big bang" scenario the introduction of the euro as the currency and the introduction of euro banknotes and coins coincide. This scenario allows for a more expeditious changeover to the euro now that euro banknotes and coins are widely available. Yet, this approach imposes rigorous timing requirements which might not in all cases be met by the economic actors. The "big bang" scenario combined with a "phasing-out" period thus offers a more gradual phasing out of the national currency by providing some scope for continuing to refer during a limited period to the national currency units in newly created legal instruments.<sup>18</sup>

In addition, the amended Regulation introduces binding rules on the exchange free of charge of national banknotes and coins during the changeover period by credit institutions in Member States which will adopt the euro. The rules for the adoption of the euro by the first-wave euro-area Member States and Greece did not contain a comparable obligation, although such practice was recommended by the Commission.<sup>19</sup>

### **2. Euro banknotes and coins**

Euro-area entrants can start producing euro banknotes and coins as soon as the Council lifts the Member State's derogation. However, as far as euro banknotes are concerned, the ECB has decided that these countries will be able to borrow the necessary volumes of euro banknotes from the Eurosystem and, as part of the pooling arrangement, pay them back after the changeover with euro banknotes produced by their own supply arrangements.

Regarding the preparations for the start of the coin production by future euro area entrants, meaningful progress has been made since November 2005. While a future euro area Member States may only start producing euro coins once its derogation has been lifted, a number of preparatory tasks – including the production of limited quantities of test coins – may be

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<sup>14</sup> COM(2005) 357.

<sup>15</sup> OJ L 139, 11.5.1998, p. 1. This Regulation was amended in order to allow Greece to join the euro area in 2001 by Regulation (EC) No 2596/2000 (OJ L 300, 29.11.2000, p. 2).

<sup>16</sup> Council Regulation (EC) No 2169/2005 of 21 December 2005 amending Regulation (EC) No 974/98 on the introduction of the euro (OJ L 346, 29.12.2005, p. 1).

<sup>17</sup> The transitional period is a period of three years at most beginning on the euro adoption date and ending on the date on which euro banknotes and coins acquire the status of legal tender in a given Member State.

<sup>18</sup> For further details see Torsten Schäfer, Occasional Paper "The Legal Framework for the Enlargement of the Euro Area", [http://www.ec.europa.eu/economy\\_finance/publications/occasionalpapers\\_en.htm](http://www.ec.europa.eu/economy_finance/publications/occasionalpapers_en.htm).

<sup>19</sup> Cf. Commission Recommendation of 11 October 2000 on measures to facilitate the preparation of economic operators for the changeover to the euro (OJ C 303, 24.10.2000, p. 6).

carried out before this time. In the framework of their preparations for future euro coin production, Estonia, Lithuania and Slovenia have signed Memoranda of Understanding with the Member States of the euro area and the European Commission in January and February 2006, respectively. The Commission subsequently transferred the required copyrights, and the national mints transferred the available minting tools for the common sides of the euro coins, to the three Member States concerned. Cyprus has recently requested the signing of such a Memorandum of Understanding.

On 7 June 2005, at the initiative of the Commission, the Ecofin Council had decided that the common sides of the 1- and 2-euro and the 10-, 20- and 50-cent coins, which currently depict the EU before it was enlarged from 15 to 25 Member States, should be modified in order to represent Europe as a whole. Following this decision, the necessary design and technical work is currently being finalised so that new euro area entrants can strike and issue euro coins with the new common side already from 2007.

### **New common sides of the 1- and 2-euro coins and of the 10-, 20- and 50-cent coins**





### 3. Communication activities

The European Commission continued to implement its communication activities on the euro and EMU in close cooperation with Member States and other Community institutions. Helping the new Member States intending to introduce the euro in 2007 or 2008 in their communication campaigns still constitutes the main priority.

The Commission also developed during the last 6 months a number of activities linked to the enlargement of the euro area, such as opinion polls, surveys and studies.<sup>20</sup> Moreover, brochures and posters for the general public<sup>21</sup>, a website dedicated to the euro<sup>22</sup> and promotional material were made available.

To ensure an easy recognition of its information products, a visual identity has been developed for all communication products and activities on the euro and EMU financed under the PRINCE programme and developed by the Commission or a Member State under a partnership agreement with the Commission.



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<sup>20</sup> [http://europa.eu.int/comm/public\\_opinion/index\\_en.htm](http://europa.eu.int/comm/public_opinion/index_en.htm).

<sup>21</sup> [http://europa.eu.int/comm/economy\\_finance/publications/general/general\\_en.htm](http://europa.eu.int/comm/economy_finance/publications/general/general_en.htm).

<sup>22</sup> [http://europa.eu.int/comm/economy\\_finance/euro/our\\_currency\\_en.htm](http://europa.eu.int/comm/economy_finance/euro/our_currency_en.htm).

## ANNEX 2 – List of relevant changeover characteristics

The table below provides an overview of certain relevant changeover characteristics in each Member State concerned. It is solely based on officially approved and publicly available information and does therefore not reflect preparations which are still under way. It should be noted that the state and degree of progress of preparations should be assessed in the context of the target date, as preparations tend to step up with the proximity of the changeover.

X: Officially approved/ established and published  
(in particular in the national changeover plan)

	CZ	EE	CY	LV	LT	HU	MT	PL	SI	SK	SE
<b>Changeover plan</b>											
National target date	X	X	X	[X]	[X]	X	X		X	X	
National Changeover Plan		X		X	X		X		X	X	
National Changeover Committee	X	X	X	X	X		X		X	X	
<b>Cash Changeover details</b>											
Type of scenario		X	X	X	X		X		X	X	
Length of dual circulation period		X	X	X	X		X		X	X	
Exchange at commercial banks after dual circulation period		X	X	X	X		X		X	X	
Exchange at central bank after dual circulation period		X	X	X	X		X		X	X	
Frontloading of financial institutions		X		X	X		X		X	X	
Sub-frontloading of retailers		X		X	X		X		X	X	
Sub-frontloading of the general public		X <sup>23</sup>									
Deferred debiting					X						
Piggy coin operations <sup>24</sup>		X			X						
Arrangements for extended bank opening hours around €-day											
ATMs dispensing euro only as from €-day		X		X	X		X		X	X	
Denominations of notes in ATMs specified		X							X		
Transport and storage for euro cash		X									
Transport and storage for legacy cash		X		X							
Change only given in euro by retailers as from €-day		X	X		X				X	X	
Euro coins kits for retailers							X		X		
Euro coins kits for the general public							X		X		
Design of national side of the euro coins		X	X		X				X	X	
Supply arrangements for euro coins		X							X		

<sup>23</sup> Exchange at banks at the conversion rate without service fees.

<sup>24</sup> This term refers to campaigns encouraging citizens to deposit hoarded cash with banks well in advance of the changeover to the euro.

	CZ	EE	CY	LV	LT	HU	MT	PL	SI	SK	SE
<b>Further changeover details</b>											
Necessary adaptations of national law identified		X		X	X				X	X	
Dual display of prices before €-day		X		X	X				X	X	
Dual display of prices after €-day		X		X	X				X	X	
Dual display of utility bills		X							X	X	
Dual display of civil servants' wages											
Voluntary dual display of prices		X			X		X			X	
Agreements on price stability or fair pricing				X	X						
Price monitoring projects		X		X	X		X			X	
Training for cash handlers		X		X			X			X	
Accounting adaptations		X		X						X	
Share capital conversion		X					X			X	
Rounding rules in legislation		X							X	X	
Evaluation of the costs involved for the public sector											
Twinning agreement			X		X	X	X	X	X	X	
<b>Communication activities</b>											
Communication strategy		X	X	X	X		X		X	X	
Partnership agreement		X	X		X		X		X		

**ANNEX 3 – Table: State of practical preparations (June 2006)**

	<b>Czech Republic</b>	<b>Estonia</b>
<b>Changeover plan</b>		
<b>National target date for euro adoption</b>	1 January 2010 (*)  (* Preliminary date)	1 January 2008
<b>National co-ordinating institution</b>	On 23 November 2005 the Deputy Minister of Finance has been appointed as the National Coordinator of the Euro Introduction. The National Co-ordination Group on Euro Introduction was established and had its first meeting on 20 February 2006. Consequently six Working Groups were established for particular areas of the euro preparatory activities.	The National Changeover Committee, chaired by the Secretary General of the Ministry of Finance, was created on 27 January 2005.
<b>(Approved) National Changeover Plan</b>	The Czech Republic's Euro Accession Strategy was approved by the Government in October 2003:  <a href="http://www.cnb.cz/euro_index.php">http://www.cnb.cz/euro_index.php</a>  The Institutional Arrangements for Introduction of the Euro in the Czech Republic were approved by Government on 23 November 2005.  The National Changeover Plan will be submitted to the government by the end of December 2006.	First draft of euro adoption plan was approved by the government on 1 September 2005:  <a href="http://www.fin.ee/index.php?id=13324">http://www.fin.ee/index.php?id=13324</a>  4 <sup>th</sup> version of Estonia's National Changeover Plan, approved by the National Changeover Committee on 18 May 2006  <a href="http://euro.eesti.ee/EU/Prod/Euroveeb/Main_Page/left_menu_content4748/Changeover_to_the_euro_in_Estonia/europlan_en.jsp">http://euro.eesti.ee/EU/Prod/Euroveeb/Main_Page/left_menu_content4748/Changeover_to_the_euro_in_Estonia/europlan_en.jsp</a>
<b>Changeover details</b>		
<b>Type of scenario</b>	Under consideration – proposal to be submitted to the government by the end of August 2006.	"Big bang"
<b>Dual circulation period</b>		2 weeks
<b>Exchange of national banknotes and coins</b>		Banknotes and coins: Commercial banks at least 6 months after €-day free of charge, some branches 12 months. Central Bank indefinitely, free of charge.
<b>Campaign for rapid withdrawal of national banknotes and coins</b>		Campaign for collection of coins before €-day planned; credit institutions are recommended to launch early cash deposit campaigns.
<b>Frontloading and sub-frontloading</b>		Frontloading 2 months before €-day; sub-frontloading by credit institutions to major clients 1 month before €-day (precondition: no distribution to general public before €-day).  Banks will offer to change kroons into euro banknotes at the conversion rate and without a service fee at least one month prior to €-day.
<b>ATMs issuing euro only</b>		All ATMs will dispense euro only within 48h as of €-day.

<b>Change in euro only</b>		In general, change will be given in euro, but the possibility of giving change in kroons remains for the dual circulation period
<b>Dual display of prices</b>		Compulsory: 6 months before and after €-day.
<b>Consumer confidence building measures (e.g. agreements with retailers)</b>		Monitoring of the prices of certain frequently consumed goods and services under the supervision of the Ministry of Economic Affairs and Communications.
<b>Adaptation of national law</b>	Methodology and legislative analysis for national law adaptation is being prepared in the framework of the Working Group for Legislation of the National Co-ordination Group on the Euro Introduction.	Act on the Introduction of the Euro ("umbrella law") and amendments to the Business Code are expected to be passed to the parliament by September 2006.
<b>Euro banknotes and coins</b>		
<b>Design of the national side</b>	Competition under consideration.	Design selected and published in December 2004.
<b>Nr of different coin designs</b>		1 design.
<b>Coin supplier</b>	Not decided yet.  The current coin supplier, the Czech Mint, is an independent division of Jablonex Group a.s.; the Czech Mint is connected with the National Bank by business contracts based on tender procedures.	Coins to be minted abroad; following an international tender euro coins will be minted by the Mint of Finland.
<b>Estimation on the need for banknotes and coins</b>	230 million banknotes and 950 million coins.	150-200 million coins.
<b>Communication activities</b>		
<b>Communication strategy</b>	Under preparation within the framework of the Working Group for Communication.	Endorsed by the National Changeover Committee on 21 June 2005 and updated on 18 May 2006.
<b>Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank</b>		<a href="http://www.euro.eesti.ee">www.euro.eesti.ee</a> , launched in January 2006.
<b>Partnership agreement</b>		Signed 8 November 2005.
<b>Other issues</b>		
<b>ERM II entry</b>		28 June 2004
<b>Twinning agreement</b>		

**STATE OF PRACTICAL PREPARATIONS (June 2006)**

	<b>Cyprus</b>	<b>Latvia</b>
<b>Changeover plan</b>		
<b>National target date for euro adoption</b>	1 January 2008	1 January 2008 (under revision)
<b>National co-ordinating institution</b>	Joint coordination by the Minister of Finance and the Central Bank of Cyprus, established on 29 December 2004.	The Steering Committee for the preparation and coordination of the euro changeover was established on 18 July 2005.
<b>(Approved) National Changeover Plan</b>	The National Changeover Plan has been approved by the National Advisory Committee on 29 March 2006. Still to be approved by the Council of Ministers.	The Cabinet of Ministers of the Republic of Latvia has approved the Action Plan for Implementation of the Single European Currency of the on 1 November 2005, and the first draft of Latvia's National Euro Changeover Plan on 28 February 2006 (Government order No.148, 6 March 2006).
<b>Changeover details</b>		
<b>Type of scenario</b>	"Big bang" envisaged	"Big bang"
<b>Dual circulation period</b>	1 month envisaged	1 month
<b>Exchange of national banknotes and coins</b>	It is envisaged that the Central Bank will exchange banknotes for 10 years and coins for 2 years. Banks will exchange national banknotes and coins for euro, free of charge, at least for the amount of € 1.000 for banknotes and € 50 for coins, for a period of 6 months after €-day.	Commercial banks, currency exchange offices and post offices for 6 months after €-day free of charge; the Bank of Latvia will exchange without time limit free of charge.
<b>Campaign for rapid withdrawal of national banknotes and coins</b>	Campaign envisaged around September 2007 encouraging people to use hoarded cash or deposit it with banks.	Not envisaged due to the high nominal value of coins in Latvia and their intensive use in day-to-day payments.
<b>Frontloading and sub-frontloading</b>	Envisaged from November to December 2007.	Frontloading to banks starts on 1 December 2007, sub-frontloading on 15 December 2007 (precondition: euro banknotes and coins may not be publicly circulated before €-day).
<b>ATMs issuing euro only</b>	Arrangements with banks on this issue are currently being worked out with the aim to have all ATMs dispensing small denominations (10€ and 20€) from €-day	As of 1 January 2008 ATMs will dispense euro banknotes only.
<b>Change in euro only</b>	It is planned that the retail sector will be frontloaded with euro coins so as to give change in euro only as from €-day, to the extent possible.	After the end of the dual circulation period.
<b>Dual display of prices</b>	Starting one month after the abrogation of the derogation, until six months after the adoption of the euro (preliminary period).	Compulsory three months before and one year after €-day.
<b>Consumer confidence building measures (e.g. agreements with</b>		Monitoring of price developments in retail trade, verification procedure on the accuracy of price displays

retailers)		and "fair trader" campaign envisaged.
<b>Adaptation of national law</b>	A draft "umbrella law" for the adoption of the euro in Cyprus is currently being prepared; the law is planned to be adopted at the end of 2006.	"Umbrella law" on basic provisions for the introduction of the euro in Latvia is currently being prepared. All ministries are involved in the review of national legislation to identify the necessary amendments and required new legislative acts.
<b>Euro banknotes and coins</b>		
<b>Design of the national side</b>	Will be submitted to the Council of Ministers for final approval shortly.	In process.
<b>Nr of different coin designs</b>	3 designs.	4 designs.
<b>Coin supplier</b>	Coins to be minted abroad at approved national and/or private mints, through tender procedures.	Coins to be minted abroad. Tender for production of coins will be organised after design finalisation.
<b>Estimation on the need for banknotes and coins</b>	79 million banknotes (value € 1730m), 545 million coins (value € 147,4m).	87 million banknotes and 300 million coins.
<b>Communication activities</b>		
<b>Communication strategy</b>	A Comprehensive Strategic Communication Plan for the Adoption of the Euro in the Republic of Cyprus, approved by the Council of Ministers on 5 April 2006.	"Communication strategy for the euro changeover in Latvia" approved by the Steering Committee of Latvia's euro implementation project on 12 April 2006.
<b>Addresses of websites on euro changeover, activation date:</b>  <b>Ministry of Finance/Government;</b>  <b>Central Bank</b>	<a href="http://www.euro.cy">www.euro.cy</a> , activated on 31 May 2006 as part of the communication campaign official kick-off event.	Planned euro changeover website: <a href="http://www.euro.lv">www.euro.lv</a> .  Updated information on the euro changeover process is available on the website of the Ministry of Finance: <a href="http://www.fm.gov.lv/page.php?id=105">http://www.fm.gov.lv/page.php?id=105</a> .
<b>Partnership agreement</b>	Signed on 5 May 2006.	Planned to be signed in 2006.
<b>Other issues</b>		
<b>ERM II entry</b>	2 May 2005	2 May 2005
<b>Twinning agreement</b>	Between IE – MT – CY: communication and information strategy (finalised); between GR – CY: technical issues related to the changeover.	

**STATE OF PRACTICAL PREPARATIONS (June 2006)**

	<b>Lithuania</b>	<b>Hungary</b>
<b>Changeover plan</b>		
<b>National target date for euro adoption</b>	1 January 2007 (under revision)	1 January 2010
<b>National co-ordinating institution</b>	Commission for the Coordination of the Adoption of the Euro in Lithuania, established on 30 May 2005.	Preparatory work is ongoing in the Ministry of Finance and Magyar Nemzeti Bank (central bank of Hungary).
<b>(Approved) National Changeover Plan</b>	The first version of the National Changeover Plan was approved by the government on 29 September 2005. The draft second version of the National Changeover Plan, dated April 2006, was published:  <a href="http://www.finmin.lt/notes_images/web/stotis_inf.nsf/0/80C39F584F795D97C22570AD0054C826/\$File/LT%20Changeover%20plan_en.pdf">http://www.finmin.lt/notes_images/web/stotis_inf.nsf/0/80C39F584F795D97C22570AD0054C826/\$File/LT%20Changeover%20plan_en.pdf</a>	
<b>Changeover details</b>		
<b>Type of scenario</b>	"Big bang".	"Big bang" with possible phasing out features.
<b>Dual circulation period</b>	15 days.	1 month.
<b>Exchange of national banknotes and coins</b>	Commercial banks: free of charge during 60 days after €-day. Central bank: free of charge for an unlimited period.	Credit institutions and post offices: at least during dual circulation period.  Magyar Nemzeti Bank: in case of banknotes for 20 years and in case of coins for 5 years after the end of dual circulation period.
<b>Campaign for rapid withdrawal of national banknotes and coins</b>	Consumers will be encouraged to deposit cash with banks as early as possible.	
<b>Frontloading and sub-frontloading</b>	Frontloading of euro banknotes to commercial banks one month before €-day at the latest and of euro coins three months before €-day at the latest. Sub-frontloading of euro banknotes and coins to retailers in December 2006.	
<b>ATMs issuing euro only</b>	As from €-day ATMs will dispense euro banknotes.	
<b>Change in euro only</b>	Recommendation to give change in euro only.	
<b>Dual display of prices</b>	Compulsory: 120 calendar days before €-day until 120 days after €-day; voluntary: recommendation to use dual display as early as possible after the adoption of the conversion rate.	
<b>Consumer confidence building measures (e.g. agreements with retailers)</b>	Business organisations will be encouraged to adopt a Code of Good Business Practice (on correct conversion, no price increases etc.); enterprises committing themselves will be	

	authorised to use the special logo of the Code.	
<b>Adaptation of national law</b>	<p>Draft Law on the Adoption of the Euro has been prepared (rules on conversion and exchange of the litas to the euro, withdrawal of litas from circulation, publication of the images of notes and coins, redenomination of securities, dual display of prices etc.). The law will be adopted after decision on the abrogation of the derogation.</p> <p>All existing legal acts that need to be adapted with a view to the euro have been identified by December 2005. The necessary amendments will be adopted by 1 December 2006. This does not include replacing references to the litas with references to the euro, which will be carried out after the adoption of the euro in Lithuania.</p>	
<b>Euro banknotes and coins</b>		
<b>Design of the national side</b>	Approved.	
<b>Nr of different coin designs</b>	3 designs.	
<b>Coin supplier</b>	Lithuanian Mint.	National Mint.
<b>Estimation on the need for banknotes and coins</b>	Estimation of 118 million banknotes and 290 million coins has been made on the condition that the euro will be introduced on 1 January 2007.	0,5 billion banknotes and 1 billion coins.
<b>Communication activities</b>		
<b>Communication strategy</b>	"Public information and communication strategy on the adoption of the euro of Lithuania" was approved by the government on 29 September 2005.	
<b>Addresses of websites on euro changeover, activation date: Ministry of Finance/Government; Central Bank</b>	Websites of the Bank of Lithuania ( <a href="http://www.lb.lt">www.lb.lt</a> ) and of the Ministry of Finance ( <a href="http://www.finmin.lt">www.finmin.lt</a> ). National website planned as from EU Council decision on the abrogation of the derogation.	
<b>Partnership agreement</b>	Signed on 8 November 2005.	
<b>Other issues</b>		
<b>ERM II entry</b>	28 June 2004	
<b>Twinning agreement</b>	<p>Between NL – SI – LT: communication and information strategy;</p> <p>between BE – LT on tax-related question;</p> <p>between BE – LT on departmental management related to the changeover.</p>	Between AU – HU: communication and information strategy (finalised).

**STATE OF PRACTICAL PREPARATIONS (June 2006)**

	<b>Malta</b>	<b>Poland</b>
<b>Changeover plan</b>		
<b>National target date for euro adoption</b>	1 January 2008	
<b>National co-ordinating institution</b>	Two Committees appointed on 13 June 2005: a Steering Committee and a National Euro Changeover Committee (NECC) reporting to it.	Inter-institutional working group Ministry of Finance – national central bank.
<b>(Approved) National Changeover Plan</b>	The Second Updated Master Plan for the Euro Changeover in Malta was adopted by the government on 12 June 2006 <a href="http://mfin.gov.mt/image.aspx?site=NECC&amp;ref=Master%20Plan%20">http://mfin.gov.mt/image.aspx?site=NECC&amp;ref=Master%20Plan%20</a>	
<b>Changeover details</b>		
<b>Type of scenario</b>	"Big bang" with a phasing out period.	
<b>Dual circulation period</b>	January 2008.	
<b>Exchange of national banknotes and coins</b>	It is planned that, as from 2 January 2008, credit institutions will start accepting the exchange of Maltese lira notes into euro notes and coins, free of charge for their clients and up to a 'household amount' of Lm 250 for non-bank clients. In both cases free exchange is planned to be provided until the end of March 2008. The Central Bank of Malta will continue to exchange all Maltese lira coins and notes, subject to anti-money laundering regulations, for two years and ten years respectively after the end of the dual circulation period.	
<b>Campaign for rapid withdrawal of national banknotes and coins</b>	A de-hoarding campaign will be initiated at national level as from September 2006.	
<b>Frontloading and sub-frontloading</b>	Frontloading to banks is planned to start from late October/early November 2007 and sub-frontloading by credit institutions is planned to start from 17 <sup>th</sup> December 2007.	
<b>ATMs issuing euro only</b>	Planned as from 1 January 2008.	
<b>Change in euro only</b>	Planned as from 1 January 2008.	
<b>Dual display of prices</b>	Voluntary dual display of prices is planned to start between January 2007 and June 2007 and to end on 30 June 2008.	
<b>Consumer confidence building measures (e.g. agreements with retailers)</b>	Presently in consultation within the NECC for the establishment of a Retailers Euro Changeover Best Practice Initiative (RECBPI). The RECBPI provides for the conclusion of formal agreements in which retailers voluntarily commit themselves towards best practices that	

	ensure price fairness, transparency and stability and that assist the consumers to become familiar with the new currency. The needs of vulnerable persons are taken into account.  A Euro Observatory on the basis of EC Recommendation 98/288/EC is in the process of being set up.	
<b>Adaptation of national law</b>	The draft Euro Adoption Bill 2006 ("umbrella law") is currently being debated in Parliament.	
<b>Euro banknotes and coins</b>		
<b>Design of the national side</b>	Public consultation process for the selection of the designs for the national side of the euro coins launched on 14 January 2006; its initial phase lasted until 29 January 2006. The second and final phase of the process was completed by 9 June 2006.	Public survey.
<b>Nr of different coin designs</b>	3 designs.	
<b>Coin supplier</b>	Coins to be minted abroad by national mints.	National Mint.
<b>Estimation on the need for banknotes and coins</b>	Estimated 43 million euro notes.  Estimated 108 million euro coins.	Between 4 and 5 billion coins.
<b>Communication activities</b>		
<b>Communication strategy</b>	"Multi-annual communication strategy in preparation for the adoption of the euro (2006-2008)" adopted by the Steering committee for the adoption of the euro on 19 April 2006.  The NECC has prepared a detailed action plan for 2006 and 2007 including a significant information campaign reaching specific target groups including consumers, the business community, children, the elderly and vulnerable groups. It has recruited a team of information officers to assist the general public and has also launched a national helpline to assist the different target groups.	
<b>Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank</b>	<a href="http://www.euro.gov.mt">http://www.euro.gov.mt</a>	
<b>Partnership agreement</b>	Signed on 5 May 2006.	
<b>Other issues</b>		
<b>ERM II entry</b>	2 May 2005	
<b>Twinning agreement</b>	Between IE – MT – CY: communication and information strategy (finalised).	Between DE – PL: communication and information strategy and practical issues.

**STATE OF PRACTICAL PREPARATIONS (June 2006)**

	<b>Slovenia</b>	<b>Slovakia</b>	<b>Sweden</b>
<b>Changeover plan</b>			
<b>National target date for euro adoption</b>	1 January 2007	1 January 2009	Not yet decided.
<b>National co-ordinating institution</b>	The Coordinating Committee for Technical Preparations to Introduce the Euro was created in July 2004.	Ministry of Finance	
<b>(Approved) National Changeover Plan</b>	A Masterplan for the Euro Changeover was approved in January 2005.  First update adopted by the government on 2 February 2006. Both documents are available on:  <a href="http://www.bsi.si/en/publications.asp?MaId=717">http://www.bsi.si/en/publications.asp?MaId=717</a> .	The National Changeover Plan was approved on 6 July 2005:  <a href="http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLAN.PDF">http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLAN.PDF</a> (Slovak)  <a href="http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLANA.PDF">http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLANA.PDF</a> (English).	
<b>Changeover details</b>			
<b>Type of scenario</b>	"Big bang".	"Big bang".	
<b>Dual circulation period</b>	1 January to 14 January 2007.	16 days.	
<b>Exchange of national banknotes and coins</b>	Commercial banks will exchange banknotes and coins free of charge until 1 March 2007; Banka Slovenije will exchange tolar banknotes without time limit free of charge, and tolar coins until 31 December 2016.	Commercial banks exchange banknotes until end 2009 and coins until June 2009 (free of charge). The Central Bank exchanges banknotes without time limit and coins for 5 years.	
<b>Campaign for rapid withdrawal of national banknotes and coins</b>	A campaign of the banking sector is planned for the rapid withdrawal of national banknotes and coins.		
<b>Frontloading and sub-frontloading</b>	Frontloading of coins to banks as of 1 September 2006, of banknotes as of 11 December 2006; sub-frontloading of coins as of 1 December 2006, of banknotes as of 11 December 2006; coin starter kits for the general public as of 15 December 2006.	One to four months prior to €-day.	
<b>ATMs issuing euro only</b>	ATMs will only dispense € 10 and € 20 banknotes as of €-day.	As of €-day ATMs will issue euro only.	
<b>Change in euro only</b>	Change will be given in euro only as of €-day.	Change will be given in euro only.	
<b>Dual display of prices</b>	Compulsory from 1 March 2006 till 30 June 2007.	Compulsory: from one month after fixing of conversion rate till one year after euro adoption. Voluntary: for further 6 months.	
<b>Consumer confidence building measures (e.g. agreements with retailers)</b>	Price Watch Project: The Consumer Association of Slovenia is monitoring price developments in the retail sector for specific goods and services in co-operation with the Statistical Office of	Evolution of prices in 2008 and 2009 will be closely monitored; consumers will be informed of the results; consumers can raise complaints to supervisory bodies or apply to the courts; voluntary ethical code is prepared	

	the Republic of Slovenia and will publish the names of retailers who increase prices excessively.	with retailers and entrepreneurs.	
<b>Adaptation of national law</b>	The draft Introduction of the Euro Act has been sent to the ECB for consultation on 3 May 2006. Amendments to the Salary Tax Act have been adopted in December 2005; amendments to the Bank of Slovenia Act, to the Payment Transactions Act, to the Misdemeanours Act and to the Companies Act have been adopted in April 2006. A draft amendment to the Collateralisation Act has been submitted to the parliament in April 2006.	"Umbrella law" planned to be adopted by 1 January 2008. The necessary amendments to existing legislation have been identified by January 2006 and are envisaged to be adopted in 2008 at the latest.	
<b>Euro banknotes and coins</b>			
<b>Design of the national side</b>	Approved.	Final design of the national side for the euro coins was chosen by public tender followed by an opinion poll and announced in December 2005.	
<b>Nr of different coin designs</b>	8 designs.	3 designs.	
<b>Coin supplier</b>	Coins to be minted by national mints abroad; the Mint of Finland has been chosen as producer of euro coins.	National Mint.	
<b>Estimation on the need for banknotes and coins</b>	94 million banknotes and 234 million coins.	400 million coins.	
<b>Communication activities</b>			
<b>Communication strategy</b>	Endorsed by Bank of Slovenia on 19 May 2005 and by the government on 2 June 2005.	Communication strategy on the euro introduction in the Slovak Republic is part of the National Changeover Plan.	
<b>Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank</b>	National website on euro changeover: <a href="http://www.evro.si">http://www.evro.si</a> , activated on 15 February 2006.  Special section on the euro on the webpage of Bank of Slovenija: <a href="http://www.bsi.si">http://www.bsi.si</a> .  Toll-free phone line: 080 2002 (Evrophon).	<a href="http://euro.vlada.gov.sk">http://euro.vlada.gov.sk</a> ;  <a href="http://www.euromena.sk">http://www.euromena.sk</a> .	
<b>Partnership agreement</b>	Signed on 8 November 2005		
<b>Other issues</b>			
<b>ERM II entry</b>	28 June 2004	28 November 2005	
<b>Twinning agreement</b>	Between NL – SI – LT: communication and information strategy.	Between AU – SK: communication and information strategy;  Between BE – SK: technical issues related to the changeover.	

**ANNEX 4 - Euro coins designs of the future national sides of Slovakia**



**2-euro coins**



**1-euro coin**



**50-cent coin**



**20-cent coin**



**10-cent coin**



**Copper plated coins  
(1-,2- and 5-cent coins)**

## **ANNEX 5 - State of public opinion in the recently acceded Member States**

The European Commission recently commissioned a new Eurobarometer survey on the public opinion in the recently acceded Member States concerning citizens' attitudes to and knowledge on the introduction of the euro. Gallup Europe conducted this survey in April 2006. This was the third such Eurobarometer survey after September 2004 and 2005, again polling over 10,000 citizens.

### **1. The perception and support for the single currency improved**

The overall perception and support for the euro has markedly improved, even exceeding the more favourable levels of September 2004, thus probably reflecting the improved general climate in Europe over the last months. The consequences of the introduction of the euro for the country and on personal level are deemed much more positive: 52% think that the euro would be rather or very positive for the country and 46% on personal level, with the support being highest in Slovenia (58% and 53% respectively). In the perception of people, the overall environment has become more in favour of their country joining the euro area. However, the level of support varies widely among countries. The population in the three Baltic States are the least happy about the forthcoming replacement of their national currency.

### **2. The knowledge about the euro remains mixed**

Respondents in the recently acceded Member States are relatively familiar with the common currency: most people have seen euro banknotes (80%) or euro coins (75%), although much less used them already (45% and 41% respectively). This level of information is essentially unchanged relative to last year. As in the past, Slovenes are most familiar with the euro banknotes and coins. The usage of the euro has slightly increased but varies widely between countries. However, only a minority (46% for banknotes and 41% for coins) is able to correctly identify whether or not the designs differ between countries.

The knowledge among the general public about the framework conditions for euro adoption has not improved. Only 38% (unchanged since September 2005) are able to indicate the correct number of euro-area Member States. While all new Member States are expected to join the euro area in due time, a significant majority (69% compared with 58% in the previous survey) believes that their country can choose whether or not to introduce the euro. Opinions on the expected date of euro introduction seem to converge with a realistic assessment of the national target dates.

### **3. Citizens want to be informed early on**

According to the survey, more people feel well-informed than in the previous survey (37% relative to 32%), most notably in Slovenia, suggesting that the communication efforts on European and national level are starting to bear fruit. However, the majority of citizens (60%) still consider themselves not very or not at all informed. The perceived level of information is disappointingly low in some countries with more imminent national target dates for euro introduction such as Latvia, Malta, Estonia and Cyprus. Respondents confirmed previous results that early information on the introduction of the euro is appreciated.

As regards the source of information on the euro, the current survey confirms that people trust above all National Central Banks (77%), followed by the European Institutions (70%). As regards the channels, strongest preference is expressed for traditional media (TV, papers,

radio) but also internet, and banks even though the use of bank services is still relatively low in some of these countries. Most citizens identify practical information as the preferred topics for the national campaigns e.g. the conversion rate (93%) and the changeover scenario (90%). 92% seek information on how to avoid price abuses. The current survey confirms that the dual display of prices (86%) and amounts on bills and invoices (76%) is judged the most essential tool for preparing the population for the new scale of values.

#### **4. People's expectations and fears regarding the adoption of the euro are subdued**

The picture in this respect is somewhat mixed and contradictory. Expectations towards the euro as an international currency and towards the role of Europe in the world are increasingly positive. Concerns about the loss of control over economic policy or the loss of national identity are lowering. A broad and increasing majority expects tangible benefits for daily life like for travelling and price transparency.

Since the introduction of the euro in 1999, prices have been stable and inflation rates in the euro area did not exceed 2.4% p.a. Surprisingly, most citizens in the new Member States (46%) fear that the introduction of the euro will increase inflation in their country. Albeit rising, the share of those who believe that the euro might help to maintain price stability remains low at 29%.