

BANKA
SLOVENIJE

EVROSISTEM

**Monthly report on
bank
performance**

November 2022

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Commentary

Year-on-year growth in loans to the non-banking sector remained high in September, but the monthly increase in loans was smaller than in previous months as a result of a decline in lending to large enterprises and a decline in new household loans. After increasing significantly in the second quarter, household deposits declined slightly in August and September, but non-financial corporations' holdings in bank accounts increased for the third consecutive month. Indicators of asset quality in September were still not reflecting the increase in credit risk. Net income of the banking system was up almost a fifth on last year, amid an increase in growth in net interest in recent months, and a slowdown in growth in non-interest income. Pre-tax profit was comparable to the same period last year, amid very low net impairments and provisions.

After slowing for almost a year, year-on-year growth in the balance sheet total has been gradually strengthening for three months, and stood at 4.6% in September. The balance sheet total increased by EUR 503 million in September, more than a third of this year's total increase. Similarly to previous months, the funding side saw an increase in deposits by the non-banking sector, but on this occasion banks also obtained additional funding from banks in the rest of the world. Only a small part of the funding was directed into increased lending to the non-banking sector; the remainder was left in accounts at the central bank. The stock of liquid assets thus increased by EUR 375 million.

Year-on-year growth in loans to the non-banking sector remained at 13.0% in September, in the wake of this year's smallest monthly increase. September's monthly increase in loans to the non-banking sector of EUR 99 million was well below the average over the first eight months of the year (EUR 280 million). The stock of loans to non-financial corporations declined in September for the first time this year (by EUR 24 million), but was still up 17.7% in year-on-year terms. Amid a decline in lending to large enterprises, lending was more diversified than in the previous months. September's increase of EUR 80 million in household loans was slightly below the monthly average over the first eight months of the year (EUR 85 million). Housing loans accounted for the majority (EUR 59 million), despite a decline in new lending. Year-on-year growth in housing loans continued to slow in September, but remained one of the highest rates in the euro area at 11.6%. Amid stable new lending, the monthly increase in consumer loans (EUR 9 million) was the largest this year, and the stock of consumer loans ended September down just 0.6% in year-on-year terms.

The NPE ratio ranged between 1.1% and 1.2% over the first nine months of this year, while the share of exposures with increased credit risk (Stage 2) continued to decline in September. The only segments to see a small increase in the NPE ratio in September were sole traders, where the ratio rose by 0.1 percentage points to 3.5%, and the sectors of *arts*, entertainment and recreation and education, health and public administration, while the NPE ratio declined further or remained unchanged in the majority of the portfolio. The share of Stage 2 exposures continued to decline in all major portfolio segments. It stood at 4.9% in September, down 0.9 percentage points on the end of last year. By far the highest figures continue to be recorded by accommodation and food service activities and by *arts*, entertainment and recreation (36.7% and 39.3% respectively), but even these sectors have seen a sharp decline in 2022. The household loans portfolio is also seeing an improvement in both asset quality indicators. The NPE ratio in this segment had declined to 1.7% by September, driven primarily by the

housing loans portfolio (where it had declined to 1.2%). In the consumer loans portfolio it has remained at 3.6% for the last six months.

Deposits by the non-banking sector have strengthened in recent months, driven primarily by deposits by non-financial corporations. After gradually declining over the first half of the year, the stock of deposits by non-financial corporations increased by EUR 641 million in total between July and September. This raised the year-on-year rate of growth to 7.8% in September, which was nevertheless down a quarter on the high growth seen a year earlier. Household deposits were still increasing over the first seven months of this year, but declined slightly in August and September, by EUR 18 million in all. There was no significant change in year-on-year growth in household deposits (it stood at 5.6% in September), on account of similar developments in deposits in the same period last year.

Gross and net income in the banking system over the first nine months of this year were up 9.6% and 17.5% respectively in year-on-year terms. The trend of increase in net interest continued, the year-on-year rate of growth standing at 8.5% in September (having risen by more than 6 percentage points since April). Year-on-year growth in net fees and commission and thus in net non-interest income slowed slightly to 10.8%. The main factor in the growth in net non-interest income was dividend income, while the contribution made by net fees and commission is declining as a result of the abolition of custody fees. The net interest margin rose to 1.45%, up 0.6 percentage points on its low from April of this year. The rise in net interest and thus in the net interest margin were attributable to a combination of increased lending, a rise in interest rates, and a decline in interest expenses relative to last year. November's rise in interest rates is expected to see growth in net interest income strengthen further. Year-on-year growth in operating costs (4.7%) remained low compared with growth in gross income, and was comparable to growth in the balance sheet total.

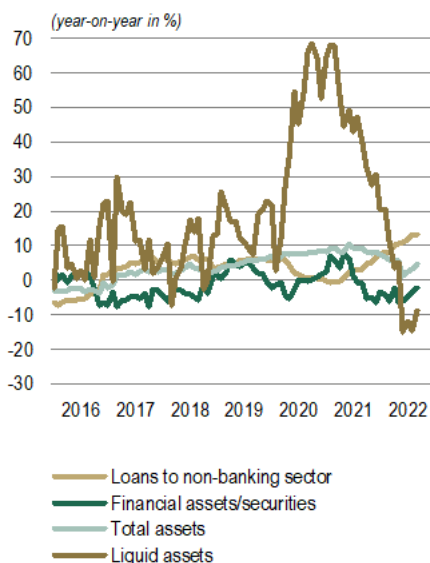
The banking system's pre-tax profit in the first nine months of the year amounted to EUR 366 million, similar to the same period last year. While income developments have remained relatively favourable, this year's renewed net creation of impairments and provisions (in contrast to last year's net release) is reducing profit. The net creation of impairments and provisions nevertheless remains very low at system level, despite the increased credit risk. At EUR 15 million it accounted for just 1.6 % of the disposal of gross income. Pre-tax ROE stood at 9.9%, down 0.3 percentage points in year-on-year terms, and down 1.4 percentage points on the 2021 figure. Amid the increase in income anticipated over the short term, profit will depend primarily on the level of net impairments and provisions.

The banking system's capital position remained sound, and liquidity remained solid. The total capital ratio and CET1 ratio on a consolidated basis had declined to 17.0% and 15.6% respectively by the end of the second quarter. The first was lower than the euro area average (18.6%), while the second was slightly higher (15.3%). The decline in the capital ratios of the Slovenian banking system in the first half of this year was driven by a rise in lending activity and a decline in regulatory capital as a result of securities revaluations. Having remained relatively stable between April and August, the liquidity coverage ratio (LCR) declined to 273% in September, as net liquidity outflows rose by more than the liquidity buffer. Although this is the lowest figure of the last five years, the LCR remains well above its regulatory requirement of 100%, and reflects a high capacity at system level to cover net liquidity outflows over a short-term stress period.

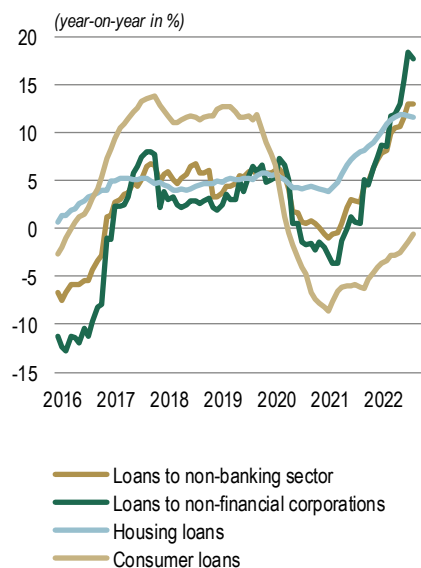
Key trends in the banking sector

Figure 1: Bank investments and loans

Growth in bank investments



Loans by sector and loan type

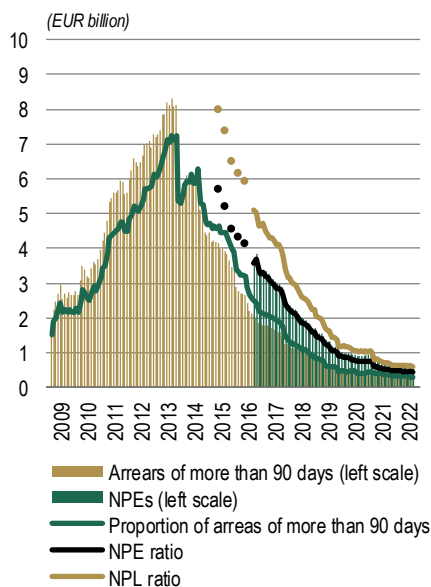


Note: The category 'Financial assets/securities' also includes debt securities from the category of loans and receivables.
The category "Liquid assets" include cash, balances at CB and sight deposits at banks.
Source: Bank of Slovenia.

Source: Bank of Slovenia.

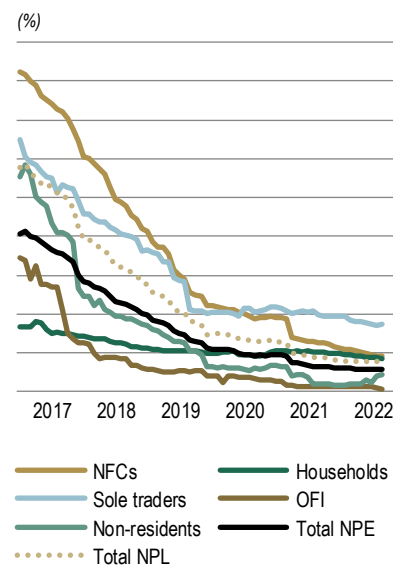
Figure 2: Non-performing exposure

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



Source: Bank of Slovenia.

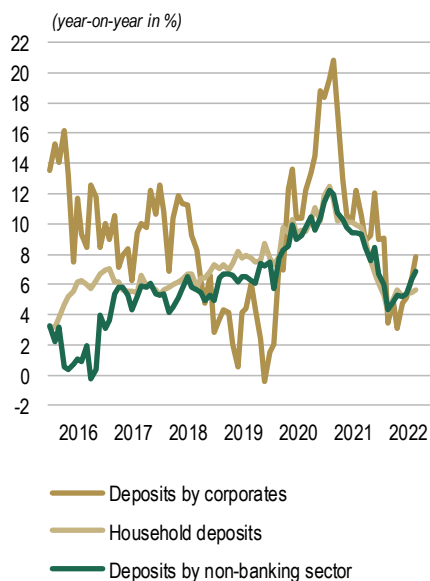
NPE ratio by client segment



Source: Bank of Slovenia.

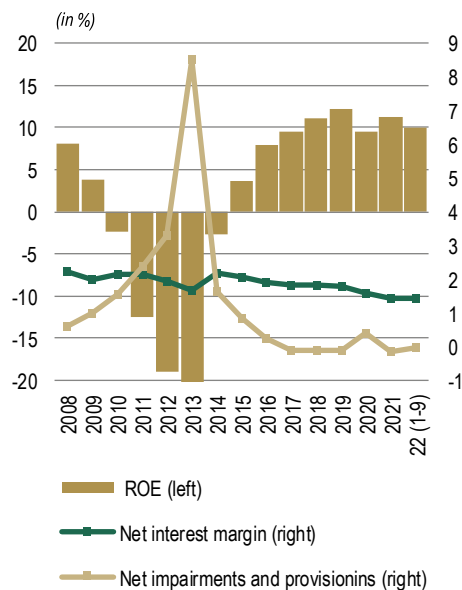
Figure 3: Deposits and selected banks' performance indicators

Deposits by sector



Source: Bank of Slovenia.

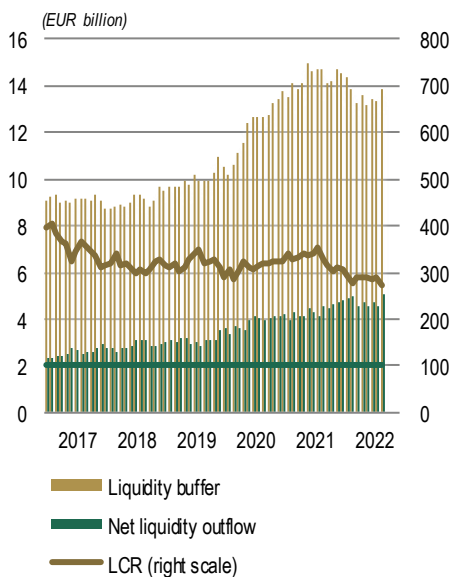
ROE, net interest margin, and ratio of impairment and provisioning costs to total assets



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.

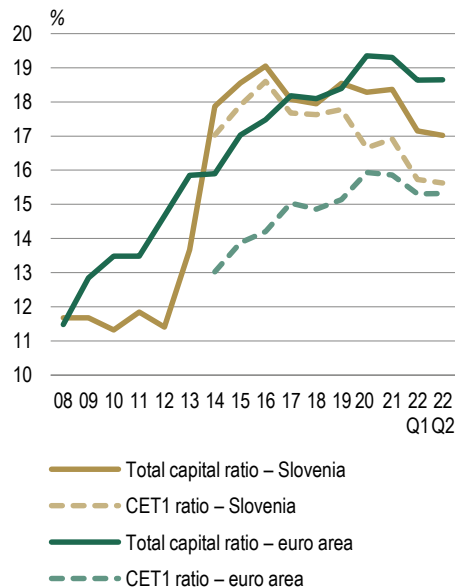
Figure 4: Indicators of liquidity and solvency

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).

Table 1: Banking system's assets and liabilities, as at 30 September 2022

EUR million unless stated, growth rates in %	Stock	Breakdown	Stock	Breakdown	Stock	Breakdown	Increase in mio EUR		Growth in Sep 22, %	
	dec.08	(%)	dec.21	(%)	sep.22	(%)	sep.22	in 2022	sep.22	year-on-year
Assets	47,948	100.0	48,252	100.0	49,652	100.0	502.8	1,400.9	1.0	4.6
Cash in hand, balances at CB and sight deposits at banks	1,250	2.6	11,495	23.8	9,984	20.1	374.9	-1,511.4	3.9	-8.8
Loans to banks at amortised cost (including central bank)	4,101	8.6	1,544	3.2	1,548	3.1	18.9	3.7	1.2	-3.1
domestic banks	2,673	5.6	466	1.0	402	0.8	-3.0	-64.3	-0.8	-28.8
foreign banks	1,428	3.0	1,078	2.2	1,146	2.3	21.9	68.0	1.9	10.9
short-term loans to banks	2,056	4.3	426	0.9	560	1.1	28.7	133.9	5.4	30.3
long-term loans to banks	2,046	4.3	1,118	2.3	988	2.0	-9.8	-130.2	-1.0	-15.4
Loans to non-banking sector*	33,718	70.3	25,045	51.9	27,383	55.1	98.8	2,337.3	0.4	13.0
of which non-financial corporations	20,260	42.3	9,300	19.3	10,563	21.3	-24.7	1,263.4	-0.2	17.7
households	7,558	15.8	11,263	23.3	12,021	24.2	80.3	757.8	0.7	8.5
of which residential			7,373	15.3	8,036	16.2	58.8	663.8	0.7	11.6
consumer			2,472	5.1	2,482	5.0	9.2	10.6	0.4	-0.6
government	506	1.1	1,481	3.1	1,366	2.8	-36.5	-115.6	-2.6	-2.7
other financial institutions	2,829	5.9	1,365	2.8	1,600	3.2	27.3	235.9	1.7	24.0
non-residents	2,515	5.2	1,611	3.3	1,803	3.6	51.8	192.6	3.0	24.2
Other FA classed as loans and receivables (at amortised cost)	0	0.0	148	0.3	196	0.4	-12.4	47.7	-5.9	39.5
Securities / financial assets (FA)**	7,323	15.3	8,355	17.3	8,677	17.5	-16.2	321.9	-0.2	-2.6
a) FA held for trading	1,177	2.5	50	0.1	155	0.3	40.3	104.3	35.2	178.8
of which debt securities held for trading	571	1.2	1	0.0	12	0.0	6.0	11.0	100.5	279.2
... government debt securities held for trading	56	0.1	1	0.0	12	0.0	6.0	11.0	100.5	279.2
b) FA measured at FV through P&L not held for trading	0	0.0	95	0.2	93	0.2	-5.6	-1.4	-5.7	-1.7
of which debt securities measured at FV through P&L not held for trading	0	0.0	3	0.0	1	0.0	-0.3	-1.4	-16.1	-82.4
c) FA designated for measurement at FV through P&L	179	0.4	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	163	0.3	0	0.0	0	0.0	0.0	0.0	0.0	0.0
... government debt securities designated for measurement at FV	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	4,552	9.5	4,941	10.2	3,858	7.8	-297.4	-1,083.6	-7.2	-27.0
of which debt securities measured at FV through other comprehensive income	4,318	9.0	4,743	9.8	3,671	7.4	-290.6	-1,072.5	-7.3	-27.8
... government debt securities measured at FV through other comprehensive income	2,875	6.0	3,140	6.5	2,459	5.0	-189.3	-681.1	-7.1	-28.3
e) Debt securities at amortised cost	1,415	3.0	3,269	6.8	4,572	9.2	246.5	1,302.7	5.7	31.6
of which government debt securities at amortised cost	1,182	2.5	2,248	4.7	3,234	6.5	203.7	985.5	6.7	27.6
Investments in subsidiaries, joint ventures and associates	627	1.3	945	2.0	1,062	2.1	0.3	117.4	0.0	14.5
Other assets	928	1.9	718	1.5	802	1.6	38.5	84.2	5.0	10.3
Equity and liabilities	47,948	100.0	48,252	100.0	49,652	100.0	502.8	1,400.9	1.0	4.6
Financial liabilities measured at amortised cost (deposits)***	41,895	87.4	42,817	88.7	44,193	89.0	390.8	1,376.2	0.9	5.2
a) Financial liabilities to central bank (Eurosystem)	1,229	2.6	2,344	4.9	1,364	2.7	-58.5	-980.3	-4.1	-41.5
b) Liabilities to banks	18,168	37.9	1,716	3.6	1,946	3.9	169.3	230.1	9.5	-2.4
of which to domestic banks	2,065	4.3	649	1.3	618	1.2	-4.7	-31.6	-0.8	-18.9
of which to foreign banks	16,098	33.6	1,066	2.2	1,328	2.7	174.1	261.6	15.1	7.9
c) Liabilities to non-banking sector (deposits by NBS)	20,883	43.6	37,185	77.1	38,634	77.8	253.0	1,448.6	0.7	6.9
of which to non-financial corporations	3,728	7.8	8,998	18.6	9,120	18.4	185.6	122.0	2.1	7.8
households	13,407	28.0	23,953	49.6	25,097	50.5	-5.5	1,143.7	0.0	5.6
government	1,879	3.9	1,005	2.1	1,035	2.1	3.5	30.2	0.3	32.8
other financial institutions	1,065	2.2	1,417	2.9	1,543	3.1	41.0	125.9	2.7	16.1
non-residents	475	1.0	1,293	2.7	1,327	2.7	22.6	34.1	1.7	2.0
d) Debt securities	1,276	2.7	1,250	2.6	1,846	3.7	1.1	596.8	0.1	55.4
e) Other financial liabilities measured at amortised cost****	1,568	3.3	322	0.7	403	0.8	25.8	81.0	6.8	12.1
Provisions	176	0.4	151	0.3	142	0.3	-0.6	-10.0	-0.4	-11.7
Shareholder equity	4,010	8.4	5,061	10.5	5,026	10.1	64.1	-35.0	1.3	-0.7
Other liabilities	1,867	3.9	223	0.5	292	0.6	48.5	69.7	19.9	26.7
Balance sheet total	47,948	100.0	48,252	100.0	49,652	100.0	502.8	1,400.9	1.0	4.6

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.

¹ 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 2020, 2021 and 2022

	2020	Breakdown	2021	Breakdown	2021	2022	Annual growth, %		
(EUR million unless stated)		(%)		(%)	jan.-sep.	(%)	jan.-sep.	(%)	jan.- sep. 22/ jan.- sep. 21
Interest income	754.0		737.2		558.4		596.7		6.9
Interest expenses	114.9		112.0		93.0		91.4		-1.6
Net interest	639.1	47.0	625.2	51.9	465.4	54.3	505.2	53.8	8.5
Non-interest income	721.0	53.0	580.5	48.1	391.3	45.7	433.5	46.2	10.8
of which net fees and commission	329.7	24.2	377.3	31.3	280.0	32.7	304.4	32.4	8.7
of which net gains/losses on financial assets and liabilities held for trading	16.0	1.2	17.7	1.5	17.3	2.0	34.5	3.7	99.1
Gross income	1,360.1	100.0	1,205.6	100.0	856.8	100.0	938.7	100.0	9.6
Operating costs	-718.4	-52.8	-717.1	-59.5	-532.4	-62.1	-557.5	-59.4	4.7
Net income	641.6	47.2	488.5	40.5	324.4	37.9	381.2	40.6	17.5
Net impairments and provisions	-169.6	-12.5	73.7	6.1	48.1	5.6	-14.7	-1.6	-130.6
Pre-tax profit	472.0	34.7	562.2	46.6	372.5	43.5	366.5	39.0	-1.6
Taxes	-21.7		-36.9		-36.7		-42.3		15.3
Net profit	450.3		525.3		335.8		324.2		-3.5

Source: Bank of Slovenia.

Table 3: Selected performance indicators

in %	2016	2017	2018	2019	2020	2021	jan.-sep.	jan.-sep.	(last 12 mon.)	(last 12 mon.)
Profitability										
Financial intermediation margin*	3.05	2.88	3.01	3.13	3.16	2.58	2.48	2.59	2.52	2.66
ROA	0.99	1.19	1.39	1.48	1.10	1.20	1.07	1.01	0.93	1.15
ROE	7.96	9.58	11.07	12.16	9.57	11.33	10.22	9.94	8.75	11.11
Interest margin on interest-bearing assets	1.91	1.83	1.84	1.79	1.57	1.41	1.42	1.47	1.43	1.45
Net non-interest income / operating costs	68.53	62.67	71.93	80.84	100.35	80.95	73.50	77.76	74.60	83.90
Operating costs										
Labour costs / average assets	1.01	1.02	1.02	1.00	0.90	0.85	0.84	0.82	0.85	0.83
Other costs / average assets	0.80	0.78	0.73	0.77	0.77	0.69	0.69	0.71	0.71	0.70
Asset quality										
Impairments of financial assets	5.38	4.09	2.64	1.53	1.59	1.14	1.22	1.09	/	/

* 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
jan.22	0.00	1.3	1.5	5.6	4.7	1.8	2.1	1.2	1.7	0.2	0.0	0.4	0.2
feb.22	0.00	1.4	1.6	5.4	4.7	1.7	2.0	1.1	2.7	0.2	0.0	0.4	0.2
mar.22	0.00	1.4	1.5	5.5	4.7	1.7	1.9	1.2	1.2	0.2	0.0	0.4	0.1
apr.22	0.00	1.4	1.5	5.8	4.5	1.8	2.0	1.2	0.7	0.2	0.0	0.5	0.1
maj.22	0.00	1.5	1.5	5.9	4.7	1.7	2.1	1.2	1.4	0.2	0.0	0.5	0.2
jun.22	0.00	1.7	1.6	5.7	4.6	1.8	1.9	1.8	1.4	0.2	0.0	0.6	0.2
jul.22	0.50	1.8	1.8	6.1	4.0	1.9	2.2	1.5	1.7	0.3	0.0	0.8	0.8
avg.22	0.50	2.1	2.0	6.6	5.1	2.1	2.4	1.6	1.7	0.4	0.0	0.9	0.2
sep.22	1.25	2.3	2.5	6.6	5.3	2.5	2.7	2.4	2.2	0.6	0.1	1.2	0.8

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.

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
jan.22	1.3	1.7	5.3	6.0	1.7	2.6	1.3	1.1
feb.22	1.4	1.7	5.3	6.0	1.8	2.7	1.5	1.7
mar.22	1.5	1.7	5.3	5.9	1.8	2.4	1.5	1.4
apr.22	1.6	1.8	5.4	6.0	1.9	2.5	1.6	1.3
maj.22	1.8	1.9	5.6	6.1	2.1	2.7	2.0	2.2
jun.22	2.0	2.0	5.6	6.0	2.2	3.0	2.0	1.7
jul.22	2.1	2.3	5.7	6.1	2.4	3.2	2.1	2.9
avg.22	2.2	2.5	5.9	6.3	2.6	3.6	2.2	2.0
sep.22	2.4	2.8	6.0	6.2	2.9	4.2	2.4	3.0

Source: Bank of Slovenia.

Table 6²: Non-performing exposures by client segment

	Exposures				Non-performing exposures (NPEs)					
	EUR million		in %		EUR million				ratio, in %	
	Sep.22	Sep.22	Dec.20	Dec.21	Aug.22	Sep.22	Dec.20	Dec.21	Aug.22	Sep.22
NFCs	16,578	30.4	552	347	305	301	3.9	2.3	1.8	1.8
large NFCs	8,137	14.9	227	71	53	52	3.1	0.9	0.7	0.6
SME	8,104	14.9	325	276	251	249	4.7	3.7	3.1	3.1
OFIs	1,842	3.4	8	4	4	3	0.6	0.2	0.2	0.1
Households	13,464	24.7	255	261	245	242	2.1	2.1	1.8	1.8
sole traders	748	1.4	30	27	26	26	4.3	3.9	3.4	3.5
individuals	12,716	23.3	225	233	219	216	2.0	2.0	1.7	1.7
consumer loans	2,555	4.7	84	94	92	92	3.2	3.7	3.6	3.6
housing loans	7,982	14.7	115	114	102	99	1.7	1.6	1.3	1.2
other	2,178	4.0	25	24	24	24	1.3	1.2	1.1	1.1
Non-residents	9,207	16.9	106	30	78	77	1.3	0.3	0.8	0.8
Government	3,861	7.1	8	0	0	0	0.2	0.0	0.0	0.0
Banks and savings banks	810	1.5	0	0	0	0	0.0	0.0	0.0	0.0
Central bank	8,703	16.0	0	0	0	0	0.0	0.0	0.0	0.0
Total	54,465	100.0	929	641	631	623	1.9	1.2	1.2	1.1

Source: Bank of Slovenia.

Table 7²: Non-performing exposures to non-financial corporations by sector

	Exposures		Non-performing exposures (NPEs)				NPE ratio			
	EUR million		EUR million				ratio (%)			
	Sep.22	Sep.22	Dec.20	Dec.21	Aug.22	Sep.22	Dec.20	Dec.21	Aug.22	Sep.22
Agriculture, forestry, fishing, mining	159	1.0	3	2	2	2	3.2	1.5	1.3	1.2
Manufacturing	4,663	28.1	93	61	59	58	2.3	1.5	1.3	1.2
Electricity, gas, water, remediation	1,768	10.7	9	8	4	4	0.6	0.5	0.2	0.2
Construction	1,725	10.4	61	41	37	36	4.8	2.8	2.2	2.1
Wholesale and retail trade	2,872	17.3	208	75	58	58	8.2	2.8	2.0	2.0
Transportation and storage	1,616	9.7	25	19	18	16	1.5	1.3	1.1	1.0
Accommodation and food service	546	3.3	61	77	76	76	9.9	13.4	13.8	13.8
Information and communication	630	3.8	5	4	4	4	0.9	0.7	0.6	0.6
Financial and insurance activities	229	1.4	0	0	0	0	0.0	0.1	0.0	0.0
Real estate activities	740	4.5	24	6	6	6	4.1	0.9	0.8	0.8
Professional, scientific and technical	1,382	8.3	50	43	38	38	3.7	2.9	2.7	2.7
Education, health, public admin.	150	0.9	5	4	3	3	3.8	2.8	1.9	2.0
Arts, recreation and entertainment	100	0.6	7	6	2	2	6.5	5.2	1.7	1.8
Total	16,578	100.0	552	347	305	301	3.9	2.3	1.8	1.8

Source: Bank of Slovenia.

²The data on non-performing exposures is calculated on the basis of the banks' modified reporting under the Guidelines for implementing the Regulation on reporting by monetary financial institutions in accordance with the CRD IV and the EBA definition published in Commission Implementing Regulation (EU) 2015/227 (OJ L 48 of 20 April 2015).

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	Sep.22	Dec.20	Dec.21	Sep.22	Dec.20	Dec.21	Sep.22	Dec.20	Dec.21	Sep.22
NFCs	84.7	87.5	89.8	12.3	10.2	8.4	3.0	2.3	1.8	1,743	1,549	1,392
large NFCs	88.4	91.9	93.7	10.0	7.2	5.7	1.5	0.9	0.6	718	527	447
SME	81.0	83.4	86.3	14.5	13.1	10.9	4.5	3.5	2.8	1,026	1,022	945
OFIs	99.2	99.5	97.4	0.3	0.2	2.4	0.6	0.2	0.1	4	3	45
Households	89.4	88.4	90.9	8.5	9.5	7.3	2.1	2.1	1.8	1,010	1,199	987
sole traders	84.3	82.3	85.2	11.3	13.8	11.3	4.3	3.9	3.4	78	98	85
individuals	89.7	88.8	91.2	8.3	9.3	7.1	2.0	2.0	1.7	932	1,101	902
consumer loans	89.6	85.1	87.5	7.2	11.2	8.9	3.2	3.7	3.6	189	283	227
housing loans	88.3	89.5	92.3	10.0	8.9	6.5	1.7	1.6	1.2	660	644	519
other	94.6	90.5	91.7	4.1	8.3	7.2	1.3	1.2	1.1	83	174	156
Non-residents	94.5	96.8	97.4	4.6	2.9	1.8	1.0	0.3	0.8	366	251	163
Government	99.2	99.1	98.3	0.6	0.9	1.7	0.2	0.0	0.0	33	39	65
Total	91.9	93.0	94.0	6.5	5.8	4.9	1.6	1.2	1.1	3,166	3,060	2,669

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	Sep.22	Dec.20	Dec.21	Sep.22	Dec.20	Dec.21	Sep.22	Dec.20	Dec.21	Sep.22
Agriculture, forestry, fishing, mining	84.8	91.0	90.3	12.0	7.4	8.5	3.2	1.5	1.2	13	10	14
Manufacturing	80.6	86.8	88.6	17.1	11.7	10.2	2.3	1.5	1.2	681	478	474
Electricity, gas, water, remediation	96.1	96.9	95.2	3.2	2.6	4.6	0.6	0.5	0.2	45	40	81
Construction	84.5	90.9	93.1	10.7	6.4	4.9	4.8	2.7	2.0	136	95	85
Wholesale and retail trade	88.0	89.2	90.8	8.2	8.0	7.2	3.8	2.8	2.0	200	210	206
Transportation and storage	93.8	92.2	94.0	4.7	6.5	5.1	1.5	1.3	1.0	77	100	82
Accommodation and food service	43.8	32.5	49.9	46.9	54.7	36.7	9.3	12.8	13.4	288	314	199
Information and communication	92.1	96.8	96.1	7.0	2.5	3.3	0.9	0.7	0.6	39	16	21
Financial and insurance activities	98.8	95.5	89.5	1.2	4.4	10.4	0.0	0.1	0.0	1	5	24
Real estate activities	86.2	91.0	94.5	9.7	8.0	4.6	4.1	0.9	0.8	56	51	34
Professional, scientific and technical	85.5	86.5	89.1	10.8	10.6	8.2	3.7	2.9	2.7	145	155	113
Education, health, public admin.	85.4	88.6	83.9	10.8	8.6	14.1	3.8	2.8	2.0	15	13	21
Arts, recreation and entertainment	47.7	38.6	58.9	45.7	56.2	39.3	6.5	5.2	1.8	48	61	39
Total	84.7	87.5	89.8	12.3	10.2	8.4	3.0	2.3	1.8	1,743	1,549	1,392

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	Sep.22	Dec.20	Dec.21	Sep.22	Dec.20	Dec.21	Sep.22	Dec.20	Dec.21	Sep.22
NFCs	0.7	0.4	0.4	5.6	4.4	4.0	52.5	57.2	61.2	46.5	57.4	61.2
OFIs	0.5	0.4	0.2	1.2	1.6	1.0	54.3	92.8	89.3	54.2	92.8	89.3
Households	0.3	0.2	0.3	4.7	4.3	4.7	51.2	53.9	59.2	51.1	53.9	59.1
sole traders	1.0	0.9	0.8	5.8	5.1	5.0	46.4	52.6	55.2	46.4	52.8	54.5
individuals	0.3	0.2	0.3	4.6	4.2	4.6	51.8	54.0	59.7	51.7	54.0	59.7
consumer loans	0.6	0.4	0.5	8.4	6.0	7.7	60.9	64.3	68.3	61.0	64.3	68.3
housing loans	0.2	0.2	0.2	3.7	3.9	3.7	43.4	43.5	50.9	43.5	43.5	50.9
other	0.3	0.2	0.3	3.3	2.7	3.1	58.8	62.8	62.0	58.0	63.6	63.1
Non-residents	0.3	0.2	0.2	3.7	4.3	7.1	78.1	77.2	45.2	65.1	77.2	43.2
Government	0.1	0.1	0.1	3.6	2.8	1.1	93.9	92.8	52.3	93.9	92.8	52.3
Total	0.3	0.2	0.2	5.1	4.3	4.3	55.0	57.0	58.6	50.3	57.1	58.3

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

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

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

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

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

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	27.6	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	28.6	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	28.9	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	28.8	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	28.5	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	28.7	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	29.4	889.8

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

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	5.9	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	5.5	2.4	0.5	4.4	3.8	7.7
	sep.	0.7	5.4	6.1	3.4	1.9	5.4	6.4	6.8	2.4	0.4	4.4	3.5	7.3
	dec.	3.8	5.5	6.0	3.2	1.8	5.4	5.2	7.1	2.4	0.4	4.4	3.7	7.6
2022	mar.	3.9	5.2	6.0	3.2	1.7	5.4	5.5	6.7	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	2.4	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	2.2	0.5	4.6	1.7	4.5

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		Real estate and		Total	
	EUR milion	Real estate	Equipment	Real estate	Equipment	Real estate	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

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		Real estate and		Total	
	EUR milion	Real estate	Equipment	Real estate	Equipment	Real estate	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

Source: Bank of Slovenia.

Table 21: Leasing companies' performance and funding

							Growth, %					
	2017	2018	2019	2020	2021	Q3 2022	2017	2018	2019	2020	2021	Q3 2022
Total assets, EUR million	2,809	2,711	2,548	2,377	2,487	2,821	5.0	-3.5	-6.0	-6.7	4.6	15.0
Shareholder equity, EUR million	479	527	551	439	481	482	19.7	10.0	4.6	-20.3	9.5	2.2
Net profit, EUR million	82	88	124	44	50	35	62.1	6.8	41.4	-64.3	12.5	-1.7
ROA, %	3.0	3.1	4.6	1.8	2.1	1.9						
ROE, %	19.8	17.2	22.3	9.4	11.0	10.3						
Financial and operating liabilities, EUR million	2,259	2,133	1,947	1,895	1,964	2,265	3.2	-5.6	-8.7	-2.6	3.6	17.3
liabilities to banks and undertakings in group / total assets, %	80	79	76	80	79	80						
Investment property	389	362	69	39	36	29	-31.5	-7.0	-80.8	-43.8	-6.8	-30.2
investment property / assets, %	14	13	3	2	1	1						
Finance expenses from impairments and write-offs, EUR million	54	43	34	45	34	23	-11.4	-21.4	-20.2	32.7	-24.0	-8.9

Source: Bank of Slovenia.