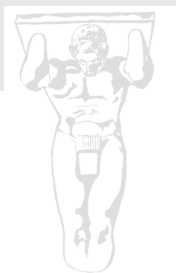


**BANKA
SLOVENIJE**

**BANK OF SLOVENIA
EUROSYSTEM**



MONTHLY REPORT ON BANK PERFORMANCE



NOVEMBER 2019

COMMENTARY IN BRIEF

Bank profitability during the first three quarters of 2019 was better than in the previous year. Lending to the non-banking sector increased, consumer loans recorded particularly notable growth. The quality of the credit portfolio improved. The largest increase on the funding side was recorded by household deposits.

Year-on-year growth in the banking system's balance sheet total increased in 2019, reaching 5.3% by September. The largest increase on the investment side of the balance sheet was in loans to the non-banking sector, year-on-year growth in which stood at 6.1% in September. Year-on-year growth in corporate loans stood at 6.3%, after they increased in June, driven by large transactions at individual banks. Year-on-year growth in consumer loans stood at 11.4% in September, while growth in housing loans remained at 5.1%. Year-on-year growth in investments in securities stood at 3.5% in September, as the proportion of bank assets that they account for at system level passed 22%.

NPEs in the banking system declined sharply in September as a result of large write-offs at one bank. The stock of NPEs declined by EUR 146 million to EUR 1,171 million, taking the NPE ratio to 2.6%. The majority of the reduction in NPEs came in the corporate segment, where the NPE ratio declined to 5.1%, and in the non-residents segment, where it declined to 2.1%. The stock of NPEs and the NPE ratio in the household segment remained low: the latter stood at 2.6% for consumer loans, and 2.1% for housing loans.

Deposits by the non-banking sector were up 6.3% in year-on-year terms in September, thereby outpacing growth in the balance sheet total. Household deposits accounted for the vast majority of the increase in deposits by the non-banking sector over the first three quarters of the year (EUR 1 billion out of EUR 1.2 billion).

Pre-tax profit during the first nine months of the year amounted to EUR 524 million, up almost a quarter on the same period of the previous year. This was largely attributable to an increase in non-interest income, which in the first half of the year was up 27% on the previous year, primarily as a result of one-off developments at certain large banks. Growth in net interest income has slowed in recent months, and reached 1.7% in September, similar to the net interest margin, which stood at 1.81% (calculated over the preceding 12 months). At the level of the banking system the net release of impairments and provisions still prevailed with EUR 62 million.

The total capital ratio stood at 19.7% on an individual basis in the second quarter of 2019, while the figure of 18.1% on a consolidated basis was the same as the euro area average. The common equity Tier 1 capital ratio on a consolidated basis was almost 3 percentage points higher than the euro area average, at 17.6%. Of the indicators of the banking system's liquidity position, the LCR stood at 321%, the ratio of secondary liquidity to the balance sheet total stood at close to 20%, and the highest-liquidity assets accounted for close to 12% of the balance sheet total.

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1. MAIN FEATURES OF BANKS' PERFORMANCE AND FINANCIAL STATEMENTS¹

Table 1.1: Banking system's assets and liabilities, as at 30 September 2019

EUR million unless stated, growth rates in %	Stock	Breakdown	Stock	Breakdown	Stock	Breakdown	Increase		Growth in September 19, %	
	31.12.2008	(%)	31.12.2018	(%)	30.09.2019	(%)	in September 19	in 2019	monthly	year-on-year
Assets	47,948	100.0	38,777	100.0	40,497	100.0	-215.7	1,721.1	-0.5	5.3
Cash in hand, balances at central bank and sight deposits at banks*	1,250	2.6	4,733	12.2	4,732	11.7	-249.9	19.0	-5.0	7.2
Loans to banks at amortised cost (including central bank)	4,101	8.6	1,577	4.1	1,730	4.3	-59.9	133.8	-3.3	-4.8
domestic banks	2,673	5.6	802	2.1	780	1.9	-28.5	-40.5	-3.5	-9.0
foreign banks	1,428	3.0	774	2.0	950	2.3	-31.4	174.3	-3.2	-1.0
short-term loans to banks	2,056	4.3	578	1.5	690	1.7	-96.5	92.1	-12.3	-5.6
long-term loans to banks	2,046	4.3	998	2.6	1,040	2.6	36.6	41.6	3.6	-4.2
Loans to non-banking sector*	33,718	70.3	22,236	57.3	23,435	57.9	121.1	1,198.6	0.5	6.1
of which non-financial corporations	20,260	42.3	8,470	21.8	9,074	22.4	69.0	603.8	0.8	6.3
households	7,558	15.8	10,078	26.0	10,547	26.0	55.7	468.7	0.5	6.4
government	506	1.1	1,740	4.5	1,658	4.1	-17.8	-82.0	-1.1	-5.8
other financial institutions	2,829	5.9	1,058	2.7	1,064	2.6	-10.2	6.3	-0.9	1.1
non-residents	2,515	5.2	858	2.2	1,062	2.6	24.7	204.0	2.4	33.1
Other financial assets classed as loans and receivables (at amortised cost)	0	0.0	128	0.3	205	0.5	34.7	77.5	20.4	42.3
Securities / financial assets**	7,323	15.3	8,870	22.9	9,050	22.3	-55.5	179.9	-0.6	3.5
a) Financial assets held for trading	1,177	2.5	90	0.2	150	0.4	60.2	60.2	-8.9	111.0
of which debt securities held for trading	571	1.2	49	0.1	75	0.2	-6.5	25.9	-8.1	107.6
... government debt securities held for trading	56	0.1	49	0.1	75	0.2	-5.5	25.9	-6.9	107.6
b) Financial assets measured at fair value through P&L not held for trading	0	0.0	62	0.2	64	0.2	0.7	2.4	1.1	25.5
of which debt securities measured at fair value through P&L not held for trading	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0	0.0
c) Financial assets designated for measurement at fair value through P&L	179	0.4	6	0.0	6	0.0	0.0	0.1	-0.1	1.2
of which debt securities designated for measurement at fair value through P&L	163	0.3	6	0.0	6	0.0	0.0	0.1	-0.1	1.2
... 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	5,395	13.9	4,976	12.3	-77.1	-419.0	-1.5	-9.1
of which debt securities measured at fair value through other comprehensive income	4,318	9.0	5,189	13.4	4,763	11.8	-77.6	-426.3	-1.6	-9.4
... government debt securities measured at fair value through other comprehensive income	2,875	6.0	3,600	9.3	3,288	8.1	-58.3	-311.4	-1.7	-9.7
e) Debt securities at amortised cost	1,415	3.0	3,317	8.6	3,854	9.5	35.6	536.2	0.9	22.9
of which government debt securities at amortised cost	1,182	2.5	2,655	6.8	3,080	7.6	41.8	425.3	1.4	26.5
Interests in subsidiaries, joint ventures and associates	627	1.3	515	1.3	516	1.3	0.0	1.0	0.0	-5.6
Other assets	928	1.9	717	1.9	829	2.0	-6.2	111.2	-0.7	17.7
Equity and liabilities	47,948	100.0	38,777	100.0	40,497	100.0	-215.7	1,721.1	-0.5	5.3
Financial liabilities measured at amortised cost (deposits)	41,895	87.4	33,663	86.8	35,050	86.5	-206.2	1,386.4	-0.6	5.6
a) Financial liabilities to central bank (Eurosystem)	1,229	2.6	1,092	2.8	971	2.4	-69.4	-121.7	-6.7	-11.2
b) Liabilities to banks	18,168	37.9	3,193	8.2	3,154	7.8	-96.1	-38.9	-3.0	-4.7
of which to domestic banks	2,065	4.3	858	2.2	867	2.1	-33.1	8.9	-3.7	-3.4
of which to foreign banks	16,098	33.6	2,335	6.0	2,287	5.6	-63.0	-47.7	-2.7	-5.2
c) Liabilities to non-banking sector (deposits by NBS)	20,883	43.6	28,979	74.7	30,143	74.4	-62.2	1,164.7	-0.2	6.3
of which to non-financial corporations	3,728	7.8	6,788	17.5	6,818	16.8	38.0	29.6	0.6	6.1
households	13,407	28.0	18,733	48.3	19,773	48.8	9.1	1,039.5	0.0	7.8
government	1,879	3.9	1,040	2.7	1,003	2.5	-95.5	-37.6	-8.7	-11.4
other financial institutions	1,065	2.2	1,122	2.9	1,318	3.3	-14.7	195.5	-1.1	9.5
non-residents	475	1.0	911	2.3	826	2.0	-6.7	-84.5	-0.8	-6.0
d) Debt securities	1,276	2.7	148	0.4	393	1.0	0.4	244.8	0.1	420.4
e) Other financial liabilities measured at amortised cost***	1,568	3.3	251	0.6	389	1.0	21.1	137.6	5.7	15.7
Provisions	176	0.4	203	0.5	181	0.4	-2.1	-21.5	-1.2	-12.2
Shareholder equity	4,010	8.4	4,726	12.2	4,922	12.2	27.3	196.7	0.6	0.6
Other liabilities	1,867	3.9	184	0.5	344	0.8	-34.7	159.5	-9.2	97.9
BALANCE SHEET TOTAL	47,948	100.0	38,777	100.0	40,497	100.0	-215.7	1,721.1	-0.5	5.3

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).

*** 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. 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.

Source: Bank of Slovenia

Table 1.2: Income statement for 2017, 2018 and 2019

	2017	Breakdown	2018	Breakdown	2018	Breakdown	2019	Breakdown	Annual growth, %
(EUR million unless stated)		(%)		(%)	Jan.-Sep	(%)	Jan.-Sep	v %	Jan.- Sep 19/ Jan.- Sep 18
Interest income	767.2		775.3		576.8		587.5		1.9
Interest expenses	115.2		103.6		78.0		80.0		2.6
Net interest	651.9	60.7	671.7	58.2	498.8	57.6	507.5	52.2	1.7
Non-interest income	422.2	39.3	481.6	41.8	366.7	42.4	464.2	47.8	26.6
of which net fees and commission	313.5	29.2	315.4	27.3	237.2	27.4	251.9	25.9	6.2
of which net gains/losses on financial assets and liabilities held for trading	29.6	2.8	13.0	1.1	9.8	1.1	9.1	0.9	-7.5
Gross income	1,074.2	100.0	1,153.3	100.0	865.5	100.0	971.7	100.0	12.3
Operating costs	-673.7	-62.7	-669.5	-58.0	-484.2	-56.0	-510.5	-52.5	5.4
Net income	400.5	37.3	483.8	42.0	381.2	44.0	461.3	47.5	21.0
Net impairments and provisions	42.7	4.0	47.1	4.1	40.5	4.7	62.4	6.4	53.9
Pre-tax profit	443.2	41.3	530.9	46.0	421.7	48.7	523.6	53.9	24.2
Taxes	-18.4		-35.7		-39.6		-56.0		41.6
Net profit	424.8		495.2		382.2		467.6		22.4

Source: Bank of Slovenia

Table 1.3: Selected performance indicators

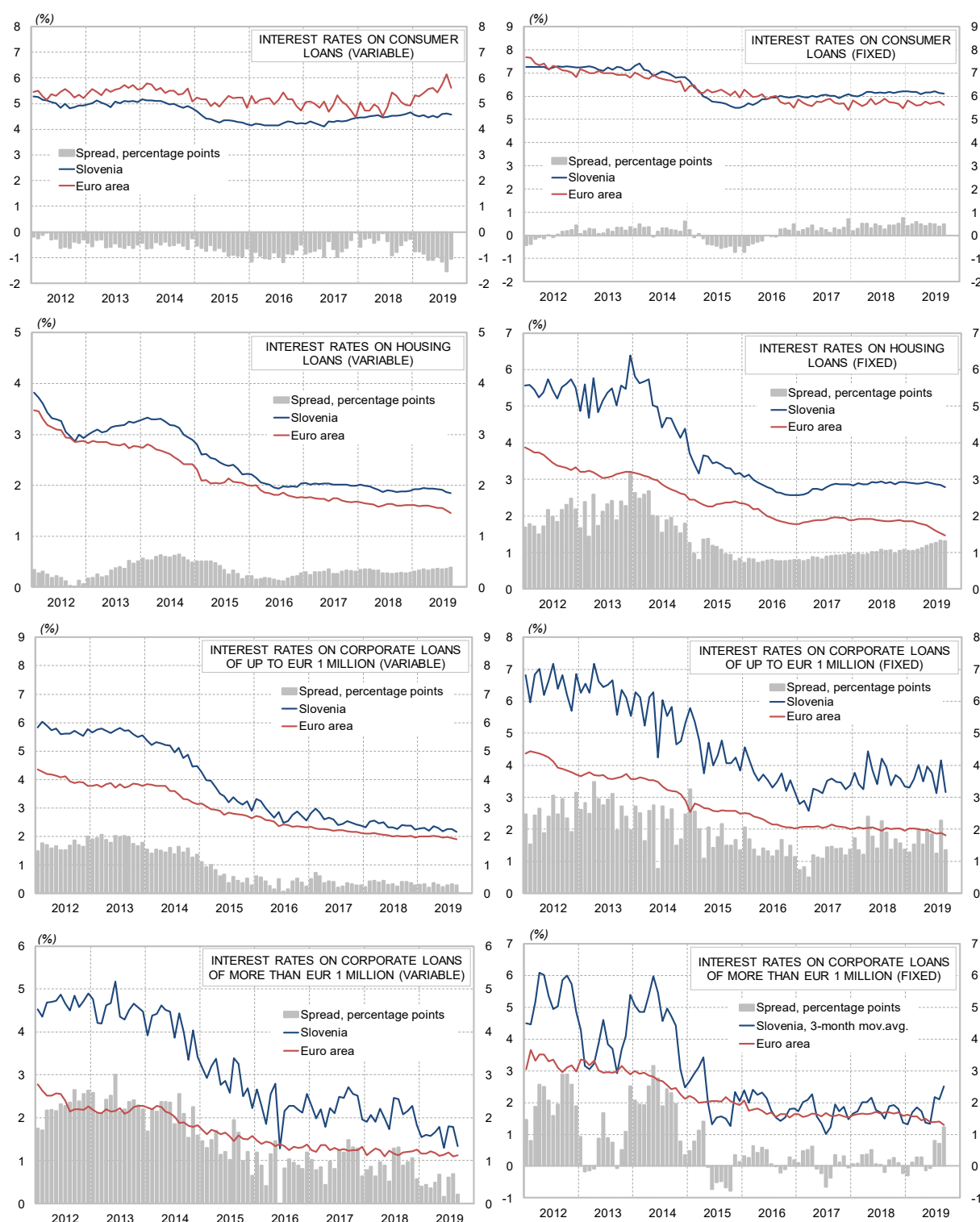
	2014	2015	2016	2017	2018	2018	2019	Sep-18	Sep-19
in %						Jan.-Sep.	Jan.-Sep.	(last 12 mon.)	(last 12 mon.)
Profitability									
Financial intermediation margin*	3.10	3.05	3.05	2.88	3.01	3.04	3.28	2.93	3.19
ROA	-0.27	0.42	0.99	1.19	1.39	1.48	1.76	1.30	1.60
ROE	-2.69	3.63	7.96	9.58	11.07	11.86	14.69	10.35	13.11
Interest margin on interest-bearing assets	2.18	2.06	1.91	1.83	1.84	1.84	1.80	1.85	1.81
Net non-interest income / operating costs	58.05	60.05	68.53	62.67	71.93	75.72	90.94	67.04	83.24
Operating costs									
Labour costs / average assets	0.92	0.97	1.01	1.02	1.02	1.00	0.98	1.02	1.01
Other costs / average assets	0.81	0.84	0.80	0.78	0.73	0.69	0.73	0.73	0.75
Asset quality									
Impairments of financial assets at amortised cost / gross assets	8.98	7.84	5.38	4.09	2.64	3.00	1.86	/	/

* Gross income / average assets

Source: Bank of Slovenia

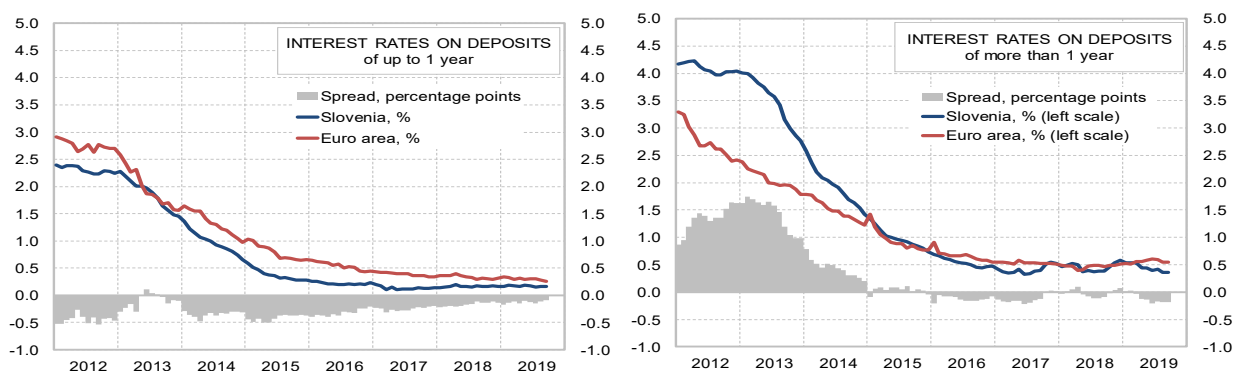
2. BANKS' INTEREST RATES

Figure 2.1: Comparison of interest rates on new loans in Slovenia with those across the euro area, variable¹ (left) and fixed² (right) rates, in percentages



Note: The following definitions apply to all interest rates in this appendix: 1) **variable-rate** loans comprise loans concluded with a variable interest rate or with an interest rate fixed for less than one year (even if it is fixed for the entire term to maturity); 2) **fixed-rate** loans comprise loans concluded with a fixed interest rate for a period of more than one year.

Source: Bank of Slovenia

Figure 2.2: Comparison of interest rates on new household deposits in Slovenia with those across the euro area, in percentages¹

Source: Bank of Slovenia, ECB

Table 2.1: 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 1)			
		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
Jan-18	0.00	1.7	2.0	5.0	4.5	2.1	2.3	1.1	1.9	0.4	0.1	0.5	0.5
Feb-18	0.00	1.6	2.0	4.7	4.5	2.1	2.5	1.2	2.1	0.4	0.2	0.5	0.5
Mar-18	0.00	1.6	2.0	4.7	4.5	2.1	2.6	1.3	1.9	0.4	0.2	0.5	0.5
Apr-18	0.00	1.6	2.0	5.0	4.5	2.1	2.5	1.2	2.2	0.4	0.2	0.4	0.5
May-18	0.00	1.6	1.9	4.9	4.6	2.1	2.5	1.1	2.0	0.4	0.2	0.4	0.4
Jun-18	0.00	1.6	1.9	4.5	4.5	2.0	2.3	1.2	1.7	0.3	0.2	0.5	0.4
Jul-18	0.00	1.6	1.9	4.9	4.5	2.0	2.3	1.2	2.5	0.3	0.2	0.5	0.4
Aug-18	0.00	1.6	1.9	5.4	4.5	2.0	2.3	1.1	2.4	0.3	0.2	0.5	0.4
Sep-18	0.00	1.6	1.9	5.3	4.5	2.0	2.4	1.2	2.1	0.3	0.2	0.5	0.4
Oct-18	0.00	1.6	1.9	5.1	4.5	2.0	2.4	1.2	2.2	0.3	0.2	0.5	0.5
Nov-18	0.00	1.6	1.9	4.9	4.6	2.0	2.4	1.2	2.3	0.3	0.2	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
Jan-19	0.00	1.6	1.9	5.3	4.5	2.0	2.3	1.2	1.5	0.3	0.2	0.5	0.5
Feb-19	0.00	1.6	1.9	5.3	4.5	2.0	2.3	1.2	1.6	0.3	0.2	0.5	0.5
Mar-19	0.00	1.6	2.0	5.4	4.6	2.0	2.2	1.2	1.6	0.3	0.2	0.6	0.5
Apr-19	0.00	1.6	1.9	5.6	4.5	2.0	2.4	1.2	1.7	0.3	0.2	0.6	0.4
May-19	0.00	1.6	1.9	5.6	4.5	2.0	2.3	1.1	1.8	0.3	0.2	0.6	0.4
Jun-19	0.00	1.6	1.9	5.4	4.5	1.9	2.2	1.1	1.3	0.3	0.2	0.6	0.4
Jul-19	0.00	1.6	1.9	5.7	4.6	2.0	2.2	1.2	1.8	0.3	0.2	0.6	0.4
Aug-19	0.00	1.5	1.9	6.2	4.6	1.9	2.3	1.1	1.8	0.3	0.2	0.6	0.4
Sep-19	0.00	1.5	1.8	5.6	4.6	1.9	2.2	1.1	1.3	0.3	0.2	0.5	0.4

Note 1: Household deposits are broken down by maturity, irrespective of the type of remuneration (fixed and variable interest rates are combined).

Table 2.2: Comparison of interest rates on new fixed-rate loans in Slovenia with those across the euro area, in percentages

	Loans ¹							
	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
Jan-18	1.9	2.8	5.8	6.0	2.0	3.8	1.6	1.4
Feb-18	1.9	2.9	5.7	6.0	2.1	3.4	1.6	1.8
Mar-18	1.9	2.9	5.6	6.1	2.0	3.2	1.7	2.0
Apr-18	1.9	2.9	5.7	6.2	2.0	4.4	1.6	2.2
May-18	1.9	2.9	5.9	6.2	2.1	3.8	1.7	1.8
Jun-18	1.9	2.9	5.6	6.1	2.0	3.4	1.7	2.5
Jul-18	1.9	2.9	5.8	6.2	2.0	4.2	1.7	1.0
Aug-18	1.9	2.9	5.9	6.1	2.0	3.9	1.7	1.6
Sep-18	1.9	2.9	5.7	6.2	2.0	3.4	1.7	1.9
Oct-18	1.9	2.9	5.7	6.1	2.0	3.7	1.7	2.2
Nov-18	1.9	2.9	5.7	6.2	2.0	3.6	1.7	1.7
Dec-18	1.9	2.9	5.5	6.2	2.0	3.3	1.6	1.5
Jan-19	1.9	2.9	5.8	6.2	2.0	3.3	1.6	0.9
Feb-19	1.9	2.9	5.7	6.2	2.0	3.6	1.6	1.5
Mar-19	1.8	2.9	5.6	6.2	2.0	4.0	1.6	2.6
Apr-19	1.8	2.9	5.6	6.1	2.0	3.5	1.4	1.4
May-19	1.7	2.9	5.8	6.2	2.0	4.0	1.5	1.1
Jun-19	1.7	2.9	5.7	6.2	1.9	3.8	1.4	1.6
Jul-19	1.6	2.9	5.7	6.2	1.9	3.1	1.4	1.3
Aug-19	1.5	2.8	5.8	6.1	1.9	4.2	1.4	3.7
Sep-19	1.5	2.8	5.6	6.1	1.8	3.2	1.3	1.4

Source: Bank of Slovenia, ECB

3. QUALITY OF THE BANKING SYSTEM'S CREDIT PORTFOLIO

Table 3.1:¹ Non-performing exposures by client segment

	Exposures						Non-performing exposures (NPEs)					
	amount, EUR million			breakdown, %			amount, EUR million			ratio, %		
	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19
NFCs	13,676	14,126	14,113	31.8	31.6	31.8	1,150	820	721	8.4	5.8	5.1
OFIs	1,167	1,245	1,265	2.7	2.8	2.8	15	13	13	1.2	1.1	1.0
Households	11,281	11,658	11,699	26.3	26.1	26.3	288	270	258	2.6	2.3	2.2
sole traders	521	515	505	1.2	1.2	1.1	45	35	24	8.7	6.8	4.8
individuals	10,760	11,143	11,194	25.1	24.9	25.2	242	235	234	2.3	2.1	2.1
Non-residents	7,210	7,926	7,806	16.8	17.7	17.6	248	202	166	3.4	2.5	2.1
Government	5,375	5,414	5,446	12.5	12.1	12.3	13	13	12	0.2	0.2	0.2
Banks and savings banks	891	954	905	2.1	2.1	2.0	0	0	0	0.0	0.0	0.0
Central bank	3,345	3,395	3,203	7.8	7.6	7.2	0	0	0	0.0	0.0	0.0
Total	42,945	44,717	44,437	100.0	100.0	100.0	1,715	1,317	1,171	4.0	2.9	2.6

Table 3.2: Classified claims more than 90 days in arrears by client segment

	Classified claims						Claims more than 90 days in arrears					
	amount, EUR million			breakdown, %			amount, EUR million			ratio, %		
	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19
NFCs	13,354	13,797	13,869	35.6	34.8	35.1	448	239	253	3.4	1.7	1.8
OFIs	1,167	1,243	1,262	3.1	3.1	3.2	6	7	7	0.5	0.5	0.5
Households	11,282	11,649	11,699	30.1	29.4	29.6	239	221	224	2.1	1.9	1.9
sole traders	522	506	506	1.4	1.3	1.3	30	17	16	5.7	3.3	3.2
individuals	10,760	11,142	11,194	28.7	28.1	28.3	209	205	208	1.9	1.8	1.9
Non-residents	4,169	5,112	5,086	11.1	12.9	12.9	144	98	92	3.5	1.9	1.8
Government	3,282	3,432	3,461	8.7	8.7	8.8	7	6	6	0.2	0.2	0.2
Banks and savings banks	928	963	933	2.5	2.4	2.4	0	0	0	0.0	0.0	0.0
Central bank	3,345	3,395	3,203	8.9	8.6	8.1	0	0	0	0.0	0.0	0.0
Total	37,527	39,591	39,514	100.0	100.0	100.0	845	570	581	2.3	1.4	1.5

Table 3.3:¹ Non-performing exposures to non-financial corporations by sector

	Exposures			Non-performing exposures (NPEs)			NPE ratio		
	(EUR million)			(EUR million)			(%)		
	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19
Agriculture, forestry, fishing, mining	142	141	134	16	10	5	11.3	7.4	3.9
Manufacturing	4,012	4,094	4,029	184	151	117	4.6	3.7	2.9
Electricity, gas, water, remediation	1,040	1,322	1,339	13	11	11	1.3	0.8	0.8
Construction	1,098	1,103	1,099	195	127	107	17.8	11.5	9.7
Wholesale and retail trade	2,564	2,500	2,518	411	266	249	16.0	10.6	9.9
Transportation and storage	1,749	1,769	1,763	49	30	30	2.8	1.7	1.7
Accommodation and food service	435	449	448	50	43	41	11.4	9.6	9.1
Information and communication	658	648	647	10	7	6	1.6	1.1	0.9
Financial and insurance activities	45	62	61	9	1	1	20.0	1.8	1.2
Real estate activities	555	632	610	106	82	73	19.2	12.9	12.0
Professional, scientific and technical	1,080	1,131	1,196	83	75	66	7.6	6.7	5.5
Public services	296	276	270	23	16	15	7.8	5.6	5.7
Total	13,676	14,126	14,113	1,150	820	721	8.4	5.8	5.1

Source: Bank of Slovenia

Note: 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 February 2015).

Table 3.4: Classified claims against non-financial corporations more than 90 days in arrears

	Classified claims			Classified claims more than 90 days in arrears			Proportion of classified claims more than 90 days in arrears		
	(EUR million)			(EUR million)			(%)		
	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19	Dec.18	Aug.19	Sep.19
Agriculture, forestry, fishing, mining	142	137	134	6	1	1	4.5	0.7	0.7
Manufacturing	4,003	4,059	4,021	90	47	53	2.2	1.2	1.3
Electricity, gas, water, remediation	1,030	1,315	1,332	6	6	6	0.5	0.5	0.5
Construction	1,097	1,088	1,098	150	82	76	13.7	7.5	6.9
Wholesale and retail trade	2,345	2,343	2,377	74	31	36	3.2	1.3	1.5
Transportation and storage	1,717	1,737	1,732	8	5	5	0.5	0.3	0.3
Accommodation and food service	431	442	443	22	18	18	5.2	4.1	4.0
Information and communication	634	622	626	2	1	1	0.3	0.2	0.2
Financial and insurance activities	45	62	61	5	0	0	10.6	0.1	0.1
Real estate activities	562	624	608	22	6	6	4.0	1.0	1.0
Professional, scientific and technical	1,053	1,094	1,170	55	41	50	5.2	3.7	4.3
Public services	296	275	269	8	1	1	2.6	0.4	0.4
Total	13,354	13,797	13,869	448	239	253	3.4	1.7	1.8

Source: Bank of Slovenia