

BANKA
SLOVENIJE

EVROSISTEM

**Monthly report on
bank
performance**

February 2023

Appendices

Commentary	3
1 Key trends in the banking sector	6
2 Main features of banks' performance and financial statements	8
3 Banks interest rates	10
4 Asset quality	11
5 Leasing companies' performance	14

Commentary

Year-on-year growth in loans to the non-banking sector rose sharply over the first eight months of last year, but declined in October, and slowed again in December in the wake of a large monthly decline in the stock of loans. It nevertheless remained high at the end of the year compared with its long-term average. The stock of loans to non-financial corporations increased almost continuously last year, but declined sharply in December, even by the standards of the long-term average. After hitting its highest level for many years in August, the year-on-year rate of growth also slowed significantly. Amid weaker current lending, the increase in household loans was significantly below the average of previous months, and the year-on-year rate of growth continued to slow. Interest rates on new loans to the non-banking sector rose further in December, while interest rates on deposits continue to trail them and remain among the lowest in the euro area. Household deposits and deposits by non-financial corporations increased sharply last year, driven largely by sight deposits. After declining for the majority of last year, the share of Stage 2 exposures has risen over the last two months, while the overall NPE ratio remains low. Net income in the banking system last year was up on the previous year, mainly as a result of an increase in net interest. Net impairments and provisions also remained low until December. Pre-tax profit was down 4% on the previous year.

After strengthening for several years, year-on-year growth in the balance sheet total slowed in the first half of last year, before rising again to reach 4.9% by the end of the year. The balance sheet total reached EUR 50.6 billion at the end of last year, up EUR 2.4 billion on a year earlier. On the funding side last year's increase was driven mainly by deposits by the non-banking sector and to a lesser extent by debt securities and liabilities to banks, while the largest decline was in liabilities to the ECB. Last year the banks directed most of the incoming funding into increased lending to the non-banking sector, while liquid assets including claims against the central bank declined.

After strengthening for a year and a half, year-on-year growth in loans to the non-banking sector has been declining since September of last year, and had slowed to 10.0% by December. Having increased without interruption since August 2021, the stock of loans to the non-banking sector declined by EUR 310 million in December, the largest monthly decline since February 2016. The increase in 2022 was nevertheless larger than the average of recent years, at EUR 2.5 billion (compared with EUR 1.5 billion in 2021). Year-on-year growth in loans to non-financial corporations slowed significantly in December, but nevertheless remained high at 12.8%. The stock of loans to non-financial corporations declined by EUR 333 million, but in the wake of significant loan repayments by the largest firms lending was considerably more diversified than in the two previous months. The stock of loans to non-financial corporations increased by EUR 1.2 billion in 2022, twice as much as in 2021. Current household lending, particularly via housing loans, continued to decline: December's monthly increase of EUR 18 million was well below the average over the first eleven months of the year. Last year's increase of EUR 0.9 billion in household loans was approximately 60% larger than in the previous year, with housing loans the main driver. The increase in housing loans was much smaller in December than in the previous months of last year, which slowed the year-on-year rate of growth to 9.9%, although it remains one of the highest rates in the euro area. After five months of positive monthly increases, the stock of consumer loans declined slightly in December, but remained up 0.9% in year-on-year terms. December also saw the continuation of the trend of rising interest rates on loans to the

non-banking sector. Average interest rates on new fixed-rate loans to non-financial corporations rose by 2.8 percentage points in 2022, while average variable interest rates rose by 2.1 percentage points. Fixed and variable interest rates on housing loans rose by 1.9 percentage points and 2.3 percentage points respectively, while the equivalent figures for consumer loans were 0.7 percentage points and 2.1 percentage points.

The NPE ratio returned to its lowest level of 1.1% in December (having declined by 0.1 percentage points), while exposures continued to be reclassified to Stage 2. The rise in NPEs seen in previous months came to an end, with the exception of accommodation and food service activities. The NPE ratio in the non-financial corporations sector declined to 1.8%, down 0.5 percentage points on a year earlier. The overall share of Stage 2 exposures increased for the second consecutive month, by 0.4 percentage points to 5.1%, with the non-financial corporations and household sectors both seeing an increase. The largest reclassification to Stage 2 in the non-financial corporations sector in the final two months of the year was in manufacturing, where the share increased by 2.8 percentage points to 12.8%, a key factor in the overall increase to 8.5% in the non-financial corporations sector. Coverage of NPEs by impairments and provisions increased slightly in December to 56.0%, down 4.2 percentage points on the peak in June, and down 1.1 percentage points in year-on-year terms. According to the latest data available for the euro area, coverage of NPEs in the Slovenian banking system in June was 11 percentage points above the euro area average. Coverage of performing exposures stood at 0.44% in December, down even further on the figure of 0.46% from the end of 2021.

In the wake of large increases in household deposits and deposits by non-financial corporations, deposits by the non-banking sector increased by 6.9% or EUR 2.6 billion last year (household deposits increased by 7.6% or EUR 1.8 billion, and deposits by non-financial corporations by 7.9% or EUR 713 million). The main inflows of household deposits came in the spring and in the final part of the year (a seasonal effect), while deposits by non-financial corporations have strengthened continuously since July, having declined in the first half of the year. In terms of year-on-year growth in household deposits and deposits by non-financial corporations, Slovenia is above the euro area average, while its interest rates on short-term and long-term deposits remained among the lowest in the euro area. Savers thus remained reluctant to fix deposits, which meant that the share of sight deposits increased again last year, similarly to previous years, reaching 84% of total deposits by the non-banking sector, and remaining well above the euro area average (62%).

Gross income last year was up 9% on the previous year, driven primarily by an increase of a fifth in net interest income. The trend of increase in net interest continued in December, and last year's net interest income was up 19.6% on the previous year. Growth in net non-interest income slowed over the autumn, and the annual rate of 2.3% was down on the previous year, as a result of losses from the negative revaluation of assets, a slight decline in dividend income, and slower growth in net fees and commission, which stood at 5.5% in December. The net interest margin has been rising since April, and hit 1.61% in December, up 0.2 percentage points in year-on-year terms. Since the autumn the increase in net interest income has increasingly been driven by price effects on the asset side of the balance sheet, as a result of the further rise in interest rates. Operating costs last year were up 5.7% on the previous year.

Pre-tax profit in 2022 amounted to EUR 540 million last year according to unaudited figures, down slightly (3.9%) on the previous year. With net income rising, the decline in profit of EUR 20 million was primarily attributable to impairments and provisions, the banks having recorded a net release of EUR 73.7 million in 2021, but net creation of EUR 16.7 million in 2022. Pre-tax ROE stood at 10.8% last year, down

slightly on the previous year's figure of 11.3%, bank profitability thereby remaining comparable to the average over the last five years.

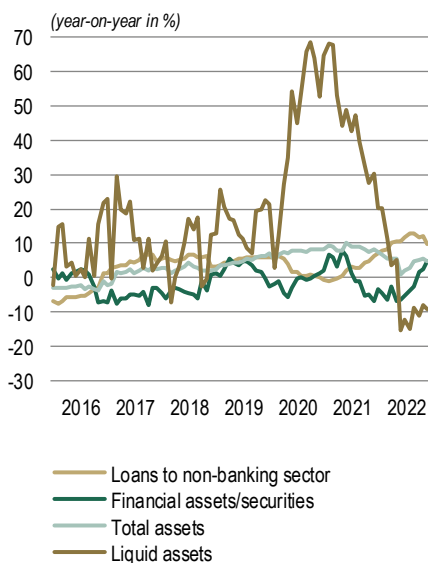
Liquidity in the banking system remained good last year, despite a slight decline in certain indicators. After declining in the first quarter of last year, the liquidity coverage ratio (LCR) stayed relatively stable over the remainder of the year, and stood at 290% in December, down 22 percentage points on a year earlier. Despite its decline the LCR remained well above the regulatory requirement of 100%, and ranked Slovenia in the top third of euro area countries according to this measure.¹ Last year's decline in the LCR was attributable to the increase in net liquidity outflows outpacing the increase in the liquidity buffer. The banking system's capital position remained sound, according to the latest figures from the third quarter of last year.

¹ The comparison with the euro area is made on the basis of the latest available figures (Q2 2022) on a consolidated basis.

Key trends in the banking sector

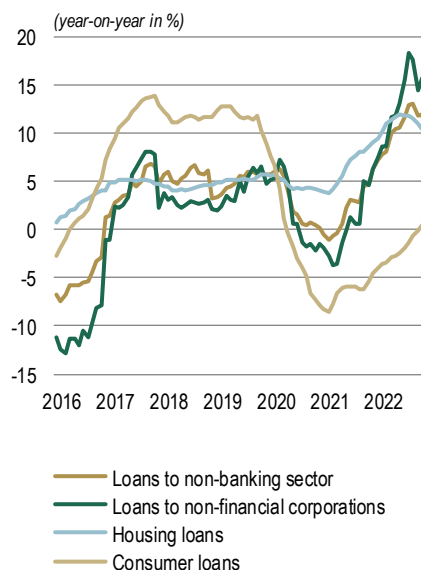
Figure 1: Bank investments and loans

Growth in bank investments



Note: The category 'Financial assets/securities' also includes debt securities from the category of loans and receivables.
 The category "Liquid assets" include cash, balances at CB and sight deposits at banks.
 Source: Bank of Slovenia.

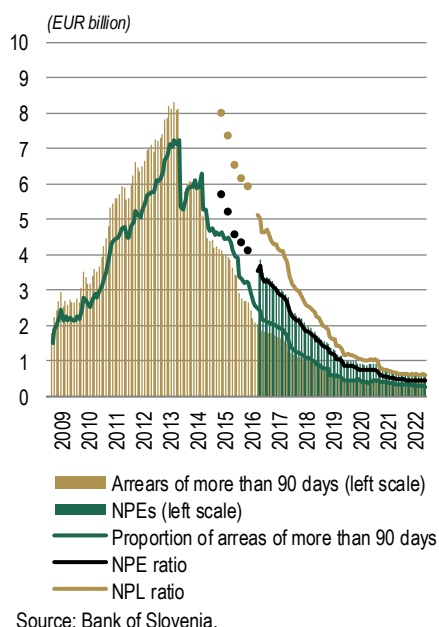
Loans by sector and loan type



Source: Bank of Slovenia.

Figure 2: Non-performing exposure

NPEs, NPLs and claims more than 90 days in arrears, stocks and ratios



NPE ratio by client segment

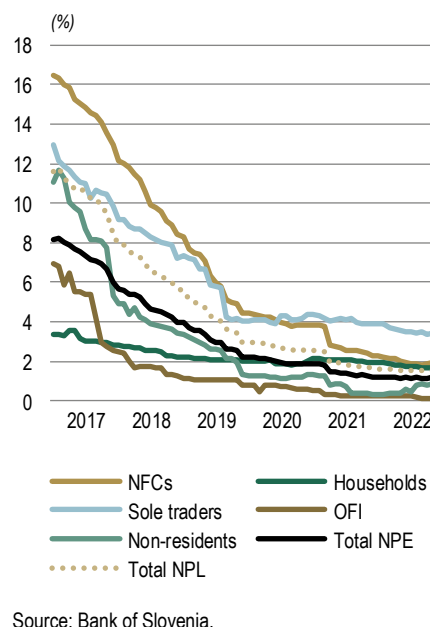
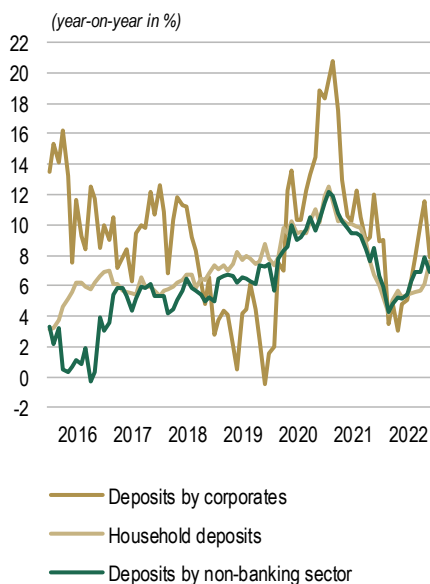


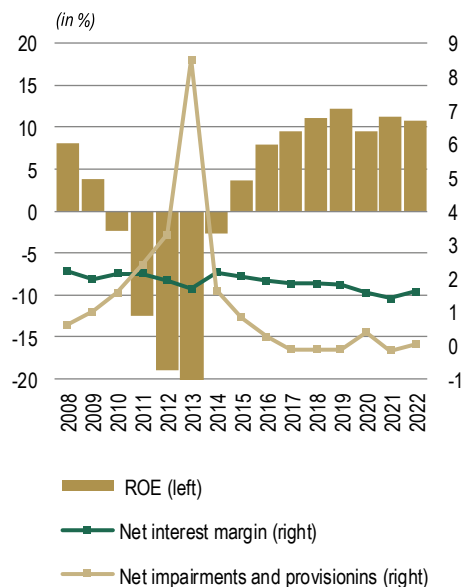
Figure 3: Deposits and selected banks' performance indicators

Deposits by sector



Source: Bank of Slovenia.

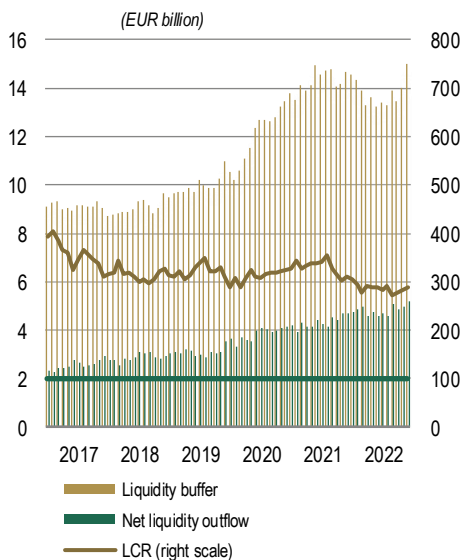
ROE, net interest margin, and ratio of impairment and provisioning costs to total assets



Note: The ratios of net interest margin to interest-bearing assets and net impairment and provisioning costs to total assets are always calculated for the preceding 12 months. Pre-tax ROE is calculated during the year on a cumulative basis up to the most recent data available.
Source: Bank of Slovenia.

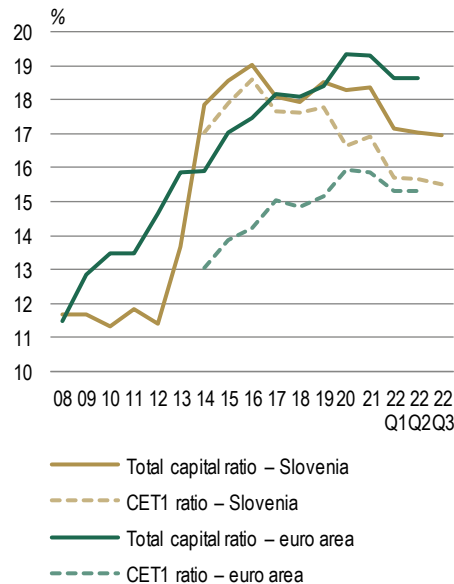
Figure 4: Indicators of liquidity and solvency

Liquidity coverage ratio (LCR)



Note: The horizontal line denotes the minimum requirement for the LCR (100%) in accordance with the CRR.
Source: Bank of Slovenia.

Capital ratios compared with the euro area, consolidated basis



Source: Bank of Slovenia, ECB (SDW).

2 Main features of banks' performance and financial statements²

Table 1: Banking system's assets and liabilities, as at 31 December 2022

EUR million unless stated, growth rates in %	Stock	Breakdown	Stock	Breakdown	Stock	Breakdown	Increase in mio EUR		Growth in %	
	dec.09	(%)	dec.21	(%)	dec.22	(%)	dec.22	in 2022	dec.22	year-on-year
Assets	52,009	100.0	48,252	100.0	50,600	100.0	445.2	2,348.1	0.9	4.9
Cash in hand, balances at CB and sight deposits at banks	1,468	2.8	11,495	23.8	10,445	20.6	472.1	-1,050.6	4.7	-9.1
Loans to banks at amortised cost (including central bank)	5,763	11.1	1,544	3.2	1,665	3.3	75.9	121.0	4.8	7.8
domestic banks	3,531	6.8	466	1.0	361	0.7	17.1	-104.6	5.0	-22.4
foreign banks	2,232	4.3	1,078	2.2	1,304	2.6	58.8	225.6	4.7	20.9
short-term loans to banks	3,020	5.8	426	0.9	687	1.4	42.0	261.3	6.5	61.3
long-term loans to banks	2,743	5.3	1,118	2.3	978	1.9	33.9	-140.3	3.6	-12.5
Loans to non-banking sector*	34,132	65.6	25,045	51.9	27,538	54.4	-310.7	2,492.5	-1.1	10.0
of which non-financial corporations	20,201	38.8	9,300	19.3	10,487	20.7	-333.7	1,187.0	-3.1	12.8
households	8,072	15.5	11,263	23.3	12,138	24.0	18.0	874.7	0.1	7.8
of which residential			7,373	15.3	8,106	16.0	13.3	733.3	0.2	9.9
consumer			2,472	5.1	2,494	4.9	-1.2	21.9	0.0	0.9
government	735	1.4	1,481	3.1	1,319	2.6	-62.4	-162.0	-4.5	-10.9
other financial institutions	2,719	5.2	1,365	2.8	1,652	3.3	36.0	287.3	2.2	21.1
non-residents	2,354	4.5	1,611	3.3	1,914	3.8	31.7	303.4	1.7	18.8
Other FA classed as loans and receivables (at amortised cost)	0	0.0	148	0.3	266	0.5	95.8	117.4	56.4	79.2
Securities / financial assets (FA)**	8,907	17.1	8,355	17.3	8,759	17.3	34.8	403.7	0.4	4.8
a) FA held for trading	890	1.7	50	0.1	129	0.3	-4.0	78.2	-3.0	155.1
of which debt securities held for trading	381	0.7	1	0.0	0	0.0	-14.1	-0.6	-97.3	-60.4
... government debt securities held for trading	30	0.1	1	0.0	0	0.0	-14.1	-0.6	-97.3	-60.4
b) FA measured at FV through P&L not held for trading	0	0.0	95	0.2	92	0.2	6.9	-2.8	8.1	-2.9
of which debt securities measured at FV through P&L not held for trading	0	0.0	3	0.0	1	0.0	0.2	-1.3	14.4	-46.8
c) FA designated for measurement at FV through P&L	270	0.5	0	0.0	0	0.0	0.0	0.0	0.0	0.0
of which debt securities designated for measurement at FV through P&L	264	0.5	0	0.0	0	0.0	0.0	0.0	0.0	0.0
... government debt securities designated for measurement at FV through P&L	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0	0.0
d) FA measured at FV through other comprehensive income	6,237	12.0	4,941	10.2	3,702	7.3	-102.9	-1,239.7	-2.7	-25.1
of which debt securities measured at FV through other comprehensive income	5,627	10.8	4,743	9.8	3,513	6.9	-102.1	-1,230.6	-2.8	-25.9
... government debt securities measured at FV through other comprehensive income	3,870	7.4	3,140	6.5	2,406	4.8	-45.8	-734.2	-1.9	-23.4
e) Debt securities at amortised cost	1,511	2.9	3,269	6.8	4,837	9.6	134.9	1,568.0	2.9	48.0
of which government debt securities at amortised cost	1,231	2.4	2,248	4.7	3,487	6.9	139.2	1,238.6	4.2	55.1
Investments in subsidiaries, joint ventures and associates	696	1.3	945	2.0	1,097	2.2	25.1	152.4	2.3	16.1
Other assets	1,042	2.0	718	1.5	830	1.6	52.2	111.7	6.7	15.5
Equity and liabilities	52,009	100.0	48,252	100.0	50,600	100.0	445.2	2,348.1	0.9	4.9
Financial liabilities measured at amortised cost (deposits)***	46,927	90.2	42,817	88.7	45,026	89.0	428.4	2,209.2	1.0	5.2
a) Financial liabilities to central bank (Eurosystem)	2,121	4.1	2,344	4.9	758	1.5	-517.5	-1,585.8	-40.6	-67.6
b) Liabilities to banks	15,949	30.7	1,716	3.6	2,034	4.0	267.4	318.5	15.1	18.6
of which to domestic banks	2,920	5.6	649	1.3	600	1.2	88.3	-49.5	17.3	-7.6
of which to foreign banks	13,024	25.0	1,066	2.2	1,434	2.8	179.1	367.9	14.3	34.5
c) Liabilities to non-banking sector (deposits by NBS)	23,892	45.9	37,185	77.1	39,756	78.6	670.2	2,570.9	1.7	6.9
of which to non-financial corporations	3,850	7.4	8,998	18.6	9,710	19.2	271.4	712.0	2.9	7.9
households	14,049	27.0	23,953	49.6	25,784	51.0	611.8	1,831.5	2.4	7.6
government	4,008	7.7	1,005	2.1	940	1.9	-67.8	-65.5	-6.7	-6.5
other financial institutions	1,130	2.2	1,417	2.9	1,467	2.9	-53.5	50.0	-3.5	3.5
non-residents	537	1.0	1,293	2.7	1,307	2.6	-115.6	14.2	-8.1	1.1
d) Debt securities	3,442	6.6	1,250	2.6	2,066	4.1	1.4	816.8	0.1	65.4
e) Other financial liabilities measured at amortised cost****	1,523	2.9	322	0.7	411	0.8	7.0	88.9	1.7	27.6
Provisions	175	0.3	151	0.3	145	0.3	7.8	-6.7	5.7	-4.4
Shareholder equity	4,310	8.3	5,061	10.5	5,151	10.2	-0.8	90.2	0.0	1.8
Other liabilities	597	1.1	223	0.5	278	0.5	9.8	55.3	3.6	24.8
Balance sheet total	52,009	100.0	48,252	100.0	50,600	100.0	445.3	2,348.1	0.9	4.9

Notes: * Loans to non-banking sector not held for trading based on "Methodology for compiling the recapitulation of the statement of financial position" comprise loans and other financial assets at amortised cost (from A.VI), at fair value (FV) through P&L (from A.III), and at FV through other comprehensive income (from A.IV).

** Financial assets / securities on the asset side comprise total financial assets from A.II, including loans held for trading, while equities and debt securities other than loans are captured from other categories of financial asset (A.III, A.IV and A.V).

***Total financial liabilities measured at amortised cost in 2008 also include banks' liabilities to the central bank.

**** Includes subordinated debt until 31 December 2017. Under the IFRS 9 methodology, the item of "subordinated debt" is abolished, and these liabilities are included under liabilities to banks.

Source: Bank of Slovenia.

² The bank performance data in this publication is based on the banks' own book figures, which differ in methodological terms from the published statistics. The data on loans also differs because the data in this publication includes loans to non-residents, applies the net principle (amounts are minus value adjustments), and does not include non-marketable securities

Table 2: Income statement for 2009, 2020, 2021 and 2022

	2009	Breakdown	2020	Breakdown	2021	Breakdown	2022	Breakdown	Annual growth, %
(EUR million unless stated)	jan.-dec.	(%)		(%)	jan.-dec.	(%)	jan.-dec.	(%)	jan.- dec. 22/ jan.- dec. 21
Interest income	2,114.7		754.0		737.2		884.3		20.0
Interest expenses	1,175.1		114.9		112.0		136.5		21.9
Net interest	939.6	65.2	639.1	47.0	625.2	51.9	747.8	56.9	19.6
Non-interest income	500.5	34.8	721.0	53.0	580.5	48.1	567.3	43.1	-2.3
of which net fees and commission	342.7	23.8	329.7	24.2	377.3	31.3	398.1	30.3	5.5
of which net gains/losses on financial assets and liabilities held for trading	41.5	2.9	16.0	1.2	17.7	1.5	31.3	2.4	76.4
Gross income	1,440.2	100.0	1,360.1	100.0	1,205.6	100.0	1,315.1	100.0	9.1
Operating costs	777.0	54.0	-718.4	-52.8	-717.1	-59.5	-758.3	-57.7	5.7
Net income			641.6	47.2	488.5	40.5	556.9	42.3	14.0
Net impairments and provisions	501.0	34.8	-169.6	-12.5	73.7	6.1	-17.3	-1.3	-123.5
Pre-tax profit	162.1	11.3	472.0	34.7	562.2	46.6	539.5	41.0	-4.0
Taxes	-39.1		-21.7		-36.9		-40.8		10.7
Net profit	123.0		450.3		525.3		498.7		-5.1

Source: Bank of Slovenia.

Table 3: Selected performance indicators

in %	2016	2017	2018	2019	2020	2021	jan.-dec.	jan.-dec.	(last 12 mon.)	(last 12 mon.)
Profitability										
Financial intermediation margin*	3.05	2.88	3.01	3.13	3.16	2.58	2.58	2.68	2.58	2.68
ROA	0.99	1.19	1.39	1.48	1.10	1.20	1.20	1.10	1.20	1.10
ROE	7.96	9.58	11.07	12.16	9.57	11.33	11.33	10.74	11.33	10.74
Interest margin on interest-bearing assets	1.91	1.83	1.84	1.79	1.57	1.41	1.41	1.61	1.41	1.61
Net non-interest income / operating costs	68.53	62.67	71.93	80.84	100.35	80.95	80.95	74.82	80.95	74.82
Operating costs										
Labour costs / average assets	1.01	1.02	1.02	1.00	0.90	0.85	0.85	0.84	0.85	0.84
Other costs / average assets	0.80	0.78	0.73	0.77	0.77	0.69	0.69	0.71	0.68	0.70
Asset quality										
Impairments of financial assets	5.38	4.09	2.64	1.53	1.59	1.14	1.14	1.03	/	/

* Gross income / average assets

Gross income / average assets*

Source: Bank of Slovenia.

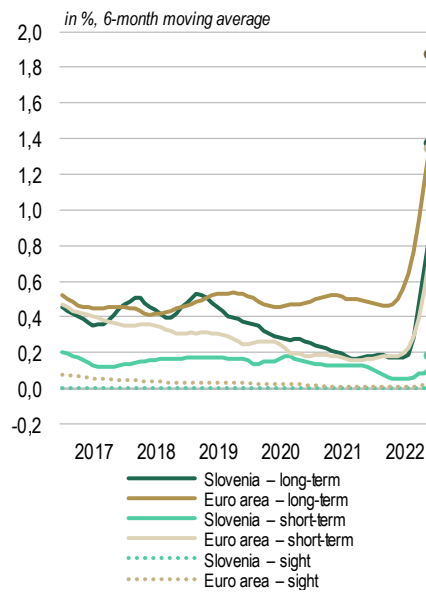
Table 4: Comparison of interest rates on new variable-rate loans in Slovenia with those across the euro area, in percentages

v %	Interest rate ECB	Loans								Household deposits			
		Households				Corporates				up to 1 year		over 1 year	
		Housing		Consumer		up to EUR 1m		over EUR 1m		EMU	SLO	EMU	SLO
dec.17	0.00	1.7	2.0	4.5	4.4	2.1	3.6	1.3	1.1	0.3	0.1	0.5	0.5
dec.18	0.00	1.6	1.9	4.9	4.6	2.0	3.2	1.3	0.7	0.3	0.2	0.5	0.6
dec.19	0.00	1.5	1.8	5.4	4.6	1.9	3.3	1.2	0.9	0.2	0.2	0.5	0.3
dec.20	0.00	1.3	1.8	5.0	4.5	1.8	3.1	1.3	0.3	0.2	0.1	0.5	0.3
dec.21	0.00	1.3	1.6	5.1	4.7	1.7	2.2	1.1	1.1	0.2	0.0	0.5	0.2
dec.22	2.50	3.1	3.8	6.7	6.7	3.7	3.9	3.4	3.6	1.3	0.2	1.9	1.4

Note: Household deposits are broken down by maturity irrespective of the type of remuneration (fixed and variable interest rates are combined).
Source: Bank of Slovenia, ECB.

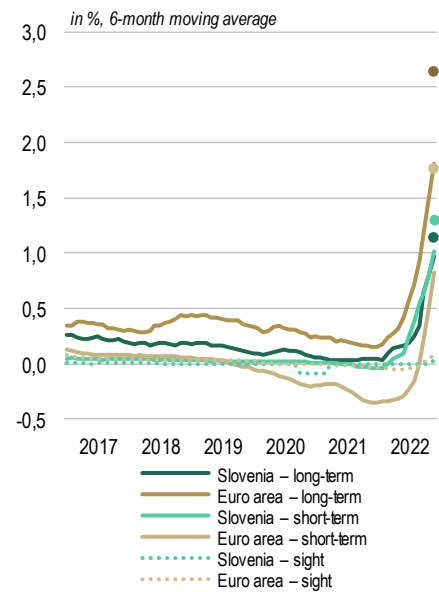
Figure 5: Average interest rates on new deposits

Average interest rates on new household deposits



Note: Dots represent the actual most recent data point.
Source: Bank of Slovenia, ECB SDW.

Average interest rates on new NFCs deposits

**Table 5: Comparison of interest rates on new fixed-rate loans in Slovenia with those across the euro area, in percentages**

v %	Loans							
	Households				Corporates			
	Housing		Consumer		up to EUR 1m		over EUR 1m	
dec.17	1.9	2.9	5.4	6.1	2.0	3.4	1.5	1.8
dec.18	1.9	2.9	5.5	6.2	2.0	3.3	1.6	1.5
dec.19	1.4	2.7	5.3	6.2	1.7	3.5	1.4	1.1
dec.20	1.3	2.2	5.1	6.0	1.7	3.3	1.3	1.7
dec.21	1.3	1.7	5.1	6.0	1.6	2.2	1.2	1.2
dec.22	2.8	3.6	6.5	6.7	3.8	4.7	3.3	3.5

Source: Bank of Slovenia.

Table 6: Non-performing exposures by client segment

	Exposures						Non-performing exposures (NPEs)					
	EUR million		in %		EUR million				ratio, in %			
	Dec.22	Dec.22	Dec.20	Dec.21	Nov.22	Dec.22	Dec.20	Dec.21	Nov.22	Dec.22		
NFCs	16,996	30.5	552	347	324	311	3.9	2.3	1.9	1.8		
large NFCs	8,391	15.0	227	71	51	47	3.1	0.9	0.6	0.6		
SME	8,272	14.8	325	276	274	264	4.7	3.7	3.3	3.2		
OFIs	1,809	3.2	8	4	3	3	0.6	0.2	0.1	0.1		
Households	13,570	24.3	255	261	238	236	2.1	2.1	1.8	1.7		
sole traders	749	1.3	30	27	26	25	4.3	3.9	3.5	3.4		
individuals	12,821	23.0	225	233	212	211	2.0	2.0	1.7	1.6		
consumer loans	2,567	4.6	84	94	89	90	3.2	3.7	3.5	3.5		
housing loans	8,044	14.4	115	114	97	95	1.7	1.6	1.2	1.2		
other	2,210	4.0	25	24	25	26	1.3	1.2	1.2	1.2		
Non-residents	9,564	17.1	106	30	82	79	1.3	0.3	0.8	0.8		
Government	3,707	6.6	8	0	0	0	0.2	0.0	0.0	0.0		
Banks and savings banks	801	1.4	0	0	0	0	0.0	0.0	0.0	0.0		
Central bank	9,347	16.8	0	0	0	0	0.0	0.0	0.0	0.0		
Total	55,795	100.0	929	641	647	629	1.9	1.2	1.2	1.1		

Source: Bank of Slovenia.

Table 7: Non-performing exposures to non-financial corporations by sector

	Exposures		Non-performing exposures (NPEs)				NPE ratio			
	EUR million		EUR million				NPE ratio (%)			
	Dec.22	Dec.22	Dec.20	Dec.21	Nov.22	Dec.22	Dec.20	Dec.21	Nov.22	Dec.22
Agriculture, forestry, fishing, mining	146	0.9	3	2	2	2	3.3	1.5	1.4	1.4
Manufacturing	4,746	27.9	93	61	57	55	2.3	1.5	1.2	1.2
Electricity, gas, water, remediation	1,882	11.1	9	8	3	3	0.6	0.5	0.2	0.2
Construction	1,734	10.2	61	41	36	34	4.8	2.8	2.1	2.0
Wholesale and retail trade	3,101	18.2	208	75	68	60	8.1	2.8	2.3	2.0
Transportation and storage	1,596	9.4	25	19	17	17	1.5	1.3	1.0	1.1
Accommodation and food service	533	3.1	61	77	79	80	9.9	13.3	14.6	15.0
Information and communication	625	3.7	5	4	3	3	0.9	0.7	0.5	0.5
Financial and insurance activities	267	1.6	0	0	0	0	0.0	0.1	0.0	0.0
Real estate activities	737	4.3	24	6	7	5	4.1	0.9	0.9	0.7
Professional, scientific and technical	1,389	8.2	50	43	47	46	3.7	2.9	3.4	3.3
Education, health, public admin.	144	0.9	5	4	3	2	3.8	2.8	1.9	1.2
Arts, recreation and entertainment	95	0.6	7	6	2	2	6.5	5.2	1.9	1.9
Total	16,996	100.0	552	347	324	311	3.9	2.3	1.9	1.8

Source: Bank of Slovenia.

Table 8: Exposures by credit risk stages by client segment

	Share in %									Exposure to stage 2		
	S1			S2			S3			amount, EUR million		
	Dec 20	Dec 21	Dec 22	Dec 20	Dec 21	Dec 22	Dec 20	Dec 21	Dec 22	Dec 20	Dec 21	Dec 22
NFCs	84.7	87.5	89.7	12.3	10.2	8.5	3.0	2.3	1.8	1,743	1,549	1,449
large NFCs	88.4	91.9	94.2	10.0	7.2	5.2	1.5	0.9	0.6	718	527	427
SME	80.9	83.1	85.0	14.6	13.3	12.0	4.6	3.6	3.0	1,026	1,022	1,021
OFIs	99.2	99.5	98.1	0.3	0.2	1.8	0.6	0.2	0.1	4	3	32
Households	89.4	88.4	89.9	8.5	9.5	8.4	2.1	2.1	1.7	1,010	1,199	1,139
sole traders	84.3	82.3	82.8	11.3	13.8	13.9	4.3	3.9	3.3	78	98	105
individuals	89.7	88.8	90.3	8.3	9.3	8.1	2.0	2.0	1.6	932	1,101	1,034
consumer loans	89.6	85.1	85.6	7.2	11.2	10.9	3.2	3.7	3.5	189	283	279
housing loans	88.3	89.5	91.7	10.0	8.9	7.1	1.7	1.6	1.2	660	644	571
other	94.6	90.5	90.5	4.1	8.3	8.3	1.3	1.2	1.2	83	174	184
Non-residents	94.5	96.8	97.4	4.6	2.9	1.8	1.0	0.3	0.8	366	251	169
Government	99.2	99.1	98.7	0.6	0.9	1.3	0.2	0.0	0.0	33	39	46
Total	91.9	93.0	93.8	6.5	5.8	5.1	1.6	1.2	1.1	3,166	3,060	2,847

Source: Bank of Slovenia.

Table 9: Exposures by credit risk stages by sector

	Share in %									Exposure to stage 2		
	S1			S2			S3			amount, EUR million		
	Dec.20	Dec.21	Dec.22	Dec.20	Dec.21	Dec.22	Dec.20	Dec.21	Dec.22	Dec.20	Dec.21	Dec.22
Agriculture, forestry, fishing, mining	85.9	91.6	91.2	10.9	6.9	7.4	3.3	1.5	1.4	11	9	11
Manufacturing	80.6	86.8	86.0	17.1	11.7	12.8	2.3	1.5	1.2	682	478	610
Electricity, gas, water, remediation	96.1	96.9	95.9	3.2	2.6	4.0	0.6	0.5	0.2	45	40	75
Construction	84.5	90.9	91.6	10.7	6.4	6.5	4.8	2.7	1.9	135	95	113
Wholesale and retail trade	88.0	89.2	92.3	8.2	8.0	5.8	3.8	2.8	2.0	201	211	178
Transportation and storage	93.8	92.2	94.7	4.7	6.5	4.2	1.5	1.3	1.1	77	100	68
Accommodation and food service	43.9	32.6	55.7	46.9	54.5	29.8	9.3	12.8	14.5	288	314	158
Information and communication	92.2	96.8	94.3	6.9	2.5	5.1	0.9	0.7	0.5	39	16	32
Financial and insurance activities	98.7	95.4	96.0	1.2	4.6	4.0	0.0	0.1	0.0	1	6	11
Real estate activities	86.2	91.1	93.7	9.7	8.0	5.6	4.1	0.9	0.7	56	51	41
Professional, scientific and technical	85.5	86.5	88.5	10.8	10.6	8.2	3.7	2.9	3.3	145	155	114
Education, health, public admin.	85.4	88.6	85.6	10.8	8.6	13.2	3.8	2.8	1.2	15	13	19
Arts, recreation and entertainment	47.7	38.5	77.6	45.8	56.3	20.5	6.5	5.2	1.9	49	61	20
Total	84.7	87.5	89.7	12.3	10.2	8.5	3.0	2.3	1.8	1,743	1,549	1,449

Source: Bank of Slovenia.

Table 10: Coverage of NPEs and credit risk stages with impairments and provisions

	Credit risk stages									NPE		
	S1			S2			S3					
	Dec.20	Dec.21	Dec.22	Dec.20	Dec.21	Dec.22	Dec.20	Dec.21	Dec.22	Dec.20	Dec.21	Dec.22
NFCs	0.7	0.4	0.4	5.6	4.4	4.0	52.5	57.2	59.1	46.5	57.4	59.2
OFIs	0.5	0.4	0.2	1.2	1.6	0.6	54.3	92.8	87.6	54.2	92.8	87.6
Households	0.3	0.2	0.3	4.7	4.3	4.6	51.2	53.9	59.1	51.1	53.9	58.9
sole traders	1.0	0.9	0.7	5.8	5.1	4.9	46.4	52.6	56.0	46.4	52.8	54.5
individuals	0.3	0.2	0.2	4.6	4.2	4.5	51.8	54.0	59.5	51.7	54.0	59.4
consumer loans	0.6	0.4	0.5	8.4	6.0	6.6	60.9	64.3	67.4	61.0	64.3	67.4
housing loans	0.2	0.2	0.2	3.7	3.9	3.9	43.4	43.5	51.5	43.5	43.5	51.5
other	0.3	0.2	0.3	3.3	2.7	3.2	58.8	62.8	59.7	58.0	63.6	61.0
Non-residents	0.3	0.2	0.3	3.7	4.3	5.5	78.1	77.2	35.8	65.1	77.2	34.3
Government	0.1	0.1	0.1	3.6	2.8	1.1	93.9	92.8	54.3	93.9	92.8	10.7
Total	0.3	0.2	0.2	5.1	4.3	4.2	55.0	57.0	56.4	50.3	57.1	56.0

Source: Bank of Slovenia.

Table 11: New leasing business by type of leasing and institutional sector

	Real estate leasing					Equipment leasing				
	NFCs	Households	Other sectors	Rest of world	Total	NFCs	Households	Other sectors	Rest of world	Total
2016	49.4	4.4	2.4	0.0	56.2	472.4	440.3	1.1	6.3	920.0
2017	39.5	2.8	10.8	2.9	56.0	520.5	477.8	9.6	6.3	1,014.2
2018	9.2	0.3	0.9	0.0	10.5	567.3	510.4	1.3	0.7	1,079.7
2019	5.3	0.1	1.0	0.0	6.4	558.8	531.7	2.2	7.2	1,099.9
2020	6.3	0.3	0.3		6.8	391.2	465.2	3.0	0.7	860.1
2021	5.7	0.2	0.0		5.9	519.2	599.3	3.2	1.2	1,122.9
2021	mar.	0.2	0.0		0.2	127.6	142.8	0.6	0.3	271.4
	jun.	2.9	0.0		2.9	151.8	157.6	0.7	0.2	310.3
	sep.	0.8	0.1	0.0	0.9	111.8	153.6	0.5	0.6	266.5
	dec.	1.8	0.2	0.0	2.0	128.0	145.3	1.5	0.1	274.8
2022	mar.	0.3	0.1	0.1	0.4	133.0	168.3	5.7	0.1	307.1
	jun.	0.7	0.0		0.7	155.1	182.4	4.7	0.1	342.3
	sep.	0.1			0.1	137.0	177.3	2.5	0.1	316.8
	dec.	0.2	0.0		0.3	161.0	158.3	0.8	0.1	320.2

Source: Bank of Slovenia.

Table 12: Stock of leasing business by type of leasing and institutional sector

	Real estate leasing					Equipment leasing				
	NFCs	Households	Other sectors	Rest of world	Total	NFCs	Households	Other sectors	Rest of world	Total
2016	556.5	59.9	52.5	3.2	672.2	710.6	933.4	3.7	23.7	1,671.3
2017	468.8	49.2	44.0	2.0	564.0	816.5	1,018.8	12.5	4.4	1,852.2
2018	286.3	35.8	29.7	1.3	353.1	888.4	1,074.2	14.5	2.6	1,979.7
2019	165.3	27.9	21.8	0.7	215.8	909.1	1,151.0	13.3	7.5	2,080.9
2020	141.8	22.2	12.9	0.1	176.9	847.3	1,173.5	11.9	1.8	2,034.5
2021	93.2	22.5	8.9		124.6	866.5	1,280.3	12.2	1.6	2,160.6
2021	mar.	126.8	20.7	12.1	159.7	836.9	1,197.2	12.0	2.0	2,048.1
	jun.	117.4	19.4	11.5	148.3	875.0	1,234.3	12.1	2.2	2,123.5
	sep.	98.2	24.0	12.4	134.5	924.5	1,263.4	11.7	2.6	2,202.2
	dec.	93.2	22.5	8.9	124.6	866.5	1,280.3	12.2	1.6	2,160.6
2022	mar.	88.8	15.9	8.5	113.2	888.2	1,317.7	24.7	1.6	2,232.3
	jun.	73.1	13.0	8.0	94.1	908.2	1,366.2	26.7	1.0	2,302.2
	sep.	56.7	8.0	2.2	67.0	889.8	1,445.3	27.7	1.0	2,363.8
	dec.	22.7	4.1	1.5	28.3	957.0	1,419.2	27.7	0.4	2,404.3

Source: Bank of Slovenia.

Table 13: Leasing business by type of leasing and maturity - New leasing business by maturity

EUR million	Up to 1 year		1 to 5 years		5 to 10 years		Over 10 years		Total			
	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	All leasing	
2016	178.2	31.5	352.8	8.1	385.5	11.8	3.6	4.7	920.0	56.2	976.2	
2017	210.8	34.0	368.7	3.8	434.2	2.0	0.4	16.2	1,014.2	56.0	1,070.2	
2018	211.7	0.3	371.4	0.5	496.3	2.5	0.4	7.2	1,079.7	10.5	1,090.2	
2019	226.9	1.5	371.7	0.3	501.1	1.5	0.3	3.1	1,099.9	6.4	1,106.3	
2020	124.1	0.4	319.1	0.3	416.4	0.1	0.5	6.0	860.1	6.8	866.9	
2021	165.7	1.4	382.4	0.3	574.3	2.5	0.5	1.7	1,122.9	5.9	1,128.9	
2021	mar.	50.1	0.1	85.3		135.9		0.0	0.1	271.4	0.2	271.6
	jun.	54.7	0.6	104.4	0.0	151.2	0.9		1.4	310.3	2.9	313.2
	sep.	33.7	0.8	90.1	0.0	142.2	0.0	0.4	0.1	266.5	0.9	267.4
	dec.	27.2	0.0	102.5	0.3	145.0	1.6	0.1	0.1	274.8	2.0	276.7
2022	mar.	33.8	0.0	107.1	0.1	166.3	0.0		0.2	307.1	0.4	307.5
	jun.	45.6	0.3	113.6	0.0	182.7	0.0	0.4	0.4	342.3	0.7	343.0
	sep.	35.6	0.1	111.4	0.0	169.8	0.0	0.1		316.8	0.1	317.0
	dec.	44.2	0.0	111.2	0.0	164.7	0.2	0.1	0.0	320.2	0.3	320.5

Source: Bank of Slovenia.

Table 14: Leasing business by type of leasing and maturity - Stock of leasing business by maturity

EUR million	Up to 1 year		1 to 5 years		5 to 10 years		Over 10 years		Total			
	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	All leasing	
2016	228.2	164.0	1,113.8	290.3	322.9	155.5	6.4	62.3	1,671.3	672.2	2,343.5	
2017	251.1	161.4	1,243.3	189.6	353.0	157.5	4.8	55.5	1,852.2	564.0	2,416.2	
2018	226.6	106.1	1,332.9	109.2	419.6	102.6	0.7	35.3	1,979.7	353.1	2,332.9	
2019	232.8	73.4	1,390.8	59.3	456.6	61.2	0.7	21.8	2,080.9	215.8	2,296.7	
2020	186.5	63.5	1,401.3	42.4	446.2	48.7	0.5	22.4	2,034.5	176.9	2,211.5	
2021	185.6	50.7	1,450.8	32.9	523.5	27.3	0.7	13.6	2,160.6	124.6	2,285.1	
2021	mar.	180.8	59.9	1,393.3	38.5	473.5	46.4	0.5	14.9	2,048.1	159.7	2,207.8
	jun.	201.7	53.9	1,426.8	35.9	494.3	44.0	0.7	14.6	2,123.5	148.3	2,271.9
	sep.	205.9	52.4	1,488.2	31.6	507.3	36.2	0.8	14.3	2,202.2	134.5	2,336.7
	dec.	185.6	50.7	1,450.8	32.9	523.5	27.3	0.7	13.6	2,160.6	124.6	2,285.1
2022	mar.	189.6	50.4	1,489.1	24.0	553.1	25.4	0.5	13.4	2,232.3	113.2	2,345.4
	jun.	185.8	36.3	1,522.2	21.3	593.2	24.4	0.9	12.1	2,302.2	94.1	2,396.3
	sep.	190.0	33.9	1,559.4	12.9	613.6	12.0	0.8	8.2	2,363.8	67.0	2,430.8
	dec.	185.6	4.3	1,574.1	5.3	643.9	11.6	0.7	7.0	2,404.3	28.3	2,432.6

Source: Bank of Slovenia.

Table 15: Stock of leasing business with non-financial corporations by type of leasing - Real estate leasing business

EUR million	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Total
2016	5.5	27.2	0.9	21.1	204.2	7.3	22.7	7.2	2.8	213.9	18.6	22.3	553.7
2017	0.1	30.0	1.1	25.2	135.9	10.5	19.3	7.1	4.8	158.9	41.3	33.6	467.9
2018		15.0	0.9	8.8	110.0	6.3	12.3	5.1	3.2	66.9	33.4	24.3	286.3
2019		11.4	0.5	4.6	74.7	5.0	8.4	3.1	2.2	13.1	28.5	13.8	165.3
2020		10.5	0.6	4.0	62.5	5.5	5.4	2.1	1.9	12.4	25.1	11.8	141.8
2021		9.7	0.4	2.6	32.7	0.5	4.4	0.6	1.6	9.5	24.0	7.2	93.2
2021	mar.	10.4	0.5	2.8	56.3	0.7	5.3	0.7	1.9	12.0	24.8	11.5	126.8
	jun.	10.2	0.5	2.7	48.9	0.6	5.1	0.7	1.8	11.3	25.0	10.6	117.4
	sep.	9.8	0.5	2.7	34.7	0.6	4.4	0.7	1.7	11.2	24.2	7.8	98.2
	dec.	9.7	0.4	2.6	32.7	0.5	4.4	0.6	1.6	9.5	24.0	7.2	93.2
2022	mar.	9.3	0.4	2.5	30.0	0.4	4.3	1.2	1.5	10.1	23.2	5.9	88.8
	jun.	9.1	0.4	2.4	15.8	0.4	3.9	1.2	1.4	10.1	22.8	5.5	73.1
	sep.	1.3	0.3	2.1	13.8	0.3	2.9	0.6	1.2	9.8	22.0	2.4	56.7
	dec.	1.2	0.3	1.1	7.5	0.3	1.9	0.4	1.1	5.4	1.6	1.9	22.7

Source: Bank of Slovenia.

Table 16: Stock of leasing business with non-financial corporations by type of leasing - Equipment leasing business

EUR million	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Total
2016	11.9	96.7	27.2	65.7	139.1	196.4	52.5	12.3	4.4	4.9	66.4	33.1	710.6
2017	8.6	107.1	28.4	73.0	163.4	237.0	46.6	27.5	5.5	4.8	76.0	38.6	816.5
2018	9.4	129.2	17.6	92.8	167.7	289.9	26.3	24.2	4.9	5.6	87.1	33.7	888.4
2019	11.4	134.0	18.0	98.3	183.3	285.3	21.6	23.1	5.3	5.8	92.0	30.8	909.1
2020	11.5	123.7	17.7	102.7	155.8	251.0	17.5	18.2	4.4	6.5	110.4	27.8	847.3
2021	13.1	116.6	17.3	119.8	155.5	244.0	17.8	14.6	4.3	7.1	127.7	28.8	866.5
2021	mar.	11.3	116.1	16.7	105.6	154.0	246.6	18.1	17.5	4.4	7.9	111.2	836.9
	jun.	11.8	118.9	17.0	109.9	160.2	249.7	17.7	18.8	4.4	7.2	130.5	874.9
	sep.	68.1	115.9	17.4	113.7	160.0	241.2	17.9	14.8	4.2	7.1	135.2	924.4
	dec.	13.1	116.6	17.3	119.8	155.5	244.0	17.8	14.6	4.3	7.1	127.7	866.5
2022	mar.	12.4	122.0	17.2	122.7	167.1	245.7	17.0	15.6	4.4	7.2	128.3	888.2
	jun.	11.8	116.9	16.3	122.8	177.0	245.2	17.0	15.5	4.6	7.2	145.4	908.2
	sep.	12.1	118.3	17.5	121.9	186.1	250.0	17.9	15.3	4.7	7.8	108.7	889.8
	dec.	12.2	120.7	18.1	130.6	197.5	255.7	18.2	16.7	4.5	7.9	146.0	957.0

Source: Bank of Slovenia.

Table 17: Arrears in leasing business with non-financial corporations by type of leasing and sector - Real estate leasing business

%	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Overall	Overall (all leasing)
2016	96.6	4.3	0.5	38.7	8.1	1.1	14.2	0.2	4.6	6.3	14.1	12.3	9.6	9.1
2017	63.6	6.3	0.0	41.0	13.9	27.6	23.1	0.2	36.0	6.6	48.3	7.4	15.6	10.6
2018		9.6	1.0	47.9	14.7	2.1	22.4	0.0	1.4	8.4	51.2	5.5	17.1	7.7
2019		11.6	0.0	21.5	21.5	2.3	27.6	0.0	2.2	32.8	74.0	1.1	28.0	7.5
2020		12.6	0.0	22.4	23.0	1.7	39.6	0.0	2.2	33.3	81.4	0.2	30.6	7.8
2021		11.5	0.0	34.7	38.6	16.7	48.5	0.0	2.6	38.6	85.3	0.2	44.0	7.6
2021	mar.	12.8	0.0	31.6	25.4	13.3	41.5	0.0	2.3	32.8	82.6	0.4	34.1	8.0
	jun.	13.1	0.0	32.8	29.2	14.3	41.5	0.0	2.4	32.6	81.8	0.5	36.6	7.7
	sep.	11.5	0.0	33.1	39.4	16.1	47.7	0.0	2.5	33.0	84.5	0.5	42.9	7.3
	dec.	11.5	0.0	34.7	38.6	16.7	48.5	0.0	2.6	38.6	85.3	0.2	44.0	7.6
2022	mar.	8.5	0.0	35.2	41.9	3.4	47.5	0.0	2.6	36.4	88.2	0.2	45.6	7.4
	jun.	4.7	0.0	36.5	6.3	2.5	43.4	0.0	0.0	34.9	89.4	0.3	38.3	4.3
	sep.	33.7	0.0	40.8	6.2	3.4	58.4	0.0	0.0	36.2	92.8	0.6	49.1	4.5
	dec.	32.3	0.0	1.2	4.1	3.8	40.0	0.0	0.0	0.0	0.0	0.0	6.5	0.9

Source: Bank of Slovenia.

Table 18: Arrears in leasing business with non-financial corporations by type of leasing and sector - Equipment leasing business

v %	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Overall	Overall (all leasing)
2016	13.3	7.9	15.8	26.7	6.9	2.0	10.3	9.0	20.7	20.9	8.5	7.8	8.6	9.1
2017	7.8	8.1	13.7	15.8	5.8	5.6	5.4	3.9	8.8	13.5	6.2	15.4	7.7	10.6
2018	5.4	5.6	6.7	10.9	3.0	4.4	2.4	4.4	0.9	3.5	1.8	4.1	4.7	7.7
2019	4.6	5.3	6.0	4.2	2.4	4.4	1.9	4.6	0.5	1.5	1.4	4.4	3.8	7.5
2020	4.3	5.3	6.1	3.9	2.6	5.2	7.2	5.7	0.5	2.9	0.6	5.0	4.0	7.8
2021	3.8	5.5	6.0	3.2	1.8	5.4	5.2	7.1	0.5	2.4	0.4	4.4	3.7	7.6
2021	mar.	4.4	5.5	6.4	3.7	2.7	5.2	7.8	0.5	2.2	0.5	4.5	4.0	8.0
	jun.	4.1	5.4	6.2	3.7	2.3	5.2	8.0	0.5	2.4	0.5	4.4	3.8	7.7
	sep.	0.7	5.4	6.1	3.4	1.9	5.4	6.8	0.5	2.4	0.4	4.4	3.5	7.3
	dec.	3.8	5.5	6.0	3.2	1.8	5.4	7.1	0.5	2.4	0.4	4.4	3.7	7.6
2022	mar.	3.9	5.2	6.0	3.2	1.7	5.4	6.7	0.5	2.4	0.4	4.4	3.6	7.4
	jun.	0.0	2.1	0.4	1.2	1.1	2.3	3.5	0.2	0.5	0.4	4.3	1.6	4.3
	sep.	0.0	2.8	0.3	1.2	1.1	2.4	1.3	0.2	0.5	0.5	4.6	1.7	4.5
	dec.	0.0	1.1	0.3	1.0	0.6	0.7	1.1	0.2	0.5	0.2	4.4	0.8	0.9

Source: Bank of Slovenia.

Tabela 19: Confiscated contract items by type and type of transaction and sale of seized items

	Finance leases		Operating leases		Loans		Total			
	EUR milion	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate and Equipment	Equipment	
2016		8.8	3.9	0.0	1.1	1.4	0.1	10.2	5.1	15.3
2017		2.9	1.0	0.0	1.0	0.4	0.0	3.3	2.0	5.3
2018		0.0	1.5	0.0	0.8	0.0	0.0	0.0	2.3	2.3
2019		0.0	1.8	0.0	2.2	0.0	0.0	0.0	4.0	4.0
2020		0.0	6.0	0.0	2.1	0.0	0.0	0.0	8.0	8.0
2021		0.0	3.2	0.0	1.2	0.0	0.0	0.0	4.5	4.5
2021	mar.	0.0	1.1	0.0	0.3	0.0	0.0	0.0	1.5	1.5
	jun.	0.0	0.4	0.0	0.2	0.0	0.0	0.0	0.7	0.7
	sep.	0.0	0.2	0.0	0.3	0.0	0.0	0.0	0.5	0.5
	dec.	0.0	1.5	0.0	0.4	0.0	0.0	0.0	1.8	1.8
2022	mar.	0.0	0.3	0.0	0.6	0.0	0.0	0.0	0.9	0.9
	jun.	0.0	0.3	0.0	1.9	0.0	0.0	0.0	2.1	2.1
	sep.	0.0	0.5	0.0	0.5	0.0	0.0	0.0	1.1	1.1
	dec.	0.0	0.7	0.0	0.8	0.0	0.0	0.0	1.5	1.5

Source: Bank of Slovenia.

Table 20: Confiscated contract items by type and type of transaction and sale of seized items

	Finance leases		Operating leases		Loans		Total			
	EUR milion	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate and Equipment	Equipment	
2016		70.6	6.4	0.2	0.4	1.4	0.1	72.1	6.9	79.0
2017		53.0	5.2	0.0	0.4	0.0	0.1	53.0	5.7	58.7
2018		38.1	4.8	0.0	0.4	0.0	0.1	38.1	5.3	43.4
2019		31.2	4.6	0.0	0.9	0.0	0.1	31.2	5.6	36.8
2020		28.0	5.1	0.0	0.6	0.0	0.1	28.0	5.7	33.7
2021		26.7	5.0	0.0	0.4	0.0	0.1	26.7	5.5	32.3
2021	mar.	28.0	5.4	0.0	0.4	0.0	0.1	28.0	5.8	33.8
	jun.	27.9	4.4	0.0	0.3	0.0	0.1	27.9	4.8	32.7
	sep.	27.6	4.5	0.0	0.3	0.0	0.1	27.6	4.9	32.5
	dec.	26.7	5.0	0.0	0.4	0.0	0.1	26.7	5.5	32.3
2022	mar.	22.2	3.9	0.0	0.7	0.0	0.1	22.2	4.6	26.8
	jun.	17.8	3.1	0.0	1.9	0.0	0.0	17.8	5.0	22.8
	sep.	16.7	3.3	0.0	1.1	0.0	0.0	16.7	4.4	21.1
	dec.	13.0	2.8	0.0	0.8	0.0	0.0	13.0	3.6	16.6

Source: Bank of Slovenia.

Table 21: Leasing companies' performance and funding

							Growth, %					
	2017	2018	2019	2020	2021	Q4 2022	2017	2018	2019	2020	2021	Q4 2022
Total assets, EUR million	2,809	2,711	2,548	2,377	2,487	2,879	5.0	-3.5	-6.0	-6.7	4.6	15.8
Shareholder equity, EUR million	479	527	551	439	481	493	19.7	10.0	4.6	-20.3	9.5	2.4
Net profit, EUR million	82	88	124	44	50	48	62.1	6.8	41.4	-64.3	12.5	-3.9
ROA, %	3.0	3.1	4.6	1.8	2.1	1.8						
ROE, %	19.8	17.2	22.3	9.4	11.0	9.9						
Financial and operating liabilities, EUR million	2,259	2,133	1,947	1,895	1,964	2,351	3.2	-5.6	-8.7	-2.6	3.6	19.7
liabilities to banks and undertakings in group / total assets, %	80	79	76	80	79	82						
Investment property	389	362	69	39	36	27	-31.5	-7.0	-80.8	-43.8	-6.8	-26.1
investment property / assets, %	14	13	3	2	1	1						
Finance expenses from impairments and write-offs, EUR million	54	43	34	45	34	29	-11.4	-21.4	-20.2	32.7	-24.0	-15.7

Source: Bank of Slovenia.