



MONTHLY REPORT ON BANK PERFORMANCE



COMMENTARY IN BRIEF ON DEVELOPMENTS IN THE BANKING SECTOR

The banking system's balance sheet total increased markedly in June, as a result of the funding obtained in June's Eurosystem tender (TLTRO-III) and a sharp increase in household deposits. The positive trends in corporate and household lending continued. Loans to the non-banking sector were up in year-on-year terms, as loans to non-residents and other financial institutions increased alongside the large increase in housing loans. The year-on-year contraction in loans to non-financial corporations slowed again, and their stock of EUR 8.9 billion is now comparable to that at the same point last year. The NPE ratios remain low, with a further deterioration in the same portfolio segments as in previous months. The banking system's pre-tax profit over the first six months of the year was almost double that seen in the same period last year, albeit largely as a result of this year's net release of impairments and provisions at the majority of banks, the banks having created net impairments and provisions during that period last year. The future sustainability of this profit remains uncertain, as the release of impairments and provisions is usually short-term, and cannot compensate for the ongoing fall in net interest income.

June's increase in the banking system's balance sheet total of EUR 1.4 billion was the largest monthly increase since June 2008. The balance sheet total was up 10.3% in year-on-year terms to stand at EUR 47.7 billion at the end of June. The main driver of the monthly increase was the participation of a number of banks in the Eurosystem's eighth TLTRO-III tender. The majority of the funding obtained at favourable cost has remained in accounts at the central bank for now, but the banks intend to direct it into financing the real sector in the future. Another sharp increase in bank funding in June came from household deposits.

Loans to the non-banking sector increased by EUR 160 million in June, primarily as a result of increases in loans to non-residents (EUR 91 million) and other financial institutions (EUR 97 million), although only a few banks were responsible for this increase. Despite the increase in the aforementioned loans, the share of the balance sheet total that they account for together remained low, at 5.7% in June.

Year-on-year growth in household loans has been strengthening since March of this year, and reached 2.9% in June, primarily driven as in the previous months by the increase in housing loans (which were up 6.6% in year-on-year terms). The stock of housing loans increased by EUR 71 million in June, double the average monthly increase over the first five months of the year. The contraction in consumer loans continued: they were down 6.0% in year-on-year terms, although based on current data for loan approvals from the SISBON database, approvals of new consumer loans in June were 22.3% above the monthly average of the previous year. In contrast to May, June saw a contraction in the stock of other household loans (by EUR 40 million), most notably current account overdrafts.

The year-on-year contraction in loans to non-financial corporations slowed: their stock in June was comparable to the same month last year, even though it was down EUR 18 million on the previous month.

The NPE ratio has remained at 1.4% for the last three months. The only changes in NPE ratios were of the magnitude of hundredths of a percent, in the form of a slight decline across the entire portfolio and in the non-financial corporations portfolio, and a slight increase in the sole traders and non-residents portfolios. Accommodation and food service activities remain noteworthy as the only economic sector where NPEs are rising: the NPE ratio in the portfolio reached 11.6% in June. The trend of increase in the share of exposures classified as Stage 2 continues in accommodation and food service activities and in arts, entertainment and recreation, the figures reaching 51.5% and 50.7% respectively. The trend seen over several months of a decline in the share classified as Stage 2 came to an end in June in the majority of sectors. The NPE ratio in the consumer loans portfolio has been gradually increasing, and reached 3.4% in June, while the rise in the share of Stage 2 exposures has slowed slightly over the last three months. The NPE ratio in the housing loans portfolio has remained at 1.6% over the last four months. The share of Stage 2 exposures in the portfolio has been declining since March, partly as a result of the reclassification of exposures to Stage 1, and partly as a result of the increased growth in housing loans in recent months.

On the funding side of the balance sheet, liabilities to the Eurosystem increased by EUR 1,079 million in June as a result of the participation of four Slovenian banks in the TLTRO-III. Despite the increase, these liabilities continue to account for a relatively low proportion of Slovenian banks' total funding (5.2%). Household deposits increased by EUR 486 million in June, driven in part by a seasonal effect (payment of leave allowances). Year-on-year growth in household deposits stood at 10.1%, down slightly on the previous month as a result of a base effect, as the inflow of household deposits in June of last year was slightly larger than this year's. Year-on-year growth in corporate deposits slowed sharply in the second quarter, but remained higher than before the outbreak of the pandemic and stood at 10.6%. Monthly changes in corporate deposits remain very volatile: after increasing in May, they declined by EUR 198 million in June.

Pre-tax profit over the first half of this year amounted to EUR 251 million, up sharply on the same period last year. The key factor in this increase was the net release of impairments and provisions, the banks having recorded positive impairment and provisioning costs in the same period last year. Pre-tax ROE at system level stood at 10.6% in the first half of the year, but would have been just a third of this figure had impairment and provisioning costs been at their long-term average. The year-on-year decline in net interest income slowed to 4.5% in June. The net interest margin has declined this year, and stood at 1.47% in June for the preceding 12 months. Year-on-year growth in non-interest income slowed to 2.7% in June, down significantly on the previous months, when non-interest income was driven up by one-off effects (mainly revaluations of banking assets). Net fees and commission are increasing, the year-on-year rate of growth rising to 16.1% by the end of June. Operating costs this year have been comparable to the first half of last year. Banks' net income has declined this year (by 2.4%). More than two-thirds of the banks have recorded a net release of impairments and provisions this year, although one bank was responsible for more than half of the total. The net release of impairments and provisions amounted to EUR 26 million at system level, compared with the EUR 98.5 million of net impairments and provisions recorded in the same period last year.

The banking system's total capital ratio fell to 18.0% on a consolidated basis in the first quarter of 2021, while the common equity Tier 1 capital ratio declined to 16.5%, driven primarily by an increase in risk-weighted assets at the banks with higher lending activity. The banking system's total capital ratio had declined at the end of last year (driven primarily by the merger of two banks), falling below the euro area average for the first time since 2018, although the CET1 ratio remained above the euro area average.

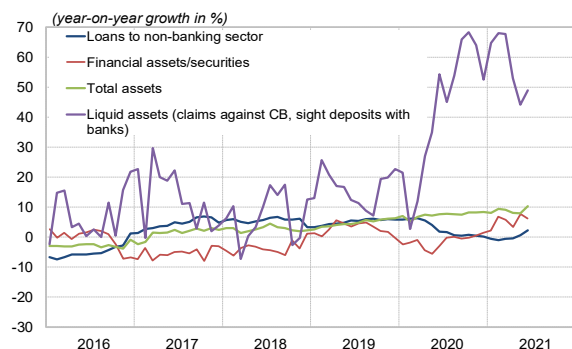
The LCR at system level declined slightly in June, but at 336% it was still well above the regulatory requirement (of 100%). The ratio of the stock of the most liquid assets to the balance sheet total reached 23.2%, another record high, as the majority of the funding obtained in June remained in accounts at the central bank.

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1. KEY TRENDS IN THE BANKING SECTOR

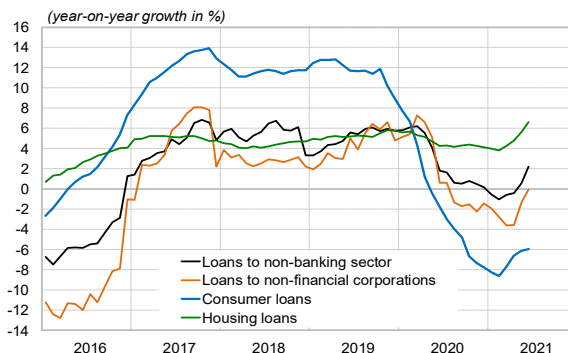
Figure 1.1: Growth in bank investments



Note: The category 'Financial assets/securities' also includes debt securities from the category of loans and receivables.

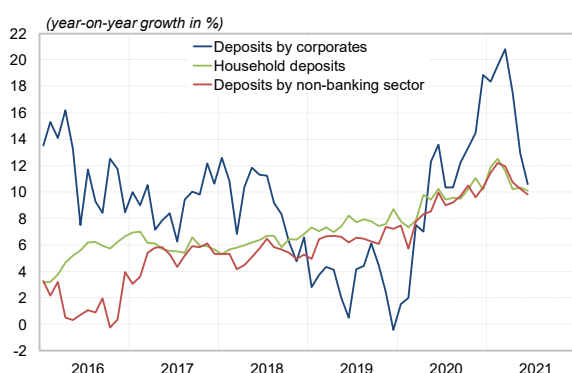
Source: Bank of Slovenia.

Figure 1.2: Loans by sector and loan type



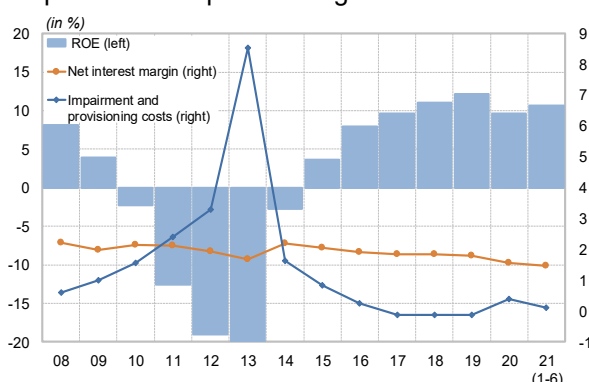
Source: Bank of Slovenia.

Figure 1.3: Deposits by sector



Source: Bank of Slovenia.

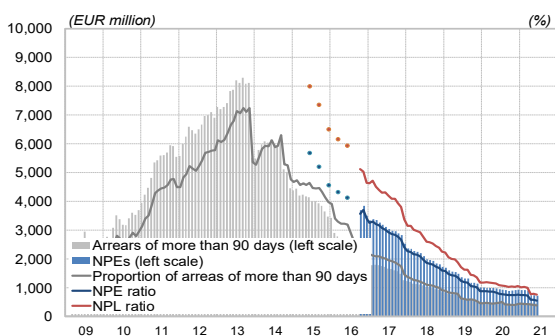
Figure 1.4: ROE, net interest margin, and ratio of impairment and provisioning costs to total assets



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.

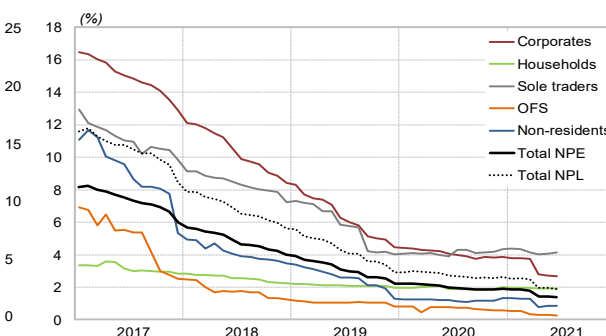
Source: Bank of Slovenia.

Figure 1.5: NPEs, NPLs and claims more than 90 days in arrears, stocks and ratios



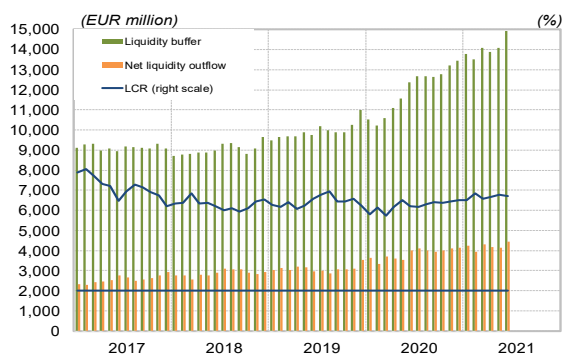
Source: Bank of Slovenia.

Figure 1.6: NPE ratio by client segment



Source: Bank of Slovenia.

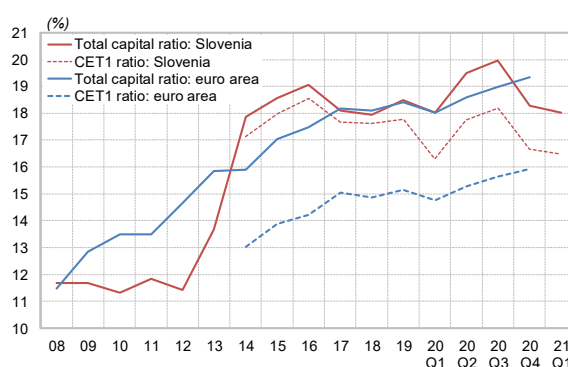
Figure 1.7: Liquidity coverage ratio (LCR)



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

Source: Bank of Slovenia.

Figure 1.8: Capital ratios compared with the euro area, consolidated basis



Source: Bank of Slovenia, ECB (SDW).

2. MAIN FEATURES OF BANKS' PERFORMANCE AND FINANCIAL STATEMENTS¹

Table 2.1: Banking system's assets and liabilities, as at 30th June 2021

EUR million unless stated, growth rates in %	Stock	Breakdown	Stock	Breakdown	Stock	Breakdown	Increase in mio EUR		Growth in June 21, %	
	31.12.2008	(%)	31.12.2020	(%)	30.06.2021	(%)	in June 21	in 2021	monthly	year-on-year
Assets	47,948	100.0	44,651	100.0	47,697	100.0	1413.5	3,046.3	3.1	10.3
Cash in hand, balances at central bank and sight deposits at banks	1,250	2.6	8,825	19.8	11,056	23.2	1269.0	2,230.8	13.0	48.9
Loans to banks at amortised cost (including central bank)	4,101	8.6	1,492	3.3	1,479	3.1	-64.7	-13.5	-4.2	-9.5
domestic banks	2,673	5.6	647	1.4	588	1.2	-34.6	-59.0	-5.6	-11.2
foreign banks	1,428	3.0	845	1.9	891	1.9	-30.1	45.5	-3.3	-8.3
short-term loans to banks	2,056	4.3	271	0.6	246	0.5	-62.6	-24.5	-20.3	-52.5
long-term loans to banks	2,046	4.3	1,222	2.7	1,233	2.6	-2.1	11.0	-0.2	10.6
Loans to non-banking sector*	33,718	70.3	23,561	52.8	23,987	50.3	159.7	426.0	0.7	2.2
of which non-financial corporations	20,260	42.3	8,750	19.6	8,947	18.8	-17.9	197.1	-0.2	-0.1
households	7,558	15.8	10,712	24.0	10,850	22.7	20.0	137.8	0.2	2.9
of which residential			6,760	15.1	7,006	14.7	71.4	245.9	1.0	6.6
consumer			2,591	5.8	2,527	5.3	-11.5	-63.3	-0.5	-6.0
government	506	1.1	1,546	3.5	1,454	3.0	-29.8	-92.7	-2.0	-8.2
other financial institutions	2,829	5.9	1,202	2.7	1,276	2.7	90.8	73.8	7.7	3.1
non-residents	2,515	5.2	1,323	3.0	1,432	3.0	96.9	108.9	7.3	28.0
Other financial assets classed as loans and receivables (at amortised cost)	0	0.0	113	0.3	161	0.3	8.1	47.9	5.3	1.5
Securities / financial assets**	7,323	15.3	8,958	20.1	9,317	19.5	37.3	358.5	0.4	6.2
a) Financial assets held for trading	1,177	2.5	61	0.1	61	0.1	-0.2	0.0	-0.4	-9.4
of which debt securities held for trading	571	1.2	3	0.0	3	0.0	0.0	-0.4	1.3	11.0
... government debt securities held for trading	56	0.1	3	0.0	3	0.0	0.0	-0.4	1.3	11.0
b) Financial assets measured at fair value through P&L not held for trading	0	0.0	92	0.2	87	0.2	2.3	-5.4	2.7	29.9
of which debt securities measured at fair value through P&L not held for trading	0	0.0	3	0.0	3	0.0	0.3	0.3	13.1	0.0
c) Financial assets designated for measurement at fair value through P&L	179	0.4	6	0.0	0	0.0	0.0	-6.1		-100.0
of which debt securities designated for measurement at fair value through P&L	163	0.3	6	0.0	0	0.0	0.0	-6.1		-100.0
... government debt securities designated for measurement at fair value through P&L	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0	0.0
d) Financial assets measured at fair value through other comprehensive income	4,552	9.5	5,818	13.0	5,462	11.5	-25.6	-355.4	-0.5	9.5
of which debt securities measured at fair value through other comprehensive income	4,318	9.0	5,625	12.6	5,265	11.0	-25.8	-359.8	-0.5	10.1
... government debt securities measured at fair value through other comprehensive income	2,875	6.0	3,854	8.6	3,582	7.5	8.9	-271.9	0.3	6.2
e) Debt securities at amortised cost	1,415	3.0	2,981	6.7	3,707	7.8	60.8	725.4	1.7	1.6
of which government debt securities at amortised cost	1,182	2.5	2,314	5.2	2,804	5.9	62.1	489.8	2.3	-1.0
Investments in subsidiaries, joint ventures and associates	627	1.3	903	2.0	927	1.9	0.0	24.7	0.0	-3.0
Other assets	928	1.9	799	1.8	771	1.6	4.2	-28.1	0.5	-6.3
Equity and liabilities	47,948	100.0	44,651	100.0	47,697	100.0	1413.5	3,046.3	3.1	10.3
Financial liabilities measured at amortised cost (deposits)***	41,895	87.4	39,404	88.2	42,338	88.8	1395.0	2,934.2	3.4	12.1
a) Financial liabilities to central bank (Eurosystem)	1,229	2.6	1,380	3.1	2,475	5.2	1079.2	1,095.3	77.3	82.4
b) Liabilities to banks	18,168	37.9	2,378	5.3	2,391	5.0	41.5	13.0	1.8	-8.6
of which to domestic banks	2,065	4.3	799	1.8	783	1.6	-17.1	-16.8	-2.1	-3.7
of which to foreign banks	16,098	33.6	1,579	3.5	1,609	3.4	58.5	29.9	3.8	-10.8
c) Liabilities to non-banking sector (deposits by NBS)	20,883	43.6	34,281	76.8	35,863	75.2	245.2	1,582.0	0.7	9.8
of which to non-financial corporations	3,728	7.8	8,031	18.0	8,092	17.0	-197.8	61.0	-2.4	10.6
households	13,407	28.0	22,437	50.2	23,792	49.9	486.4	1,355.5	2.1	10.1
government	1,879	3.9	948	2.1	823	1.7	-70.3	-124.3	-7.9	-7.8
other financial institutions	1,065	2.2	1,172	2.6	1,311	2.7	23.0	139.1	1.8	5.6
non-residents	475	1.0	1,217	2.7	1,358	2.8	-1.2	141.3	-0.1	17.9
d) Debt securities	1,276	2.7	1,058	2.4	1,184	2.5	1.3	126.4	0.1	63.4
e) Other financial liabilities measured at amortised cost****	1,568	3.3	307	0.7	424	0.9	27.8	117.6	7.0	4.2
Provisions	176	0.4	186	0.4	172	0.4	-2.0	-13.8	-1.1	-8.4
Shareholder equity	4,010	8.4	4,805	10.8	4,973	10.4	17.1	167.9	0.3	-0.8
Other liabilities	1,867	3.9	257	0.6	215	0.5	3.4	-42.0	1.6	-18.9
BALANCE SHEET TOTAL	47,948	100.0	44,651	100.0	47,697	100.0	1413.5	3,046.3	3.1	10.3

Notes: * Loans to non-banking sector not held for trading comprise "Loans and other financial assets at amortised cost" (from A.VI of the "Methodology for compiling the recapitulation of the statement of financial position", the category of "Loans (and other financial assets) designated for measurement at fair value through profit and loss" (from A.III), the category of "Loans (and other financial assets) designated for measurement at fair value through other comprehensive income" (from A.IV) and the category of "Loans (and other financial assets) measured at fair value through other comprehensive income".

** 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.

¹The 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 2.2: Income statement for 2019, 2020 and 2021

	2019	Breakdown	2020	Breakdown	2020	Breakdown	2021	Breakdown	Annual growth, %
(EUR million unless stated)		(%)		(%)	Jan.-Jun	(%)	Jan.-Jun	(%)	Jan.- June 21/ Jan.- June 20
Interest income	790.0		754.0		380.2		371.0		-2.4
Interest expenses	107.3		114.9		55.3		60.8		10.0
Net interest	682.7	54.4	639.1	47.0	324.9	54.4	310.2	52.6	-4.5
Non-interest income	573.4	45.6	721.0	53.0	272.6	45.6	279.9	47.4	2.7
of which net fees and commission	333.8	26.6	329.7	24.2	160.0	26.8	185.7	31.5	16.1
of which net gains/losses on financial assets and liabilities held for trading	12.1	1.0	16.0	1.2	7.0	1.2	11.9	2.0	71.1
Gross income	1,256.1	100.0	1,360.1	100.0	597.5	100.0	590.1	100.0	-1.3
Operating costs	-709.3	-56.5	-718.4	-52.8	-367.2	-61.4	-365.2	-61.9	-0.5
Net income	546.8	43.5	641.6	47.2	230.4	38.6	224.9	38.1	-2.4
Net impairments and provisions	45.7	3.6	-169.6	-12.5	-98.5	-16.5	26.2	4.4	-126.6
Pre-tax profit	592.5	47.2	472.0	34.7	131.9	22.1	251.1	42.6	90.3
Taxes	-62.0		-21.7		-8.9		-24.7		175.6
Net profit	530.5		450.3		123.0		226.4		84.1

Source: Bank of Slovenia.

Table 2.3: Selected performance indicators

								2020	2021	Jun-20	Jun-21
in %	2014	2015	2016	2017	2018	2019	2020	Jan.-Jun.	Jan.-Jun.	(last 12 mon.)	(last 12 mon.)
Profitability											
Financial intermediation margin*	3.10	3.05	3.05	2.88	3.01	3.13	3.16	2.87	2.61	2.77	3.01
ROA	-0.27	0.42	0.99	1.19	1.39	1.48	1.10	0.63	1.11	0.78	1.32
ROE	-2.69	3.63	7.96	9.58	11.07	12.16	9.57	5.40	10.63	6.52	12.07
Interest margin on interest-bearing assets	2.18	2.06	1.91	1.83	1.84	1.79	1.57	1.65	1.44	1.71	1.47
Net non-interest income / operating costs	58.05	60.05	68.53	62.67	71.93	80.84	100.35	74.24	76.64	64.76	101.64
Operating costs											
Labour costs / average assets	0.92	0.97	1.01	1.02	1.02	1.00	0.90	0.92	0.85	0.96	0.86
Other costs / average assets	0.81	0.84	0.80	0.78	0.73	0.77	0.77	0.82	0.75	0.82	0.73
Asset quality											
Impairments of financial assets at amortised cost / gross assets	8.98	7.84	5.38	4.09	2.64	1.53	1.59	1.63	1.30	/	/

* Gross income / average assets

Source: Bank of Slovenia.

3. BANKS INTEREST RATES

Table 3.1: Comparison of interest rates on new variable-rate loans in Slovenia with those across the euro area, in percentages

	ECB interest rate	Loans								Household deposits			
		Households				Corporates				up to 1 year		over 1 year	
		Housing EMU	SLO	Consumer EMU	SLO	up to EUR 1m EMU	SLO	over EUR 1m EMU	SLO	EMU	SLO	EMU	SLO
Dec-12	0.75	2.9	2.9	5.2	4.9	3.8	5.8	2.3	4.9	2.7	2.2	2.4	4.0
Dec-13	0.25	2.8	3.3	5.5	5.1	3.8	5.5	2.3	4.5	1.6	1.5	1.8	2.8
Dec-14	0.05	2.4	2.9	5.1	4.8	3.1	4.5	1.8	3.4	1.0	0.7	1.2	1.4
Dec-15	0.05	2.0	2.2	4.8	4.2	2.6	2.9	1.6	2.2	0.7	0.3	0.8	0.7
Dec-16	0.00	1.8	2.0	4.7	4.2	2.3	2.5	1.4	2.6	0.4	0.2	0.5	0.5
Dec-17	0.00	1.7	2.0	4.5	4.4	2.1	2.4	1.3	2.0	0.3	0.1	0.5	0.5
Dec-18	0.00	1.6	1.9	4.9	4.6	2.0	2.2	1.3	1.8	0.3	0.2	0.5	0.6
Dec-19	0.00	1.5	1.8	5.4	4.6	1.9	2.2	1.2	1.5	0.2	0.2	0.5	0.3
Jan-20	0.00	1.5	1.8	5.6	4.7	2.0	2.3	1.1	1.3	0.3	0.1	0.5	0.3
Feb-20	0.00	1.4	1.8	5.5	4.6	1.9	2.4	1.1	1.4	0.3	0.0	0.5	0.3
Mar-20	0.00	1.4	1.8	5.5	4.5	1.8	2.3	1.1	1.4	0.3	0.2	0.4	0.3
Apr-20	0.00	1.3	2.0	3.6	4.4	1.4	2.7	1.2	2.0	0.2	0.2	0.5	0.2
May-20	0.00	1.5	2.0	4.1	4.4	1.4	2.4	1.2	1.9	0.2	0.2	0.5	0.3
Jun-20	0.00	1.4	1.9	4.4	4.6	1.6	2.3	1.2	1.5	0.2	0.2	0.5	0.3
Jul-20	0.00	1.4	1.8	4.7	4.6	1.7	2.3	1.2	1.9	0.2	0.2	0.5	0.3
Aug-20	0.00	1.4	1.7	5.3	4.7	1.7	2.2	1.3	2.4	0.2	0.2	0.5	0.3
Sep-20	0.00	1.4	1.7	5.1	4.7	1.8	2.2	1.2	2.0	0.2	0.1	0.5	0.3
Oct-20	0.00	1.4	1.7	5.1	4.6	1.8	2.3	1.3	1.6	0.2	0.1	0.5	0.3
Nov-20	0.00	1.4	1.7	5.0	4.6	1.8	2.4	1.2	1.8	0.2	0.2	0.5	0.3
Dec-20	0.00	1.3	1.8	4.9	4.5	1.8	2.3	1.3	1.8	0.2	0.1	0.5	0.3
Jan-21	0.00	1.4	1.7	4.8	4.7	1.9	2.3	1.2	1.3	0.2	0.1	0.5	0.2
Feb-21	0.00	1.3	1.7	5.0	4.7	1.8	2.2	1.2	1.7	0.2	0.1	0.5	0.2
Mar-21	0.00	1.3	1.6	4.9	4.6	1.8	2.2	1.0	1.6	0.2	0.1	0.5	0.2
Apr-21	0.00	1.3	1.6	5.1	4.5	1.8	2.4	1.3	1.8	0.2	0.1	0.5	0.3
May-21	0.00	1.3	1.6	5.2	4.5	1.8	2.2	1.2	2.1	0.2	0.1	0.5	0.2
Jun-21	0.00	1.3	1.5	5.2	4.6	1.8	2.0	1.2	1.4	0.1	0.1	0.5	0.2

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

	Loans							
	Households				Corporates			
	Housing EMU	SLO	Consumer EMU	SLO	up to EUR 1m EMU	SLO	over EUR 1m EMU	SLO
Dec-12	3.3	5.5	6.8	7.2	3.7	6.9	3.0	5.3
Dec-13	3.2	6.4	6.8	7.2	3.6	5.5	2.9	4.6
Dec-14	2.6	4.4	6.2	6.8	2.9	5.4	2.1	2.9
Dec-15	2.4	3.2	5.9	5.5	2.5	3.8	1.9	3.0
Dec-16	1.8	2.6	5.5	6.0	2.0	3.2	1.6	2.2
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
Jan-20	1.4	2.7	5.7	6.2	1.8	3.1	1.3	1.0
Feb-20	1.4	2.6	5.6	6.1	1.8	3.8	1.3	1.4
Mar-20	1.4	2.6	5.5	6.1	1.7	3.0	1.2	1.3
Apr-20	1.4	2.8	5.5	6.1	1.6	2.9	1.3	2.9
May-20	1.4	2.6	5.3	6.1	1.6	2.8	1.3	1.8
Jun-20	1.4	2.5	5.1	6.1	1.7	2.8	1.4	1.2
Jul-20	1.4	2.4	5.3	6.1	1.7	3.5	1.4	2.3
Aug-20	1.4	2.3	5.4	6.1	1.7	2.9	1.2	1.9
Sep-20	1.4	2.3	5.3	6.0	1.7	3.2	1.3	1.2
Oct-20	1.4	2.2	5.3	6.1	1.7	3.4	1.4	1.4
Nov-20	1.4	2.2	5.3	6.0	1.7	3.0	1.3	1.5
Dec-20	1.3	2.2	5.1	6.0	1.7	3.3	1.3	1.7
Jan-21	1.4	2.1	5.3	6.1	1.7	3.1	1.3	1.7
Feb-21	1.3	2.1	5.3	6.1	1.7	3.4	1.2	1.8
Mar-21	1.3	2.0	5.1	6.0	1.7	2.6	1.2	1.1
Apr-21	1.3	1.9	5.2	5.9	1.7	2.6	1.4	1.6
May-21	1.3	1.9	5.3	6.0	1.7	2.6	1.3	1.2
Jun-21	1.3	1.8	5.2	6.0	1.8	2.7	1.3	1.0

Source: Bank of Slovenia, ECB.

4. QUALITY OF THE BANKING SYSTEM'S PORTFOLIO

Table 4.1:¹ Non-performing exposures by client segment

	Exposures		Non-performing exposures (NPEs)					
	amount, EUR million	breakdown, %	amount, EUR million			ratio, %		
	Jun.21	Jun.21	Dec.19	Dec.20	Jun.21	Dec.19	Dec.20	Jun.21
NFCs	14,762	28.1	636	552	394	4.5	3.9	2.7
- large NFCs	7,413	14.1	261	224	92	3.5	3.1	1.2
- SME	7,285	13.9	374	328	302	5.5	4.6	4.1
OFIs	1,470	2.8	11	8	4	0.8	0.6	0.3
Households	12,389	23.6	247	255	254	2.1	2.1	2.0
sole traders	693	1.3	28	30	29	4.0	4.3	4.1
individuals	11,696	22.3	219	225	225	2.0	2.0	1.9
- consumer loans	2,582	4.9	71	84	87	2.5	3.2	3.4
- housing loans	6,874	13.1	123	115	112	1.9	1.7	1.6
- other	2,240	4.3	24	25	26	1.3	1.3	1.2
Non-residents	8,499	16.2	99	106	73	1.3	1.3	0.9
Government	5,185	9.9	12	8	1	0.2	0.2	0.0
Banks and savings banks	888	1.7	0	0	0	0.0	0.0	0.0
Central bank	9,293	17.7	0	0	0	0.0	0.0	0.0
Total	52,486	100.0	1,006	929	724	2.2	1.9	1.4

Table 4.2: Non-performing exposures to non-financial corporations by sector

	Exposures		Non-performing exposures (NPEs)				NPE ratio			
	EUR million	breakdown, %	EUR million				(%)			
	Jun.21	Jun.21	Dec.19	Dec.20	May.21	Jun.21	Dec.1	Dec.20	May.21	Jun.21
Agriculture, forestry, fishing, mining	105	0.7	3	3	3	2	2.2	3.0	2.6	2.3
Manufacturing	4,015	27.2	114	94	87	83	2.8	2.4	2.2	2.1
Electricity, gas, water, remediation	1,435	9.7	8	9	10	10	0.6	0.6	0.7	0.7
Construction	1,388	9.4	84	60	50	49	7.3	4.8	3.6	3.5
Wholesale and retail trade	2,622	17.8	229	209	80	79	9.0	8.1	3.1	3.0
Transportation and storage	1,597	10.8	20	25	22	25	1.2	1.5	1.4	1.6
Accommodation and food service	604	4.1	40	61	69	70	8.1	10.0	11.3	11.6
Information and communication	665	4.5	6	5	4	5	0.9	0.9	0.8	0.7
Financial and insurance activities	74	0.5	0	0	0	0	0.7	0.0	0.2	0.2
Real estate activities	587	4.0	46	24	20	18	8.0	4.1	3.3	3.1
Professional, scientific and technical	1,420	9.6	65	50	43	40	4.9	3.7	3.0	2.8
Education, health, public admin.	140	0.9	13	5	5	5	8.9	3.8	3.4	3.3
Arts, recreation and entertainment	110	0.7	8	8	7	7	6.6	7.2	6.2	6.1
Total	14,762	100.0	636	552	399	394	4.5	3.9	2.7	2.7

Table 4.3:¹ Exposures by credit risk stages by client segment

	Share in %									Exposure to stage 2		
	S1			S2			S3			amount, EUR million		
	Dec 19	Dec 20	Jun 21	Dec 19	Dec 20	Jun 21	Dec 19	Dec 20	Jun 21	Dec 19	Dec 20	Jun 21
NFCs	89.5	84.7	86.7	6.9	12.3	10.7	3.6	3.0	2.6	976	1,743	1,575
- large NFCs	92.3	88.4	90.6	5.7	10.0	8.2	1.9	1.5	1.2	423	718	608
- SME	86.1	80.9	82.7	8.3	14.6	13.3	5.5	4.6	4.1	553	1,026	967
OFIs	98.8	99.2	99.5	0.4	0.3	0.2	0.8	0.6	0.3	5	4	3
Households	91.8	89.4	89.7	6.1	8.5	8.1	2.1	2.1	2.2	720	1,010	1,007
sole traders	86.3	84.3	83.8	9.7	11.3	12.1	4.0	4.3	4.1	67	78	84
individuals	92.1	89.7	90.0	5.9	8.3	7.9	2.0	2.0	2.1	653	932	924
- consumer loans	92.9	89.6	88.4	4.6	7.2	7.8	2.5	3.2	3.7	129	189	203
- housing loans	90.9	88.3	89.2	7.2	10.0	9.0	1.9	1.7	1.8	455	660	619
- other	95.1	94.6	94.3	3.6	4.1	4.5	1.3	1.3	1.2	69	83	102
Non-residents	96.4	94.5	95.8	2.7	4.6	3.3	0.9	1.0	0.9	207	366	280
Government	99.3	99.2	99.6	0.4	0.6	0.4	0.2	0.2	0.0	21	33	19
Total	93.9	91.9	93.1	4.3	6.5	5.5	1.9	1.6	1.4	1,931	3,166	2,889

¹ The 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).

Source: Bank of Slovenia.

Table 4.4: Exposures by credit risk stages by sector

	Share in %									Exposure to stage 2		
	S1			S2			S3			amount, EUR million		
	Dec 19	Dec 20	Jun 21	Dec 19	Dec 20	Jun 21	Dec 19	Dec 20	Jun 21	Dec 19	Dec 20	Jun 21
Agriculture, forestry, fishing, mining	90.6	83.4	85.3	7.2	13.5	12.4	2.2	3.0	2.3	8	15	13
Manufacturing	87.9	80.5	84.2	9.3	17.1	13.8	2.8	2.4	2.1	374	680	553
Electricity, gas, water, remediation	94.1	96.1	97.1	5.2	3.3	2.2	0.6	0.6	0.7	68	45	31
Construction	86.2	84.5	88.4	6.7	10.8	8.1	7.2	4.7	3.5	77	137	113
Wholesale and retail trade	91.2	88.0	89.1	4.4	8.2	7.9	4.5	3.8	3.0	106	201	207
Transportation and storage	92.7	93.8	92.8	6.1	4.7	5.6	1.2	1.5	1.6	106	77	90
Accommodation and food service	84.3	43.5	37.5	8.4	47.2	51.5	7.3	9.3	11.0	41	285	309
Information and communication	95.9	92.1	97.7	3.2	7.0	1.6	0.9	0.9	0.7	21	39	11
Financial and insurance activities	78.5	99.1	95.9	20.7	0.8	3.9	0.7	0.0	0.2	13	1	3
Real estate activities	82.7	86.3	87.1	9.3	9.6	9.8	8.0	4.1	3.1	54	56	57
Professional, scientific and technical	89.5	85.6	88.8	5.7	10.7	8.4	4.9	3.7	2.8	75	144	119
Education, health, public admin.	82.6	85.1	86.3	8.5	11.1	10.3	8.9	3.8	3.3	12	15	14
Arts, recreation and entertainment	76.4	47.2	43.3	17.1	45.6	50.7	6.6	7.2	6.1	19	49	56
Total	89.5	84.7	86.7	6.9	12.3	10.7	3.6	3.0	2.6	976	1,743	1,575

Source: Bank of Slovenia.

5. LEASING COMPANIES' PERFORMANCE

Table 5.1: 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
2013	152.6	9.6	2.6	1.0	165.9	346.4	373.7	1.2	3.6	724.9
2014	213.8	4.4	22.2	0.4	240.8	356.5	416.7	2.3	3.4	779.0
2015	39.5	3.9	1.3	0.3	45.0	407.2	444.1	1.8	5.8	858.9
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 mar.	1.3	0.1	0.1		1.5	111.6	126.5	0.1	0.1	238.4
jun.	0.9	0.0	0.2		1.1	78.1	118.1	1.7	0.2	198.0
sep.	2.1	0.1			2.2	99.0	139.6	0.6	0.3	239.5
dec.	1.9	0.1	0.0		2.0	102.5	81.1	0.5	0.1	184.2
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

Source: Bank of Slovenia.

Table 5.2: 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
2013	1,342.9	120.0	158.2	1.7	1,622.9	781.9	936.7	10.7	55.0	1,784.3
2014	1,087.3	97.6	118.7	1.7	1,305.5	745.2	945.1	7.2	47.8	1,745.3
2015	899.4	79.2	96.7	2.0	1,077.3	712.7	963.8	5.6	50.0	1,732.0
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
2020 mar.	161.7	26.7	17.3	0.6	206.3	904.1	1,171.2	12.6	7.2	2,095.1
jun.	152.2	25.8	18.1	0.4	196.5	877.5	1,178.9	12.8	5.7	2,075.0
sep.	149.9	25.5	15.5	0.3	191.1	865.0	1,202.3	12.7	5.7	2,085.7
dec.	141.8	22.2	12.9	0.1	176.9	847.3	1,173.5	11.9	1.8	2,034.5
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

Source: Bank of Slovenia.

Table 5.3: 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
2013	125.7	100.4	296.8	12.3	299.6	15.8	2.8	37.4	724.9	165.9	890.8
2014	124.9	50.0	339.0	77.1	314.6	74.9	0.6	38.8	779.0	240.8	1,019.8
2015	151.1	13.7	350.3	9.6	353.3	12.0	4.3	9.7	858.9	45.0	903.9
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
2020 mar.	42.2	0.1	84.9	0.3	110.8	0.0	0.4	1.1	238.4	1.5	239.8
jun.	18.2	0.0	75.8	0.0	104.0			1.1	198.0	1.1	199.1
sep.	34.7	0.1	84.6	0.0	120.1	0.0	0.1	2.1	239.5	2.2	241.7
dec.	29.0	0.2	73.7	0.0	81.4	0.0	0.0	1.7	184.2	2.0	186.2
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

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
2013	353.2	358.2	1,124.7	471.0	268.8	476.1	37.6	317.5	1,784.3	1,622.9	3,407.2
2014	316.3	215.2	1,125.7	519.8	288.5	365.8	14.8	204.7	1,745.3	1,305.5	3,050.7
2015	305.0	172.3	1,099.0	504.2	315.7	295.7	12.3	105.1	1,732.0	1,077.3	2,809.3
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
2020 mar.	218.7	72.3	1,418.0	58.6	457.5	53.1	0.9	22.4	2,095.1	206.3	2,301.4
jun.	197.8	72.6	1,411.7	56.4	464.8	46.3	0.6	21.2	2,075.0	196.5	2,271.5
sep.	192.9	70.8	1,424.1	49.8	468.1	50.0	0.6	20.6	2,085.7	191.1	2,276.9
dec.	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 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

Table 5.4: 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
2013	6.2	53.5	6.5	106.7	637.2	14.0	56.2	8.8	3.5	344.6	64.8	41.0	1,342.9
2014	5.6	39.3	2.8	102.3	462.6	13.5	40.5	7.5	6.3	308.7	60.7	37.6	1,087.3
2015	5.5	33.8	7.4	86.1	399.7	11.2	35.7	7.2	1.8	242.2	43.3	25.6	899.4
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
2020 mar.	0.0	11.2	0.8	4.4	73.4	4.7	8.1	2.9	2.2	12.6	28.0	13.4	161.7
jun.		11.0	0.7	4.3	67.6	4.4	8.0	2.8	2.1	12.6	27.0	11.8	152.2
sep.		10.7	0.6	4.4	66.5	6.0	6.2	2.6	2.0	12.1	26.5	12.3	149.9
dec.		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 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

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
2013	9.4	148.4	51.6	77.8	153.8	152.3	29.9	20.9	6.0	9.9	77.1	44.7	781.8
2014	10.1	132.4	41.9	75.5	146.0	163.5	34.4	22.9	3.6	9.4	68.0	37.6	745.2
2015	9.5	113.2	38.8	71.0	145.9	162.8	43.4	13.4	3.6	6.2	70.5	34.4	712.7
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
2020 mar.	12.6	127.9	18.0	99.2	175.1	275.9	19.6	18.8	5.1	6.2	116.1	29.5	904.0
jun.	11.9	126.3	18.0	102.0	163.4	265.7	18.5	18.1	5.0	6.0	113.2	29.3	877.5
sep.	11.6	124.9	17.6	100.4	164.3	255.7	17.8	18.5	4.5	6.6	114.0	28.9	865.0
dec.	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 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

Source: Bank of Slovenia.

Table 5.5: Arrears in leasing business with non-financial corporations by type of leasing and sector

Real estate leasing business, %														Overall (all leasing)
	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Overall	
2013	85.3	10.3	0.0	15.7	2.8	0.4	15.7	4.3	9.2	2.2	13.3	6.0	5.5	9.5
2014	93.7	17.2	0.0	42.9	5.2	3.5	21.2	4.9	5.3	4.2	20.4	7.4	10.8	13.1
2015	95.2	14.5	4.3	45.8	5.5	7.1	23.9	5.6	3.9	8.9	23.1	13.5	13.0	13.5
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
2020 mar.	0.0	11.7	0.0	22.4	22.0	2.6	26.9	0.0	2.0	33.1	75.3	1.3	28.6	7.6
jun.		12.1	0.0	23.0	23.9	2.8	27.7	0.0	2.0	33.9	76.0	1.5	30.1	7.7
sep.		12.6	0.0	27.7	23.0	1.5	35.4	0.0	2.1	34.6	77.3	0.2	29.9	7.7
dec.		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 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

Equipment leasing business, %														Overall (all leasing)
	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Overall	
2013	18.6	11.7	12.4	46.7	11.9	9.9	21.3	3.0	13.2	26.6	19.5	17.9	16.5	9.5
2014	15.0	13.8	15.8	43.6	12.4	7.5	21.4	2.3	31.1	33.4	23.7	9.7	16.3	13.1
2015	15.0	10.7	13.4	39.0	11.6	5.3	18.4	7.2	32.6	42.2	19.2	9.5	14.3	13.5
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
2020 mar.	4.2	5.6	6.0	4.2	2.6	4.8	2.1	5.6	0.4	1.4	0.7	4.6	3.8	7.6
jun.	4.3	5.3	6.0	3.9	2.7	5.0	2.3	5.9	0.5	1.4	0.7	4.6	3.8	7.7
sep.	4.4	5.2	6.2	4.0	2.7	5.1	2.8	5.7	0.5	1.3	0.7	4.7	3.8	7.7
dec.	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 mar.	4.4	5.5	6.4	3.7	2.7	5.2	7.8	5.9	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	5.5	0.5	2.4	0.5	4.4	3.8	7.7

Table 5.6: Confiscated contract items by type and type of transaction and sale of seized items

Confiscated contract items (new leasing business) in million EUR										Total
	Finance leases		Operating leases		Loans		Total			
	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment		
2013	17.7	5.9	2.6	2.1	0.0	0.0	20.3	7.9	28.2	
2014	8.7	4.4	0.0	1.1	0.0	0.0	8.7	5.5	14.2	
2015	10.3	7.0	0.0	0.8	0.0	0.0	10.3	7.9	18.2	
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	
2020 mar.	0.0	0.9	0.0	0.3	0.0	0.0	0.0	1.2	1.2	
jun.	0.0	2.2	0.0	0.9	0.0	0.0	0.0	3.1	3.1	
sep.	0.0	1.9	0.0	0.4	0.0	0.0	0.0	2.3	2.3	
dec.	0.0	0.9	0.0	0.5	0.0	0.0	0.0	1.4	1.4	
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	

Confiscated contract items (stock of leasing business) in million EUR										Total
	Finance leases		Operating leases		Loans		Total			
	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment		
2013	141.5	9.0	7.2	0.8	1.5	0.0	150.2	9.8	160.0	
2014	118.0	8.2	4.6	0.7	0.0	0.0	122.5	8.9	131.4	
2015	94.4	7.2	4.6	0.6	0.0	0.0	99.0	7.8	106.8	
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	
2020 mar.	29.9	4.4	0.0	0.4	0.0	0.1	29.9	4.9	34.7	
jun.	29.2	6.7	0.0	0.9	0.0	0.1	29.2	7.7	36.9	
sep.	29.8	5.5	0.0	0.4	0.0	0.1	29.8	6.0	35.8	
dec.	28.0	5.1	0.0	0.6	0.0	0.1	28.0	5.7	33.7	
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	

Source: Bank of Slovenia.

Sale of seized items (million EUR)			
	Real estate	Equipment	Total
2013	4.5	4.1	8.6
2014	12.4	6.2	18.6
2015	2.3	7.9	10.2
2016	6.0	4.1	10.2
2017	2.6	3.0	5.6
2018	1.0	2.3	3.3
2019	0.1	3.7	3.8
2020	2.6	7.8	10.5
2020 mar.	0.2	1.2	1.4
jun.	0.0	1.3	1.3
sep.	2.5	3.7	6.1
dec.	0.0	1.7	1.7
2021 mar.	0.0	2.2	2.2
jun.	0.0	1.9	1.9

Source: Bank of Slovenia.

Table 5.7: Leasing companies' performance and funding

								Growth, %					
	2016	2017	2018	2019	2020	Q2 2021	2021	2016	2017	2018	2019	2020	Q2 2021
Total assets, EUR million	2,675	2,809	2,711	2,548	2,377	2,436		-22.7	5.0	-3.5	-6.0	-6.7	0.0
Shareholder equity, EUR million	400	479	527	551	439	458		38.9	19.7	10.0	4.6	-20.3	8.1
Net profit, EUR million	51	82	88	124	44	19		0.9	62.1	6.8	41.4	-64.3	-27.1
ROA, %	1.9	2.9	3.1	4.6	1.8	3.0							
ROE, %	12.7	17.2	17.2	22.3	9.4	15.4							
Financial and operating liabilities, EUR million	2,189	2,259	2,133	1,947	1,895	1,923		-28.5	3.2	-5.6	-8.7	-2.6	-2.0
liabilities to banks and undertakings in group / total assets, %	82	80	79	76	80	79							
Investment property	567	389	362	69	39	43		-31.0	-31.5	-7.0	-80.8	-43.8	-5.4
investment property / assets, %	21	14	13	3	2	2							
Finance expenses from impairments and write-offs, EUR million	61	54	43	34	45	19		-45.5	-11.4	-21.4	-20.2	32.7	1.4

Source: Bank of Slovenia.

6. LOANS UNDER MORATORIA AND NEWLY APPROVED LOANS AS A RESULT OF THE COVID-19 EPIDEMIC

Table 6.1: Loans as at 30 June 2021 by sector

	Total loans						
	Of which: Loans under moratoria			Of which: Loans under legislative moratoria		Of which: Loans under bilaterally agreed moratoria	
	(EUR million)	(EUR million)	in % of total loans	(EUR million)	in % of total loans	(EUR million)	in % of total loans
	(1)	(2)	(3) = (2) / (1)	(4)	(5) = (4) / (1)	(6)	(7) = (6) / (1)
Central banks and credit institutions	12,100	0	0.0	0	0.0	0	0.0
Other financial organizations	1,698	9	0.6	9	0.6	0	0.0
Government	1,496	1	0.0	1	0.0	0	0.0
Non-financial corporations	10,345	1,902	18.4	1,562	15.1	341	3.3
large companies	4,355	676	15.5	639	14.7	37	0.9
micro, small and medium-sized companies	5,990	1,226	20.5	923	15.4	303	5.1
Households	11,178	582	5.2	542	4.9	40	0.4
sole traders	599	95	15.9	73	12.1	23	3.8
other households	10,579	487	4.6	470	4.4	17	0.2
Total	36,817	2,495	6.8	2,114	5.7	380	1.0

Note: Balance sheet exposures of banks, savings banks and branches are shown. They also include loans granted to foreigners. Loans under moratoria are loans in which banks have granted borrowers a deferral of payment of obligations under a credit agreement, regardless of whether the moratorium has already expired or not.

Source: Bank of Slovenia.

Table 6.2: Loans to non-financial corporations as at 30 June 2021 by activity

	Total loans								
	Of which: Loans under moratoria				Of which: Newly approved loans as a result of the Covid-19 epidemic				
					Of which: Loans under legislative moratoria		Of which: Loans under bilaterally agreed moratoria		
			in % of total loans			in % of total loans			in % of total loans
	(EUR million)	(EUR million)		(EUR million)		(EUR million)		(EUR million)	
	(1)	(2)	(3) = (2) / (1)	(4)	(5) = (4) / (1)	(6)	(7) = (6) / (1)	(8)	(9) = (8) / (1)
Agriculture, forestry and fishing	52	4	7.1	3	6.2	0	0.9	1	1.5
Mining and quarrying	79	12	15.0	3	4.3	9	10.7	0	0.1
Manufacturing	2,954	676	22.9	623	21.1	53	1.8	116	3.9
Electricity, gas, remediation	706	1	0.1	1	0.1	0	0.0	0	0.0
Water supply	113	15	12.9	12	10.4	3	2.5	0	0.3
Construction	524	71	13.5	34	6.5	37	7.0	11	2.1
Wholesale and retail trade	1,531	172	11.3	144	9.4	28	1.8	36	2.4
Transport and storage	1,269	108	8.5	93	7.4	14	1.1	11	0.8
Accommodation and food service	576	351	60.9	310	53.8	41	7.1	34	5.9
Information and communication	495	36	7.3	29	5.9	7	1.4	5	1.0
Financial and insurance activities	144	0	0.3	0	0.1	0	0.2	0	0.0
Real estate activities	715	204	28.6	125	17.5	79	11.1	0	0.0
Professional, scientific and tech.	722	59	8.2	55	7.6	5	0.6	8	1.1
Administrative and support service	152	39	26.0	21	13.5	19	12.4	10	6.5
Public admini., defence, soc. sec.	1	1	70.0	1	70.0	0	0.0	0	0.0
Education	23	12	52.4	5	21.4	7	31.0	0	0.2
Health and social security	153	56	36.4	46	30.2	9	6.2	1	0.5
Arts, entertainment and recreation	119	79	66.3	50	42.3	29	24.0	1	1.2
Other services	18	7	38.9	7	37.2	0	1.7	1	3.2
Total	10,345	1,902	18.4	1,562	15.1	341	3.3	235	2.3

Note: Balance sheet exposures of banks, savings banks and branches are shown. They also include loans granted to foreigners. Loans under moratoria are loans in which banks have granted borrowers a deferral of payment of obligations under a credit agreement, regardless of whether the moratorium has already expired or not.

Source: Bank of Slovenia.

Table 6.3: Loans by moratoria according to the maturity of the deferral as at 30 June 2021 by activity

	Loans under legislative moratoria								Loans under bilaterally agreed moratoria									
	Of which: expired moratoria				Of which: active moratoria				Of which: expired moratoria				Of which: active moratoria					
	in mio EUR	in mio EUR	in % of 'loans under legislative moratoria	in mio EUR	in % of 'loans under legislative moratoria	Of which: Residual maturity of moratoria up to 3 months	Of which: Residual maturity of moratoria 3 - 6 months	Of which: Residual maturity of moratoria 6 - 9 months	Of which: Residual maturity of moratoria above 9 months	in mio EUR	in mio EUR	in % of 'loans under bilaterally agreed moratoria	in mio EUR	in % of 'loans under bilaterally agreed moratoria	Of which: Residual maturity of moratoria up to 3 months	Of which: Residual maturity of moratoria 3 - 6 months	Of which: Residual maturity of moratoria 6 - 9 months	Of which: Residual maturity of moratoria above 9 months
	(1)	(2)	(3) = (2) / (1)	(4)	(5) = (4) / (1)	(6)	(7)	(8)	(9)	(10)	(11)	(12) = (11) / (10)	(13)	(14) = (13) / (10)	(15)	(16)	(17)	(18)
Agriculture, forestry and fishing	3	3	83.5	1	16.5	1	0	0	0	0	0	100	0	0.0	0	0	0	0
Mining and quarrying	3	3	100.0	0	0.0	0	0	0	0	9	9	100	0	0.0	0	0	0	0
Manufacturing	623	520	83.5	103	16.5	28	64	11	0	53	47	90	6	10.5	3	2	0	1
Electricity, gas, remediation	1	1	94.5	0	5.5	0	0	0	0	0	0	0	0	0.0	0	0	0	0
Water supply	12	12	98.3	0	1.7	0	0	0	0	3	2	86	0	13.8	0	0	0	0
Construction	34	32	94.4	2	5.6	1	1	0	0	37	27	74	9	25.6	9	0	0	0
Wholesale and retail trade	144	129	89.3	15	10.7	5	9	1	0	28	23	83	5	17.4	0	2	2	0
Transport and storage	93	82	88.3	11	11.7	3	6	2	0	14	14	97	0	3.2	0	0	0	0
Accommodation and food service	310	246	79.5	63	20.5	46	13	5	0	41	11	28	30	72.0	7	4	8	11
Information and communication	29	28	96.2	1	3.8	0	1	0	0	7	5	70	2	30.0	2	0	0	0
Financial and insurance activities	0	0	100.0	0	0.0	0	0	0	0	0	0	100	0	0.0	0	0	0	0
Real estate activities	125	118	94.7	7	5.3	5	2	0	0	79	77	97	3	3.4	2	0	0	0
Professional, scientific and tech.	55	46	83.5	9	16.5	0	9	0	0	5	4	96	0	4.5	0	0	0	0
Administrative and support service	21	13	61.0	8	39.0	1	7	0	0	19	14	72	5	27.5	2	3	0	0
Public admini., defence, soc. sec.	1	1	100.0	0	0.0	0	0	0	0	0	0	0	0	0.0	0	0	0	0
Education	5	5	98.8	0	1.2	0	0	0	0	7	7	100	0	0.0	0	0	0	0
Health and social security	46	23	50.3	23	49.7	0	23	0	0	9	9	100	0	0.3	0	0	0	0
Arts, entertainment and recreation	50	19	38.2	31	61.8	0	29	2	0	29	27	94	2	5.9	1	0	0	0
Other services	7	6	96.1	0	3.9	0	0	0	0	0	0	68	0	32.0	0	0	0	0
Total	1,562	1,288	82.4	274	17.6	91	162	21	0	341	278	82	62	18.3	27	12	11	12

Note: Loans include on-balance sheet exposures of banks, savings banks and branches of Member State banks. They include loans to non-residents.

Source: Bank of Slovenia.