

**BANKA
SLOVENIJE**

**BANK OF SLOVENIA
EVROSISTEM / EUROSYSTEM**

**FINANČNI RAČUNI
SLOVENIJE 2010-2015**

**FINANCIAL ACCOUNTS OF
SLOVENIA 2010-2015**

**JULIJ 2016
JULY 2016**

Naslov:
Title:

Finančni računi Slovenije 2010-2015
Financial Accounts of Slovenia 2010-2015
Leto 11, št. 11, julij 2016
Year 11, No. 11, July 2016

Izdajatelj:
Publisher:

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ISSN 1854-3464 (elektronska izdaja - on line)

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0 - ni pojava, podatek manj od $\pm 0,5$
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1. PREGLED FINANČNIH RAČUNOV

SLOVENIJE 2010-2015

Pregled finančnih računov¹ Slovenije 2010-2015 prikazuje finančna sredstva in obveznosti posameznih sektorjev po finančnih instrumentih, vključuje pa tudi primerjavo s finančnimi računi evroobmočja.

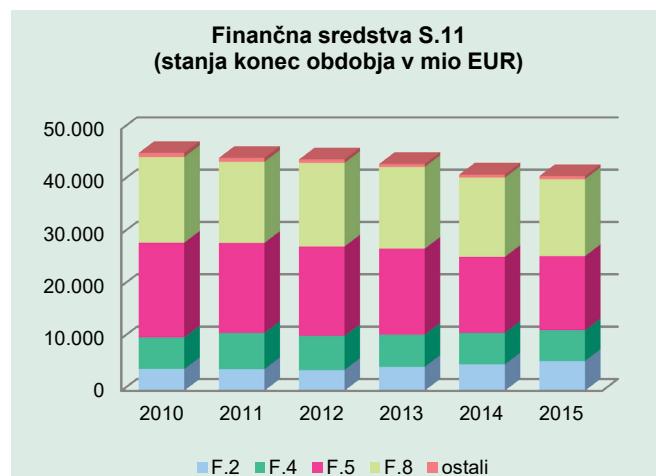
S.11 Nefinančne družbe

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		45.468	44.516	44.226	43.365	41.341	41.052
Gotovina in vloge	F.2	4.160	4.134	3.991	4.588	5.053	5.717
Posojila	F.4	6.040	6.945	6.494	6.151	6.043	5.848
Lastniški kapital	F.5	18.134	17.202	17.126	16.439	14.529	14.196
Druge terjatve	F.8	16.344	15.480	15.942	15.602	15.113	14.703
II. OBVEZNOSTI		89.649	86.952	86.546	84.839	82.591	78.137
Posojila	F.4	33.589	34.375	32.883	31.297	28.954	24.756
Lastniški kapital	F.5	38.014	35.847	36.224	36.678	37.246	37.073
Druge obveznosti	F.8	17.013	15.802	16.472	15.999	15.252	15.086
III. NETO FINANČNA SREDSTVA		-44.180	-42.436	-42.320	-41.475	-41.250	-37.085

Nefinančne družbe so imele konec leta 2015 v finančnih računih **Slovenije** 17% vseh finančnih sredstev in 32% vseh obveznosti. Finančna sredstva nefinančnih družb so predstavljala 107% BDP, obveznosti pa 203% BDP.

V finančnih računih **evroobmočja** so imele nefinančne družbe 15% vseh finančnih sredstev in 21% vseh obveznosti. Finančna sredstva nefinančnih družb so predstavljala 201% BDP, obveznosti pa 288% BDP evroobmočja.

Finančna sredstva nefinančnih družb v Sloveniji so konec leta 2015 znašala 41,1 mrd EUR in so se glede na konec leta 2014 zmanjšala za 0,3 mrd EUR, v opazovanem obdobju (od konca leta 2010 do konca leta 2015) pa za 4,4 mrd EUR. Nefinančne družbe so imele 53% terjatev do nefinančnih družb, 25% do tujine in 14% do bank.



Druge terjatve so znašale 14,7 mrd EUR oz. 36% finančnih sredstev, predvsem iz komercialnih kreditov in predujmov (82%), od tega 45% v okviru lastnega sektorja in 42% do tujine. V opazovanem obdobju so se druge terjatve zmanjšale za 1,6 mrd EUR, večinoma znotraj lastnega sektorja.

Nefinančne družbe so imele 14,2 mrd EUR oz. 35% naložb v **lastniški kapital**, največ znotraj lastnega sektorja (77%) in v tujino (18%). Naložbe so se v opazovanem obdobju zmanjšale za 3,9 mrd EUR oz. 22%, predvsem kot posledica negativnih vrednostnih sprememb. Največja zmanjšanja so bila zabeležena v letih 2011 (za 0,9 mrd EUR) in 2014 (za 1,9 mrd EUR zaradi presektorizacije finančnih holdingov in uprav podjetij).

¹⁾ V analizi so za Slovenijo uporabljeni nekonsolidirani podatki finančnih računov, ki jih pripravlja BS, za evroobmočje pa nekonsolidirani podatki finančnih računov evroobmočja, ki jih pripravlja ECB.

Dana **posojila** so znašala 5,8 mrd EUR, kar je predstavljalo 14% finančnih sredstev. Največ terjatev iz posojil je bilo v okviru lastnega sektorja (56%) in do tujine (35%). Obseg danih posojil se je v letu 2011 povečal za 0,9 mrd EUR, v obdobju od 2012 do 2015 pa zmanjšal za 1,1 mrd EUR, od tega slaba polovica preko vrednostnih sprememb v obliki odpisov.

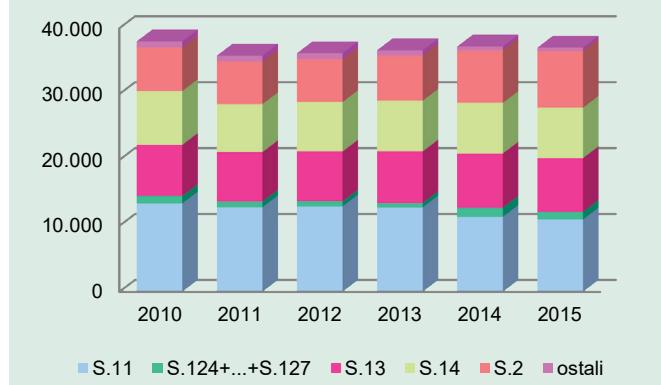
Nefinančne družbe so imele 5,7 mrd EUR oz. 14% terjatev iz **gotovine in vlog**, večinoma do domačih bank² (93%). V prvih dveh letih so se terjatve iz vlog zmanjšale za 0,2 mrd EUR, v zadnjih treh letih pa povečale za 1,7 mrd EUR. V opazovanem obdobju se je v strukturi povečal delež prenosljivih vlog (s 45% konec leta 2011 na 65% konec leta 2015), zmanjšal pa delež vezanih vlog (s 54% na 33%).

Nefinančne družbe v **evroobmočju** so imele največ finančnih sredstev v obliki lastniškega kapitala (49%), posojil (19%), drugih terjatev (18%), ter gotovine in vlog (12%). V primerjavi z evroobmočjem je bilo v finančnih sredstvih nefinančnih družb v Sloveniji opaziti večji delež drugih terjatev in manjše deleže lastniškega kapitala ter posojil.

Obveznosti nefinančnih družb so konec leta 2015 znašale 78,1 mrd EUR. V opazovanem obdobju so se zmanjšale za 11,5 mrd EUR, v letu 2015 pa za 4,5 mrd EUR. Nefinančne družbe so imele 28% obveznosti do nefinančnih družb, 26% do tujine, 16% do države, 14% do bank in 12% do gospodinjstev.

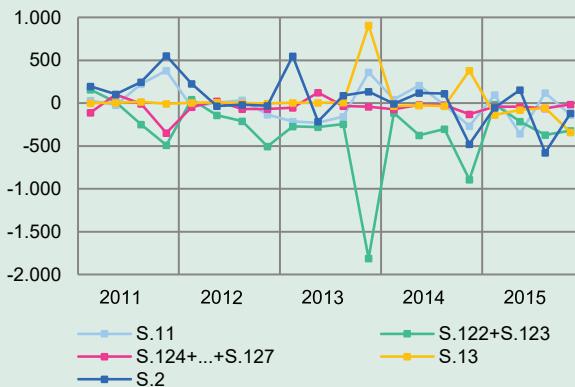
Obveznosti iz **lastniškega kapitala** so znašale 37,1 mrd EUR oz. 47% vseh obveznosti. V proučevanem obdobju so se zmanjšale, pri čemer so negativne vrednostne spremembe znašale 2,9 mrd EUR, medtem ko dokapitalizacije 1,9 mrd EUR. Lastništvo nefinančnih družb se ni bistveno spremenjalo, opazna pa je bila zamenjava lastništva med nefinančnimi družbami in tujino, kar je povezano s prevzemi nefinančnih družb s strani tujcev. Največji lastniki so bili nefinančne družbe (30%), tujina (23%), država (22%) in gospodinjstva (21%).

Lastniki S.11
(stanja konec obdobja v mio EUR)



Posojila so znašala 24,8 mrd EUR oz. 32% obveznosti in so se v letu 2015 zmanjšala za 4,2 mrd EUR, v opazovanem obdobju pa za 8,8 mrd EUR oz. 26%. Obveznosti do bank so se zmanjšale za 10,7 mrd EUR, kar je bilo posledica odplačevanja posojil, odpisov in prenosa slabih posojil iz bank na DUTB. Zaradi slednjega so se v letih 2013 in 2014 obveznosti do države povečale za 4 mrd EUR, v letu 2015 pa zaradi posebne metodološke obravnave teh posojil zmanjšale za 2 mrd EUR. Nefinančne družbe so imele posojila najeta pri bankah (41%), v tujini (28%), znotraj lastnega sektorja (13%) in pri državi (9%).

Obveznosti S.11 iz F.4
(četrtletne transakcije v mio EUR)



Druge obveznosti so znašale 15,1 mrd EUR (19% obveznosti) in so se v proučevanem obdobju zmanjšale za 1,9 mrd EUR. Večino drugih obveznosti so predstavljale obveznosti iz komercialnih kreditov in predujmov (69%), od tega 52% do nefinančnih družb in 40% do tujine.

V **evroobmočju** so imele nefinančne družbe največ obveznosti iz lastniškega kapitala (52%), posojil (32%) in drugih obveznosti (11%). V primerjavi z evroobmočjem je bilo v obveznostih nefinančnih družb v Sloveniji opaziti večji delež drugih obveznosti ter manjše deleže lastniškega kapitala ter dolžniških vrednostnih papirjev.

Medsebojne terjatve oz. obveznosti nefinančnih družb so konec leta 2015 dosegle 21,7 mrd EUR, kar je predstavljalo 53% finančnih sredstev oz. 28% obveznosti.

Nefinančne družbe izkazujejo v opazovanem obdobju **primanjkljaj finančnih sredstev glede na obveznosti** (neto finančni položaj), saj je precejšen delež njihovega premoženja v obliku nefinančnih sredstev. Primanjkljaj se je v proučevanem obdobju zmanjšal s 44,2 mrd EUR na 37,1 mrd EUR.

Neto finančni položaj nefinančnih družb v Sloveniji se je z -122% BDP konec leta 2010 izboljšal na -96% BDP konec leta 2015, v evroobmočju pa z -93% BDP na -86% BDP. Razlog za slabši neto finančni položaj nefinančnih družb v Sloveniji v primerjavi z evroobmočjem je bil, ob nižji zadolženosti in nižjih obveznostih iz kapitala, predvsem v nižjih finančnih sredstvih.

Zadolženost nefinančnih družb v Sloveniji se je v zadnjih letih močno zmanjšala, s čimer se je izboljšala tudi njihova struktura financiranja. Konec leta 2015 je dolg nefinančnih družb (obveznosti zmanjšane za lastniški kapital) v BDP v Sloveniji predstavljal 107% (zmanjšanje za 36 o.t. v proučevanem obdobju), v evroobmočju pa 138% (-2 o.t.). Dolg v primerjavi s finančnimi sredstvi nefinančnih družb je v Sloveniji znašal 100% (-14 o.t.), v evroobmočju pa 68% (-11 o.t.). Če pri izračunu zadolženosti iz dolga izločimo druge obveznosti, ki vključujejo predvsem trgovinske kredite in predujme, postanejo kazalniki zadolženosti nefinančnih družb v Sloveniji še ugodnejši v primerjavi z evroobmočjem. Tako prilagojen dolg nefinančnih družb bi v Sloveniji dosegel 67% BDP, v evroobmočju pa 107% BDP. Finančni vzvod, izračunan kot razmerje med dolgom in lastniškim kapitalom, je v Sloveniji dosegel 111% (-25 o.t.), na območju evra pa 92% (-16 o.t.). Izboljšanje finančnega vzvoda v Sloveniji je bilo predvsem posledica zmanjšanja dolga, medtem ko je bilo izboljšanje v evroobmočju predvsem posledica povečanja vrednosti kapitala.

2) V gradivu je za sektor S.122+S.123 (Druge denarne finančne institucije) uporabljen izraz banke.

S.121 Centralna banka

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		8.566	10.227	12.504	10.806	10.900	10.275
Gotovina in vloge	F.2	3.588	3.491	3.495	2.931	5.373	2.493
Dolžniški vrednostni papirji	F.3	4.515	4.744	4.794	4.126	3.952	6.556
Posojila	F.4	27	1.520	3.739	3.334	1.120	756
II. OBVEZNOSTI		8.156	9.825	12.102	10.299	10.361	9.779
Gotovina in vloge	F.2	7.113	8.793	10.942	9.195	9.113	8.443
Lastniški kapital	F.5	742	734	859	823	945	1.005
III. NETO FINANČNA SREDSTVA		410	402	402	507	539	496

Centralna banka je imela konec leta 2015 v finančnih računih Slovenije 4% vseh finančnih sredstev in obveznosti. Njena finančna sredstva so predstavljala 27% BDP, obveznosti pa 25% BDP.

Finančna sredstva centralne banke so konec leta 2015 znašala 10,3 mrd EUR in so se v opazovanem obdobju povečala za 1,7 mrd EUR oz. 20%.

Centralna banka je imela finančna sredstva naložena predvsem v vloge, dolžniške vrednostne papirje in posojila. V strukturi finančnih sredstev se je v opazovanem obdobju delež vlog zmanjšal (z 42% na 24%) na račun povečanja deležev dolžniških vrednostnih papirjev (s 53% na 64%) in posojil (z 0% na 7%).

Naložbe v **dolžniške vrednostne papirje** so znašale 6,6 mrd EUR in so se v opazovanem obdobju povečale za 2 mrd EUR, najbolj v letu 2015, ko je Evrosistem pričel izvajati program nakupov vrednostnih papirjev javnega sektorja, pri čemer je Banka Slovenije kupila za 2 mrd EUR obveznic Republike Slovenije. Tuji dolžniški vrednostni papirji so predstavljali 64% naložb (od tega 70% papirji evroobmočja), domači državní vrednostni papirji pa 35%.

Terjatve iz **gotovine in vlog** so znašale 2,5 mrd EUR (91% v tujini) in so se v proučevanem obdobju zmanjšale za 1,1 mrd EUR oz. 31%. Najpomembnejši delež so predstavljale terjatve iz naslova razdelitve evro bankovcev znotraj Evrosistema³ (1,4 mrd EUR). Zmanjšale so se tudi terjatve do domačih bank⁴. Zaradi spremenjene neto pozicije Banke Slovenije do ECB⁵ so se v letu 2014 vloge povečale za 2,5 mrd EUR, v letu 2015 pa je pozicija ostala pozitivna, a se je močno zmanjšala.

Terjatve iz danih **posojil** so znašale 0,8 mrd EUR, predvsem bankam iz naslova operacij dolgoročnejšega refinanciranja, ki so višek dosegle v letih 2012 in 2013. Glavnino posojil so banke predčasno vrnile v letu 2014.

**Terjatve S.121 iz F.2+F.3+F.4
(četrtletne transakcije v mio EUR)**



Obveznosti centralne banke so konec leta 2015 znašale 9,8 mrd EUR in so se v opazovanem obdobju povečale za 1,6 mrd EUR oz. 20%.

Centralna banka je imela 8,4 mrd EUR oz. 86% obveznosti iz naslova **gotovine in vlog**, od tega 59% iz gotovine in 41% iz vlog. Obveznost iz **gotovine**, dane v obtok, je znašala 3,5 mrd EUR in se je v opazovanem obdobju povečala za 2,4 mrd EUR, obveznost iz gotovine po kapitalskem ključu pa je doseglj 4,9 mrd EUR in se je povečala za 1,3 mrd EUR. Obveznosti iz **vlog** so znašale 3,5 mrd EUR. V proučevanem obdobju se je povečal delež vlog države na 53% ter bank na 47%, zmanjšale pa so se obveznosti do tujine iz naslova negativne neto pozicije Banke Slovenije do ECB⁵, ki so bile najvišje v letu 2012 (4,4 mrd EUR) in so v letu 2014 prešle v terjatve.

³) Pozitivna razlika med gotovino, ki je dodeljena Banki Slovenije v skladu s ključem za razdelitev bankovcev v Evrosistemu, in gotovino, ki jo Banka Slovenije dejansko daje v obtok, se evidentira med terjatvami iz vlog.

⁴) Po pravilih ECB za sestavo finančnih računov se kratkoročna posojila med denarnimi finančnimi institucijami izkazujejo na postavki vlog.

⁵) Neto pozicija centralne banke v plačilnem sistemu Target se evidentira med terjatvami iz vlog (pozitivno stanje) ali med obveznostmi iz vlog centralne banke (negativno stanje).

**Obveznosti S.121 iz F.2
(četrtletne transakcije v mio EUR)**



S.122+S.123 Druge denarne finančne institucije

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		52.348	51.484	49.590	44.897	42.321	40.382
Gotovina in vloge	F.2	3.061	3.286	3.282	4.420	4.985	5.067
Dolžniški vrednostni papirji	F.3	7.302	7.051	6.689	7.959	9.289	9.417
Posojila	F.4	39.675	39.075	37.605	31.222	26.743	24.422
Lastniški kapital	F.5	1.769	1.550	1.443	948	889	1.036
II. OBVEZNOSTI		50.347	48.698	45.806	40.213	38.556	37.227
Gotovina in vloge	F.2	28.765	28.140	26.376	23.853	25.009	25.569
Dolžniški vrednostni papirji	F.3	5.081	4.251	2.484	1.667	1.666	1.149
Posojila	F.4	11.709	12.054	13.114	10.427	7.073	5.574
Lastniški kapital	F.5	4.278	3.753	3.325	3.902	4.435	4.596
III. NETO FINANČNA SREDSTVA		2.000	2.786	3.784	4.684	3.765	3.155

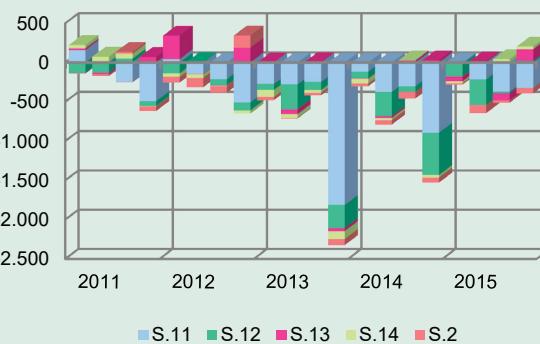
Sektor druge denarne finančne institucije sestavljajo banke, hranilnice in skladi denarnega trga. Konec leta 2015 je bilo v Sloveniji 20 bank, 3 hranilnice in 4 skladi denarnega trga.

Banke⁶ so imele konec leta 2015 v finančnih računih Slovenije 17% vseh finančnih sredstev in 15% vseh obveznosti. Njihova finančna sredstva so predstavljala 105% BDP, obveznosti pa 97% BDP.

Finančna sredstva bank so konec leta 2015 znašala 40,4 mrd EUR in so se v letu 2015 zmanjšala za 1,9 mrd EUR, v opazovanem obdobju pa za 12 mrd EUR oz. 23%. Največ naložb je bilo v obliki posojil (60%), dolžniških vrednostnih papirjev (23%) ter gotovine in vlog (13%).

Posojila so se v opazovanem obdobju zmanjšala za 15,3 mrd EUR oz. 38% na 24,4 mrd EUR⁷. Največ najetih posojil pri bankah so imeli nefinančne družbe (42%) in gospodinjstva (36%). Posojila do nefinančnih družb so se zmanjšala za 10,7 mrd EUR, upadla so tudi medbančna posojila, posojila drugim finančnim posrednikom in tujini. Ukrepi za stabilizacijo bančnega sistema so pomembno prispevali k zmanjšanju posojil v letih 2013 in 2014. Del slabih terjatev šestih bank v višini 5 mrd EUR se je prenesel na DUTB, za kar so banke dobile plačilo v višini 1,6 mrd EUR, razlika v višini 3,4 mrd EUR pa je pomenila odpis. Poleg učinka prenosa so se posojila v opazovanem obdobju zmanjšala za 8,5 mrd EUR preko odplačil ter za 1,7 mrd EUR preko odpisov.

**Terjatve S.122+S.123 iz F.4
(četrtletne transakcije v mio EUR)**

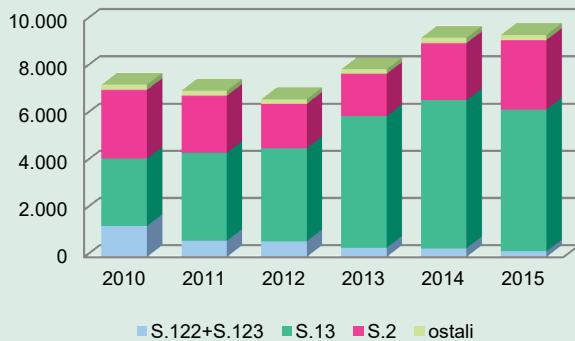


Naložb v **dolžniške vrednostne papirje** je bilo za 9,4 mrd EUR, največ v državne (64%, 39% konec leta 2010) in tuje vrednostne papirje (31%, 40% konec leta 2010). Naložbe so se v proučevanem obdobju povečale za 2,1 mrd EUR oz. 29%, predvsem kot posledica ukrepov za stabilizacijo bank ter presežne likvidnosti.

6) V gradivu je za sektor S.122+S.123 (Druge denarne finančne institucije) uporabljen izraz banke.

7) Oslabitev na posojilih bank so konec leta 2015 dosegle 3,1 mrd EUR, kar je predstavljalo 12,8% celotne vrednosti posojil. V finančnih računih se oslabitve na posojilih odražajo šele ob dokončnem odpisu terjatev.

**Terjatve S.122+S.123 iz F.3
(stanja konec obdobja v mio EUR)**



Banke so imele za 5,1 mrd EUR **gotovine in vlog**, od tega 56% v tujini, 38% pri centralni banki in 6% pri bankah. Gotovina in vloge so se v proučevanem obdobju povečale za 2 mrd EUR oz. 66%, kar je odraz povečane likvidnosti bank, ki ni bila usmerjena v kreditiranje nebančnega sektorja, ampak sprva predvsem v depozite pri centralni banki, nato pa v letu 2014 preusmerjena v tujino zaradi boljših obrestnih mer.

Obveznosti bank so konec leta 2015 znašale 37,2 mrd EUR in so se v letu 2015 zmanjšale za 1,3 mrd EUR, v proučevanem obdobju pa za 13,1 mrd EUR oz. 26%. Najpomembnejše vire sredstev so predstavljali vloge (69%), posojila (15%), kapital (12%) in dolžniški vrednostni papirji (3%). Največ obveznosti so banke imele do gospodinjstev (42%), tujine (18%), nefinančnih družb (15%) in države (14%).

Stanje **vlog** pri bankah je znašalo 25,6 mrd EUR in se je v letu 2015 povečalo za 0,6 mrd EUR, v opazovanem obdobju pa zmanjšalo za 3,2 mrd EUR oz. 11%. Najbolj so se zmanjšale vloge tujine v okviru razdolževanja bank po letu 2008. K zmanjšanju vlog pri bankah v letih 2012 in 2013 je dodatno prispevalo še znižano zaupanje nebančnega sektorja ter dokapitalizacija bank s konverzijo vlog države v kapital. Od leta 2014 se vračanje zaupanja v domače banke kaže s postopnim naraščanjem vlog nebančnega sektorja, zlasti gospodinjstev in nefinančnih družb, vendar se v njihovi strukturi povečuje delež vpoglednih vlog, kar zmanjšuje stabilnost tega vira. V opazovanem obdobju se je delež vlog nebančnega sektorja v celotnih obveznostih bank povečal s 55% na 67%. Največ vlog so imeli gospodinjstva (61%), nefinančne družbe (21%), država (6%) in tujina (5%).

Obveznosti S.122+S.123 iz F.2 do S.14
(četrtletne transakcije v mio EUR)

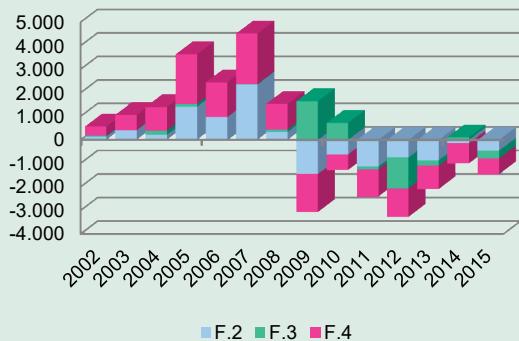


Obveznosti iz naslova najetih **posojil** so dosegle 5,6 mrd EUR in so se v letu 2015 zmanjšale za 1,5 mrd EUR oz. 21%, v opazovanem obdobju pa za

6,1mrd EUR oz. 52%. Banke so se najbolj razdolževale v tujini. Izposojanje pri centralni banki je bilo največje v letih 2011 in 2012, glavnina teh posoil pa je bila konec proučevanega obdobja že odplačana. Zmanjšale so se tudi medbančne obveznosti. Banke so imele 59% posoil najetih v tujini, 18% v okviru lastnega sektorja in 14% pri centralni banki.

Tujina predstavlja ob gospodinjstvih najpomembnejši vir financiranja bank, a se je v zadnjih letih njen pomen močno zmanjšal. Od začetka krize se zadolženost bank v tujini zmanjšuje. V opazovanem obdobju so banke zmanjšale obveznosti do tujine iz vlog, posojil in dolžniških vrednostnih papirjev za 10,8 mrd EUR. Konec leta 2008 je tujina predstavljala 41% delež v strukturni financiranju bank, konec leta 2015 pa le še 18%.

Obveznosti S.122+S.123 iz F.2, F.3 in F.4 do S.2
(letne transakcije v mio EUR)



Obveznosti iz **lastniškega kapitala** so dosegle 4,6 mrd EUR in so se v opazovanem obdobju kljub obsežnim dokapitalizacijam s strani države povečale le za 0,3 mrd EUR oz. 7%. Lastništvo države se je povečalo s 27% na 63%, zmanjšalo pa tujine (s 36% na 28%) in nefinančnih družb (z 20% na 4%).

Obveznosti iz izdanjih **dolžniških vrednostnih papirjev** so dosegle 1,1 mrd EUR in so se v proučevanem obdobju zmanjšale za 3,9 mrd EUR oz. 77%. Največji investitorji so bili tujina (59%), banke (22%) ter zavarovalne družbe in pokojninski skladi (13%).

Presežek finančnih sredstev nad obveznostmi bank je konec leta 2015 dosegel 3,2 mrd EUR. Največji presežek so imele v odnosu z nefinančnimi družbami (5,1 mrd EUR) in državo (2,9 mrd EUR), največji primanjkljaj pa z gospodinjstvi (6,8 mrd EUR).

Koncu leta 2015 so imele banke 1,7 mrd EUR **medsebojnih finančnih terjatev oz. obveznosti**, kar je predstavljalo 4% finančnih sredstev oz. 5% obveznosti bank.

Ker v finančnih računih evroobmočja podatki za centralne banke in druge denarne finančne institucije niso ločeni, smo Slovenijo **primerjali z evroobmočjem** na nivoju **denarnih finančnih institucij (S.121 in S.122+S.123)**.

Denarne finančne institucije v Sloveniji so imele konec leta 2015 50,7 mrd EUR finančnih sredstev in 47 mrd EUR obveznosti, kar je predstavljalo 21% vseh finančnih sredstev in 19% vseh obveznosti v finančnih računih Slovenije. V evroobmočju je bil delež denarnih finančnih institucij v finančnih sredstvih oz. obveznostih 23%.

Finančna sredstva denarnih finančnih institucij v Sloveniji so predstavljala 131% BDP (v evroobmočju 313%), obveznosti pa 122% BDP (v evroobmočju 312%), kar kaže na manjšo globino denarnega finančnega posredništva v Sloveniji.

V Sloveniji je bil delež finančnih sredstev denarnih finančnih institucij v finančnih sredstvih vseh finančnih družb 75%, na območju evra pa je bil ta delež 48%, kar kaže na relativno večji pomen denarnih finančnih institucij v Sloveniji.

Denarne finančne institucije v Sloveniji so imele največ naložb v posojilih (50%), dolžniških vrednostnih papirjev (32%) in vlogah (15%), največ obveznosti pa iz gotovine in vlog (72%), posojil (12%) ter lastniškega

kapitala (12%). V evroobmočju so imele denarne finančne institucije največ finančnih sredstev v posojilih (40%), vlogah (30%) in dolžniških vrednostnih papirjev (21%), največ obveznosti pa iz gotovine in vlog (72%)⁸ ter dolžniških vrednostnih papirjev (14%). Primerjava z evroobmočjem kaže, da so imele denarne finančne institucije v Sloveniji na strani terjatev večje deleže posojil in dolžniških vrednostnih papirjev ter manjši delež vlog, na strani obveznosti pa večji delež posojil in manjši delež dolžniških vrednostnih papirjev.

S.124+S.125+S.126+S.127 Drugi finančni posredniki in izvajalci pomožnih finančnih dejavnosti

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		8.853	7.612	6.930	6.611	7.998	7.839
Gotovina in vloge	F.2	320	355	400	410	535	542
Dolžniški vrednostni papirji	F.3	246	268	275	226	290	527
Posojila	F.4	4.689	4.135	3.582	3.458	3.238	2.920
Lastniški kapital	F.5	3.032	2.320	2.245	2.158	3.542	3.459
II. OBVEZNOSTI		9.752	8.650	8.192	7.668	8.385	7.861
Posojila	F.4	6.360	5.740	5.383	5.039	4.460	3.766
Lastniški kapital	F.5	3.097	2.595	2.528	2.414	3.536	3.836
III. NETO FINANČNA SREDSTVA		-899	-1.038	-1.262	-1.056	-387	-23

Sektor drugi finančni posredniki⁹ sestavljajo predvsem investicijski skladi, lizing podjetja, borzaposredniške družbe, uprave podjetij in finančni holdingi.

Konec leta 2015 so imeli drugi finančni posredniki v finančnih računih **Slovenije** 3% vseh finančnih sredstev in obveznosti. Njihova finančna sredstva in obveznosti so predstavljali 20% BDP.

V finančnih računih **evroobmočja** so imeli drugi finančni posredniki 19% vseh finančnih sredstev in obveznosti. Njihova finančna sredstva so predstavljala 257% BDP, obveznosti pa 251% BDP evroobmočja.

V Sloveniji je bil delež finančnih sredstev drugih finančnih posrednikov v finančnih sredstvih vseh finančnih družb 12%, v evroobmočju pa je bil ta delež 39%.

Finančna sredstva drugih finančnih posrednikov so konec leta 2015 znašala 7,8 mrd EUR in so se v letu 2015 zmanjšala za 0,2 mrd EUR, v opazovanem obdobju pa za 1 mrd EUR oz. 11%. Največ terjatev so imeli do nefinančnih družb (38%), tujine (33%) in gospodinjstva (14%).

Naložbe v **lastniški kapital** so dosegle 3,5 mrd EUR oz. 44% finančnih sredstev, predvsem v tujino (52%) in nefinančne družbe (33%). V proučevanem obdobju so se povečale za 0,4 mrd EUR oz. 14%, pri čemer so se zmanjšale v vseh letih (najbolj leta 2011 za 0,7 mrd EUR), razen v letu 2014, ko so se povečale za 1,4 mrd EUR (predvsem zaradi presektorizacije finančnih holdingov in uprav podjetij). V opazovanem obdobju so prodajali predvsem domače lastniške vrednostne papirje, povečevali pa naložbe v tuge vrednostne papirje, pri čemer je šlo predvsem za naložbe investicijskih skladov.

Dana **posojila** so dosegla 2,9 mrd EUR oz. 37% finančnih sredstev, pri čemer gre predvsem za posojila lizinških podjetij. V letu 2015 so se zmanjšala za 0,3 mrd EUR, v proučevanem obdobju pa za 1,8 mrd EUR oz. 38%. Do največjega zmanjšanja posojilne aktivnosti je prišlo v letih 2011 in 2012 (za 1 mrd EUR), v obdobju od 2013 do 2015 pa za 0,5 mrd EUR. Posojila neto odplačujejo vsi sektorji, v največji meri pa nefinančne družbe (-0,9 mrd EUR), tujina (-0,3 mrd EUR) in gospodinjstva (-0,2 mrd EUR). Pri tem je porasel delež posojil do gospodinjstev (s 25% na 36%), zmanjšal pa do nefinančnih družb (z 62% na 55%) in tujine (z 10% na 5%).

**Terjatve S.124+S.125+S.126+S.127 iz F.4
(četrtnletne transakcije v mio EUR)**



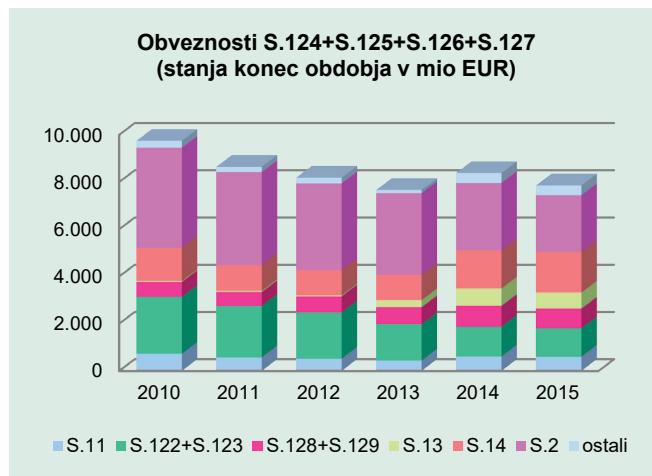
Naložbe v **vloge in dolžniške vrednostne papirje** so predstavljale skupaj le 14% vseh finančnih sredstev, saj v Sloveniji v strukturi investicijskih skladov prevladujejo delniški skladi. V opazovanem obdobju so se povečale za 0,3 mrd EUR, najbolj v letu 2015 zaradi ustanovitve sklada za reševanje bank.

8) V finančnih računih evroobmočja so obveznosti denarnih finančnih institucij iz posojil prikazane med vlogami.

9) V tem poglavju je uporabljen izraz drugi finančni posredniki za sektor S.124+S.125+S.126+S.127.

V **evroobmočju** so imeli drugi finančni posredniki največ finančnih sredstev v obliki lastniškega kapitala (49%), posojil (20%), dolžniških vrednostnih papirjev (18%) ter gotovine in vlog (9%). V primerjavi z evroobmočjem so imeli drugi finančni posredniki v Sloveniji v finančnih sredstvih večji delež posojil in manjši delež dolžniških vrednostnih papirjev.

Obveznosti drugih finančnih posrednikov so konec leta 2015 znašale 7,9 mrd EUR, od tega 31% do tujine, 22% do gospodinjstev in 15% do bank. Glede na konec leta 2014 so se zmanjšale za 0,5 mrd EUR, v opazovanem obdobju pa za 1,9 mrd EUR oz. 19%.



Zaradi intenzivnega razdolževanja drugih finančnih posrednikov in že omenjene presektorizacije je porasel delež obveznosti iz **lastniškega kapitala** z 32% na 49%, kar je konec leta 2015 predstavljalo 3,8 mrd EUR. Največ obveznosti so izkazovali do gospodinjstev (43%), zavarovalnih družb in pokojninskih skladov (21%), tujine (11%) in bank (8%).

S.128+S.129 Zavarovalne družbe in pokojninski skladi

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		7.344	7.533	8.275	8.614	9.370	9.486
Gotovina in vloge	F.2	967	1.151	950	686	781	669
Dolžniški vrednostni papirji	F.3	3.938	3.889	4.440	4.882	5.344	5.693
Lastniški kapital	F.5	1.830	1.841	2.153	2.307	2.597	2.580
II. OBVEZNOSTI		7.422	7.574	8.111	8.401	9.189	9.444
Lastniški kapital	F.5	973	972	1.215	1.348	1.690	1.659
Zavarovanja in pokojninske sheme	F.6	6.155	6.297	6.553	6.684	7.209	7.498
III. NETO FINANČNA SREDSTVA		-78	-41	164	213	181	42

Konec leta 2015 je bilo v Sloveniji 15 zavarovalnic, 2 pozavarovalnici, 3 pokojninske družbe in 9 vzajemnih pokojninskih skladov. Izvajalci prostovoljnega dodatnega pokojninskega zavarovanja so pokojninske družbe, vzajemni pokojninski skladi in zavarovalnice, ki imajo dovoljenje za opravljanje poslov življenjskega zavarovanja.

Finančna sredstva in obveznosti zavarovalnih družb in pokojninskih skladov v **Sloveniji** so konec leta 2015 predstavljali 4%, v **evroobmočju** pa 7% vseh finančnih sredstev in obveznosti v finančnih računih. Njihova finančna sredstva so v Sloveniji dosegla 25% BDP, v evroobmočju pa 89% BDP. Delež zavarovalnih družb in pokojninskih skladov v finančnih sredstvih vseh finančnih družb je bil v Sloveniji in v evroobmočju 14%.

V opazovanem obdobju so se povečale za 0,7 mrd EUR, največ v letu 2014 (za 1,1 mrd EUR).

Najpomembnejša postavka v lastniškem kapitalu so bile enote investicijskih skladov (2,2 mrd EUR oz. 59%). Vrednost skladov je ostala na ravni s konca leta 2010, pri čemer pa so skladi v zadnjih dveh letih ponovno zabeležili neto prilive, predvsem s strani gospodinjstev. Investicijski skladi so imeli največ obveznosti do gospodinjstev (56%) ter zavarovalnih družb in pokojninskih skladov (32%).

Najeta **posojila** so dosegla 3,8 mrd EUR oz. 48% obveznosti in so se v letu 2015 zmanjšala za 0,7 mrd EUR, v proučevanem obdobju pa za 2,6 mrd EUR oz. 41%. Posojila so bila najeta v tujini (52%), pri domačih bankah (24%) in državi (16%), pri čemer je šlo predvsem za posojila lizinskim podjetjem. V opazovanem obdobju so se drugi finančni posredniki razdolžili do tujine (za 1,6 mrd EUR) in bank (za 0,9 mrd EUR), obveznosti pa povečali do države zaradi prenosa slabih posojil iz bank na DUTB (za 0,6 mrd EUR).

V **evroobmočju** so imeli drugi finančni posredniki največ obveznosti iz lastniškega kapitala (66%), posojil (17%) in dolžniških vrednostnih papirjev (13%). V primerjavi z evroobmočjem so imeli drugi finančni posredniki v Sloveniji v obveznostih večji delež posojil in manjše deleže lastniškega kapitala ter dolžniških vrednostnih papirjev.

Neto finančni položaj drugih finančnih posrednikov je bil konec leta 2015 uravnotežen. Največji primanjkljaj so imeli z bankami (0,8 mrd EUR), zavarovalnimi družbami in pokojninskimi skladi (0,7 mrd EUR) ter gospodinjstvi (0,6 mrd EUR), največji presežek pa z nefinančnimi družbami (2,4 mrd EUR).

Medsebojne terjatve oz. obveznosti drugih finančnih posrednikov so znašale 0,4 mrd EUR, kar je predstavljalo 5% njihovih finančnih sredstev oz. obveznosti.

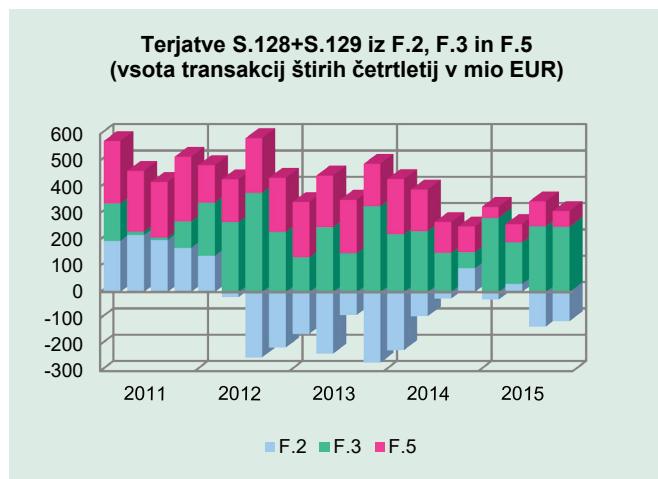
Finančna sredstva zavarovalnih družb in pokojninskih skladov so konec leta 2015 znašala 9,5 mrd EUR in so se v letu 2015 povečala za 0,1 mrd EUR, v opazovanem obdobju pa za 2,1 mrd EUR oz. 29%. Največ terjatev so imeli do tujine (52%), države (17%) in bank (9%). V proučevanem obdobju se je povečeval delež terjatev do tujine (+16 o.t.) in zmanjšal do bank (-15 o.t.), v zadnjih dveh letih pa zmanjšujejo tudi izpostavljenost do sektorja država.

Zavarovalne družbe in pokojninski skladi so največ sredstev nalagali v **dolžniške vrednostne papirje**, katerih delež v strukturi naložb se je povečal s 54% na 60%. Konec leta 2015 so naložbe dosegle 5,7 mrd EUR, pri čemer so se v letu 2015 povečale za 0,3 mrd EUR, v opazovanem obdobju pa za 1,8 mrd EUR. Pri tem so realizirali za 1 mrd EUR neto nakupov, od tega 1,3 mrd EUR tujih dolžniških vrednostnih papirjev. Po-

večal se je delež naložb v tuje (s 47% na 62%), zmanjšal pa v državne (s 33% na 28%) in bančne (s 15% na 3%) vrednostne papirje.

Naložbe v **lastniški kapital** so dosegle 2,6 mrd EUR oz. 27% vseh finančnih sredstev, pri čemer so imeli največ naložb v tujino (47%, 39% konec leta 2010), druge finančne posrednike (31%) in nefinančne družbe (9%). Naložbe so se v opazovanem obdobju povečale za 0,8 mrd EUR, v celoti zaradi neto nakupov, pri čemer se je v strukturi naložb znotraj lastniškega kapitala povečal delež enot investicijskih skladov z 58% na 67%. Zavarovalne družbe in pokojninski skladi so bili v opazovanem obdobju glede na velikost neto nakupov najpomembnejši investitorji v investicijske sklade, kar je posledica življenjskih zavarovanj, vezanih na enote investicijskih skladov.

Terjatve iz **vlog** so znašale 0,7 mrd EUR, večinoma do domačih bank. V letu 2015 so se vloge zmanjšale za 0,1 mrd EUR, v celotnem obdobju pa za 0,3 mrd EUR, s čimer se je njihov delež v strukturi naložb zmanjšal s 13% na 7%.



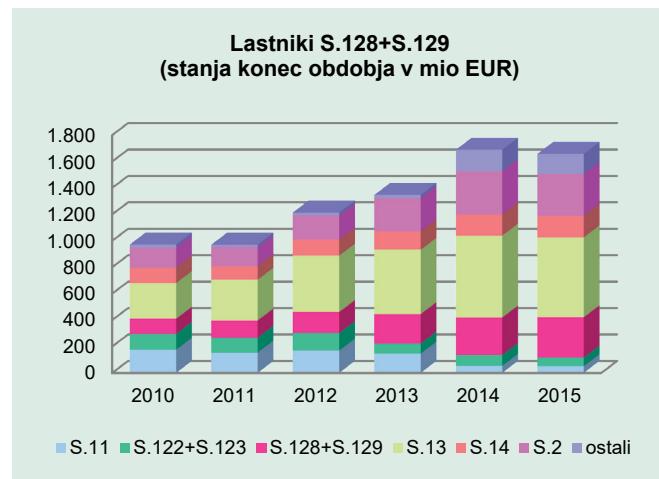
V **evroobmočju** so zavarovalne družbe in pokojninski skladi imeli največ finančnih sredstev v obliki lastniškega kapitala (40%), dolžniških vrednostnih papirjev (39%) in vlog (9%). V primerjavi z evroobmočjem so imeli v Sloveniji v finančnih sredstvih večji delež dolžniških vrednostnih papirjev, na račun manjših deležev lastniškega kapitala in posojil.

Precejšen del razlike v strukturi naložb lahko pripisemo konservativni naložbeni politiki pokojninskih skladov v Sloveniji, kar jim je nalagala zakonodaja. S prenovljeno zakonodajo so zavarovancem na voljo skladi življenjskega cikla, ki jim omogočajo izbiro naložbene politike, primerne njihovi starosti in naklonjenosti tveganju, zato lahko v prihodnje pričakujemo povečanje naložb v lastniške vrednostne papirje na račun zmanjšanja naložb v dolžniške vrednostne papirje.

Konec leta 2015 so imeli zavarovalne družbe in pokojninski skladi 9,4 mrd EUR **obveznosti**, ki so se glede na konec leta 2014 povečale za 0,3 mrd EUR, v opazovanem obdobju pa za 2 mrd EUR oz. 27%. Največ obveznosti so imeli do gospodinjstev (72%) in finančnih družb (8%).

Obveznosti zavarovalnih družb in pokojninskih skladov iz **zavarovanj in pokojninskih shem** so konec leta 2015 predstavljale 7,5 mrd EUR oz. 79% obveznosti, od tega 88% do gospodinjstev in 6% do nefinančnih družb. V letu 2015 so se povečale za 0,3 mrd EUR, v proučevanem obdobju pa za 1,3 mrd EUR oz. 22%. V strukturi je delež pokojninskih pravic znašal 40%, delež življenjskih zavarovanj 38%, delež rezervacij iz neživljenjskih zavarovanj pa 22%.

Obveznosti iz **lastniškega kapitala** so znašale 1,7 mrd EUR in so se v opazovanem obdobju povečale za 0,7 mrd EUR oz. 71%, od tega 0,2 mrd EUR zaradi dokapitalizacij in ustanovitev družb. Povečal se je delež države (z 28% na 36%), tujine (s 16% na 19%) ter zavarovalnih družb in pokojninskih skladov (z 12% na 18%), delež gospodinjstev je znašal okoli 10%, zmanjšal pa se je delež bank (z 12% na 4%).



V **evroobmočju** so imeli zavarovalne družbe in pokojninski skladi največ obveznosti iz zavarovanj in pokojninskih shem (86%). V primerjavi z evroobmočjem so imeli v Sloveniji med obveznostmi večji delež lastniškega kapitala in manjše deleže zavarovanj in pokojninskih shem ter posojil. Nekoliko se razlikuje tudi struktura zavarovanj in pokojninskih shem. V evroobmočju je znašal delež pokojninskih pravic in življenjskih zavarovanj 85% vseh zavarovanj in pokojninskih shem, v Sloveniji pa 78%.

Medsebojne terjatve oz. obveznosti zavarovalnih družb in pokojninskih skladov so konec leta 2015 znašale 0,5 mrd EUR, kar je predstavljalo 6% njihovih finančnih sredstev oz. obveznosti.

Pomembno je poudariti, da so ob koncu leta 2015 **finančna sredstva finančnih družb (S.12)** v Sloveniji (176% BDP) močno zaostajala za evroobmočjem (659% BDP), saj so dosegala le 27% primerljivega deleža v evroobmočju (denarne finančne institucije 42%, zavarovalne družbe in pokojninski skladi 28%, drugi finančni posredniki 8%), kar kaže na manjšo globino finančnega posredništva in finančnih trgov v Sloveniji.

S.13 Država

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		20.978	22.588	22.726	28.631	36.274	36.371
Centralna država	S.1311	18.028	19.775	19.826	25.735	33.185	33.265
Lokalna država	S.1313	1.221	1.291	1.349	1.378	1.390	1.368
Skladi socialne varnosti	S.1314	1.729	1.523	1.551	1.517	1.699	1.738
II. OBVEZNOSTI		20.710	23.475	25.867	33.629	43.632	46.062
Centralna država	S.1311	18.576	21.480	23.854	31.078	41.090	43.554
Lokalna država	S.1313	1.250	1.245	1.260	1.377	1.424	1.319
Skladi socialne varnosti	S.1314	884	750	753	1.174	1.119	1.190
III. NETO FINANČNA SREDSTVA		268	-886	-3.142	-4.998	-7.358	-9.691

Sektor države je sestavljen iz centralne države, lokalne države in skladov socialne varnosti.

Konec leta 2015 je imela centralna država 91% vseh finančnih sredstev in 94% vseh obveznosti sektorja države, lokalna država 4% oz. 3%, skladi socialne varnosti pa 5% oz. 3%.

Država je imela v finančnih računih **Slovenije** 15% vseh finančnih sredstev in 19% vseh obveznosti. Finančna sredstva države so predstavljala 94% BDP, obveznosti pa 120% BDP.

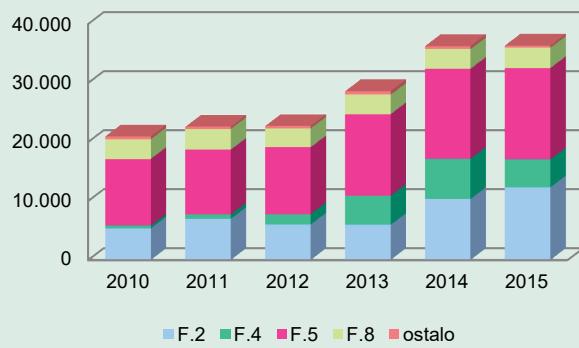
V finančnih računih **evroobmočja** je imela država 4% vseh finančnih sredstev in 9% vseh obveznosti. Finančna sredstva države so predstavljala 48% BDP, obveznosti pa 119% BDP evroobmočja.

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		20.978	22.588	22.726	28.631	36.274	36.371
Gotovina in vloge	F.2	5.390	6.992	6.062	5.985	10.369	12.347
Posojila	F.4	467	763	1.751	4.940	6.827	4.746
Lastniški kapital	F.5	11.308	10.969	11.327	13.815	15.238	15.471
Druge terjatve	F.8	3.339	3.515	3.182	3.291	3.320	3.417
II. OBVEZNOSTI		20.710	23.475	25.867	33.629	43.632	46.062
Gotovina in vloge	F.2	2.025	2.778	1.925	2.155	4.335	5.160
Dolžniški vrednostni papirji	F.3	13.122	14.330	16.500	22.835	29.967	30.753
Posojila	F.4	1.705	1.998	3.100	3.448	3.846	4.738
Lastniški kapital	F.5	1.035	1.075	1.095	1.761	1.960	2.162
Druge obveznosti	F.8	2.823	3.294	3.241	3.426	3.520	3.247
III. NETO FINANČNA SREDSTVA		268	-886	-3.142	-4.998	-7.358	-9.691

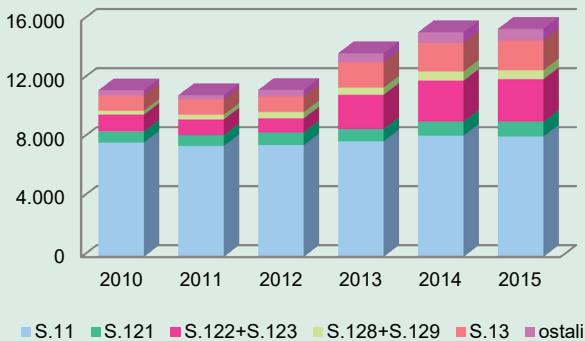
Finančna sredstva države so konec leta 2015 znašala 36,4 mrd EUR in se glede na konec leta 2014 niso spremenila, v opazovanem obdobju pa so se povečala za 15,4 mrd EUR oz. 73%. Največ terjatev je imela država do nefinančnih družb (34%), znotraj lastnega sektorja (22%) in tujine (17%).

Država je imela 15,5 mrd EUR oz. 43% finančnih sredstev naloženih v **lastniški kapital**. V proučevanem obdobju so se naložbe povečale za 4,2 mrd EUR oz. 51%, predvsem kot posledica pozitivnih vrednostnih sprememb (za 3,6 mrd EUR). Delež naložb v lastniški kapital se je gibal med 42% in 54%. Največ naložb je imela v nefinančne družbe (53%, 69% konec leta 2010), sledile so naložbe v banke (19%, 8% konec leta 2012) in znotraj lastnega sektorja (13%).

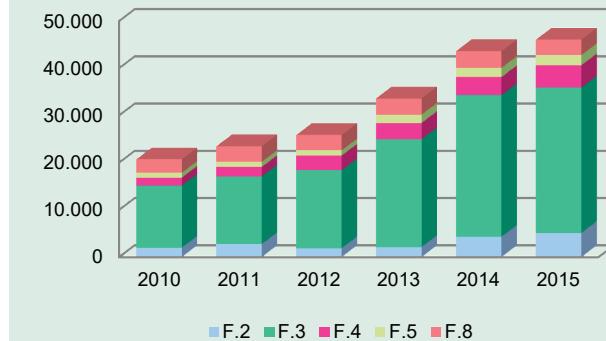
Finančna sredstva S.13
(stanja konec obdobja v mio EUR)



Naložbe S.13 v F.5
(stanja konec obdobja v mio EUR)



Obveznosti S.13
(stanja konec obdobja v mio EUR)



Terjatve iz **gotovine in vlog** so znašale 12,3 mrd EUR oz. 28% in so se v letu 2015 povečale za 2 mrd EUR, v opazovanem obdobju pa za 7 mrd EUR oz. 129%. Država je vloge najbolj povečala v tujini (za 3,9 mrd EUR), deloma iz naslova zavarovanja izpostavljenosti valutnemu tveganju za obveznice izdane na ameriškem trgu, v zadnjih dveh letih pa tudi zaradi doseganja višjih obrestnih mer. Vloge je povečala tudi znotraj lastnega sektorja (za 3,1 mrd EUR) in pri centralni banki (za 1,5 mrd EUR), zmanjšala pa pri bankah, največ leta 2013 zaradi pretvorbe dela vlog v lastniških kapital bank (za 1,5 mrd EUR). Država je imela 40% terjatev znotraj lastnega sektorja, 31% do tujine, 15% do centralne banke in 13% do bank.

Država je imela 4,7 mrd EUR terjatev iz **posojil**, največ do nefinančnih družb (47%) in tujine (24%). V proučevanem obdobju so se povečale za 4,3 mrd EUR, največ do nefinančnih družb (za 2,1 mrd EUR) in tujine (za 1,1 mrd EUR, predvsem iz naslova EFSF). Zaradi prenosa terjatev bank na DUTB so se terjatve najbolj povečale v letih 2013 (za 3,2 mrd EUR) in 2014 (za 1,9 mrd EUR), v letu 2015 pa so se zaradi posebne metodološke obravnave teh terjatev zmanjšale za 2,1 mrd EUR¹⁰.

Druge terjatve so znašale 3,4 mrd EUR oz. 9%, od tega so terjatve, ki vključujejo davke in prispevke, predstavljale 89%. Večino drugih terjatev je imela do nefinančnih družb (53%) in znotraj lastnega sektorja (20%).

V **evroobmočju** je imela država največ finančnih sredstev v obliki lastniškega kapitala (36%), posojil (20%), drugih terjatev (18%), vlog (17%) in dolžniških vrednostnih papirjev (9%). Država v Sloveniji je imela v primerjavi z evroobmočjem večje deleže naložb v vloge in lastniški kapital ter manjše deleže naložb v dolžniške vrednostne papirje, posojila in druge terjatve.

Obveznosti države so konec leta 2015 dosegle 46,1 mrd EUR in so se glede na konec leta 2014 povečale za 2,4 mrd EUR, v proučevanem obdobju pa za 25,4 mrd EUR oz. 122%. Največ obveznosti je imela do tujine (52%), znotraj lastnega sektorja (17%) in do bank (17%).

Država se je največ zadolževala z **dolžniškimi vrednostnimi papirji**, katerih stanje je doseglo 30,8 mrd EUR oz. 67% obveznosti. V opazovanem obdobju so se obveznosti povečale za 17,6 mrd EUR oz. 134%, od tega za 15,3 mrd EUR preko neto izdaj, ki so bile največje v letih 2013 (6 mrd EUR, predvsem zaradi dokapitalizacije bank in plačila prenosa slabih terjatev na DUTB) in 2014 (4,3 mrd EUR, za financiranje primanjkljaja in predfinanciranja obveznosti, ki zapadejo v prihodnjih letih). Večino državnih obveznic je kupila tujina (10,3 mrd EUR). Največji imetniki državnih vrednostnih papirjev so bili tujina (67%), banke (20%) ter centralna banka (8%).

Obveznosti S.13 iz F.3
(stanja konec obdobja v mio EUR)



Obveznosti iz **gotovine in vlog** so znašale 5,2 mrd EUR oz. 11% obveznosti in so se v proučevanem obdobju povečale za 3,1 mrd EUR (največ v letu 2014 za 2,2 mrd EUR). Večino obveznosti je imela znotraj lastnega sektorja (96%).

Obveznosti iz naslova prejetih **posojil** so znašale 4,7 mrd EUR oz. 10%. V opazovanem obdobju so se povečale za 3 mrd EUR, najbolj do tujine (za 2,5 mrd EUR), in sicer iz naslova zavarovanja izpostavljenosti valutnemu tveganju za obveznice izdane na ameriškem trgu ter EFSF. Največ obveznosti iz posojil je imela do tujine (57%, najmanj 10% konec leta 2010) in bank (38%, največ 76% konec leta 2010).

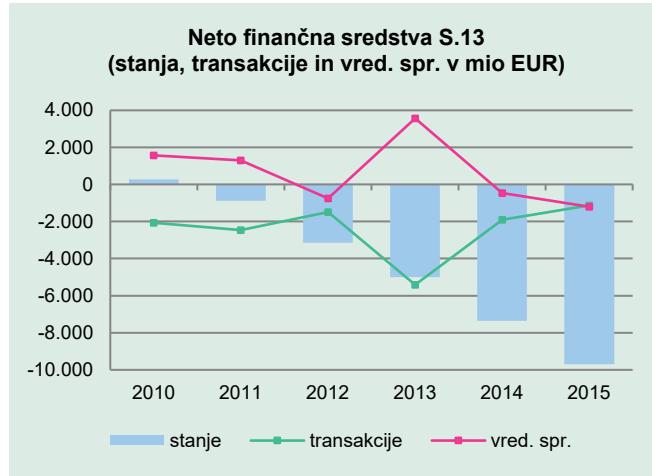
¹⁰) Prenos terjatev bank na DUTB se je v bilancah stanja finančnih računov izkazal po nominalni vrednosti posojil, transakcije so bile enake transferni vrednosti, ki jo je DUTB plačala za ta posojila, razlika med nominalno in transferno vrednostjo pa se je odražila v vrednostnih spremembah. Specifične transakcije DUTB kot so delne konverzije dolga v lastniške deleže ali nepremičnine ter delni odpisi dolga, ki jih DUTB izvaja v okviru svojega poslovanja, se po odločitvi Eurostata knjižijo tako, da se ob prvih transakcijih s posameznim dolžnikom v višini celotne transferne vrednosti izkažejo kot kapitalski transfer z vplivom na primanjkljaj, preostali znesek do nominalne vrednosti posojil pa se preko vrednostnih sprememb izkniži iz bilance stanja. Prodaje nepremičnin v prihodnjih letih in morebitna denarna odpplačila tistih posojil, ki so bila v preteklosti v celoti že upoštevana kot kapitalski transfer z negativnim vplivom na primanjkljaj, bodo imela pozitiven učinek v času, ko se bodo te transakcije zgodile.

Država je imela 3,2 mrd EUR oz. 7% **drugih obveznosti**, ki so se v opazovanem obdobju povečale za 0,4 mrd EUR. Obveznosti iz komercialnih kreditov in avansov so predstavljale 20% drugih obveznosti, predvsem do nefinančnih družb (86%). Ostale obveznosti so predstavljale 80% drugih obveznosti, v glavnem znotraj lastnega sektorja (27%), do gospodinjstev (25%) in do tujine (21%).

V **evroobmočju** je imela država največ obveznosti iz dolžniških vrednostnih papirjev (70%) in posojil (20%). V primerjavi z evroobmočjem je imela država v Sloveniji med obveznostmi večje deleže vlog in lastniškega kapitala ter manjše deleže posojil in dolžniških vrednostnih papirjev.

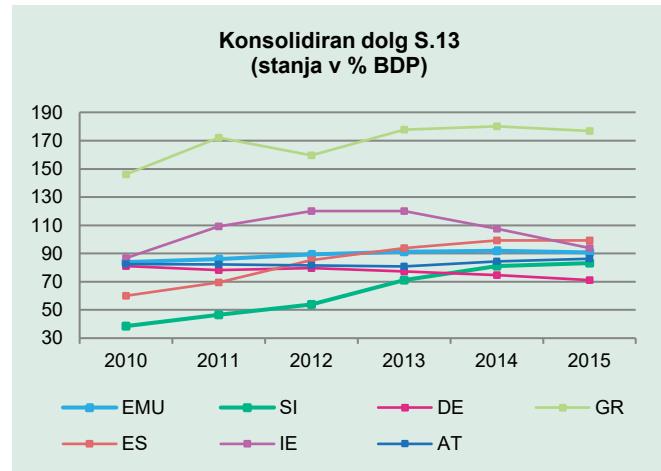
Medsebojne terjatve oz. obveznosti države so konec leta 2015 dosegle 8 mrd EUR, kar je predstavljalo 22% finančnih sredstev oz. 17% obveznosti države.

Država je imela konec leta 2015 **primanjklaj finančnih sredstev nad obveznostmi** višini 9,7 mrd EUR, glede na konec leta 2014 se je primanjklaj povečal za 2,3 mrd EUR, v celotnem obdobju pa za 10 mrd EUR. Finančni položaj se je poslabšal do tujine (za 9,8 mrd EUR) in bank (za 3,2 mrd EUR), izboljšal pa do nefinančnih družb (za 2,4 mrd EUR). V opazovanem obdobju je vsa leta izkazovala **primanjklaj v transakcijah**, ki je bil najvišji v letu 2013 5,4 mrd EUR oz. 15,1% BDP, v letu 2015 pa znašal 1,1 mrd EUR oz. 2,9% BDP.



Neto finančni položaj države v Sloveniji se je z 1% BDP konec leta 2010 poslabšal na -25% BDP konec leta 2015. V istem obdobju se je neto finančni položaj države v evroobmočju poslabšal z -56% BDP na -71% BDP. Razlika v neto finančnem položaju je predvsem posledica večjih finančnih sredstev države v Sloveniji. **Dolg** države (obveznosti države brez obveznosti iz kapitala) v BDP je v Sloveniji predstavljal 114%, v evroobmočju pa 118%. **Dolg v primerjavi s finančnimi sredstvi** države je v Sloveniji predstavljal 121%, v evroobmočju pa kar 247%. Navedeni podatki kažejo, da je zadolženost države v Sloveniji ugodnejša kot v evroobmočju, neugodna pa je dinamika naraščanja dolga, saj se je v proučevanem obdobju dolg države v Sloveniji povečal za 110%, v evroobmočju pa le za 21%.

Javni dolg, ki naj ne bi presegal 60% BDP, in **javnofinančni primanjklaj**, ki naj ne bi bil večji od 3% BDP, sta dva od konvergenčnih oz. maastrichtskih kriterijev. Konsolidiran dolg države, ki zajema obveznosti iz gotovine in vlog, dolžniških vrednostnih papirjev in posojil, je v Sloveniji na začetku proučevanega obdobja znašal 13,9 mrd EUR oz. 38,4% BDP, v naslednjih letih pa je zaradi intenzivnega zadolževanja države porastel na 32,7 mrd EUR oz. 83,2% BDP. Konsolidiran dolg države v evroobmočju se je v tem obdobju povečal iz 83,8 % BDP na 90,7% BDP, najnižji je bil v Estoniji (9,7% BDP), najvišji pa v Grčiji (176,9% BDP). Javnofinančni primanjklaj je v Sloveniji v letu 2015 znašal 2,9% BDP, v evroobmočju pa 2,1% BDP, največji primanjklaj je imel Ciper (7,2% BDP), največji presežek pa Luksemburg (1,2% BDP).¹¹



S.14 Gospodinjstva

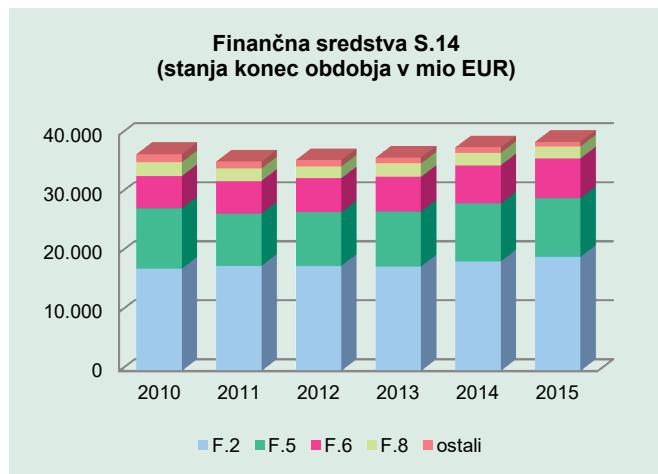
v mio EUR	Oznaka	2010	2011	2012	2013	2014	2015
I. FINANČNA SREDSTVA		36.767	35.513	35.779	36.188	37.916	38.851
Gotovina in vloge	F.2	17.365	17.859	17.846	17.743	18.603	19.391
Dolžniški vrednostni papirji	F.3	435	439	357	311	237	119
Lastniški kapital	F.5	10.223	8.855	9.068	9.266	9.822	9.944
Zavarovanja in pokojninske sheme	F.6	5.475	5.535	5.773	5.913	6.456	6.734
Druge terjatve	F.8	2.328	2.111	1.986	2.250	2.107	2.014
II. OBVEZNOSTI		12.453	12.451	12.475	12.184	12.133	12.106
Posojila	F.4	10.896	10.959	11.029	10.700	10.560	10.642
Druge obveznosti	F.8	1.556	1.492	1.447	1.484	1.573	1.465
III. NETO FINANČNA SREDSTVA		24.314	23.061	23.304	24.004	25.783	26.745

¹¹⁾ V analizi so uporabljeni podatki o javnem dolgu in javnofinančnem primanjklaju držav evroobmočja, ki jih objavlja Eurostat.

Gospodinjstva so imela konec leta 2015 v finančnih računih **Slovenije** 16% vseh finančnih sredstev in 5% vseh obveznosti. Finančna sredstva so predstavljala 101% BDP, obveznosti pa 31% BDP.

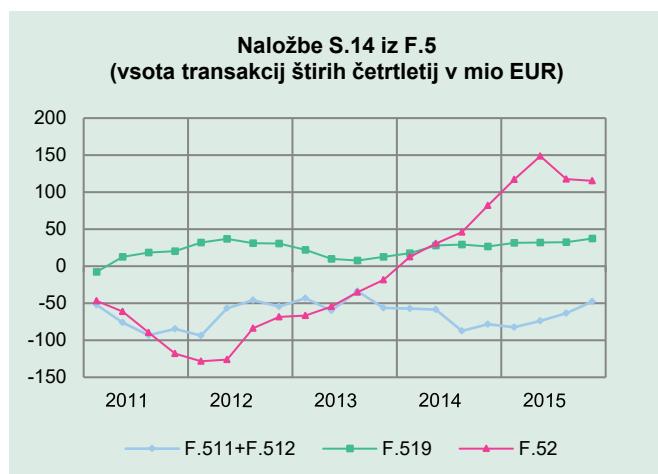
V evroobmočju je bil delež gospodinjstev v vseh finančnih sredstvih in obveznostih enak kot v Sloveniji. Finančna sredstva so predstavljala 211% BDP, obveznosti pa 67% BDP evroobmočja.

Finančna sredstva gospodinjstev so konec leta 2015 dosegla 38,9 mrd EUR in so se glede na konec leta 2014 povečala za 0,9 mrd EUR, v opazovanem obdobju pa za 2,1 mrd EUR. Gospodinjstva so imela 40% terjatev do bank, 24% do nefinančnih družb, 17% do zavarovalnih družb in pokojninskih skladov ter 7% do centralne banke.



Terjatve iz **gotovine** so dosegle 2,6 mrd EUR oz. 7% finančnih sredstev in so se v opazovanem obdobju povečale za 0,5 mrd EUR. **Vloge** so predstavljale 16,8 mrd EUR oz. 43% finančnih sredstev in so se v opazovanem obdobju povečale za 1,5 mrd EUR oz. 10%. Zaradi zniževanja obrestnih mer so se vezane vloge zmanjševale (za 1,4 mrd EUR), povečevala pa so vloge na vpogled (v letu 2014 in 2015 skupaj za 2,5 mrd EUR).

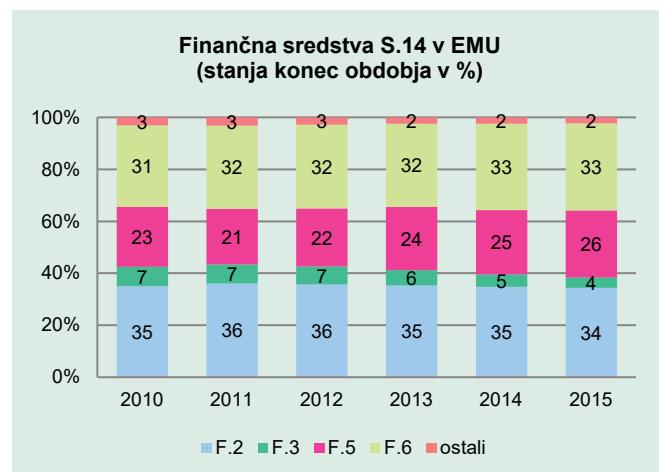
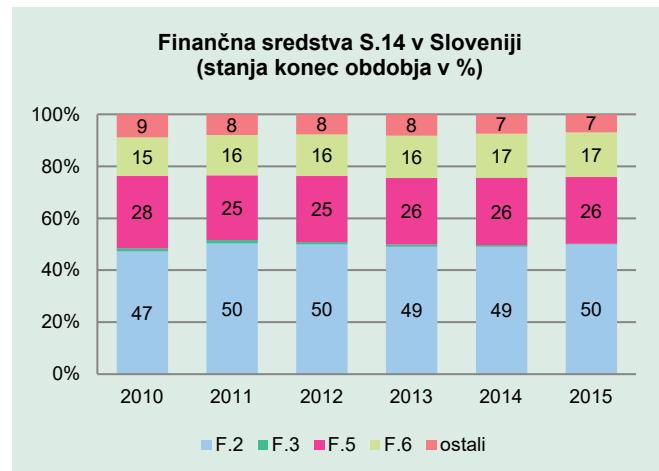
Naložbe v **lastniški kapital** so znašale 9,9 mrd EUR oz. 26% finančnih sredstev in so se v letu 2011 zmanjšale za 1,4 mrd EUR, od leta 2012 dalje pa povečale za 1,1 mrd EUR. V celotnem obdobju so gospodinjstva zmanjševale naložbe v delnicah, do leta 2013 tudi naložbe v enote investicijskih skladov, v zadnjih dveh letih pa ponovno beležimo neto prilive. Največ naložb so imela v nefinančne družbe (77%), investicijske sklade (13%) in tujino (4%).



Zavarovanja in pokojinske sheme so predstavljale 6,7 mrd EUR oz. 17% finančnih sredstev in so se v proučevanem obdobju povečali za 1,3 mrd EUR oz. 23%. Življenjska zavarovanja so porasla za 0,7 mrd EUR. Pokojinske pravice so se povečale za 0,6 mrd EUR, pri tem je v letu 2012 prišlo do odliva sredstev iz pokojninskih skladov dodatnega zavarovanja, saj so zavarovanci izkoristili možnost enkratnega dviga privarčevanih sredstev po preteklu desetletnega obdobja. V strukturi terjatev so pokojinske pravice predstavljale 45%, življenjska zavarovanja 44%, rezervacije iz neživljenjskih zavarovanj pa 11%.

Druge terjatve so znašale 2 mrd EUR oz. 5% finančnih sredstev in so se v celotnem obdobju zmanjšale za 0,3 mrd EUR. Večino drugih terjatov so izkazovala do nefinančnih družb (61%) in države (33%).

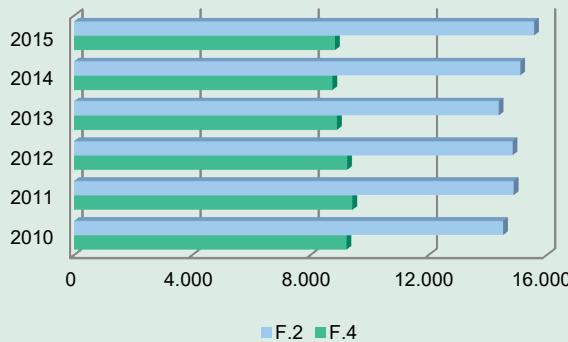
V evroobmočju so imela gospodinjstva finančna sredstva v obliki gotovine in vlog (34%), zavarovanj in pokojninskih shem (33%), lastniškega kapitala (26%) ter dolžniških vrednostnih papirjev (4%). V primerjavi z evroobmočjem so imela gospodinjstva v Sloveniji večji delež naložb v gotovino in vloge na račun manjših deležev naložb v zavarovanja in pokojninske sheme ter dolžniške vrednostne papirje. Iz razlike v strukturi finančnih sredstev gospodinjstev lahko predvidevamo, da obstaja v Sloveniji potencial za rast nedepozitnih oblik varčevanj, pri čemer je razlika najbolj očitna pri življenjskih in pokojninskih zavarovanjih (16% BDP v primerjavi s 65% BDP v evroobmočju).



Obveznosti gospodinjstev so konec leta 2015 dosegle 12,1 mrd EUR in so se v proučevanem obdobju zmanjšale za 0,3 mrd EUR. Gospodinjstva so imela 73% obveznosti do bank, 10% do nefinančnih družb in 9% do drugih finančnih posrednikov.

Najeta posojila so znašala 10,6 mrd EUR in so predstavljala 88% vseh obveznosti. Obseg najetih posojil se je po treh letih razdolževanja (skupaj za 0,7 mrd EUR), v letu 2015 malenkostno povečal. Večino posojil so imela najetih pri domačih bankah (83%) in drugih finančnih posrednikih (10%), pri čemer je bilo 91% posojil dolgoročnih.

Terjatve S.14 iz F.2 in obveznosti iz F.4 do S.122+S.123 (stanja konec obdobja v mio EUR)



V proučevanem obdobju so se najeta posojila pri bankah zmanjšala za 0,4 mrd EUR, vloge pri bankah pa so se predvsem v zadnjih dveh letih povečale za 1 mrd EUR, pri čemer se je pokritost posojil z vlogami povečala s 157% na 176%.

Terjatve S.14 iz F.2 in obveznosti iz F.4 do S.122+S.123 (vsota transakcij štirih četrtletij v mio EUR)



Gospodinjstva so imela 1,5 mrd EUR oz. 12% **drugi obveznosti**, od tega največ do nefinančnih družb (62%) in države (26%).

V **evroobmočju** so imela gospodinjstva največ obveznosti iz posojil (89%), kar je podobno kot v Sloveniji.

Gospodinjstva so v opazovanem obdobju izkazovala **presežek finančnih sredstev nad obveznostmi**, ki je konec leta 2015 znašal 26,7 mrd EUR. V letu 2011 se je zmanjšal za 1,3 mrd EUR, od leta 2012 dalje pa povečal za 3,7 mrd EUR, najbolj v letu 2014 (za 1,8 mrd EUR). Največji presežek so imela v odnosu z nefinančnimi družbami (8,3 mrd EUR), bankami (6,8 mrd EUR) ter zavarovalnimi družbami in pokojninskim skladi (6,7 mrd EUR).

Neto finančna sredstva S.14 (stanja konec obdobja v mio EUR)



Neto finančni položaj gospodinjstev v Sloveniji se je v proučevanem obdobju izboljšal s 67% BDP na 69% BDP, v evroobmočju pa s 126% BDP na 144% BDP. Podatki kažejo, da je slabši finančni položaj gospodinjstev v Sloveniji predvsem posledica nižjih finančnih sredstev s katerimi razpolagajo, zadolženost pa je manjša kot v evroobmočju. Dolg gospodinjstev je v Sloveniji predstavljal 31% BDP, v evroobmočju pa 67% BDP. Dolg v primerjavi s finančnimi sredstvi gospodinjstev pa je bil v Sloveniji primerljiv z evroobmočjem (31%).

S.2 Tujina

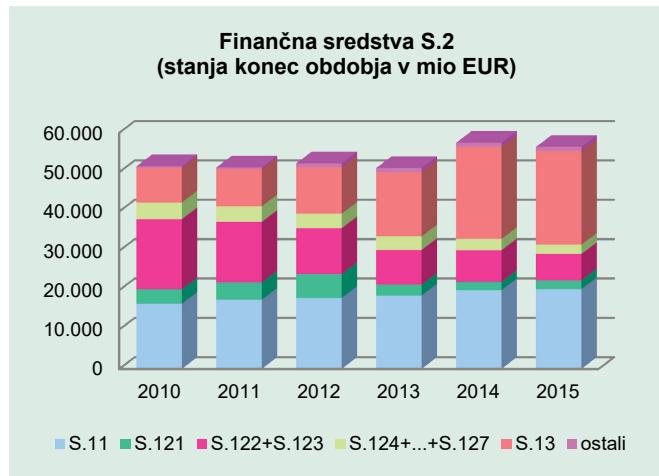
	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		51.526	51.243	52.272	51.088	57.505	56.455
Članice evroobmočja	S.2111	40.002	38.819	37.823	31.936	34.120	31.887
Ostale članice EU	S.2112	5.602	6.397	6.718	10.004	12.538	11.953
Ostali svet	S.22	5.922	6.026	7.732	9.148	10.847	12.615
II. OBVEZNOSTI		33.740	33.477	33.588	33.349	39.174	40.506
Članice evroobmočja	S.2111	17.413	17.735	18.320	18.776	24.315	24.281
Ostale članice EU	S.2112	2.652	2.670	2.686	5.130	5.383	6.636
Ostali svet	S.22	13.674	13.072	12.582	9.444	9.476	9.588
III. NETO FINANČNA SREDSTVA		17.786	17.766	18.684	17.739	18.331	15.950

Sektor tujine je sestavljen iz treh podsektorjev: članice evroobmočja, ostale članice EU in ostali svet.

Konec leta 2015 so imele največ terjatev in obveznosti do domačih sektorjev članice evroobmočja (56% terjatev oz. 60% obveznosti), sledile so države ostalega sveta (22% oz. 24%) in ostale članice EU (21% oz. 16%).

	Oznaka	2010	2011	2012	2013	2014	2015
<i>v mio EUR</i>							
I. FINANČNA SREDSTVA		51.526	51.243	52.272	51.088	57.505	56.455
Gotovina in vloge	F.2	7.982	7.646	8.490	4.293	3.497	3.167
Dolžniški vrednostni papirji	F.3	11.253	11.694	11.893	15.807	22.587	21.661
Posojila	F.4	17.901	17.538	17.261	16.697	15.676	15.129
Lastniški kapital	F.5	8.634	8.453	8.421	8.531	9.979	10.668
Druge terjatve	F.8	5.079	5.187	5.448	5.094	5.116	5.169
II. OBVEZNOSTI		33.740	33.477	33.588	33.349	39.174	40.506
Gotovina in vloge	F.2	5.246	5.514	5.584	6.151	11.050	10.555
Dolžniški vrednostni papirji	F.3	9.422	9.335	9.257	8.767	9.548	11.335
Posojila	F.4	5.467	5.591	5.704	5.640	5.492	5.012
Lastniški kapital	F.5	6.972	6.392	6.723	6.723	6.986	7.219
Druge obveznosti	F.8	6.061	5.978	5.656	5.537	5.526	5.828
III. NETO FINANČNA SREDSTVA		17.786	17.766	18.684	17.739	18.331	15.950

Finančna sredstva tujine so konec leta 2015 znašala 56,5 mrd EUR in so se glede na konec leta 2014 zmanjšala za 1,1 mrd EUR, v opazovanem obdobju pa povečala za 4,9 mrd EUR.



Naložbe v **dolžniške vrednostne papirje** so znašale 21,7 mrd EUR, kar je predstavljalo 38% finančnih sredstev. Tujina je imela največ naložb v državne obveznice (95%, 73% konec leta 2010) in obveznice bank (3%, 24% konec leta 2010). Naložbe so se v proučevanem obdobju povečale za 10,4 mrd EUR oz. 92%, največ v letih 2013 (za 3,9 mrd EUR) in 2014 (za 6,8 mrd EUR), v letu 2015 pa so se zmanjšale za 0,9 mrd EUR.

Tujina je imela konec leta 2015 v finančnih računih **Slovenije** 23% vseh finančnih sredstev in 17% vseh obveznosti. Finančna sredstva tujine so predstavljala 146% BDP, obveznosti pa 105% BDP.

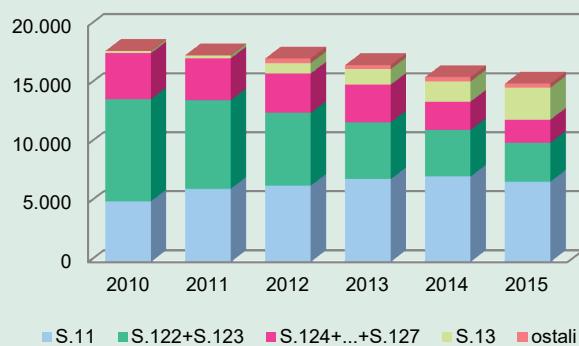
V finančnih računih **evroobmočja** je imela tujina 17% vseh finančnih sredstev in 16% vseh obveznosti. Finančna sredstva tujine so predstavljala 224% BDP, obveznosti pa 216% BDP evroobmočja.

**Terjatve S.2 iz F.2 in F.3
(vsota transakcij štirih četrletij v mio EUR)**



Posojila so dosegla 15,1 mrd EUR oz. 27% finančnih sredstev. V opazovanem obdobju so se zmanjšala za 2,8 mrd EUR, pri čemer so se najbolj zmanjšala posojila bankam (za 5,3 mrd EUR) in drugim finančnim posrednikom (za 1,9 mrd EUR), povečala pa državi (za 2,5 mrd EUR) in nefinančnim družbam (za 1,7 mrd EUR). Tujina je imela največ terjatev do nefinančnih družb (45%, 29% konec leta 2010), bank (22%, 48% konec leta 2010), države (18%, 1% konec leta 2010) in drugih finančnih posrednikov (13%).

**Terjatve S.2 iz F.4
(stanja konec obdobja v mio EUR)**



Terjatve iz **lastniškega kapitala** so predstavljale 19% finančnih sredstev in so znašale 10,7 mrd EUR. Tujina je imela največ naložb v kapital nefinančnih družb (81%) in bank (12%). V opazovanem obdobju so se terjatve povečale za 2 mrd EUR oz. 24%, od tega za 2,5 mrd EUR preko neto nakupov, kar je povezano predvsem s prevzemi nefinančnih družb v zadnjih dveh letih.

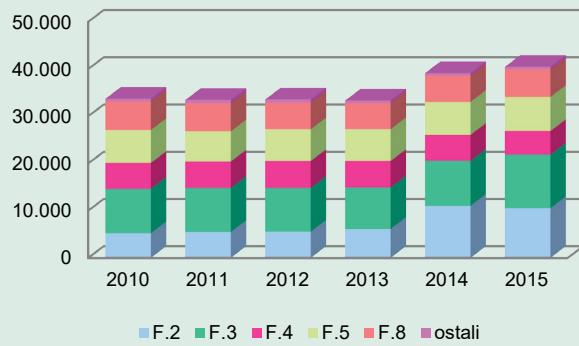
Druge terjatve so znašale 5,2 mrd EUR oz. 9% finančnih sredstev. Večino drugih terjatev so predstavljale terjatve iz komercialnih kreditov in predujmov (84%), od tega 97% do nefinančnih družb.

Tujina je imela 3,2 mrd EUR oz. 6% terjatev iz **gotovine in vlog**, od tega 61% pri centralni banki in 39% pri bankah. V proučevanem obdobju so se terjatve iz gotovine in vlog zmanjšale za 4,8 mrd EUR oz. 60% (najbolj v letu 2013 za 4,2 mrd EUR), od tega pri bankah za 3,3 mrd EUR in centralni banki za 1,5 mrd EUR.

V **evroobmočju** je imela tujina terjatve iz lastniškega kapitala (43%), dolžniških vrednostnih papirjev (22%), posojil (17%) ter gotovine in vlog (13%). V primerjavi z evroobmočjem je imela tujina v Sloveniji več terjatev iz dolžniških vrednostnih papirjev, posojil in drugih terjatev ter manj terjatev iz lastniškega kapitala ter gotovine in vlog.

Obveznosti tujine so konec leta 2015 znašale 40,5 mrd EUR in so se v letu 2015 povečale za 1,3 mrd EUR, v opazovanem obdobju pa za 6,8 mrd EUR oz. 20%, največ v letu 2014 (za 5,8 mrd EUR).

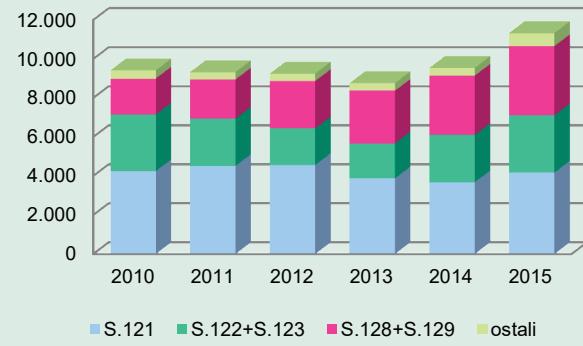
**Obveznosti S.2
(stanja konec obdobja v mio EUR)**



Obveznosti iz **dolžniških vrednostnih papirjev** so predstavljale 11,3 mrd EUR oz. 28% in so se v opazovanem obdobju povečale za 1,9 mrd EUR, skoraj v celoti do zavarovalnih družb in pokojninskih skladov.

V letu 2015 so se obveznosti povečale za 1,8 mrd EUR. Največji imetniki tujih vrednostnih papirjev so bili centralna banka (37%), zavarovalne družbe in pokojninski skladi (31%) ter banke (26%).

**Obveznosti S.2 iz F.3
(stanja konec obdobja v mio EUR)**



Obveznosti iz **gotovine in vlog** so predstavljale 10,6 mrd EUR oz. 26%. V opazovanem obdobju so se povečale za 5,3 mrd EUR oz. 101%. V letu 2014 so se obveznosti povečale za 4,9 mrd EUR (največ do centralne banke in bank), v letu 2015 pa so se obveznosti zmanjšale do centralne banke (za 3 mrd EUR) in povečale do države (za 2,4 mrd EUR). Povečal se je delež obveznosti tujine do države (z 0% s konca leta 2010 na 37% s konca leta 2015), zmanjšal do centralne banke (s 56% na 22%), do bank (27%) in gospodinjstev (11%) pa ostal nespremenjen.

**Obveznosti S.2 iz F.2
(vsota transakcij štirih četrtletij v mio EUR)**



Obveznosti iz **lastniškega kapitala** so znašale 7,2 mrd EUR oz. 18%. Tujina je imela 36% obveznosti do nefinančnih družb, 23% do investicijskih skladov, 17% do zavarovalnih družb in pokojninskih skladov ter 10% do države.

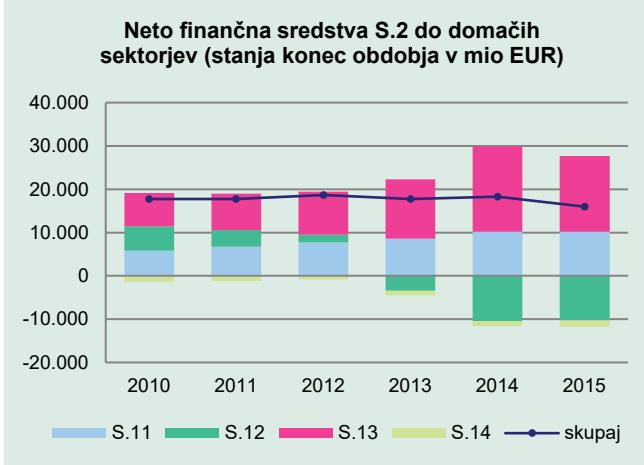
Tujina je imela 5,8 mrd EUR oz. 14% **drugih obveznosti**. Večino so predstavljale obveznosti iz komercialnih kreditov in predujmov (89%), predvsem do nefinančnih družb.

Obveznosti tujine iz **posojil** so znašale 5 mrd EUR oz. 12% in so se v opazovanem obdobju zmanjšale za 0,5 mrd EUR, pri čemer so se zmanjšale do bank (za 1,4 mrd EUR), povečale pa do države (za 1,1 mrd EUR, povezano z delovanjem mehanizma EFSF). Največ obveznosti je imela do nefinančnih družb (40%), bank (33%, 55% konec leta 2010) in države (23%, 2% konec leta 2010).

V evroobmočju je imela tujina obveznosti iz lastniškega kapitala (43%), posojil (21%), dolžniških vrednostnih papirjev (18%) ter gotovine in vlog (12%). V primerjavi z evroobmočjem je imela tujina v Sloveniji več obveznosti iz vlog, dolžniških vrednostnih papirjev ter drugih obveznosti in manj obveznosti iz lastniškega kapitala ter posojil.

Presežek finančnih sredstev nad obveznostmi tujine se je v proučevanem obdobju zmanjšal s 17,8 mrd EUR na 16 mrd EUR. Svoj položaj je tujina poslabšala do bank (za 10,9 mrd EUR), drugih finančnih posrednikov (za 2,4 mrd EUR), zavarovalnih družb in pokojninskih skladov (za 2 mrd EUR) ter centralne banke (za 0,7 mrd EUR), izboljšala pa do države (za 9,8 mrd EUR) in nefinančnih družb (za 4,4 mrd EUR). Konec leta 2015 so imele presežek članice evroobmočja (7,6 mrd EUR, 22,6 mrd EUR konec leta 2010), ostale članice EU (5,3 mrd EUR, 3 mrd EUR konec leta 2010) in države ostalega sveta (3 mrd EUR, -7,8 mrd EUR konec leta 2010).

Tujina je imela v letih 2011 in 2012 presežek v transakcijah in tako financirala slovensko gospodarstvo, v zadnjih treh letih pa je beležila primanjkljaj. V opazovanem obdobju je primanjkljaj tujine v transakcijah dosegel 4,3 mrd EUR, pozitivne vrednostne spremembe pa 2,4 mrd EUR.



Neto finančni položaj tujine se je v Sloveniji z 49% BDP konec leta 2010 poslabšal na 41% BDP konec leta 2015, kot posledica povečanja finančnih sredstev (+4 o.t.) in obveznosti tujine (+12 o.t.). V istem obdobju se je neto finančni položaj tujine v evroobmočju poslabšal z 22% BDP na 8% BDP. Razlika med neto finančnima položajema tujine v Sloveniji in v evroobmočju je posledica tako manjših finančnih sredstev (-78 o.t.) kot tudi manjših obveznosti tujine v Sloveniji (-111 o.t.).

Finančno investiranje in financiranje med domačimi institucionalnimi sektorji in s tujino

Finančni računi omogočajo analizo finančnega investiranja in financiranja med domačimi sektorji in s tujino.

Finančne terjatve in obveznosti v finančnih računih Slovenije so konec leta 2015 dosegle 241,2 mrd EUR. Največ terjatev so imeli tujina (23%), nefinančne družbe (17%), banke (17%), gospodinjstva (16%) in država (15%), največ obveznosti pa nefinančne družbe (32%), država (19%), tujina (17%) in banke (15%).

V proučevanem obdobju so se **finančne terjatve in obveznosti** povečale za 8,8 mrd EUR. Pri tem so se najbolj povečale terjatve države (+15,4 mrd EUR) in tujine (+4,9 mrd EUR), zmanjšale pa terjatve bank (-12 mrd EUR) in nefinančnih družb (-4,4 mrd EUR). Najbolj so se povečale obveznosti države (+25,4 mrd EUR) in tujine (+6,8 mrd EUR), zmanjšale pa obveznosti bank (-13,1 mrd EUR) in nefinančnih družb (-11,5 mrd EUR).

Finančna sredstva (v vrsticah) in obveznosti (v stolpcih) domačih sektorjev in tujine (stanja konec 2015, v mio EUR)										
Sektor	S.11	S.121	S.122+S.123	S.124+..+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Skupaj
S.11	21.666	96	5.573	606	502	1.271	1.190	30.950	10.102	41.052
S.121	0	1	946	0	0	2.391	2	3.341	6.934	10.275
S.122+S.123	10.684	1.928	1.693	1.200	106	7.978	8.882	32.516	7.866	40.382
S.124+..+S.127	2.990	15	401	409	161	121	1.126	5.226	2.613	7.839
S.128+S.129	678	1	834	836	525	1.607	90	4.572	4.914	9.486
S.13	12.247	2.851	5.058	679	663	8.014	490	30.018	6.353	36.371
S.14	9.471	2.660	15.677	1.727	6.810	788	0	37.134	1.717	38.851
S.1	57.829	7.553	30.538	5.463	8.772	22.228	11.781	144.273	40.506	184.779
S.2	20.308	2.226	6.690	2.398	673	23.835	326	56.455	0	56.455
Skupaj	78.137	9.779	37.227	7.861	9.444	46.062	12.107	200.728	40.506	241.234

Finančna sredstva in obveznosti domačih sektorjev in tujine (spremembe v obdobju 2011-2015, v mio EUR)

Sektor	S.11	S.121	S.122+S.123	S.124+..+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Skupaj
S.11	-4.054	25	634	-125	-140	86	-118	-3.710	-706	-4.416
S.121	0	-1	230	0	0	2.204	0	2.433	-725	1.708
S.122+S.123	-11.291	795	-3.324	-1.209	-94	3.791	-385	-11.739	-226	-11.965
S.124+..+S.127	-1.411	-4	-145	119	130	-74	-147	-1.536	522	-1.015
S.128+S.129	206	0	-952	205	188	257	-63	-158	2.300	2.142
S.13	2.531	1.716	633	635	339	4.273	46	10.163	5.230	15.394
S.14	-1.193	539	916	320	1.275	-149	0	1.707	377	2.084
S.1	-15.225	3.070	-1.982	-56	1.700	10.360	-667	-2.852	6.766	3.914
S.2	3.713	-1.446	-11.138	-1.836	322	14.993	321	4.929	0	4.929
Skupaj	-11.511	1.623	-13.120	-1.891	2.022	25.353	-346	2.078	6.766	8.844

Neto finančni položaj posameznega sektorja predstavlja razliko med njegovimi finančnimi sredstvi in obveznostmi.

Nefinančne družbe so imele konec leta 2015 primanjkljaj v višini 37,1 mrd EUR, ki je bil največji do države (11 mrd EUR), tujine (10,2 mrd EUR), gospodinjstev (8,3 mrd EUR) in bank (5,1 mrd EUR). V proučevanem obdobju se je primanjkljaj zmanjšal za 7,1 mrd EUR, pri čemer se je izboljšal položaj do bank (+11,9 mrd EUR), poslabšal pa do tujine (-4,4 mrd EUR) in države (-2,4 mrd EUR).

Banke so imele največji presežek v odnosu z nefinančnimi družbami (5,1 mrd EUR) in državo (2,9 mrd EUR), največji primanjkljaj pa z gospodinjstvi (6,8 mrd EUR). V proučevanem obdobju se je izboljšal položaj do tujine (+10,9 mrd EUR) in države (+3,2 mrd EUR), poslabšal pa do nefinančnih družb (-11,9 mrd EUR).

Država je imela primanjkljaj v višini 9,7 mrd EUR, ki je bil posledica presežka do nefinančnih družb (11 mrd EUR) ter primanjkljajev do tujine

(17,5 mrd EUR) in bank (2,9 mrd EUR). Finančni položaj se je v proučevanem obdobju poslabšal za 10 mrd EUR, najbolj do tujine (-9,8 mrd EUR) in bank (-3,2 mrd EUR), izboljšal pa do nefinančnih družb (+2,4 mrd EUR).

Gospodinjstva so imela presežek v višini 26,7 mrd EUR, in sicer 8,3 mrd EUR do nefinančnih družb, 6,8 mrd EUR do bank, 6,7 mrd EUR do zavarovalnih družb in pokojninskih skladov ter 2,7 mrd EUR do centralne banke. Finančni položaj se je v opazovanem obdobju izboljšal za 2,4 mrd EUR.

Tujina je imela presežek finančnih sredstev nad obveznostmi v višini 15,9 mrd EUR, kot posledica presežkov do države (17,5 mrd EUR) in nefinančnih družb (10,2 mrd EUR) ter primanjkljajev do centralne banke (4,7 mrd EUR) ter zavarovalnih družb in pokojninskih skladov (4,2 mrd EUR). Največje presežke so imele države evroobmočja (7,6 mrd EUR) in države ostale EU (5,3 mrd EUR). V proučevanem obdobju je tujina poslabšala svoj položaj za 1,8 mrd EUR.

Neto finančni položaji domačih sektorjev in tujine (stanja konec 2015, v mio EUR)										
Sektor	S.11	S.121	S.122+S.123	S.124+..+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Skupaj
S.11	0	96	-5.111	-2.384	-175	-10.976	-8.281	-26.879	-10.206	-37.085
S.121	-96	0	-982	-15	-1	-460	-2.658	-4.212	4.708	496
S.122+S.123	5.111	982	0	799	-727	2.920	-6.794	1.979	1.177	3.155
S.124+..+S.127	2.384	15	-799	0	-676	-557	-601	-237	215	-23
S.128+S.129	175	1	727	676	0	944	-6.720	-4.199	4.241	42
S.13	10.976	460	-2.920	557	-944	0	-298	7.790	-17.481	-9.691
S.14	8.281	2.658	6.794	601	6.720	298	0	25.353	1.391	26.745
S.1	26.879	4.212	-1.979	237	4.199	-7.790	-25.353	0	-15.949	-15.949
S.2	10.206	-4.708	-1.177	-215	-4.241	17.481	-1.391	15.950		15.950
Skupaj	37.085	-495	-3.155	23	-42	9.691	-26.745	15.950	-15.949	0
Neto finančni položaji domačih sektorjev in tujine (spremembe v obdobju 2011-2015, v mio EUR)										
Sektor	S.11	S.121	S.122+S.123	S.124+..+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Skupaj
S.11	0	25	11.924	1.286	-346	-2.445	1.076	11.515	-4.420	7.095
S.121	-25	0	-564	4	0	488	-539	-636	721	85
S.122+S.123	-11.924	564	0	-1.063	858	3.158	-1.301	-9.757	10.912	1.155
S.124+..+S.127	-1.286	-4	1.063	0	-75	-709	-467	-1.481	2.358	877
S.128+S.129	346	0	-858	75	0	-82	-1.338	-1.858	1.978	119
S.13	2.445	-488	-3.158	709	82	0	195	-196	-9.763	-9.959
S.14	-1.076	539	1.301	467	1.338	-195	0	2.374	56	2.430
S.1	-11.515	636	9.757	1.481	1.858	196	-2.374	0	1.837	1.837
S.2	4.420	-721	-10.912	-2.358	-1.978	9.763	-56	-1.837	0	-1.837
Skupaj	-7.095	-85	-1.155	-877	-119	9.959	-2.430	-1.837	1.837	0

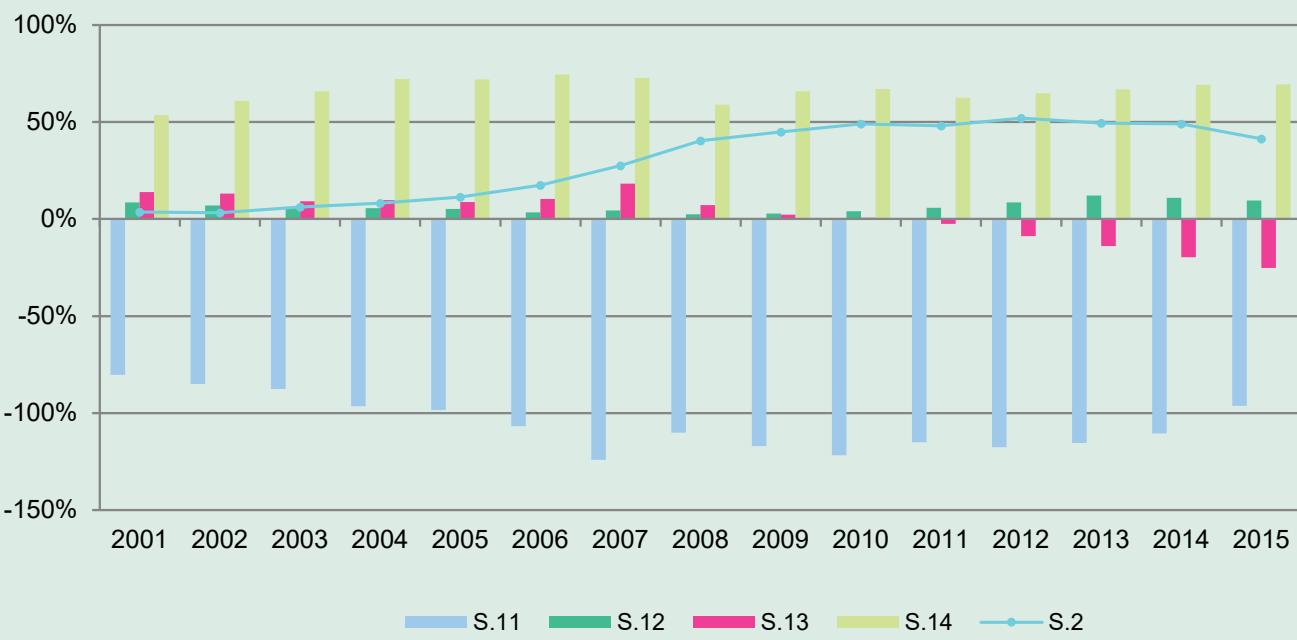
Razpoložljivost podatkov finančnih računov od konca leta 2001 omogoča pogled v daljšem časovnem obdobju.

Za prvo obdobje, **v letih od 2002 do 2008**, je bilo značilno pospešeno zadolževanje nefinančnih družb pri bankah, ki je bilo večinoma finančirano iz tujine, ob sprva relativno močnem presežku gospodinjstev in zmerneh primanjkljaju države. Velik vpliv na neto finančne položaje sektorjev so v letih 2007 in 2008 imeli tudi vrednostne spremembe povezane z delnicami.

Obdobje med krizo, **v letih od 2009 do 2012**, je zaznamovalo šibkejše financiranje s strani tujine, pospešeno razdolževanje bank v tujini, visok primanjkljaj države in skromen presežek gospodinjstev. Močno zadolžene nefinančne družbe so ustavile svoje zadolževanje.

Za zadnje obdobje, **v letih od 2013 do 2015**, je bilo značilno negativno financiranje s strani tujine, nadaljevanje krčenja bančnih bilanc, visok primanjkljaj države, ki je bil v letu 2013 povezan predvsem z reševanjem bank, in ponovna krepitev presežka gospodinjstev. Nefinančne družbe so se pospešeno razdolževale.

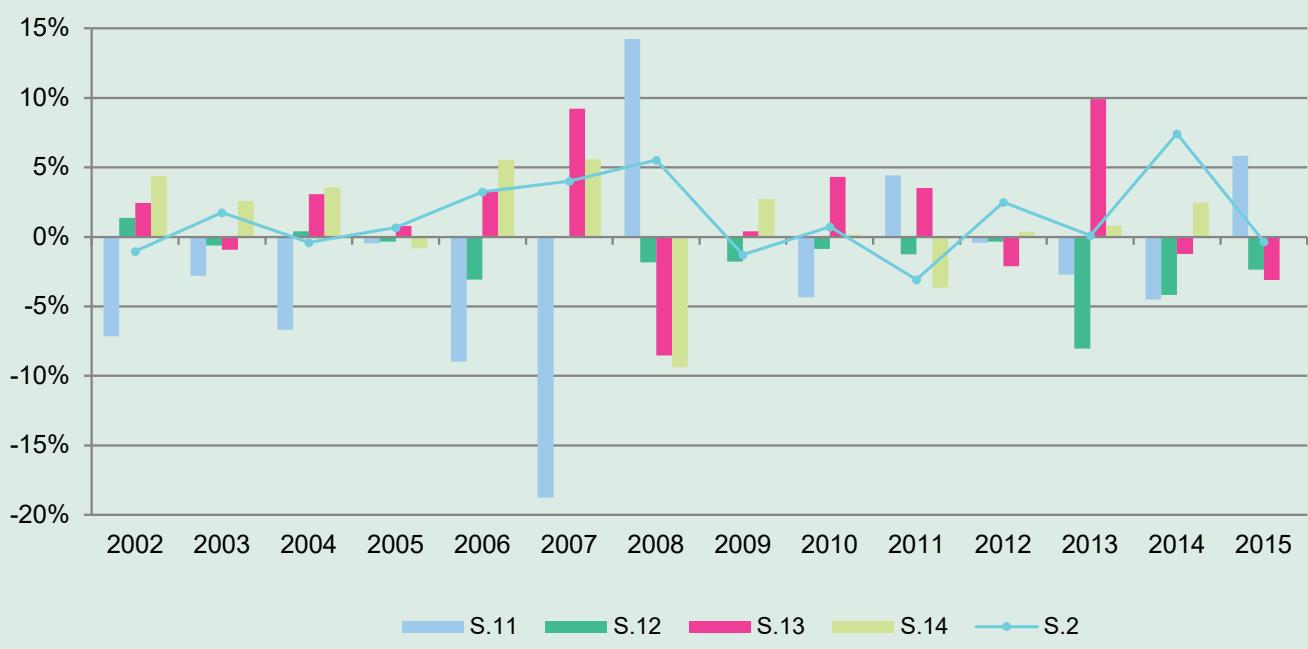
**Neto finančne terjatve domačih sektorjev in tujine
(stanja, v % BDP)**



**Neto finančne terjatve domačih sektorjev in tujine
(transakcije, v % BDP)**



**Neto finančne terjatve domačih sektorjev in tujine
(vrednostne spremembe, v % BDP)**



1. OVERVIEW OF SLOVENIA'S FINANCIAL ACCOUNTS, 2010-2015

The overview of Slovenia's financial accounts¹ for 2010 to 2015 illustrates the financial assets and liabilities of individual institutional sectors by financial instrument, and includes a comparison with overall euro area financial accounts.

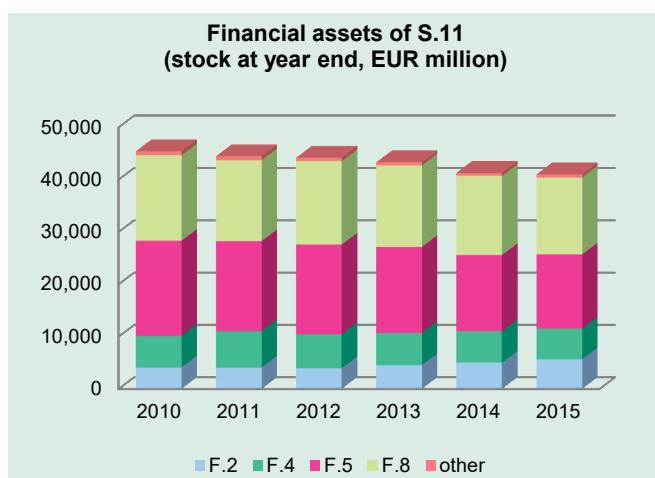
S.11 Non-financial corporations

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		45,468	44,516	44,226	43,365	41,341	41,052
Currency and deposits	F.2	4,160	4,134	3,991	4,588	5,053	5,717
Loans	F.4	6,040	6,945	6,494	6,151	6,043	5,848
Equity	F.5	18,134	17,202	17,126	16,439	14,529	14,196
Other accounts receivable	F.8	16,344	15,480	15,942	15,602	15,113	14,703
II. LIABILITIES		89,649	86,952	86,546	84,839	82,591	78,137
Loans	F.4	33,589	34,375	32,883	31,297	28,954	24,756
Equity	F.5	38,014	35,847	36,224	36,678	37,246	37,073
Other accounts payable	F.8	17,013	15,802	16,472	15,999	15,252	15,086
III. NET FINANCIAL ASSETS		-44,180	-42,436	-42,320	-41,475	-41,250	-37,085

In the financial accounts of **Slovenia**, non-financial corporations accounted for 17% of total financial assets and 32% of total liabilities at the end of 2015. The financial assets of non-financial corporations were equivalent to 107% of GDP, while their liabilities were equivalent to 203% of GDP.

In the financial accounts of the **euro area**, non-financial corporations accounted for 15% of total financial assets and 21% of total liabilities. The financial assets of non-financial corporations were equivalent to 201% of euro area GDP, while their liabilities were equivalent to 288% of euro area GDP.

The **financial assets** of non-financial corporations amounted to EUR 41.1 billion at the end of 2015, down EUR 0.3 billion on the end of 2014, and down EUR 4.4 billion over the observation period (the end of 2010 to the end of 2015). Non-financial corporations accounted for 53% of claims against non-financial corporations, 25% against the rest of the world and 14% against banks.



Other accounts receivable accounted for EUR 14.7 billion or 36% of financial assets, and primarily consisted of trade credits and advances (82%), of which 45% were intra-sectoral and 42% were from the rest of the world. Other accounts receivable were down EUR 1.6 billion over the observation period, mostly as a result of changes in the intra-sectoral figure.

Non-financial corporations held EUR 14.2 billion in **equity** (35% of the total), of which the largest investments were intra-sectoral (77%) and in the rest of the world (18%). This figure was down EUR 3.9 billion or 22% over the observation period, primarily as a result of negative revalu-

¹) The figures used in the analysis for Slovenia are the unconsolidated financial accounts drawn up by the Bank of Slovenia, while those for the euro area are from the financial accounts of the euro area drawn up by the ECB.

ation changes. The largest declines in investments were recorded in 2011 (by EUR 0.9 billion) and 2014 (by EUR 1.9 billion as a result of the reclassification of holding companies and head offices).

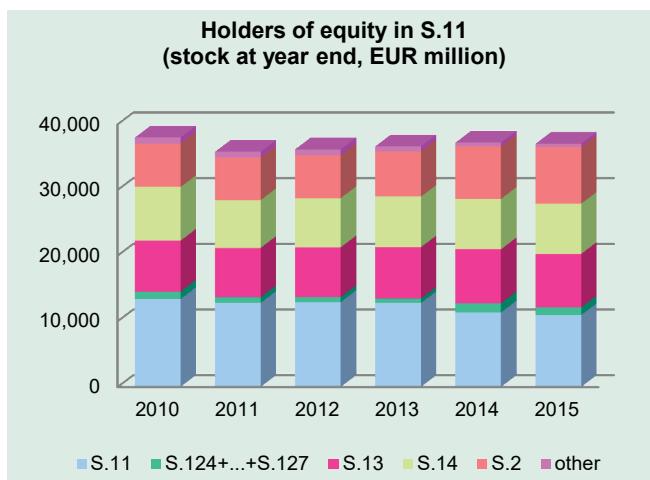
Non-financial corporations' **loans** granted amounted to EUR 5.8 billion, and accounted for 14% of their total financial assets. The largest claims from loans were intra-sectoral (56%) and against the rest of the world (35%). The stock of loans granted increased by EUR 0.9 billion in 2011, and then declined by EUR 1.1 billion between 2012 and 2015, just under a half of which can be attributed to revaluation changes in the form of write-offs.

Non-financial corporations' claims from **currency and deposits** amounted to EUR 5.7 billion, or 14% of the total, domestic banks accounting for most of this (93%).² Claims from deposits were down EUR 0.2 billion during the first two years, but up EUR 1.7 billion over the last three years. The proportion of transferable deposits in the total was up over the observation period (from 45% at the end of 2011 to 65% at the end of 2015), while the proportion of fixed-term deposits declined (from 54% to 33%).

The largest holdings of financial assets of non-financial corporations in the **euro area** were in the form of equity (49% of the total), loans (19%), other accounts receivable (18%), and currency and deposits (12%). Compared with the euro area, non-financial corporations in Slovenia held a larger proportion of financial assets in other accounts receivable, and smaller proportions in equity, and loans.

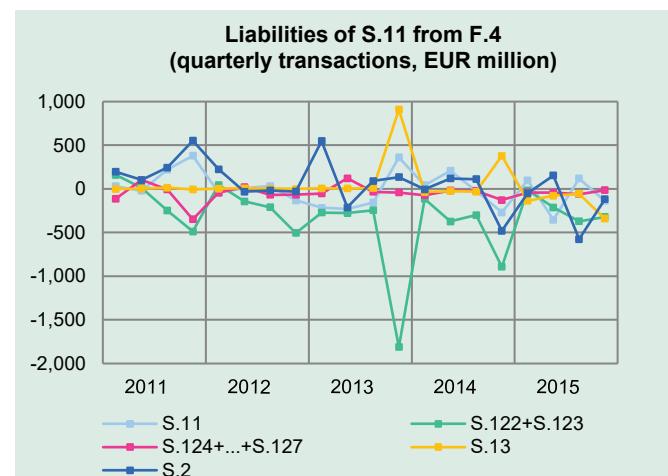
Non-financial corporations' **liabilities** amounted to EUR 78.1 billion at the end of 2015, down EUR 4.5 billion in 2015, and down EUR 11.5 billion over the observation period. Non-financial corporations accounted for 28% of liabilities to non-financial corporations, 26% to the rest of the world, to the general government sector 16%, banks 14% and households 12%.

Liabilities from **equity** amounted to EUR 37.1 billion, or 47% of total liabilities, declining over the observation period, negative revaluation changes having contributed EUR 2.9 billion and recapitalisations 1.9 billion to the decrease. The ownership of non-financial corporations did not change significantly. However, a change in ownership between non-financial corporations and the rest of the world was notable, as a result of the acquisitions of non-financial corporations by non-residents. The largest holders of equity in non-financial corporations were non-financial corporations (30%), the rest of the world (23%), the general government sector (22%), and households (21%).



2) The term "banks" is used in the material for Sector S.122 + S.123 (Other monetary financial institutions).

Loans stood at EUR 24.8 billion (32% of total liabilities), down EUR 4.2 billion in 2015, and down EUR 8.8 billion or 26% over the observation period. Liabilities to banks declined by EUR 10.7 billion as a result of loan repayments, write-offs and the transfer of non-performing loans from banks to the BAMC. On account of this, their liabilities to the government sector increased by EUR 4 billion in 2013 and 2014, but decreased by EUR 2 billion in 2015 on account of the special methodological treatment of these loans. Non-financial corporations held loans borrowed from banks (41% of the total), from the rest of the world (28%), on an intra-sectoral basis (13%), and from the general government sector (9%).



Other accounts payable stood at EUR 15.1 billion (19% of total liabilities), down EUR 1.9 billion over the observation period. The majority (69%) of other accounts payable consisted of liabilities from trade credits and advances, of which 52% were to non-financial corporations, and 40% were to the rest of the world.

In the **euro area**, non-financial corporations' largest liabilities were from equity (52% of the total), loans (32%) and other accounts payable (11%). Compared with the euro area, non-financial corporations in Slovenia held a larger proportion of liabilities in the form of other accounts payable, and smaller proportions in the form of equity and debt securities.

Non-financial corporations' **intra-sectoral claims and liabilities** amounted to EUR 21.7 billion at the end of 2015, equivalent to 53% of the sector's total financial assets and 28% of its total liabilities.

Non-financial corporations disclosed a **deficit of financial assets relative to liabilities** (net financial position) over the observation period, as a significant proportion of their assets are held in the form of non-financial assets. The deficit narrowed from EUR 44.2 billion to EUR 37.1 billion over the observation period.

The **net financial position** of non-financial corporations in Slovenia improved from -122% of GDP at the end of 2010 to -96% of GDP at the end of 2015, while the net financial position of non-financial corporations in the euro area improved from -93% of GDP to -86% of GDP over the same period. In the wake of a decline in debt and in liabilities from equity, the main reason that the net financial position of non-financial corporations in Slovenia is worse than that of the euro area overall was their lower financial assets.

The **indebtedness of non-financial corporations** in Slovenia has declined sharply over the last few years, thereby improving their financing structure. The ratio of non-financial corporations' debt (liabilities

ties minus equity) to GDP stood at 107% in Slovenia at the end of 2015 (down 36 percentage points over the observation period), compared with 138% in the euro area (down 2 percentage points). The ratio of debt to financial assets at non-financial corporations stood at 100% in Slovenia (down 14 percentage points), compared with 68% in the euro area (down 11 percentage points). When other accounts payable, primarily trade credits and advances, are excluded from debt in the calculation of indebtedness, the indicators of Slovenian non-financial corporations' indebtedness become even more favourable

compared with the euro area overall. The non-financial corporations' debt figure adjusted in this manner stood at 67% of GDP in Slovenia, compared with 107% of GDP in the euro area overall. Leverage calculated as the debt-to-equity ratio reached 111% in Slovenia (down 25 percentage points over the observation period), compared with 92% across the euro area (down 16 percentage points). The improved leverage in Slovenia was primarily a result of a reduction in debt, while the improvement recorded in the euro area was mainly attributed to an increase in the value of equity.

S.121 Central bank

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		8,566	10,227	12,504	10,806	10,900	10,275
Currency and deposits	F.2	3,588	3,491	3,495	2,931	5,373	2,493
Debt securities	F.3	4,515	4,744	4,794	4,126	3,952	6,556
Loans	F.4	27	1,520	3,739	3,334	1,120	756
II. LIABILITIES		8,156	9,825	12,102	10,299	10,361	9,779
Currency and deposits	F.2	7,113	8,793	10,942	9,195	9,113	8,443
Equity	F.5	742	734	859	823	945	1,005
III. NET FINANCIAL ASSETS		410	402	402	507	539	496

In the financial accounts of Slovenia, the central bank accounted for 4% of total financial assets and total liabilities at the end of 2015. Its financial assets were equivalent to 27% of GDP, while its liabilities were equivalent to 25% of GDP.

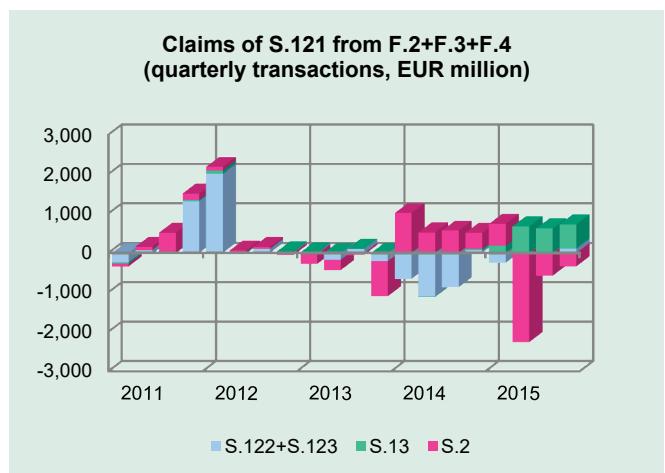
The central bank's **financial assets** stood at EUR 10.3 billion at the end of 2015, up EUR 1.7 billion or 20% over the observation period.

The central bank's financial assets were primarily invested in deposits, debt securities and loans. The proportion of total financial assets accounted for by deposits decreased over the observation period (from 42% to 24%), in favour of an increase in the proportions accounted for by debt securities (from 53% to 64%) and loans (from 0% to 7%).

Investments in **debt securities** amounted to EUR 6.6 billion, an increase of EUR 2 billion over the observation period, most notably in 2015, when the Eurosystem commenced the programme of public-sector securities purchases, with the Bank of Slovenia making purchases of EUR 2 billion in Slovenian government bonds. Foreign debt securities accounted for 64% of the investments (of which 70% were euro area securities), and domestic government bonds for 35%.

Claims from **currency and deposits** stood at EUR 2.5 billion (of which 91% were in the rest of the world), down EUR 1.1 billion or 31% over the observation period. Claims related to the allocation of euro banknotes within the Eurosystem³ accounted for the largest proportion thereof (EUR 1.4 billion). Claims against domestic banks also declined⁴. Due to the Bank of Slovenia's changed net position vis-à-vis the ECB,⁵ deposits increased by EUR 2.5 billion in 2014, and despite its sharp decline a positive net position was maintained in 2015.

Claims from **loans** stood at EUR 0.8 billion, primarily granted to banks as long-term refinancing operations, which peaked in 2012 and 2013. The majority of loans were repaid early in 2014.



The central bank's **liabilities** amounted to EUR 9.8 billion at the end of 2015, up EUR 1.6 billion or 20% over the observation period.

The central bank's liabilities from **currency and deposits** stood at EUR 8.4 billion (86% of the total), of which 59% comprised liabilities from issued currency and 41% liabilities from deposits. Liabilities from **currency** placed in circulation stood at EUR 3.5 billion, up EUR 2.4 billion over the observation period, while liabilities from currency according to the capital key stood at EUR 4.9 billion, up EUR 1.3 billion. Liabilities from **deposits** amounted to EUR 3.5 billion. The proportion of government deposits and deposits by banks increased to 53% and 47%, respectively, over the observation period, while liabilities to the rest of the world from the Bank of Slovenia's negative net position vis-à-vis the ECB⁵ declined, reaching their peak in 2012 (EUR 4.4 billion) and then being shifted to the claims side in 2014.

3) The positive difference between the currency allocated to the Bank of Slovenia according to the banknote allocation key within the Eurosystem, and the currency that the Bank of Slovenia actually places in circulation, is recorded under claims from deposits.

4) According to the ECB rules for the compilation of financial accounts, short-term loans among monetary financial institutions are disclosed under the deposits item.

5) The central bank's net position within the TARGET payment system is recorded under central bank's claims from deposits (positive balance) or under liabilities from deposits (negative balance).

**Liabilities of S.121 from F.2
(quarterly transactions, EUR million)**



S.122 + S.123 Other monetary financial institutions

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		52,348	51,484	49,590	44,897	42,321	40,382
Currency and deposits	F.2	3,061	3,286	3,282	4,420	4,985	5,067
Debt securities	F.3	7,302	7,051	6,689	7,959	9,289	9,417
Loans	F.4	39,675	39,075	37,605	31,222	26,743	24,422
Equity capital	F.5	1,769	1,550	1,443	948	889	1,036
II. LIABILITIES		50,347	48,698	45,806	40,213	38,556	37,227
Currency and deposits	F.2	28,765	28,140	26,376	23,853	25,009	25,569
Debt securities	F.3	5,081	4,251	2,484	1,667	1,666	1,149
Loans	F.4	11,709	12,054	13,114	10,427	7,073	5,574
Equity capital	F.5	4,278	3,753	3,325	3,902	4,435	4,596
III. NET FINANCIAL ASSETS		2,000	2,786	3,784	4,684	3,765	3,155

The sector of other monetary financial institutions comprises banks, savings banks and money market funds. There were 20 banks, three savings banks and four money market funds in Slovenia at the end of 2015.

In the financial accounts of Slovenia, banks⁶ accounted for 17% of total financial assets and 15% of total liabilities at the end of 2015. Their financial assets were equivalent to 105% of GDP, while their liabilities were equivalent to 97% of GDP.

The **financial assets** of banks stood at EUR 40.4 billion at the end of 2015, down EUR 1.9 billion during the year, and down EUR 12 billion or 23% over the observation period. The majority of banks' investments was in the form of loans (60%), debt securities (23%) and currency and deposits (13%).

Loans amounted to EUR 24.4 billion, down EUR 15.3 billion or 38% over the observation period.⁷ Non-financial corporations (42% of the total) and households (36%) accounted for the majority of the stock of bank loans. Loans to non-financial corporations declined by EUR 10.7 billion, and declines were also recorded for interbank loans, loans to other financial intermediaries and to the rest of the world. Measures to stabilise the banking system contributed significantly to the decline in loans in 2013 and 2014. A portion of non-performing loans of six banks in the amount of EUR 5 billion was transferred to the BAMC, for which the

banks received compensation totalling EUR 1.6 billion (the difference of 3.4 EUR billion representing a write-off). In addition to the transfer effect, loans declined over the observation period by EUR 8.5 billion via repayments and by EUR 1.7 billion via write-offs.

**Claims of S.122+S.123 from F.4
(quarterly transactions, EUR million)**

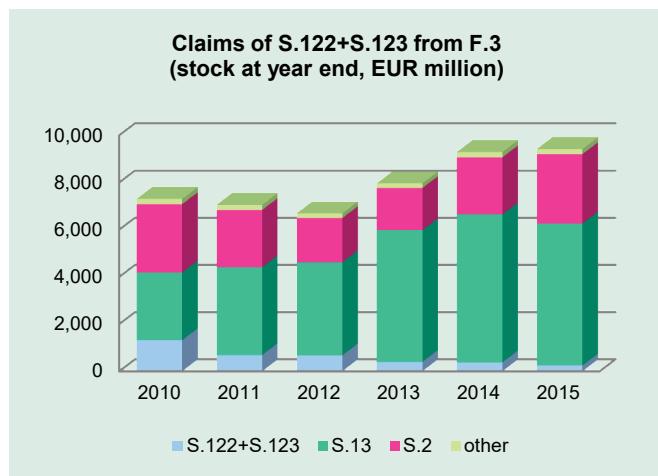


Banks' investments in **debt securities** amounted to EUR 9.4 billion, primarily in government securities (64% of the total, compared with 39%

6) The term "banks" is used in the material for Sector S.122 + S.123 (Other monetary financial institutions)

7) Impairments of bank loans amounted to EUR 3.1 billion at the end of 2015, or 12.8% of the total loan value. Impairments of bank loans are only reflected in the financial accounts when the claims are finally written off.

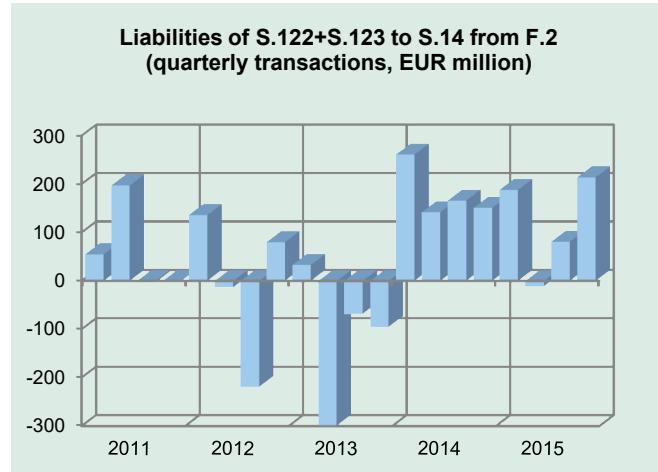
at the end of 2010) and foreign securities (31%, compared with 40% at the end of 2010). This figure was up EUR 2.1 billion over the observation period or 29%, primarily as a result of measures adopted to stabilise the banking system and excess liquidity.



Banks held EUR 5.1 billion of **currency and deposits**, of which 56% was in the rest of the world, 38% was with the central bank, and 6% with banks. Currency and deposits were up EUR 2 billion or 66% over the observation period, which reflects an increase in the banks' liquidity that was not focused on lending to the non-banking sector, but in the beginning primarily on central bank deposits, then in 2014 redirected its focus to the rest of the world owing to higher interest rates.

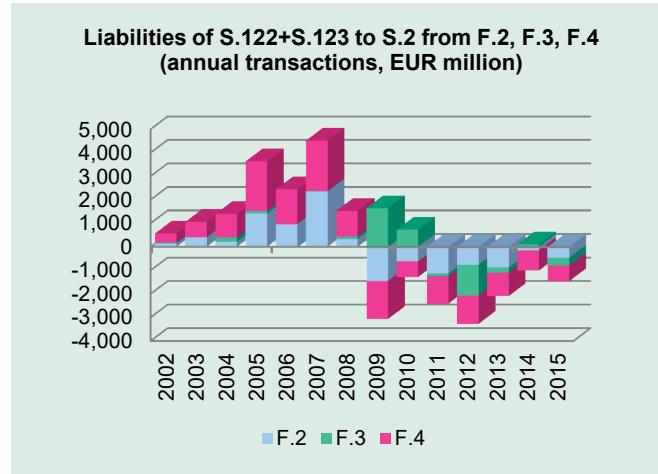
Banks' **liabilities** amounted to EUR 37.2 billion at the end of 2015, down EUR 1.3 billion during the year, and down EUR 13.1 billion or 26% over the observation period. The most important source of funding was deposits (69% of the total), followed by loans (15%), equity (12%) and debt securities (3%). The largest proportion of banks' liabilities was to households (42%), followed by the rest of the world (18%), non-financial corporations (15%) and the general government sector (14%).

The stock of **deposits** at banks stood at EUR 25.6 billion, up EUR 0.6 billion in 2015, but down EUR 3.2 billion or 11% over the observation period. The largest decline was recorded in rest of the world's deposits as part of banks' debt repayments after 2008. The non-banking sector's decline in confidence and the banks' recapitalisation via the conversion of government deposits into equity additionally contributed to the decline in deposits at banks in 2012 and 2013. Evidence of the restoration of confidence in domestic banks has been noted since 2014 in a gradual rise in deposits by the non-banking sector, households and non-financial corporations in particular, although sight deposits account for an increasing proportion, which is disturbing the stability of this source of funding. The proportion of the banks' liabilities accounted for by deposits by the non-banking sector increased from 55% to 67% over the observation period. The largest proportions of deposits were held by households (61% of the total), followed by non-financial corporations (21%), the general government sector (6%) and the rest of the world (5%).



Banks' liabilities from **loans** raised amounted to EUR 5.6 billion, down EUR 1.5 billion or 21% in 2015 alone, and down EUR 6.1 billion or 52% over the observation period. Banks made the most debt repayments in the rest of the world. Borrowing from the central bank was highest in 2011 and 2012, and the majority of these loans was already repaid at the end of the observation period. Interbank liabilities also declined. Loans raised in the rest of the world accounted for 59% of banks' loans, intra-sectoral loans for 18% and loans from the central bank for 14%.

Alongside households, the rest of the world is the most important source of funding for banks. However, its importance has markedly diminished in recent years. Bank indebtedness in the rest of the world has been declining since the outbreak of the crisis. Banks reduced their liabilities to the rest of the world from deposits, loans and debt securities by EUR 10.8 billion over the observation period. At the end of 2008 the rest of the world accounted for 41% of the proportion of bank funding, and only 18% by the end of 2015.



Liabilities from **equity** amounted to EUR 4.6 billion, up only EUR 0.3 billion or 7% over the observation period, despite the substantial recapitalisations by the government. Government ownership increased (from 27% to 63%), while there were declines in the proportions accounted for by the rest of the world (from 36% to 28%) and non-financial corporations (from 20% to 4%).

Liabilities from issued **debt securities** amounted to EUR 1.1 billion, down EUR 3.9 billion or 77% over the observation period. The largest investors in debt securities were the rest of the world (59% of the total), banks (22%), and insurance corporations and pension funds (13%).

Banks' surplus of financial assets relative to liabilities stood at EUR 3.2 billion at the end of 2015. The largest surpluses were vis-à-vis non-financial corporations (EUR 5.1 billion) and the general government sector (EUR 2.9 billion), while the largest deficit was vis-à-vis households (EUR 6.8 billion).

Banks' intra-sectoral claims and liabilities amounted to EUR 1.7 billion at the end of 2015, which accounted for 4% of the sector's total financial assets and 5% of its liabilities.

Because the figures for the central banks and other monetary financial institutions are not separated in the financial accounts of the euro area, the comparison between Slovenia and the **euro area** overall has been made at the level of **monetary financial institutions (S.121 and S.122 + S.123)**.

Monetary financial institutions in Slovenia held EUR 50.7 billion of financial assets and EUR 47 billion of liabilities at the end of 2015, accounting for 21% of total financial assets and 19% of total liabilities in the financial accounts of Slovenia. Across the euro area, the proportions of financial assets and liabilities accounted for by monetary financial institutions were both 23%.

The financial assets of monetary financial institutions in Slovenia were equivalent to 131% of GDP (compared with 313% of GDP in the euro area), while liabilities were equivalent to 122% of GDP (compared with 312% of GDP in the euro area), an indication of the smaller depth of monetary financial intermediation in Slovenia.

The proportion of the financial assets of financial corporations accounted for by monetary financial institutions was 75% in Slovenia, compared with 48% in the euro area, an indication of the greater importance of monetary financial institutions in Slovenia.

In Slovenia monetary financial institutions held their largest investments in loans (50% of the total), debt securities (32%), and deposits (15%), while their largest liabilities were from currency and deposits (72%), loans (12%) and equity (12%). In the euro area overall, monetary financial institutions' largest holdings of financial assets were in loans (40%), deposits (30%) and debt securities (21%), while their largest liabilities were from currency and deposits⁸ (72%) and debt securities (14%). The comparison with the euro area reveals that monetary financial institutions in Slovenia had larger proportions of loans and debt securities and a smaller proportion of deposits on the claims side, and a larger proportion of loans and a smaller proportion of debt securities on the liabilities side.

S.124 + S.125 + S.126 + S.127 Other financial intermediaries and financial auxiliaries

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		8,853	7,612	6,930	6,611	7,998	7,839
Currency and deposits	F.2	320	355	400	410	535	542
Debt securities	F.3	246	268	275	226	290	527
Loans	F.4	4,689	4,135	3,582	3,458	3,238	2,920
Equity	F.5	3,032	2,320	2,245	2,158	3,542	3,459
II. LIABILITIES		9,752	8,650	8,192	7,668	8,385	7,861
Loans	F.4	6,360	5,740	5,383	5,039	4,460	3,766
Equity	F.5	3,097	2,595	2,528	2,414	3,536	3,836
III. NET FINANCIAL ASSETS		-899	-1,038	-1,262	-1,056	-387	-23

The sector of other financial intermediaries⁹ primarily comprises investment funds, leasing companies, brokerage houses, head offices and financial holding companies.

In the financial accounts of **Slovenia**, other financial intermediaries accounted for 3% of total financial assets and liabilities at the end of 2015. Their financial assets and liabilities were equivalent to 20% of GDP.

In the financial accounts of the **euro area**, other financial intermediaries accounted for 19% of total financial assets and liabilities. The financial assets of other financial intermediaries were equivalent to 257% of GDP, while their liabilities were equivalent to 251% of GDP.

The proportion of financial corporations' total financial assets accounted for by other financial intermediaries stood at 12% in Slovenia and 39% in the euro area overall.

The **financial assets** of other financial intermediaries amounted to EUR 7.8 billion at the end of 2015, down EUR 0.2 billion during the year, and down EUR 1 billion or 11% over the observation period. Their largest claims were against non-financial corporations (38% of the total), the rest of the world (33%) and households (14%).

Their investments in **equity** amounted to EUR 3.5 billion or 44% of the sector's financial assets, primarily in the rest of the world (52%) and in non-financial corporations (33%). These investments increased by EUR 0.4 billion or 14%, declining in all years of the observation period (most notably by EUR 0.7 billion in 2011) with the exception of 2014, when they increased by EUR 1.4 billion (primarily as a result of the reclassification of holding companies and head offices). Mainly domestic equities were sold during the observation period, while investments in foreign securities grew, these largely consisting of investments by investment funds.

Loans granted amounted to EUR 2.9 billion or 37% of the sector's financial assets, primarily consisting of leasing companies' loans. The figure was down EUR 0.3 billion in 2015, and down EUR 1.8 billion or 38% over the observation period. The largest decline in lending activity was recorded between 2011 and 2012 (at EUR 1 billion), followed by a decline of EUR 0.5 billion in the period 2013–2015. Net repayments of loans were made by all sectors, the largest proportions by non-financial corporations (EUR -0.9 billion), the rest of the world (EUR -0.3 billion) and households (EUR -0.2 billion). This led to an increase in loans to households (from 25% to 36%), and a contraction in loans to non-financial corporations (from 62% to 55%) and to the rest of the world (from 10% to 5%).

8) In the financial accounts of the euro area, monetary financial institutions' liabilities from loans are disclosed under deposits.

9) The term used in this section for sector S.124 + S.125 + S.126 + S.127 is "other financial intermediaries".

**Claims of S.124+S.125+S.126+S.127 from F.4
(quarterly transactions, EUR million)**

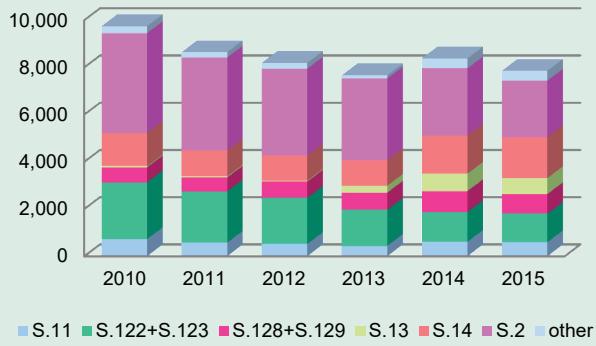


The proportion of other financial intermediaries' total financial assets accounted for by investments in **deposits and debt securities** together amounted to just 14%, as equity funds are prevalent in the investment fund sector in Slovenia. This figure was up EUR 0.3 billion over the observation period, most notably in 2015 owing to the establishment of the bank resolution fund.

In the **euro area** other financial intermediaries' largest holdings of financial assets were in the form of equity (49% of the total), loans (20%), debt securities (18%) and currency and deposits (9%). Compared with the euro area overall, other financial intermediaries in Slovenia held a larger proportion of financial assets in loans and a smaller proportion in debt securities.

Other financial intermediaries' **liabilities** amounted to EUR 7.9 billion at the end of 2015, of which 31% were to the rest of the world, 22% to households and 15% to banks. This figure was down EUR 0.5 billion on the end of 2014, and down EUR 1.9 billion or 19% over the observation period.

**Liabilities of S.124+S.125+S.126+S+127
(stock at year end, EUR million)**



On account of the intensive debt repayments by other financial intermediaries and the aforementioned reclassification, the proportion of liabilities of this sector from **equity** increased from 32% to 49%, which was equivalent to EUR 3.8 billion at the end of 2015. The largest proportion of their liabilities was to households (43% of the total), insurance corporations and pension funds (21%), to the rest of the world (11%) and to banks (8%). Liabilities were up EUR 0.7 billion over the observation period, the largest increase being recorded in 2014 (by EUR 1.1 billion).

The most important item of equity was investment fund units (EUR 2.2 billion or 59%). Funds were unchanged in value terms since 2010, having again recorded net inflows in the last two years, primarily accounted for by households. Investment funds' largest liabilities were to households (56% of the total) and insurance corporations and pension funds (32%).

Loans raised amounted to EUR 3.8 billion or 48% of liabilities, having declined by EUR 0.7 billion in 2015, and by EUR 2.6 billion or 41% over the observation period. The loans were raised in the rest of the world (52% of the total), at domestic banks (24%) and from the government sector (16%), and were primarily loans to leasing companies. Other financial intermediaries made debt repayments over the observation period to the rest of the world (EUR 1.6 billion) and banks (EUR 0.9 billion), and increased their liabilities to the government sector owing to the transfer of non-performing loans from banks to the BAMC (EUR 0.6 billion).

In the **euro area** other financial intermediaries' largest liabilities were from equity (66%), loans (17%) and debt securities (13%). Compared with the euro area overall, other financial intermediaries in Slovenia held a larger proportion of liabilities in the form of loans, and smaller proportions in the form of equity and debt securities.

The **net financial position** of other financial intermediaries was balanced at the end of 2015. The largest deficits were vis-à-vis banks (EUR 0.8 billion), insurance corporations and pension funds (EUR 0.7 billion) and households (EUR 0.6 billion), while the largest surplus was vis-à-vis non-financial corporations (EUR 2.4 billion).

Other financial intermediaries' **intra-sectoral claims and liabilities** amounted to EUR 0.4 billion, equivalent to 5% of their total financial assets and liabilities.

S.128 + S.129 Insurance corporations and pension funds

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		7,344	7,533	8,275	8,614	9,370	9,486
Currency and deposits	F.2	967	1,151	950	686	781	669
Debt securities	F.3	3,938	3,889	4,440	4,882	5,344	5,693
Equity	F.5	1,830	1,841	2,153	2,307	2,597	2,580
II. LIABILITIES		7,422	7,574	8,111	8,401	9,189	9,444
Equity	F.5	973	972	1,215	1,348	1,690	1,659
Insurance and pension schemes	F.6	6,155	6,297	6,553	6,684	7,209	7,498
III. NET FINANCIAL ASSETS		-78	-41	164	213	181	42

At the end of 2015 there were 15 insurance corporations, two reinsurance corporations, three pension companies and nine mutual pension funds in Slovenia. Providers of voluntary supplementary pension insurance are pension companies, mutual pension funds and insurance corporations that hold an authorisation to provide life insurance services.

Insurance corporations and pension funds accounted for 4% of total financial assets and liabilities in the financial accounts of **Slovenia** at the end of 2015, compared with a figure of 7% for the **euro area** overall. The financial assets of insurance corporations and pension funds were equivalent to 25% of GDP in Slovenia, compared with 89% in the euro area overall. The proportion of financial corporations' total financial assets accounted for by insurance corporations and pension funds stood at 14% in Slovenia and in the euro area overall.

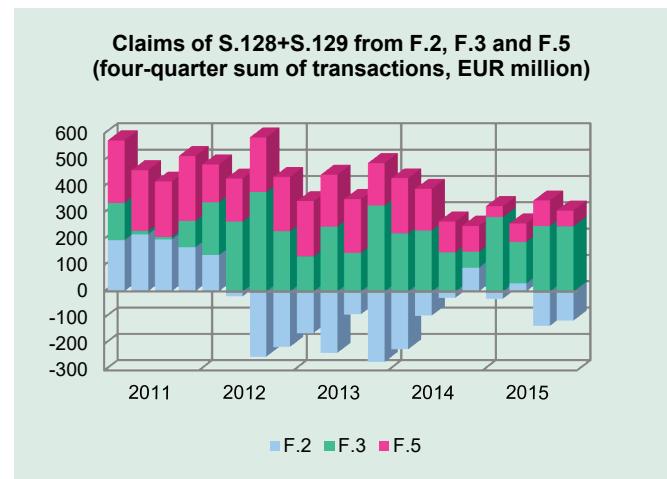
The **financial assets** of insurance corporations and pension funds stood at EUR 9.5 billion at the end of 2015, up EUR 0.1 billion during the year, and up EUR 2.1 billion or 29% over the observation period. Their largest claims were against the rest of the world (52% of the total), the general government sector (17%) and banks (9%). The proportion of claims increased against the rest of the world (by 16 percentage points) and decreased against banks (by 15 percentage points) over the observation period, also recording a decline in exposure to the government sector in the last two years.

Insurance companies and pension funds invested the highest proportion of funds in **debt securities**, the proportion of which within investments increased from 54% to 60%. Investments amounted to EUR 5.7 billion at the end of 2015, up EUR 0.3 billion during the year and up EUR 1.8 billion over the observation period. This involved net purchases of EUR 1 billion, of which EUR 1.3 billion was accounted for by foreign debt securities. The proportion accounted for by investments in foreign securities increased (from 47% to 62%), while there were declines in the proportions accounted for by investments in government (from 33% to 28%) and bank (from 15% to 3%) securities.

Their investments in **equity** amounted to EUR 2.6 billion or 27% of the total financial assets, the largest of which were in the rest of the world (47%, compared with 39% at the end of 2010), in other financial intermediaries (31%) and in non-financial corporations (9%). Investments were up EUR 0.8 billion over the observation period, entirely as a result of net purchases, increasing the proportion of investment fund units within equity, as a proportion of total investments, from 58% to 67%. The most important of the investors in investment funds over the observation period were insurance corporations and pension funds in terms of the size of net purchases, which was a result of unit-linked life insurance.

Claims from **deposits** amounted to EUR 0.7 billion, mostly against domestic banks. Deposits were down EUR 0.1 billion in 2015, and down

EUR 0.3 billion over the observation period, bringing the proportion of investments accounted for by deposits down from 13% to 7%.



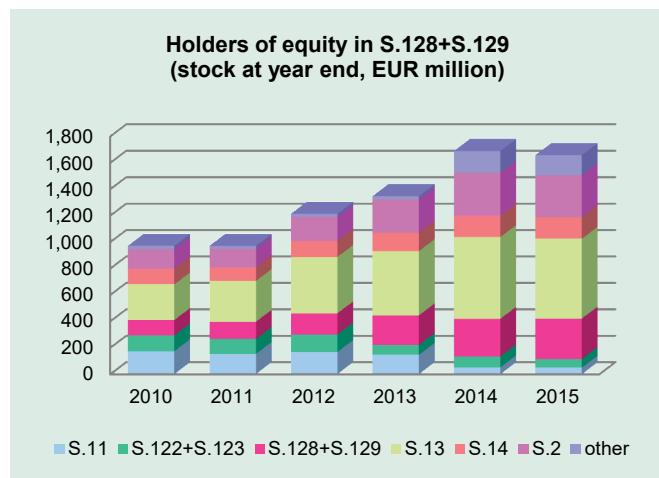
The largest holdings of financial assets of insurance corporations and pension funds in the **euro area** were in the form of equity (40% of the total), debt securities (39%), and deposits (9%). Compared with the euro area overall, insurance corporations and pension funds in Slovenia held a larger proportion of financial assets in the form of debt securities, and smaller proportions in the form of equity and loans.

The majority of the difference in the breakdown of investments can be attributed to the conservative investment policy of pension funds in Slovenia, which was imposed on them by law. The amended law provides policyholders with lifecycle funds, which allows them to select the investment policy that is tailored to their age and risk appetite. Therefore we can expect an increase in investments in equities in the future at the expense of a decline in investments in debt securities.

The **liabilities** of insurance corporations and pension funds amounted to EUR 9.4 billion at the end of 2015, up EUR 0.3 billion on the end of 2014, and up EUR 2 billion or 27% over the observation period. Their largest liabilities were to households (72% of the total) and to financial corporations (8%).

Insurance corporations and pension funds' liabilities from **insurance and pension schemes** amounted to EUR 7.5 billion at the end of 2015, or 79% of total liabilities, of which 88% was to households and 6% was to non-financial corporations. The figure was up EUR 0.3 billion in 2015, and up EUR 1.3 billion or 22% over the observation period. They comprised of 40% pension entitlements, 38% life insurance, and 22% non-life insurance technical reserves.

Liabilities from **equity** amounted to EUR 1.7 billion, up EUR 0.7 billion or 71% over the observation period, of which EUR 0.2 billion was accounted for by recapitalisations and establishment of companies. There was an increase in the proportion accounted for by the general government sector (from 28% to 36%), the rest of the world (from 16% to 19%) and by insurance corporations and pension funds (from 12% to 18%). The proportion accounted for by households remained around 10%, while there was a decline in the proportion accounted for by banks (from 12% to 4%).



S.13 General government

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		20,978	22,588	22,726	28,631	36,274	36,371
Central government	S.1311	18,028	19,775	19,826	25,735	33,185	33,265
Local government	S.1313	1,221	1,291	1,349	1,378	1,390	1,368
Social security funds	S.1314	1,729	1,523	1,551	1,517	1,699	1,738
II. LIABILITIES		20,710	23,475	25,867	33,629	43,632	46,062
Central government	S.1311	18,576	21,480	23,854	31,078	41,090	43,554
Local government	S.1313	1,250	1,245	1,260	1,377	1,424	1,319
Social security funds	S.1314	884	750	753	1,174	1,119	1,190
III. NET FINANCIAL ASSETS		268	-886	-3,142	-4,998	-7,358	-9,691

The general government sector consists of central government, local government and social security funds.

The central government accounted for 91% of the general government sector's financial assets and 94% of its liabilities at the end of 2015, local government for 4% of financial assets and 3% of liabilities, and social security funds for 5% of financial assets and 3% of liabilities.

In the **euro area** overall, the largest liabilities of insurance corporations and pension funds were from insurance and pension schemes (86% of the total). Compared with the euro area overall, insurance corporations and pension funds in Slovenia held a larger proportion of liabilities in the form of equity, and smaller proportions in the form of insurance and pension schemes, and loans. There are also slight differences in the breakdown of insurance and pension schemes. The proportion of the total insurance and pension schemes accounted for by pension entitlements and life insurance amounted to 85% in the euro area, compared with 78% in Slovenia.

The **intra-sectoral claims and liabilities** of insurance corporations and pension funds amounted to EUR 0.5 billion at the end of 2015, equivalent to 6% of their total financial assets and liabilities.

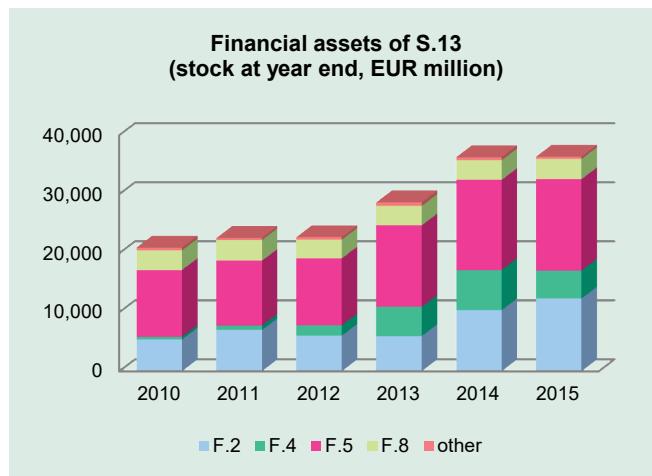
It should be noted that the **financial assets of financial corporations (S.12)** in Slovenia at the end of 2015 (equivalent to 176% of GDP) were profoundly lower in relative terms than those in the euro area overall (659% of GDP), having reached a relative proportion just 27% of that in the euro area (42% for monetary financial institutions, 28% for insurance corporations and pension funds, and 8% for other financial intermediaries), an indication of the smaller depth of financial intermediation and the financial markets in Slovenia.

In the financial accounts of **Slovenia**, the general government sector accounted for 15% of total financial assets and 19% of total liabilities. The general government sector's financial assets were equivalent to 94% of GDP, while its liabilities were equivalent to 120% of GDP.

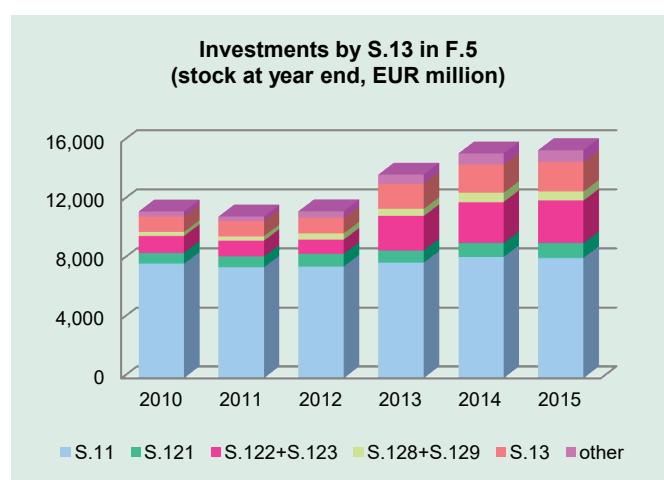
In the financial accounts of the **euro area**, the general government sector accounted for 4% of total financial assets and 9% of total liabilities. The general government sector's financial assets were equivalent to 48% of euro area GDP, while its liabilities were equivalent to 119% of euro area GDP.

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		20,978	22,588	22,726	28,631	36,274	36,371
Currency and deposits	F.2	5,390	6,992	6,062	5,985	10,369	12,347
Loans	F.4	467	763	1,751	4,940	6,827	4,746
Equity	F.5	11,308	10,969	11,327	13,815	15,238	15,471
Other accounts receivable	F.8	3,339	3,515	3,182	3,291	3,320	3,417
II. LIABILITIES		20,710	23,475	25,867	33,629	43,632	46,062
Currency and deposits	F.2	2,025	2,778	1,925	2,155	4,335	5,160
Debt Securities	F.3	13,122	14,330	16,500	22,835	29,967	30,753
Loans	F.4	1,705	1,998	3,100	3,448	3,846	4,738
Equity	F.5	1,035	1,075	1,095	1,761	1,960	2,162
Other accounts payable	F.8	2,823	3,294	3,241	3,426	3,520	3,247
III. NET FINANCIAL ASSETS		268	-886	-3,142	-4,998	-7,358	-9,691

The general government sector's **financial assets** amounted to EUR 36.4 billion at the end of 2015, unchanged from the end of 2014, and up EUR 15.4 billion or 73% over the observation period. Its largest claims were against non-financial corporations (34% of the total), intra-sectoral (22%) and against the rest of the world (17%).



The general government sector held EUR 15.5 billion or 43% of its total financial assets in the form of **equity**. The figure was up EUR 4.2 billion or 51% over the observation period, primarily as a result of positive revaluations of EUR 3.6 billion. The proportion of investments accounted for by equity ranged from 42% to 54%. The general government sector's largest investments were in non-financial corporations (53% of the total, compared with 69% at the end of 2010), followed by banks (19%, compared with 8% at the end of 2012) and intra-sectoral investments (13%).



Claims from **currency and deposits** amounted to EUR 12.3 billion or 28%, up EUR 2 billion in 2015, and by EUR 7 billion or 129% over the observation period. The general government sector increased deposits the most in the rest of the world (by EUR 3.9 billion), partly related to securing the exposure to currency risk for bonds issued on the US market, and also owing to higher interest rates achieved over the last two years. Intra-sectoral deposits (by EUR 3.1 billion) and deposits with the central bank (by EUR 1.5 billion) were also increased, while deposits with banks declined, largely in 2013 owing to the conversion of a portion of deposits into banks' equity (by EUR 1.5 billion). Intra-sectoral claims accounted for 40% of the general government sector's claims, the rest of the world for 31%, the central bank for 15%, and banks for 13%.

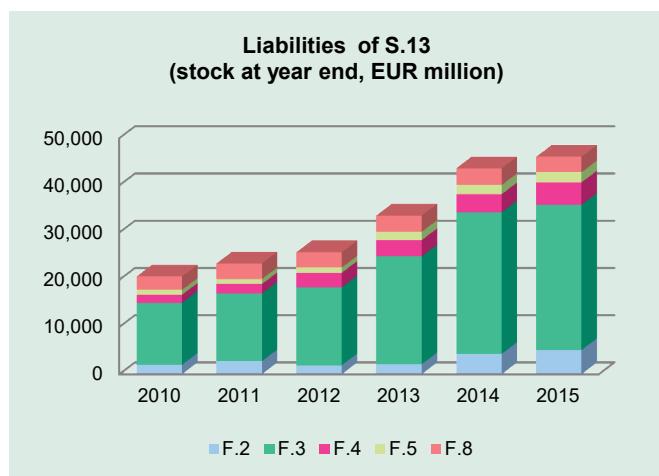
The general government sector held EUR 4.7 billion of claims from **loans**, largely against non-financial corporations (47% of the total) and the rest of the world (24%). The figure was up EUR 4.3 billion over the observation period, most notably against non-financial corporations (by EUR 2.1 billion) and the rest of the world (by EUR 1.1 billion, primarily from the EFSF). The largest increase in claims was recorded in 2013 (by EUR 3.2 billion) and 2014 (by EUR 1.9 billion) owing to the transfer of banks' claims to the BAMC, while a decline of EUR 2.1 billion was recorded in 2015 due to the special methodological treatment of these claims.¹⁰

¹⁰) The transfer of banks' claims to the BAMC was presented in the balance sheets of financial accounts according to the nominal value of loans; transactions were equivalent to the transfer value paid by the BAMC for that loans, while the difference between the nominal and transfer values was reflected in revaluations. Specific BAMC transactions, such as partial conversions of debt into equity or real estate and partial write-offs of debt that the BAMC carries out within the scope of its operations, are booked according to Eurostat's decision such that they are disclosed as a capital transfer when the first transaction with an individual debtor takes place, in the amount of the entire transfer value with an impact on the deficit, while the remaining amount up to the nominal value of the loans is booked off the balance sheet via revaluations. The sale of real estate in the coming years and any cash repayments of those loans which were already included in their entirety in the past as a capital transfer with negative impact on the deficit will have a positive effect at the time these transactions take place.

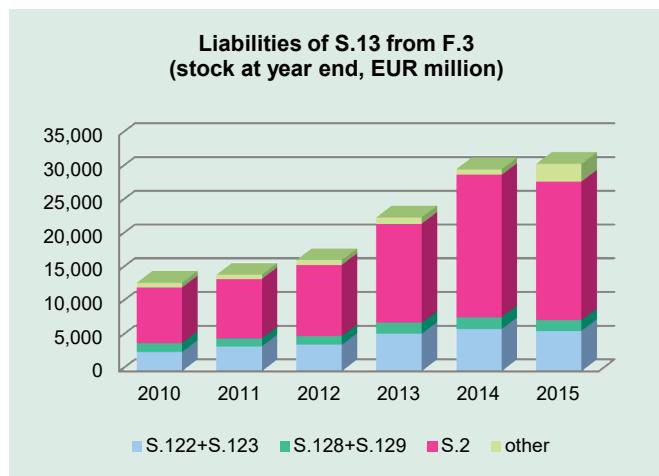
Other accounts receivable amounted to EUR 3.4 billion or 9% of total financial assets, taxes and contributions accounting for 89% of these. The majority of the other accounts receivable were claims against non-financial corporations (53% of the total) and intra-sectoral (20%).

In the **euro area** overall, the general government sector held its financial assets in the form of equity (36% of the total), loans (20%), other accounts receivable (18%), deposits (17%) and debt securities (9%). Compared with the euro area overall, the general government sector in Slovenia held larger proportions of its investments in deposits and equity, and smaller proportions in debt securities, loans, and other accounts receivable.

The general government sector's **liabilities** amounted to EUR 46.1 billion at the end of 2015, up EUR 2.4 billion on the end of 2014, and up EUR 25.4 billion or 122% over the observation period. The general government sector's largest liabilities were to the rest of the world (52% of the total), intra-sectoral (17%) and to banks (17%).



The heaviest borrowing by the general government sector was via **debt securities**, the stock of which reached EUR 30.8 billion or 67% of its total liabilities. Liabilities increased by EUR 17.6 billion or 134% over the observation period, of which EUR 15.3 billion were from net issues which peaked in 2013 (EUR 6 billion, primarily owing to the capital increases at banks and payment of the transfer of non-performing claims to the BAMC) and 2014 (EUR 4.3 billion for the financing of the deficit and the prefinancing of liabilities maturing in the coming years). Most government bonds were purchased by the rest of the world (EUR 10.3 billion). The largest holders of government securities were the rest of the world (67% of the total), banks (20%), and the central bank (8%).



Liabilities from **currency and deposits** amounted to EUR 5.2 billion or 11% of the sector's total liabilities, up EUR 3.1 billion over the observation period (most notably by EUR 2.2 billion in 2014). The majority of the liabilities were intra-sectoral (96%).

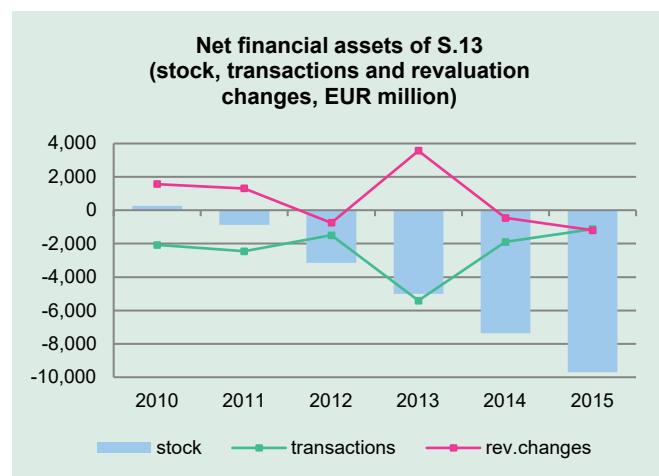
Liabilities from **loans** received stood at EUR 4.7 billion, or 10% of total liabilities, and up EUR 3 billion over the observation period, the largest increase being recorded in liabilities to the rest of the world (by EUR 2.5 billion) from securing exposure to currency risk for bonds issued on the US market and from the EFSF. The largest proportions of the general government sector's liabilities from loans were accounted for by the rest of the world (57%, compared with a low of 10% at the end of 2010) and by banks (38%, compared with a high of 76% at the end of 2010).

The general government sector's **other accounts payable** amounted to EUR 3.2 billion, or 7% of total liabilities, up EUR 0.4 billion over the observation period. Liabilities from trade credits and advances accounted for 20% of other accounts payable, primarily to non-financial corporations (86%). Other liabilities accounted for 80% of other accounts payable, primarily intra-sectoral (27%), to households (25%) and to the rest of the world (21%).

In the **euro area**, the general government sector's largest liabilities were from debt securities (70% of the total) and loans (20%). Compared with the euro area overall, the general government sector in Slovenia held larger proportions of its liabilities in deposits and equity and smaller proportions in loans and debt securities.

The general government sector's **intra-sectoral claims and liabilities** amounted to EUR 8 billion at the end of 2015, equivalent to 22% of its total financial assets and 17% of its total liabilities.

The general government sector disclosed a **deficit in financial assets relative to liabilities** in the amount of EUR 9.7 billion at the end of 2015, EUR 2.3 billion wider than at the end of 2014, and EUR 10 billion wider over the observation period. The general government sector's financial position deteriorated vis-à-vis the rest of the world (by EUR 9.8 billion) and banks (by EUR 3.2 billion), while improving vis-à-vis non-financial corporations (by EUR 2.4 billion). It disclosed a **deficit in transactions** in each year of the observation period, which peaked in 2013 at EUR 5.4 billion or 15.1% of GDP, amounting to EUR 1.1 billion or 2.9% of GDP in 2015.

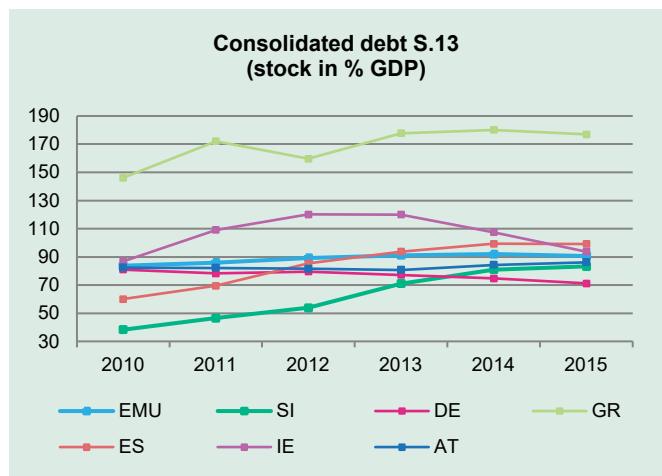


The **net financial position** of the general government sector in Slovenia deteriorated from 1% of GDP at the end of 2010 to -25% of GDP at the end of 2015. The net financial position of the general government sector in the euro area overall deteriorated from -56% of GDP to -71% of GDP over the same period. The difference in the net financial posi-

tion is mostly the result of the higher financial assets of the general government sector in Slovenia. The ratio of general government debt (general government liabilities other than those from capital) to GDP stood at 114% in Slovenia and 118% in the euro area overall. The ratio of debt to financial assets in the general government sector stood at 121% in Slovenia and 247% in the euro area overall. The aforementioned figures indicate that the indebtedness of the general government sector in Slovenia is more favourable than in the euro area overall, but the pace of increase in the debt in Slovenia is unfavourable (the rise in the ratio of government debt to GDP over the observation period is 110% in Slovenia, compared with 21% in the euro area overall).

A public debt of no more than 60% of GDP and a general government deficit of no more than 3% of GDP are two of the Maastricht convergence criteria. The consolidated general government debt, which includes liabilities from currency and deposits, debt securities and loans, amounted to EUR 13.9 billion or 38.4% of GDP in Slovenia at the outset of the observation period, and rose to EUR 32.7 billion or 83.2% of GDP in subsequent years as a result of intensive government borrowing. The consolidated general government debt in the euro area overall rose from 83.8% of GDP to 90.7% of GDP during this period, and was lowest in Estonia (9.7% of GDP) and highest in Greece

(176.9% of GDP). The general government deficit in Slovenia stood at 2.9% of GDP in 2015, and at 2.1% of GDP in the euro area, and was widest in Cyprus (7.2% of GDP), while Luxembourg recorded the largest general government surplus (1.2% of GDP).¹¹



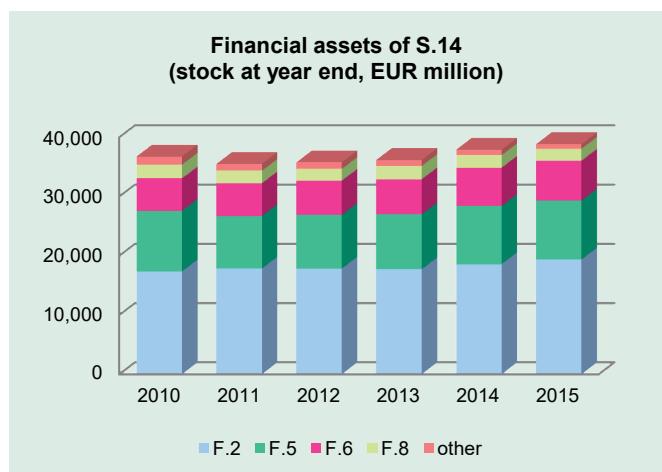
S.14 Households

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		36,767	35,513	35,779	36,188	37,916	38,851
Currency and deposits	F.2	17,365	17,859	17,846	17,743	18,603	19,391
Debt securities	F.3	435	439	357	311	237	119
Equity	F.5	10,223	8,855	9,068	9,266	9,822	9,944
Insurance and pension schemes	F.6	5,475	5,535	5,773	5,913	6,456	6,734
Other accounts receivable	F.8	2,328	2,111	1,986	2,250	2,107	2,014
II. LIABILITIES		12,453	12,451	12,475	12,184	12,133	12,106
Loans	F.4	10,896	10,959	11,029	10,700	10,560	10,642
Other accounts payable	F.8	1,556	1,492	1,447	1,484	1,573	1,465
III. NET FINANCIAL ASSETS		24,314	23,061	23,304	24,004	25,783	26,745

In the financial accounts of Slovenia, households accounted for 16% of total financial assets and 5% of total liabilities at the end of 2015. The financial assets of households were equivalent to 101% of GDP, while the liabilities were equivalent to 31% of GDP.

In the euro area overall, the proportions of total financial assets and liabilities accounted for by households were the same as in Slovenia. The financial assets of households in the euro area were equivalent to 211% of GDP, while the liabilities were equivalent to 67% of GDP.

Households' financial assets amounted to EUR 38.9 billion at the end of 2015, up EUR 0.9 billion on the end of 2014, and up EUR 2.1 billion over the observation period. Banks accounted for 40% of households' claims, non-financial corporations for 24%, insurance corporations and pension funds for 17% and the central bank for 7%.

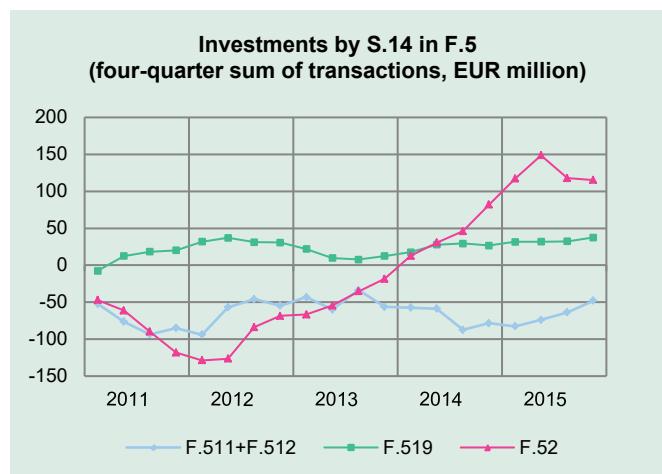


Claims from currency stood at EUR 2.6 billion or 7% of total financial assets, up EUR 0.5 billion over the observation period. Deposits stood at EUR 16.8 billion or 43% of total financial assets, up EUR 1.5 billion or 10% over the observation period. Fixed-term deposits declined (by

¹¹) The public debt and general government deficit figures for the euro area used in the analysis are those published by Eurostat.

EUR 1.4 billion) owing to a reduction in interest rates, while site deposits rose (in 2014 and 2015, collectively by EUR 2.5 billion).

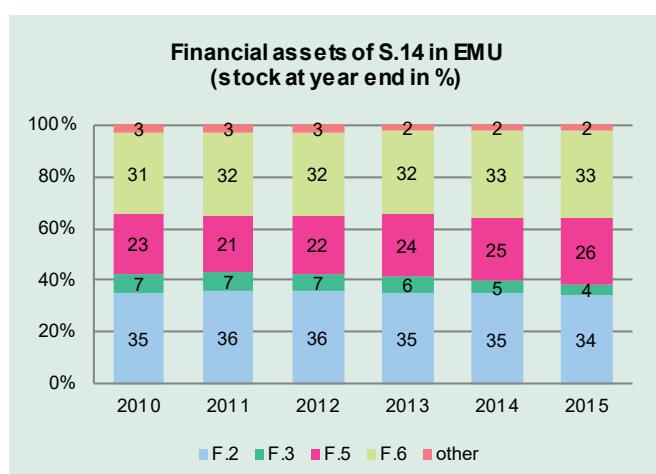
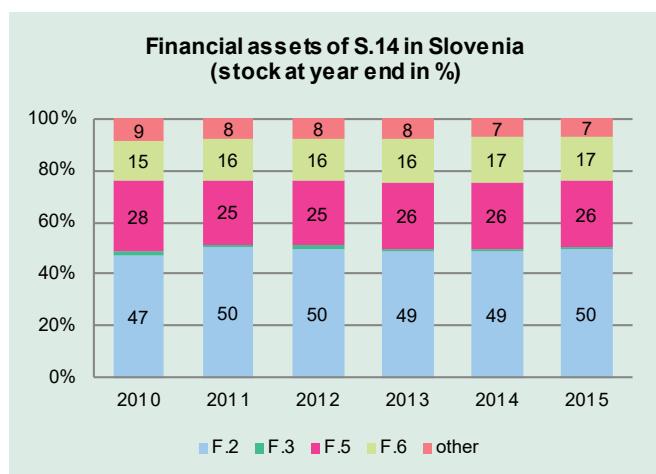
Investments in **equity** stood at EUR 9.9 billion (26% of total financial assets) and decreased by EUR 1.4 billion in 2011, then increasing by EUR 1.1 billion since 2012. Throughout the observation period households reduced investments in shares, and up to 2013 also investments in investment fund units, but recorded net inflows again over the last two years. Non-financial corporations accounted for 77% of households' investments, investment funds for 13% and the rest of the world for 4%.



Insurance and pension schemes amounted to EUR 6.7 billion or 17% of total financial assets, up EUR 1.3 billion or 23% over the observation period, life insurance accounting for EUR 0.7 billion of the increase, and pension entitlements for EUR 0.6 billion. An outflow of funds from pension fund supplementary insurance took place in 2012, as policyholders utilised their right to a one-off withdrawal of savings after the expiry of a ten-year period. Pension entitlements accounted for 45% of the claims, life insurance for 44% and non-life insurance technical reserves for 11%.

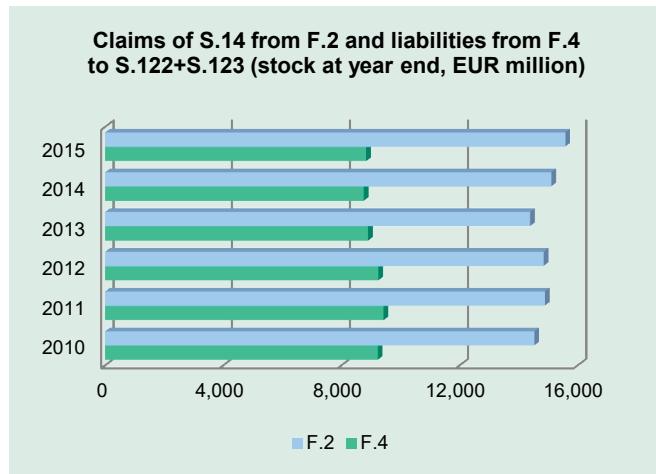
Other accounts receivable amounted to EUR 2 billion or 5% of total financial assets, down EUR 0.3 billion over the observation period. The majority of other accounts receivable comprised claims against non-financial corporations (61%) and the general government sector (33%).

The holdings of financial assets of households in the **euro area** were in the form of currency and deposits (34% of the total), insurance and pension schemes (33%), equity (26%) and debt securities (4%). Compared with the euro area overall, households in Slovenia held larger proportions of their investments in currency and deposits, and smaller proportions in insurance and pension schemes and debt securities. From the difference in the breakdown of households' financial assets we can make an assumption that there is potential for the growth of non-deposit forms of savings accounts in Slovenia, the difference being most notable in life and pension insurance (16% of GDP, compared with 65% of GDP in the euro area overall).



Households' **liabilities** stood at EUR 12.1 billion at the end of 2015, down EUR 0.3 billion over the observation period. Banks accounted for 73% of households' liabilities, non-financial corporations for 10% and other financial intermediaries for 9%.

Loans raised amounted to EUR 10.6 billion, and accounted for 88% of households' total liabilities. The stock of loans raised increased slightly in 2015 after three years of deleveraging (collectively by EUR 0.7 billion). Domestic banks (83% of the total) and other financial intermediaries (10%) accounted for the majority of households' loans raised, of which 91% was in the form of long-term loans.



Loans from banks decreased by EUR 0.4 billion over the observation period, while deposits at banks increased by EUR 1 billion, in particular over the last two years, the coverage of loans by deposits thus increasing from 157% to 176%.

Claims of S.14 from F.2 and liabilities from F.4 to S.122+S.123 (four-quarter sum of transactions, EUR million)



Households held EUR 1.5 billion of **other accounts payable**, equivalent to 12% of their total liabilities, non-financial corporations (62% of the total) and the general government sector (26%) accounting for the largest proportions.

As in Slovenia, in the **euro area** overall loans accounted for the vast majority (89%) of households' liabilities.

Households recorded a **surplus of financial assets over liabilities** over the observation period, the surplus amounting to EUR 26.7 bil-

lion at the end of 2015. It was down EUR 1.3 billion in 2011, then rose as of 2012 by EUR 3.7 billion, with the largest increase (of EUR 1.8 billion) being recorded in 2014. Households' largest surpluses were vis-à-vis non-financial corporations (EUR 8.3 billion), banks (EUR 6.8 billion) and insurance corporations and pension funds (EUR 6.7 billion).

Net financial assets of S.14 (stock at year end, EUR million)



The **net financial position** of households in Slovenia improved from 67% of GDP to 69% of GDP over the observation period, and from 126% of GDP to 144% of GDP in the euro area. The figures reveal that the poorer financial position of households in Slovenia is primarily the result of the lower financial assets at their disposal; household indebtedness in Slovenia is lower than in the euro area. Household debt in Slovenia stood at 31% of GDP, compared with 67% of GDP in the euro area overall. The household sector's ratio of debt to financial assets in Slovenia was comparable to the figure that applied in the euro area overall (31%).

S.2 Rest of the world

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		51,526	51,243	52,272	51,088	57,505	56,455
Members of the EMU	S.2111	40,002	38,819	37,823	31,936	34,120	31,887
Other EU countries	S.2112	5,602	6,397	6,718	10,004	12,538	11,953
Non-EU countries	S.22	5,922	6,026	7,732	9,148	10,847	12,615
II. LIABILITIES		33,740	33,477	33,588	33,349	39,174	40,506
Members of the EMU	S.2111	17,413	17,735	18,320	18,776	24,315	24,281
Other EU countries	S.2112	2,652	2,670	2,686	5,130	5,383	6,636
Non-EU countries	S.22	13,674	13,072	12,582	9,444	9,476	9,588
III. NET FINANCIAL ASSETS		17,786	17,766	18,684	17,739	18,331	15,950

The rest of the world sector consists of three sub-sectors: members of the euro area, other EU countries, and non-EU countries.

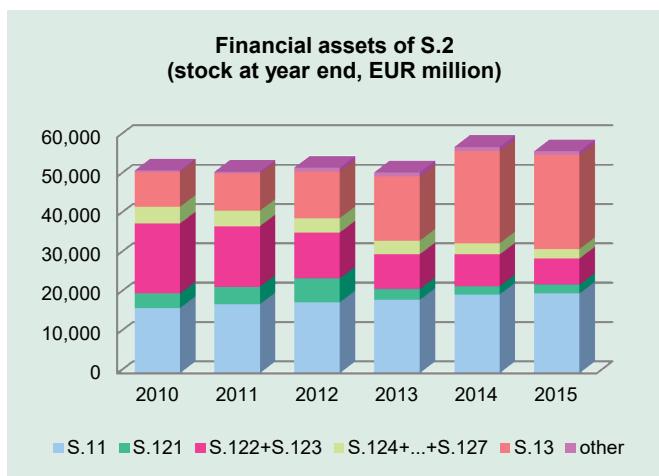
At the end of 2015 the largest claims and liabilities vis-à-vis domestic sectors were held by members of the euro area (56% of claims and 60% of liabilities), followed by non-EU countries (22% and 24%) and other EU countries (21% and 16%).

In the financial accounts of **Slovenia**, the rest of the world accounted for 23% of total financial assets and 17% of total liabilities at the end of 2015. The financial assets of the rest of the world were equivalent to 146% of GDP, while the liabilities were equivalent to 105% of GDP.

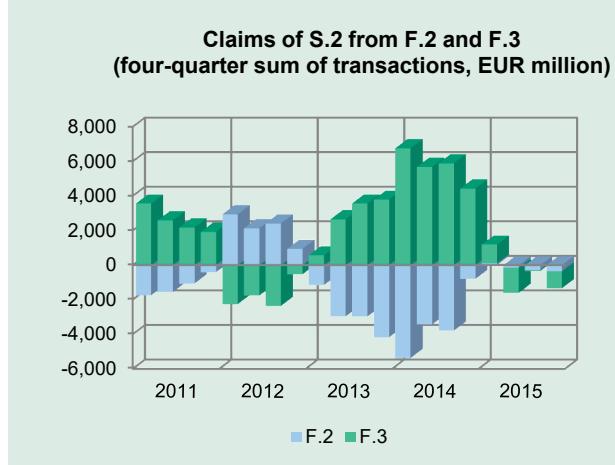
In the financial accounts of the **euro area**, the rest of the world accounted for 17% of total financial assets and 16% of total liabilities. The rest of the world's financial assets were equivalent to 224% of euro area GDP, while its liabilities were equivalent to 216% of euro area GDP.

(EUR million)	Code	2010	2011	2012	2013	2014	2015
I. FINANCIAL ASSETS		51,526	51,243	52,272	51,088	57,505	56,455
Currency and deposits	F.2	7,982	7,646	8,490	4,293	3,497	3,167
Debt securities	F.3	11,253	11,694	11,893	15,807	22,587	21,661
Loans	F.4	17,901	17,538	17,261	16,697	15,676	15,129
Equity	F.5	8,634	8,453	8,421	8,531	9,979	10,668
Other accounts receivable	F.8	5,079	5,187	5,448	5,094	5,116	5,169
II. LIABILITIES		33,740	33,477	33,588	33,349	39,174	40,506
Currency and deposits	F.2	5,246	5,514	5,584	6,151	11,050	10,555
Debt securities	F.3	9,422	9,335	9,257	8,767	9,548	11,335
Loans	F.4	5,467	5,591	5,704	5,640	5,492	5,012
Equity	F.5	6,972	6,392	6,723	6,723	6,986	7,219
Other accounts payable	F.8	6,061	5,978	5,656	5,537	5,526	5,828
III. NET FINANCIAL ASSETS		17,786	17,766	18,684	17,739	18,331	15,950

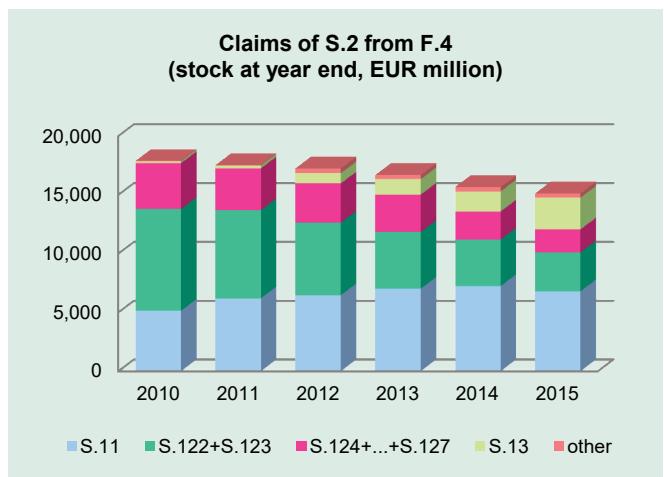
The rest of the world's **financial assets** amounted to EUR 56.5 billion at the end of 2015, down EUR 1.1 billion on the end of 2014, but up EUR 4.9 billion over the observation period.



The rest of the world's holdings in **debt securities** amounted to EUR 21.7 billion, and accounted for 38% of its total financial assets. The rest of the world's investments were held primarily in government bonds (95%, compared with 73% at the end of 2010) and bank bonds (3%, compared with 24% at the end of 2010). Investments were up EUR 10.4 billion or 92% over the observation period, most notably by EUR 3.9 billion in 2013 and by EUR 6.8 billion in 2014, while a decline of EUR 0.9 billion was recorded in 2015.



The rest of the world's **loans** amounted to EUR 15.1 billion or 27% of the sector's financial assets, down EUR 2.8 billion over the observation period, as loans to banks (by EUR 5.3 billion) and other financial intermediaries (by EUR 1.9 billion) recorded the largest decline while loans to the general government sector (by EUR 2.5 billion) and to non-financial corporations (by EUR 1.7 billion) increased. The largest proportions of the rest of the world's claims were accounted for by non-financial corporations (45% of the total, compared with 29% at the end of 2010), banks (22%, compared with 48% at the end of 2010), the general government sector (18%, compared with 1% at the end of 2010) and other financial intermediaries (13%).



Claims from **equity** stood at EUR 10.7 billion or 19% of the rest of the world's total financial assets. The rest of the world's largest investments in equity were in non-financial corporations (81% of the total) and banks (12%). Claims increased by EUR 2 billion or 24% over the observation period, of which net purchases amounted to EUR 2.5 billion, which is largely connected with the acquisitions of non-financial corporations over the last two years.

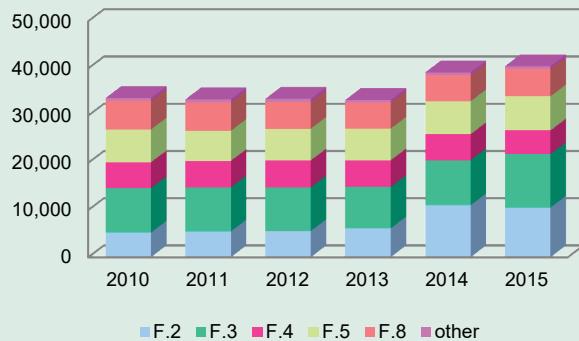
Other account receivables amounted to EUR 5.2 billion or 9% of total financial assets. The majority of other accounts receivable consisted of claims from trade credits and advances (84% of the total), of which 97% were against non-financial corporations.

The rest of the world held EUR 3.2 billion of claims from **currency and deposits** or 6% of total financial assets, of which 61% was at the central bank and 39% was at banks. Claims from currency and deposits declined by EUR 4.8 billion or 60% (most notably in 2013 by EUR 4.2 billion) over the observation period, as a result of a decline of EUR 3.3 billion at banks and a decline of EUR 1.5 billion at the central bank.

In the **euro area**, the rest of the world's claims were primarily in the form of equity (43% of the total), debt securities (22%), loans (17%), and currency and deposits (13%). Compared with the euro area overall, in Slovenia the rest of the world held larger proportions of claims from debt securities, loans and other accounts receivable, and smaller proportions from equity and currency and deposits.

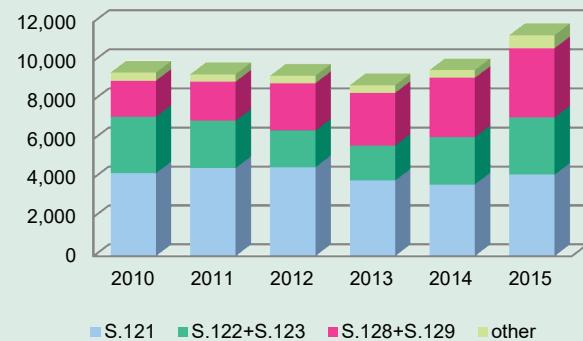
The rest of the world's **liabilities** amounted to EUR 40.5 billion at the end of 2015, up EUR 1.3 billion during the year, and up EUR 6.8 billion or 20% over the observation period (most notably by EUR 5.8 billion in 2014).

Liabilities of S.2
(stock at year end, EUR million)



Liabilities from **debt securities** amounted to EUR 11.3 billion or 28% of the sector's total liabilities, up EUR 1.9 billion over the observation period, almost exclusively to insurance corporations and pension funds. These liabilities rose by EUR 1.8 billion in 2015. The largest holders of foreign securities were the central bank (37% of the total), insurance corporations and pension funds (31%) and banks (26%).

Liabilities of S.2 from F.3
(stock at year end, EUR million)



Liabilities from **currency and deposits** amounted to EUR 10.6 billion, or 26% of the total. This figure was up EUR 5.3 billion or 101% of the total over the observation period. In 2014 liabilities increased by EUR 4.9 billion (most notably to the central bank and to banks), while recording a decline to the central bank (by EUR 3 billion) and an increase in liabilities to the general government sector (by EUR 2.4 billion) in 2015. The proportion of the rest of the world's liabilities to the general government sector increased (from 0% at the end of 2010 to 37% at the end of 2015), recording a decline to the central bank (from 56% to 22%), but remaining unchanged to banks (27%) and households (11%).

Liabilities of S.2 from F.2
(four-quarter sum of transactions, EUR million)



Liabilities from **equity** amounted to EUR 7.2 billion, or 18% of total liabilities, the rest of the world holding 36% of its liabilities to non-financial corporations, 23% to investment funds, 17% to insurance corporations and pension funds, and 10% to the general government sector.

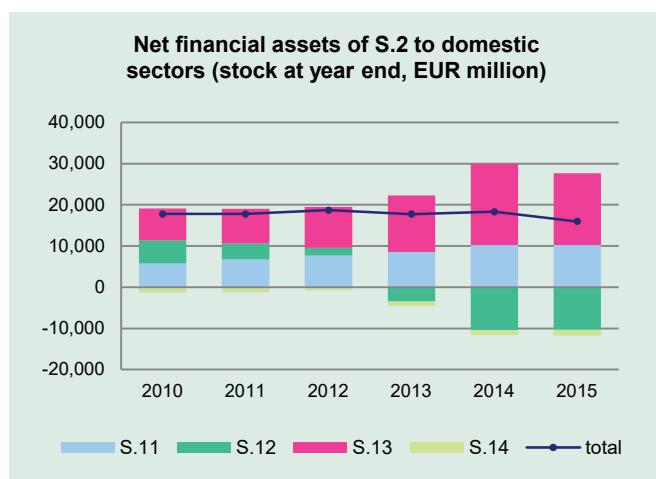
The rest of the world held EUR 5.8 billion of **other accounts payable**, 14% of its total liabilities. The majority consisted of liabilities from trade credits and advances (89%), primarily to non-financial corporations.

The rest of the world's liabilities from **loans** amounted to EUR 5 billion or 12% of the total, a decline of EUR 0.5 billion over the observation period, liabilities to banks having decreased by EUR 1.4 billion, while liabilities to the general government sector increased by EUR 1.1 billion (primarily as a result of the EFSF mechanism). The rest of the world's largest liabilities were to non-financial corporations (40%), banks (33% of the total, compared with 55% at the end of 2010), and the general government sector (23%, compared with 2% at the end of 2010).

In the **euro area**, the rest of the world's largest liabilities were in the form of equity (43%), loans (21%), debt securities (18%), and currency and deposits (12%). Compared with the euro area overall, in Slovenia the rest of the world held higher proportions of liabilities from deposits, debt securities and other accounts payable, and lower proportions from equity and loans.

The rest of the world's **surplus of financial assets relative to liabilities** declined from EUR 17.8 billion to EUR 16 billion over the observation period. The rest of the world's position deteriorated vis-à-vis banks (by EUR 10.9 billion), other financial intermediaries (by EUR 2.4 billion), insurance corporations and pension funds (by EUR 2 billion) and the central bank (by EUR 0.7 billion), while improving vis-à-vis the general government sector (by EUR 9.8 billion) and non-financial corporations (by EUR 4.4 billion). At the end of 2015 surpluses of financial assets over liabilities were held by members of the euro area (EUR 7.6 billion, compared with EUR 22.6 billion at the end of 2010), other EU countries (EUR 5.3 billion, compared with EUR 3 billion at the end of 2010) and non-EU countries (EUR 3 billion, compared with EUR -7.8 billion at the end of 2010).

The rest of the world recorded a surplus in transactions in 2011 and 2012, and was thus a lender to the Slovenian economy, but then recorded a deficit in the last three years. The rest of the world's deficit in transactions over the observation period amounted to EUR 4.3 billion, while positive revaluations of EUR 2.4 billion were recorded during this period.



The **net financial position** of the rest of the world in Slovenia deteriorated from 49% of GDP at the end of 2010 to 41% of GDP at the end 2015, as a result of increases in financial assets (by 4 percentage points) and liabilities (by 12 percentage points). Over the same period the net financial position of the rest of the world in the euro area deteriorated from 22% of GDP to 8% of GDP. The difference between the net financial position of the rest of the world in Slovenia and that in the euro area overall is the result both of lower financial assets (by -78 percentage points) and lower liabilities (by -111 percentage points) in Slovenia.

Financial investment and financing between the domestic institutional sectors and with the rest of the world

The financial accounts allow for analysis of financial investment and financing between the domestic institutional sectors and with the rest of the world.

Financial claims and liabilities in the financial accounts of Slovenia amounted to EUR 241.2 billion at the end of 2015. The largest claims were disclosed by the rest of the world (23% of the total), non-financial corporations (17%), banks (17%), households (16%) and the general government sector (15%), while the largest liabilities were disclosed by non-financial corporations (32%), the general government sector (19%), the rest of the world (17%), and banks (15%).

Financial claims and liabilities increased by EUR 8.8 billion over the observation period. The largest increases in claims were recorded by the general government sector (EUR +15.4 billion) and the rest of the world (EUR +4.9 billion), while the largest declines in claims were recorded by banks (EUR -12 billion) and non-financial corporations (EUR -4.4 billion). The largest increases in liabilities were recorded by the general government sector (EUR 25.4 billion) and the rest of the world (EUR +6.8 billion), while the largest declines in liabilities were recorded by banks (EUR -13.1 billion) and non-financial corporations (EUR -11.5 billion).

Financial assets (by rows) and liabilities (by columns) of domestic sectors and RoW (stock at the end of 2015, EUR million)										
Sector	S.11	S.121	S.122+S.123	S.124+..+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Total
S.11	21,666	96	5,573	606	502	1,271	1,190	30,950	10,102	41,052
S.121	0	1	946	0	0	2,391	2	3,341	6,934	10,275
S.122+S.123	10,684	1,928	1,693	1,200	106	7,978	8,882	32,516	7,866	40,382
S.124+..+S.127	2,990	15	401	409	161	121	1,126	5,226	2,613	7,839
S.128+S.129	678	1	834	836	525	1,607	90	4,572	4,914	9,486
S.13	12,247	2,851	5,058	679	663	8,014	490	30,018	6,353	36,371
S.14	9,471	2,660	15,677	1,727	6,810	788	0	37,134	1,717	38,851
S.1	57,829	7,553	30,538	5,463	8,772	22,228	11,781	144,273	40,506	184,779
S.2	20,308	2,226	6,690	2,398	673	23,835	326	56,455		56,455
Total	78,137	9,779	37,227	7,861	9,444	46,062	12,107	200,728	40,506	241,234
Financial assets (by rows) and liabilities (by columns) of domestic sectors and RoW (changes in period 2011-2015, EUR million)										
Sector	S.11	S.121	S.122+S.123	S.124+..+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Total
S.11	-4,054	25	634	-125	-140	86	-118	-3,710	-706	-4,416
S.121	0	-1	230	0	0	2,204	0	2,433	-725	1,708
S.122+S.123	-11,291	795	-3,324	-1,209	-94	3,791	-385	-11,739	-226	-11,965
S.124+..+S.127	-1,411	-4	-145	119	130	-74	-147	-1,536	522	-1,015
S.128+S.129	206	0	-952	205	188	257	-63	-158	2,300	2,142
S.13	2,531	1,716	633	635	339	4,273	46	10,163	5,230	15,394
S.14	-1,193	539	916	320	1,275	-149	0	1,707	377	2,084
S.1	-15,225	3,070	-1,982	-56	1,700	10,360	-667	-2,852	6,766	3,914
S.2	3,713	-1,446	-11,138	-1,836	322	14,993	321	4,929	0	4,929
Total	-11,511	1,623	-13,120	-1,891	2,022	25,353	-346	2,078	6,766	8,844

The **net financial position** of an individual institutional sector is the difference between its financial assets and liabilities.

Non-financial corporations disclosed a deficit of EUR 37.1 billion at the end of 2015, which was largest vis-à-vis the general government sector (EUR 11 billion), the rest of the world (EUR 10.2 billion), households (EUR 8.3 billion) and banks (EUR 5.1 billion). The deficit narrowed by EUR 7.1 billion over the observation period, as their position vis-à-vis banks improved (by EUR +11.9 billion), while their positions deteriorated vis-à-vis the rest of the world (by EUR -4.4 billion) and the general government sector (by EUR -2.4 billion).

Banks recorded their largest surplus vis-à-vis non-financial corporations (EUR 5.1 billion) and the general government sector (EUR 2.9 billion), while their largest deficit was vis-à-vis households (EUR 6.8 billion). Over the observation period banks improved their positions vis-à-vis the rest of the world (by EUR +10.9 billion) and the general government sector (by EUR +3.2 billion), while their position vis-à-vis non-financial corporations deteriorated (by EUR -11.9 billion).

The **general government sector** disclosed a deficit of EUR 9.7 billion, which was the result of surpluses vis-à-vis non-financial corporations

(EUR 11 billion) and deficits vis-à-vis the rest of the world (EUR 17.5 billion) and banks (EUR 2.9 billion). The general government sector's net financial position deteriorated by EUR 10 billion over the observation period, most notably vis-à-vis the rest of the world (by EUR -9.8 billion) and banks (by EUR -3.2 billion), while improving vis-à-vis non-financial corporations (by EUR +2.4 billion).

Households disclosed a surplus of EUR 26.7 billion, of which EUR 8.3 billion was vis-à-vis non-financial corporations, EUR 6.8 billion vis-à-vis banks, EUR 6.7 billion vis-à-vis insurance corporations and pension funds and EUR 2.7 billion vis-à-vis the central bank. Households' net financial position improved by EUR 2.4 billion over the observation period.

The **rest of the world** disclosed a surplus of financial assets relative to liabilities of EUR 15.9 billion, as a result of surpluses vis-à-vis the general government sector (EUR 17.5 billion) and non-financial corporations (EUR 10.2 billion) and deficits vis-à-vis the central bank (EUR 4.7 billion) and insurance corporations and pension funds (EUR 4.2 billion). The largest surpluses were disclosed by members of the euro area (EUR 7.6 billion) and other EU countries (EUR 5.3 billion). The rest of the world net financial position deteriorated by EUR 1.8 billion over the observation period.

Net financial assets of domestic sectors and RoW (stock at the end of 2015, EUR million)										
Sektor	S.11	S.121	S.122+S.123	S.124+-+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Total
S.11	0	96	-5,111	-2,384	-175	-10,976	-8,281	-26,879	-10,206	-37,085
S.121	-96	0	-982	-15	-1	-460	-2,658	-4,212	4,708	496
S.122+S.123	5,111	982	0	799	-727	2,920	-6,794	1,979	1,177	3,155
S.124+-+S.127	2,384	15	-799	0	-676	-557	-601	-237	215	-23
S.128+S.129	175	1	727	676	0	944	-6,720	-4,199	4,241	42
S.13	10,976	460	-2,920	557	-944	0	-298	7,790	-17,481	-9,691
S.14	8,281	2,658	6,794	601	6,720	298	0	25,353	1,391	26,745
S.1	26,879	4,212	-1,979	237	4,199	-7,790	-25,353	0	-15,949	-15,949
S.2	10,206	-4,708	-1,177	-215	-4,241	17,481	-1,391	15,950		15,950
Total	37,085	-495	-3,155	23	-42	9,691	-26,745	15,950	-15,949	0
Net financial assets of domestic sectors and RoW (changes in period 2011-2015, EUR million)										
Sektor	S.11	S.121	S.122+S.123	S.124+-+S.127	S.128+S.129	S.13	S.14	S.1	S.2	Total
S.11	0	25	11,924	1,286	-346	-2,445	1,076	11,515	-4,420	7,095
S.121	-25	0	-564	4	0	488	-539	-636	721	85
S.122+S.123	-11,924	564	0	-1,063	858	3,158	-1,301	-9,757	10,912	1,155
S.124+-+S.127	-1,286	-4	1,063	0	-75	-709	-467	-1,481	2,358	877
S.128+S.129	346	0	-858	75	0	-82	-1,338	-1,858	1,978	119
S.13	2,445	-488	-3,158	709	82	0	195	-196	-9,763	-9,959
S.14	-1,076	539	1,301	467	1,338	-195	0	2,374	56	2,430
S.1	-11,515	636	9,757	1,481	1,858	196	-2,374	0	1,837	1,837
S.2	4,420	-721	-10,912	-2,358	-1,978	9,763	-56	-1,837	0	-1,837
Total	-7,095	-85	-1,155	-877	-119	9,959	-2,430	-1,837	1,837	0

The availability of financial accounts data from the end of 2001 allows for a view over a longer time horizon.

The first period, **from 2002 to 2008**, saw rapid borrowing at banks by non-financial corporations, which was mostly funded from the rest of the world, in the context of a relatively strong surplus in the household sector and a moderate deficit in the general government sector. Revaluation changes in connection with shares had a major impact on the net financial positions of the institutional sectors in 2007 and 2008.

The crisis period, **from 2009 to 2012**, was marked by weak funding from the rest of the world, intensified debt repayments in the rest of the world by banks, a large general government deficit and a relatively modest household surplus. Heavily indebted non-financial corporations halted their borrowing.

The last period, **from 2013 to 2015**, was marked by negative funding from the rest of the world, the continued contraction in bank balance sheets, a large general government deficit, which in 2013 was primarily related to bank recovery and resolution, and renewed strengthening of the household surplus. Non-financial corporations made intensified debt repayments.

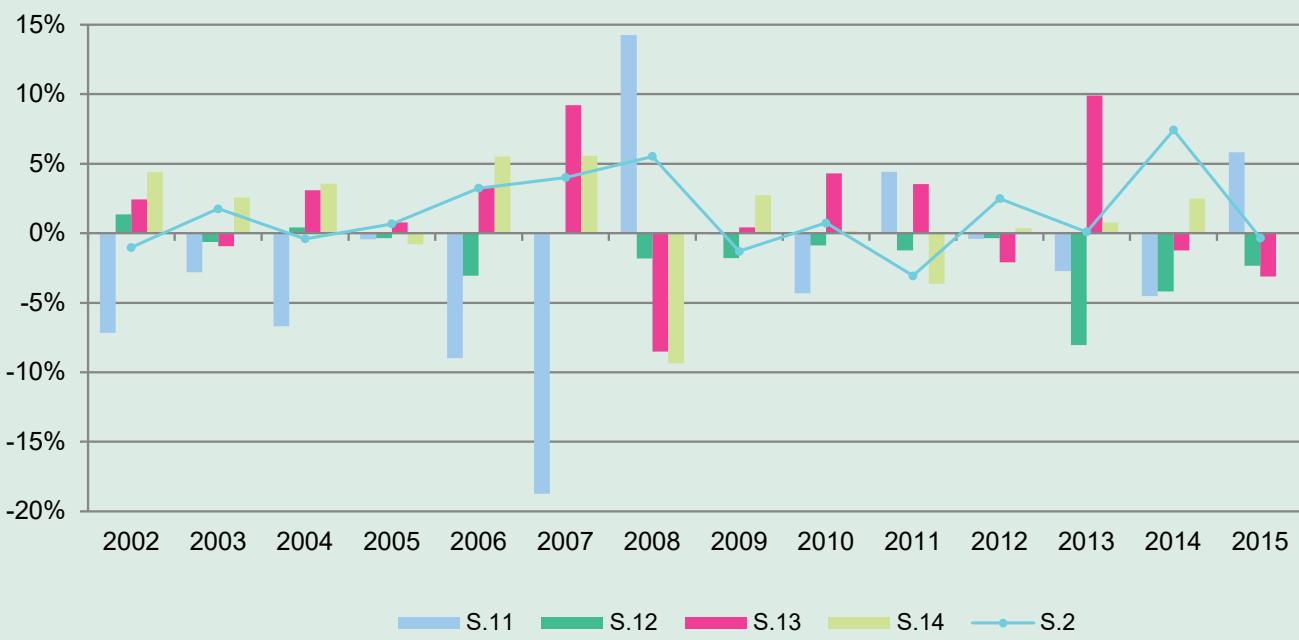
**Net financial claims of domestic sectors and rest of the world
(stock at year end, % GDP)**



**Net financial claims of domestic sectors and rest of the world
(transactions, % GDP)**



**Net financial claims of domestic sectors and rest of the world
(revaluation changes, % GDP)**



2. ZBIRNE IN SEKTORSKE TABELE

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A.1.1. Nekonsolidirani finančni računi - stanja 2010 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	180.865	45.468	77.111	8.566	52.348	2.381	6.472	5.396	1948	20.978
1	Denarno zlato in PPČ	337	0	337	337	0	0	0	0	0	0
2	Gotovina in vloge	35.167	4.160	7.937	3.588	3.061	160	160	488	479	5.390
21	Gotovina	2.425	77	259	3	255	0	0	0	0	3
22	Prenosljive vloge	9.499	1851	1.202	4	987	58	119	27	8	268
29	Druge vloge	23.244	2.232	6.477	3.582	1.819	102	42	461	471	5.119
3	Dolžniški vrednostni papirji	17.266	322	16.001	4.515	7.302	232	15	2.819	1.119	460
31	Kratkoročni	815	64	748	0	735	2	3	0	8	0
32	Dolgoročni	16.450	258	15.252	4.515	6.567	229	11	2.819	1.111	460
4	Posojila	51.995	6.040	44.542	27	39.675	27	4.662	105	46	467
41	Kratkoročna	14.247	3.667	10.176	0	9.538	27	588	22	0	5
42	Dolgoročna	37.747	2.373	34.366	27	30.136	0	4.074	83	46	462
5	Lastniški kapital	46.476	18.134	6.722	91	1.769	1948	1.084	1.529	301	11.308
511	Delnice, ki kotirajo	8.457	1438	3.017	0	802	1632	223	288	72	2.025
512	Delnice, ki ne kotirajo	13.703	5.593	1.757	27	686	80	609	315	40	5.226
519	Drug lastniški kapital	21.125	10.932	529	64	188	13	219	43	2	3.917
52	Delnice/enote investicijskih skladov	3.191	171	1418	0	93	223	33	883	186	141
6	Zavarovanja in pokojinske sheme	6.152	438	229	0	43	0	1	184	0	9
61	Rezervacije iz neživljenjskih zavarovanj	1.456	438	229	0	43	0	1	184	0	9
62	Življenjska zavarovanja	2.310	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	2.386	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	362	30	319	0	314	0	1	4	0	5
8	Druge terjatve	23.109	16.344	1.024	8	184	14	550	266	3	3.339
81	Komercialni krediti in predujmi	15.788	14.295	512	0	9	0	301	202	0	317
89	Drugo	7.321	2.049	512	7	175	14	248	64	3	3.022
F	Obveznosti	198.651	89.649	75.678	8.156	50.347	2.313	7.439	5.465	1957	20.710
1	Denarno zlato in PPČ	250	0	250	250	0	0	0	0	0	0
2	Gotovina in vloge	37.903	0	35.878	7.113	28.765	0	0	0	0	2.025
21	Gotovina	3.686	0	3.686	3.686	0	0	0	0	0	0
22	Prenosljive vloge	11.531	0	11.531	2.899	8.633	0	0	0	0	0
29	Druge vloge	22.686	0	20.661	528	20.132	0	0	0	0	2.025
3	Dolžniški vrednostni papirji	19.096	841	5.133	0	5.081	0	4	49	0	13.122
331	Kratkoročni	106	66	15	0	15	0	0	0	0	25
332	Dolgoročni	18.990	775	5.118	0	5.065	0	4	49	0	13.097
4	Posojila	64.429	33.589	18.130	0	11.709	43	6.316	60	2	1.705
41	Kratkoročna	13.009	10.186	1.447	0	0	30	1.406	11	0	36
42	Dolgoročna	51.420	23.403	16.683	0	11.709	13	4.910	49	2	1.668
5	Lastniški kapital	48.139	38.014	9.090	742	4.278	2.247	850	939	34	1.035
511	Delnice, ki kotirajo	7.004	5.631	1.373	0	625	0	267	482	0	0
512	Delnice, ki ne kotirajo	16.316	11.282	4.273	0	3.641	8	205	389	29	762
519	Drug lastniški kapital	22.632	21.102	1.257	742	0	63	379	68	5	273
52	Delnice/enote investicijskih skladov	2.188	0	2.188	0	12	2.175	0	0	0	0
6	Zavarovanja in pokojinske sheme	6.155	0	6.155	0	0	0	0	4.240	1.914	0
61	Rezervacije iz neživljenjskih zavarovanj	1.550	0	1.550	0	0	0	0	1.550	0	0
62	Življenjska zavarovanja	2.216	0	2.216	0	0	0	0	2.216	0	0
63+64+65	Pokojinske pravice	2.389	0	2.389	0	0	0	0	474	1.914	0
7	Izvedeni finančni instrumenti	553	192	361	11	338	0	11	0	0	0
8	Druge obveznosti	22.127	17.013	682	40	176	23	258	177	7	2.823
81	Komercialni krediti in predujmi	15.399	12.947	306	2	39	0	148	118	0	1.038
89	Drugo	6.728	4.066	375	38	138	23	110	60	7	1.784
Neto finančna sredstva		-17.786	-44.180	1.434	410	2.000	67	-966	-69	-9	268
		Gospodarstvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbi finančnih posrednikov razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojniški skladci/ Pension funds	Družava/ General government

Non-consolidated financial accounts - outstanding amounts 2010 (end of year)

A.1.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
18.028	1221	1729	36.767	540	51.526	45.604	40.002	5.602	5.922	Financial Assets	F	
0	0	0	0	0	250	0	0	0	250	Monetary gold and SDRs	1	
4.965	332	93	17.365	316	7.982	7.571	7.489	82	411	Currency and deposits	2	
1	2	0	2.087	0	1.285	1.285	1.285	0	0	Currency	21	
108	156	4	6.031	146	2.365	2.176	2.159	17	190	Transferable deposits	22	
4.856	174	90	9.247	170	4.332	4.110	4.046	65	221	Other deposits	29	
247	1	213	435	48	11.253	10.534	9.306	1.228	719	Debt securities	3	
0	0	0	3	0	0	0	0	0	0	Short-term	31	
247	0	213	432	48	11.253	10.534	9.306	1.228	719	Long-term	32	
458	9	0	933	13	17.901	16.796	13.786	3.010	1.105	Loans	4	
4	1	0	393	7	865	754	498	256	111	Short-term	41	
454	8	0	540	6	17.036	16.042	13.288	2.753	994	Long-term	42	
9.774	473	1.061	10.223	89	8.634	6.580	6.080	501	2.054	Equity	5	
1.360	9	657	1.970	6	705	395	318	77	310	Listed shares	511	
4.966	68	192	1.081	46	3.320	2.504	2.407	96	816	Unlisted shares	512	
3.409	391	117	5.722	25	4.593	3.671	3.344	327	922	Other equity	519	
40	5	95	1.449	11	16	11	10	1	6	Investment fund shares/units	52	
6	1	3	5.475	1	115	68	38	31	47	Insurance and pension schemes	6	
6	1	3	779	1	112	67	37	30	44	Non-life technical reserves	61	
0	0	0	2.310	0	2	1	0	1	1	Life insurance	62	
0	0	0	2.386	0	2	0	0	0	2	Pension entitlements	63+64+65	
5	0	0	8	0	312	291	144	147	21	Financial derivatives	7	
2.574	406	359	2.328	74	5.079	3.763	3.159	604	1.316	Other accounts receivable	8	
142	159	16	642	22	4.777	3.563	2.985	579	1.214	Trade credits and advances	81	
2.433	246	343	1.687	52	302	200	175	25	102	Other	89	
18.576	1250	884	12.453	163	33.740	20.066	17.413	2.652	13.674	Liabilities		
0	0	0	0	0	337	0	0	0	337	Monetary gold and SDRs	1	
2.025	0	0	0	0	5.246	4.641	4.378	263	605	Currency and deposits	2	
0	0	0	0	0	24	3	0	3	21	Currency	21	
0	0	0	0	0	332	218	183	35	114	Transferable deposits	22	
2.025	0	0	0	0	4.890	4.420	4.195	225	470	Other deposits	29	
13.122	0	0	0	0	9.422	8.162	7.207	955	1.260	Debt securities	3	
25	0	0	0	0	709	702	699	3	8	Short-term	31	
13.097	0	0	0	0	8.713	7.460	6.508	952	1.252	Long-term	32	
1.018	634	52	10.896	109	5.467	1.498	1.206	292	3.969	Loans	4	
9	28	0	1.311	29	2.104	710	569	141	1.394	Short-term	41	
1.009	607	52	9.585	81	3.363	788	637	151	2.575	Long-term	42	
383	0	652	0	0	6.972	2.253	1.932	321	4.719	Equity	5	
0	0	0	0	0	2.159	658	515	143	1.500	Listed shares	511	
110	0	652	0	0	707	252	169	83	455	Unlisted shares	512	
273	0	0	0	0	3.087	596	523	73	2.491	Other equity	519	
0	0	0	0	0	1.019	747	725	22	272	Investment fund shares/units	52	
0	0	0	0	0	113	106	93	13	7	Insurance and pension schemes	6	
0	0	0	0	0	17	14	12	2	3	Non-life technical reserves	61	
0	0	0	0	0	96	92	81	12	4	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	122	118	81	37	5	Financial derivatives	7	
2.027	616	179	1.556	53	6.061	3.288	2.516	771	2.773	Other accounts payable	8	
691	303	44	1.060	47	5.166	2.627	1.901	726	2.539	Trade credits and advances	81	
1.337	312	135	497	6	895	661	615	46	234	Other	89	
-548	-29	845	24.314	378	17.786	25.538	22.589	2.950	-7.752	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.2. Nekonsolidirani finančni računi - transakcije 2011

ANNEE

Non-consolidated financial accounts - transactions 2011 A.1.2.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
1.858	5	56	153	-15	1221	510	345	165	712	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
1.429	-1	63	386	-5	-414	-388	-392	3	-25	Currency and deposits	2	
-1	-1	0	107	0	92	92	92	0	0	Currency	21	
79	-13	0	200	10	642	651	647	4	-10	Transferable deposits	22	
1.350	13	63	78	-15	-1148	-1132	-1131	-1	-16	Other deposits	29	
-16	0	-97	20	-6	1.929	1.645	1.195	451	283	Debt securities	3	
0	0	0	2	0	150	150	150	0	0	Short-term	31	
-16	0	-97	19	-6	1.779	1.495	1.045	451	283	Long-term	32	
265	-1	0	-93	-10	-360	-580	-363	-217	220	Loans	4	
-2	-1	0	-50	-5	182	156	134	22	26	Short-term	41	
266	-1	0	-43	-5	-542	-736	-497	-239	194	Long-term	42	
-19	6	93	-183	-1	82	130	90	39	-48	Equity	5	
-31	0	-52	-94	-2	160	74	30	44	86	Listed shares	511	
6	0	152	9	4	-54	70	74	-4	-124	Unlisted shares	512	
2	6	0	20	0	-26	-15	-14	-1	-11	Other equity	519	
4	0	-7	-118	-4	2	1	1	0	1	Investment fund shares/units	52	
1	0	0	180	0	27	12	3	9	14	Insurance and pension schemes	6	
1	0	0	-9	0	27	12	3	9	15	Non-life technical reserves	61	
0	0	0	109	0	0	0	0	0	0	Life insurance	62	
0	0	0	79	0	0	0	0	0	0	Pension entitlements	63+64+65	
-1	0	0	0	0	-174	-169	-95	-74	-5	Financial derivatives	7	
200	2	-3	-156	7	132	-140	-93	-47	272	Other accounts receivable	8	
39	-1	5	-72	-2	-27	-101	-62	-39	74	Trade credits and advances	81	
161	3	-8	-85	9	159	-39	-31	-8	198	Other	89	
4.324	-10	60	62	-20	110	416	377	39	-305	Liabilities		
0	0	0	0	0	11	0	0	0	11	Monetary gold and SDRs	1	
753	0	0	0	0	196	181	290	-109	15	Currency and deposits	2	
0	0	0	0	0	2	0	0	0	2	Currency	21	
0	0	0	0	0	166	143	122	21	23	Transferable deposits	22	
753	0	0	0	0	27	38	168	-130	-11	Other deposits	29	
3.017	0	0	0	0	82	207	86	121	-125	Debt securities	3	
3	0	0	0	0	-400	-404	-401	-4	4	Short-term	31	
3.014	0	0	0	0	482	611	487	125	-129	Long-term	32	
66	56	0	84	-6	43	366	293	73	-323	Loans	4	
-4	-2	0	-48	0	-127	210	119	91	-337	Short-term	41	
70	59	0	132	-6	170	156	174	-18	14	Long-term	42	
0	0	0	0	0	-53	-27	3	-29	-27	Equity	5	
0	0	0	0	0	-114	-42	-35	-7	-72	Listed shares	511	
0	0	0	0	0	11	-9	6	-15	20	Unlisted shares	512	
0	0	0	0	0	4	-35	-35	0	39	Other equity	519	
0	0	0	0	0	45	60	67	-8	-15	Investment fund shares/units	52	
0	0	0	0	0	-2	-1	0	-1	-1	Insurance and pension schemes	6	
0	0	0	0	0	1	0	-1	1	1	Non-life technical reserves	61	
0	0	0	0	0	-2	-1	1	-2	-2	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	-1	0	-48	-65	-56	-9	17	Financial derivatives	7	
488	-66	60	-22	-14	-119	-246	-239	-7	127	Other accounts payable	8	
7	-48	9	-24	-15	44	-75	-75	0	119	Trade credits and advances	81	
481	-18	51	3	1	-162	-171	-164	-7	8	Other	89	
-2.466	15	-4	92	5	1.111	94	-32	126	1.017	Net financial transactions		
<i>Centralna država/ Central government</i>		<i>Lokalna država/ Local government</i>	<i>Skladi socialne varnosti/ Social security funds</i>	<i>Gospodinjstva/ Households</i>	<i>Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households</i>	<i>Tujina/ Rest of the world</i>	<i>Evropska unija/ European Union</i>	<i>Euroobmočje/ Euro area</i>	<i>Ostala EU/ Other EU</i>	<i>Ostali svet/ Others</i>		
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.3. Nekonsolidirani finančni računi - vrednostne spremembe 2011

v mjo EUR

Non-consolidated financial accounts - revaluation changes 2011 A.1.3.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-111	65	-263	-1408	-2	-1504	-897	-1528	630	-607	Financial Assets	F	
0	0	0	0	0	6	0	0	0	6	Monetary gold and SDRs	1	
101	7	3	108	0	78	85	83	1	-7	Currency and deposits	2	
0	-1	0	0	0	0	0	0	0	0	Currency	21	
-23	5	0	53	-3	-3	3	3	0	-7	Transferable deposits	22	
124	4	3	55	3	81	81	80	1	0	Other deposits	29	
-12	0	2	-16	-1	-1487	-1383	-1204	-179	-105	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
-12	0	2	-16	-1	-1487	-1383	-1204	-179	-105	Long-term	32	
29	4	0	-134	0	-3	430	-425	855	-433	Loans	4	
0	0	0	-72	0	17	15	39	-24	2	Short-term	41	
29	4	0	-63	0	-20	415	-464	879	-435	Long-term	42	
-198	47	-268	-1185	-1	-263	-185	-112	-73	-78	Equity	5	
-427	-5	-213	-466	-1	-268	-202	-148	-54	-66	Listed shares	511	
11	-5	-50	-34	2	-89	-66	-61	-5	-23	Unlisted shares	512	
227	58	0	-467	0	96	84	98	-15	13	Other equity	519	
-8	-1	-5	-218	-1	-2	-1	-1	0	-1	Investment fund shares/units	52	
0	0	0	-120	0	50	50	0	50	0	Insurance and pension schemes	6	
0	0	0	-42	0	50	50	0	50	0	Non-life technical reserves	61	
0	0	0	-85	0	0	0	0	0	0	Life insurance	62	
0	0	0	6	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	138	137	160	-23	1	Financial derivatives	7	
-31	7	1	-61	0	-24	-32	-30	-1	8	Other accounts receivable	8	
-41	1	0	-48	0	-387	-381	-377	-3	-6	Trade credits and advances	81	
10	6	1	-13	0	363	349	347	2	14	Other	89	
-1420	5	-194	-63	-6	-373	-77	-55	-21	-296	Liabilities		
0	0	0	0	0	23	0	0	0	23	Monetary gold and SDRs	1	
0	0	0	0	0	72	55	57	-2	17	Currency and deposits	2	
0	0	0	0	0	2	1	0	1	1	Currency	21	
0	0	0	0	0	69	71	70	1	-1	Transferable deposits	22	
0	0	0	0	0	0	-17	-13	-4	17	Other deposits	29	
-1809	0	0	0	0	-169	-120	-137	17	-49	Debt securities	3	
0	0	0	0	0	1	5	-3	8	-4	Short-term	31	
-1809	0	0	0	0	-170	-125	-134	9	-45	Long-term	32	
164	7	0	-21	1	81	63	68	-4	18	Loans	4	
15	-5	0	-15	6	149	-20	-13	-6	169	Short-term	41	
149	12	0	-6	-5	-68	83	81	2	-151	Long-term	42	
233	1	-194	0	0	-526	-243	-196	-47	-283	Equity	5	
0	0	0	0	0	-314	-114	-94	-20	-200	Listed shares	511	
131	0	-194	0	0	-52	-39	-19	-19	-14	Unlisted shares	512	
103	1	0	0	0	-71	-18	-12	-7	-52	Other equity	519	
0	0	0	0	0	-89	-72	-71	-1	-17	Investment fund shares/units	52	
0	0	0	0	0	-3	-2	-1	-1	-1	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	-3	-2	-1	-1	-1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	1	0	114	123	101	23	-10	Financial derivatives	7	
-8	-3	0	-43	-7	36	47	53	-7	-11	Other accounts payable	8	
-349	0	0	-28	-7	48	49	51	-3	-1	Trade credits and advances	81	
341	-3	0	-14	-1	-12	-2	2	-4	-10	Other	89	
1308	60	-68	-1345		-1132	-820	-1472	652	-311	Net revaluation changes		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.4. Nekonsolidirani finančni računi - stanja 2011 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	179.996	44.516	76.856	10.227	51.484	1.875	5.737	5.491	2.042	22.588
A.1.4.											
1	Denarno zlato in PPČ	372	0	372	372	0	0	0	0	0	0
2	Gotovina in vloge	37.578	4.134	8.282	3.491	3.286	141	213	594	556	6.992
21	Gotovina	2.544	83	266	2	263	0	1	0	0	0
22	Prenosljive vloge	10.220	1.854	1.611	4	1.421	58	108	12	8	317
29	Druge vloge	24.814	2.196	6.406	3.485	1.602	83	105	583	548	6.675
3	Dolžniški vrednostni papirji	17.054	286	15.951	4.744	7.051	241	26	2.750	1.139	337
31	Kratkoročni	435	57	374	0	329	3	8	6	29	0
32	Dolgoročni	16.620	229	15.578	4.744	6.723	239	19	2.744	1.111	337
4	Posojila	53.341	6.945	44.926	1.520	39.075	22	4.114	129	67	763
41	Kratkoročna	14.073	3.845	9.953	0	9.375	22	536	21	0	3
42	Dolgoročna	39.268	3.100	34.973	1.520	29.700	0	3.578	108	67	760
5	Lastniški kapital	42.914	17.202	5.801	90	1.550	1.462	857	1.563	277	10.969
511	Delnice, ki kotirajo	5.999	1.071	2.218	0	616	1.203	103	258	38	1.297
512	Delnice, ki ne kotirajo	12.679	4.481	1.751	21	685	54	558	398	36	5.339
519	Drug lastniški kapital	21.487	11.507	470	69	175	10	165	48	3	4.210
52	Delnice/enote investicijskih skladov	2.748	144	1.362	0	74	196	31	860	201	124
6	Zavarovanja in pokojninske sheme	6.213	443	225	0	41	0	1	183	0	9
61	Rezervacije iz neživljenjskih zavarovanj	1.406	443	225	0	41	0	1	183	0	9
62	Življenjska zavarovanja	2.335	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	2.472	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	390	28	350	0	336	0	10	4	0	4
8	Druge terjatve	22.134	15.480	947	10	144	9	514	267	3	3.515
81	Komercialni krediti in predujmi	14.613	13.265	486	0	8	0	280	198	0	320
89	Drugo	7.521	2.215	461	10	136	9	234	70	3	3.195
F	Obveznosti	197.761	86.952	74.747	9.825	48.698	1.871	6.780	5.523	2.052	23.475
1	Denarno zlato in PPČ	256	0	256	256	0	0	0	0	0	0
2	Gotovina in vloge	39.710	0	36.932	8.793	28.140	0	0	0	0	2.778
21	Gotovina	3.893	0	3.893	3.893	0	0	0	0	0	0
22	Prenosljive vloge	12.656	0	12.656	3.794	8.862	0	0	0	0	0
29	Druge vloge	23.162	0	20.384	1.106	19.278	0	0	0	0	2.778
3	Dolžniški vrednostni papirji	19.413	782	4.301	0	4.251	0	2	49	0	14.330
331	Kratkoročni	275	63	184	0	184	0	0	0	0	28
332	Dolgoročni	19.139	719	4.117	0	4.067	0	2	49	0	14.302
4	Posojila	65.288	34.375	17.851	0	12.054	37	5.703	57	0	1.998
41	Kratkoročna	13.012	10.342	1.347	0	0	22	1.306	20	0	40
42	Dolgoročna	52.276	24.033	16.505	0	12.054	15	4.397	38	0	1.957
5	Lastniški kapital	44.975	35.847	8.053	734	3.753	1.822	773	936	36	1.075
511	Delnice, ki kotirajo	4.866	4.257	609	0	243	0	79	287	0	0
512	Delnice, ki ne kotirajo	15.189	10.074	4.417	0	3.485	9	316	576	31	698
519	Drug lastniški kapital	23.130	21.516	1.237	734	0	49	377	73	5	377
52	Delnice/enote investicijskih skladov	1.790	0	1.790	0	26	1.764	0	0	0	0
6	Zavarovanja in pokojninske sheme	6.297	0	6.297	0	0	0	0	4.308	1.989	0
61	Rezervacije iz neživljenjskih zavarovanj	1.578	0	1.578	0	0	0	0	1.578	0	0
62	Življenjska zavarovanja	2.245	0	2.245	0	0	0	0	0	2.245	0
63+64+65	Pokojninske pravice	2.474	0	2.474	0	0	0	0	485	1.989	0
7	Izvedeni finančni instrumenti	480	147	332	3	313	0	16	0	0	0
8	Druge obveznosti	21.343	15.802	724	38	187	12	286	173	26	3.294
81	Komercialni krediti in predujmi	13.718	11.716	312	1	39	0	159	112	0	656
89	Drugo	7.625	4.086	412	37	148	12	127	61	26	2.637
Neto finančna sredstva		-17.765	-42.436	2.109	402	2.786	5	-1.043	-32	-9	-886
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - outstanding amounts 2011 (end of year)

A.1.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
19.775	1291	1523	35.513	523	51243	45.216	38.819	6.397	6.026	Financial Assets	F	
0	0	0	0	0	256	0	0	0	256	Monetary gold and SDRs	1	
6.494	339	159	17.859	311	7.646	7.267	7.181	86	379	Currency and deposits	2	
0	0	0	2.194	0	1.377	1.377	1.377	0	0	Currency	21	
165	148	4	6.284	154	3.004	2.831	2.809	22	173	Transferable deposits	22	
6.329	191	155	9.380	157	3.265	3.060	2.995	65	205	Other deposits	29	
218	0	118	439	41	11.694	10.797	9.296	1.500	897	Debt securities	3	
0	0	0	4	0	150	150	150	0	0	Short-term	31	
218	0	118	435	41	11.544	10.647	9.146	1.500	897	Long-term	32	
751	11	0	705	3	17.538	16.646	12.998	3.648	892	Loans	4	
2	1	0	271	2	1.064	926	671	255	138	Short-term	41	
749	11	0	434	1	16.474	15.720	12.327	3.393	753	Long-term	42	
9.558	525	886	8.855	86	8.453	6.525	6.058	467	1928	Equity	5	
901	4	392	1.410	3	597	267	200	67	330	Listed shares	511	
4.982	63	294	1.057	52	3.176	2.508	2.420	88	668	Unlisted shares	512	
3.638	455	117	5.276	25	4.664	3.740	3.429	311	924	Other equity	519	
37	4	83	1.112	6	16	10	10	1	6	Investment fund shares/units	52	
6	0	2	5.535	1	192	131	41	90	61	Insurance and pension schemes	6	
6	0	2	728	1	189	130	40	90	59	Non-life technical reserves	61	
0	0	0	2.335	0	1	1	0	0	0	Life insurance	62	
0	0	0	2.472	0	2	0	0	0	2	Pension entitlements	63+64+65	
4	0	0	9	0	277	259	209	50	17	Financial derivatives	7	
2.743	415	357	2.111	81	5.187	3.591	3.036	555	1595	Other accounts receivable	8	
139	160	21	522	20	4.363	3.081	2.545	536	1282	Trade credits and advances	81	
2.604	255	336	1.589	61	824	510	491	20	314	Other	89	
21.480	1245	750	12.451	136	33.477	20.404	17.735	2.670	13.072	Liabilities		
0	0	0	0	0	372	0	0	0	372	Monetary gold and SDRs	1	
2.778	0	0	0	0	5.514	4.877	4.725	152	637	Currency and deposits	2	
0	0	0	0	0	28	4	0	4	25	Currency	21	
0	0	0	0	0	568	431	374	57	136	Transferable deposits	22	
2.778	0	0	0	0	4.918	4.442	4.351	91	476	Other deposits	29	
14.330	0	0	0	0	9.335	8.249	7.156	1.093	1.086	Debt securities	3	
28	0	0	0	0	310	302	295	7	8	Short-term	31	
14.302	0	0	0	0	9.025	7.947	6.861	1.086	1.078	Long-term	32	
1248	697	52	10.959	105	5.591	1.928	1.567	361	3.663	Loans	4	
20	20	0	1.248	35	2.126	900	675	225	1.226	Short-term	41	
1228	677	52	9.711	70	3.465	1.028	892	136	2.438	Long-term	42	
616	1	458	0	0	6.392	1.983	1.739	244	4.409	Equity	5	
0	0	0	0	0	1.730	502	386	116	1.228	Listed shares	511	
240	0	458	0	0	666	204	155	49	462	Unlisted shares	512	
376	1	0	0	0	3.021	542	476	66	2.478	Other equity	519	
0	0	0	0	0	974	734	721	13	240	Investment fund shares/units	52	
0	0	0	0	0	108	104	92	12	4	Insurance and pension schemes	6	
0	0	0	0	0	17	14	11	3	3	Non-life technical reserves	61	
0	0	0	0	0	91	90	81	9	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	188	176	126	50	12	Financial derivatives	7	
2.507	547	240	1.492	32	5.978	3.089	2.331	758	2.889	Other accounts payable	8	
348	255	53	1.007	26	5.257	2.601	1.877	723	2.657	Trade credits and advances	81	
2.159	292	186	485	5	721	488	453	35	233	Other	89	
-1705	46	773	23.061	386	17.766	24.812	21.085	3.727	-7.046	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.5. Nekonsolidirani finančni računi - transakcije 2012
v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-718	-931	558	2.355	-1.468	-111	-452	299	-66	-112
A.1.5.											
1	Denarno zlato in PPČ	-1	0	-1	-1	0	0	0	0	0	0
2	Gotovina in vloge	-1.171	-126	-142	6	18	-9	54	-105	-107	-916
21	Gotovina	114	-15	22	1	21	0	-1	0	0	0
22	Prenosljive vloge	488	60	303	0	280	-9	2	26	5	58
29	Druge vloge	-1.772	-172	-467	5	-284	0	53	-130	-111	-974
3	Dolžniški vrednostni papirji	-141	-1	-150	142	-514	-11	4	253	-25	49
31	Kratkoročni	370	1	343	0	218	8	-2	64	55	12
32	Dolgoročni	-511	-2	-494	142	-732	-19	6	189	-80	37
4	Posojila	1.505	-325	820	2.220	-913	1	-469	-4	-15	987
41	Kratkoročna	-162	-122	-40	0	-64	1	26	-3	0	3
42	Dolgoročna	1.667	-203	860	2.220	-849	0	-495	-1	-15	984
5	Lastniški kapital	222	145	105	5	-8	-92	-6	128	78	64
511	Delnice, ki kotirajo	-99	-10	-13	0	48	-71	-3	15	-2	-13
512	Delnice, ki ne kotirajo	127	67	-84	0	-45	-2	-40	1	2	137
519	Drug lastniški kapital	179	111	107	5	41	1	43	17	0	-70
52	Delnice/enote investicijskih skladov	15	-22	96	0	-52	-21	-5	95	78	9
6	Zavarovanja in pokojninske sheme	23	-11	41	0	-4	0	-1	46	0	0
61	Rezervacije iz neživljenjskih zavarovanj	-8	-11	41	0	-4	0	-1	46	0	0
62	Življenjska zavarovanja	103	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	-73	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-204	-34	-168	-15	-150	0	-3	0	0	-1
8	Druge terjatve	-952	-579	54	-2	103	1	-31	-19	2	-293
81	Komercialni krediti in predujmi	-503	-418	-38	0	-7	0	-38	5	2	13
89	Drugo	-449	-161	92	-2	110	1	7	-24	1	-306
F	Obveznosti	-695	-1.197	-545	2.135	-2.291	-122	-314	127	-81	1.387
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	-313	0	542	2.150	-1.608	0	0	0	0	-855
21	Gotovina	105	0	105	105	0	0	0	0	0	0
22	Prenosljive vloge	2.329	0	2.328	2.024	304	0	0	0	0	0
29	Druge vloge	-2.746	0	-1.891	22	-1.913	0	0	0	0	-855
3	Dolžniški vrednostni papirji	-444	63	-1.678	0	-1.678	0	3	-2	0	1169
331	Kratkoročni	788	39	63	0	62	0	1	0	0	683
332	Dolgoročni	-1.232	23	-1.741	0	-1.740	0	2	-2	0	485
4	Posojila	683	-937	823	0	1.167	-12	-312	-20	0	1.098
41	Kratkoročna	-64	181	-177	0	0	-6	-154	-17	0	-4
42	Dolgoročna	748	-1.118	1.000	0	1.167	-6	-158	-3	0	1.102
5	Lastniški kapital	144	260	-116	0	-31	-106	14	7	0	0
511	Delnice, ki kotirajo	33	34	-1	0	0	0	-1	0	0	0
512	Delnice, ki ne kotirajo	79	102	-22	0	-29	0	0	7	0	0
519	Drug lastniški kapital	140	124	16	0	0	1	15	0	0	0
52	Delnice/enote investicijskih skladov	-109	0	-109	0	-3	-106	0	0	0	0
6	Zavarovanja in pokojninske sheme	35	0	35	0	0	0	0	99	-64	0
61	Rezervacije iz neživljenjskih zavarovanj	9	0	9	0	0	0	0	9	0	0
62	Življenjska zavarovanja	99	0	99	0	0	0	0	99	0	0
63+64+65	Pokojninske pravice	-73	0	-73	0	0	0	0	-10	-64	0
7	Izvedeni finančni instrumenti	-289	-102	-187	-26	-153	0	-9	0	0	0
8	Druge obveznosti	-512	-480	36	11	13	-4	-10	44	-17	-25
81	Komercialni krediti in predujmi	-81	-55	28	0	-5	0	-7	40	0	13
89	Drugo	-431	-425	8	10	18	-4	-4	4	-17	-37
	Neto finančne transakcije	-23	265	1.103	220	823	11	-138	172	15	-1.499
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - transactions 2012 A.1.5.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-75	55	-91	-228	-5	-111	-2025	-1925	-100	1.915	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
-851	41	-106	10	4	942	887	914	-27	56	Currency and deposits	2	
0	0	0	106	0	-8	-8	-8	0	0	Currency	21	
25	34	-2	65	2	1.811	1.771	1.775	-4	40	Transferable deposits	22	
-876	6	-104	-161	2	-861	-876	-853	-23	15	Other deposits	29	
11	0	38	-30	-8	-535	-1.744	-1.747	3	1.209	Debt securities	3	
7	0	5	14	0	280	270	245	25	10	Short-term	31	
5	0	33	-45	-8	-816	-2.014	-1.992	-23	1.199	Long-term	32	
985	0	2	22	1	-650	-1.183	-970	-213	533	Loans	4	
1	0	2	-5	2	144	-33	-47	14	177	Short-term	41	
984	0	0	27	-1	-795	-1.150	-923	-227	355	Long-term	42	
74	5	-15	-93	1	107	-28	-66	39	135	Equity	5	
-9	0	-4	-62	0	157	48	20	27	110	Listed shares	511	
137	0	0	8	1	-29	-55	-58	3	27	Unlisted shares	512	
-64	8	-13	31	0	-26	-23	-30	7	-2	Other equity	519	
11	-3	1	-69	0	4	3	2	1	1	Investment fund shares/units	52	
0	0	0	-7	0	41	31	-18	48	10	Insurance and pension schemes	6	
0	0	0	-38	0	41	30	-18	48	10	Non-life technical reserves	61	
0	0	0	103	0	0	0	0	0	0	Life insurance	62	
0	0	0	-73	0	0	0	0	0	0	Pension entitlements	63+64+65	
-1	0	0	-1	0	-139	-135	-118	-16	-4	Financial derivatives	7	
-294	10	-10	-130	-3	124	147	80	67	-23	Other accounts receivable	8	
3	9	1	-59	-1	314	148	75	74	166	Trade credits and advances	81	
-297	2	-11	-71	-2	-190	-1	6	-7	-189	Other	89	
1.348	15	24	-340	-1	-133	243	247	-4	-376	Liabilities		
0	0	0	0	0	-1	0	0	0	-1	Monetary gold and SDRs	1	
-855	0	0	0	0	0	85	235	-27	261	Currency and deposits	2	
0	0	0	0	0	2	3	0	3	-1	Currency	21	
0	0	0	0	0	-30	-5	-2	-2	-25	Transferable deposits	22	
-855	0	0	0	0	0	113	237	-24	261	Other deposits	29	
1.169	0	0	3	0	-232	-135	35	-170	-98	Debt securities	3	
683	0	0	2	0	-137	-133	-135	2	-5	Short-term	31	
485	0	0	0	0	-95	-2	170	-172	-93	Long-term	32	
1.076	23	-1	-296	-5	171	385	451	-67	-214	Loans	4	
0	-4	0	-64	-1	46	-132	-91	-41	178	Short-term	41	
1.076	27	-1	-232	-4	124	517	542	-25	-392	Long-term	42	
0	0	0	0	0	186	36	59	-23	150	Equity	5	
0	0	0	0	0	25	-134	-119	-15	159	Listed shares	511	
0	0	0	0	0	19	73	70	2	-53	Unlisted shares	512	
0	0	0	0	0	14	-20	-10	-10	33	Other equity	519	
0	0	0	0	0	128	117	118	-1	11	Investment fund shares/units	52	
0	0	0	0	0	28	27	14	13	2	Insurance and pension schemes	6	
0	0	0	0	0	24	23	10	12	2	Non-life technical reserves	61	
0	0	0	0	0	4	4	3	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	-54	-57	-48	-9	3	Financial derivatives	7	
-41	-8	24	-47	4	-315	-247	-238	-9	-68	Other accounts payable	8	
29	-21	4	-67	0	-108	-55	-51	-4	-53	Trade credits and advances	81	
-70	13	20	20	4	-208	-192	-187	-5	-16	Other	89	
-1.423	40	-115	111	-4	-2.268	-2.172	-96	2.291		Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepravniti, ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Eurozona/ Euro area	Ostala EU/ Other EU				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.6. Nekonsolidirani finančni računi - vrednostne spremembe 2012

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji										
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13	
F	Finančna sredstva	1271	641	-114	-78	-425	111	-231	407	102	249	
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0	
2	Gotovina in vloge	-71	-16	-14	-2	-22	-4	3	-2	12	-14	
21	Gotovina	-1	0	-1	0	-1	0	0	0	0	0	
22	Prenosljive vloge	265	186	65	1	-2	10	9	47	0	41	
29	Druge vloge	-335	-203	-78	-3	-19	-14	-6	-49	12	-54	
3	Dolžniški vrednostni papirji	322	-37	396	-92	151	12	3	253	70	15	
31	Kratkoročni	-108	-12	-96	0	-99	2	3	-2	0	0	
32	Dolgoročni	431	-25	493	-92	250	10	-1	255	70	15	
4	Posojila	-757	-126	-645	-1	-557	-13	-73	-4	1	2	
41	Kratkoročna	-451	-86	-383	0	-273	-13	-97	0	0	0	
42	Dolgoročna	-306	-40	-262	-1	-283	0	24	-4	1	2	
5	Lastniški kapital	413	-221	31	0	-99	116	-92	88	18	294	
511	Delnice, ki kotirajo	151	-102	46	0	-87	115	-1	13	5	227	
512	Delnice, ki ne kotirajo	-401	-308	-4	0	46	-18	-33	7	-6	-51	
519	Drug lastniški kapital	444	186	-125	0	-63	0	-57	-2	-2	105	
52	Delnice/enote investicijskih skladov	218	2	114	0	5	19	-2	70	21	12	
6	Zavarovanja in pokojinske sheme	219	-16	-4	0	0	0	0	-4	0	-7	
61	Rezervacije iz neživljenjskih zavarovanj	-19	-16	-4	0	0	0	0	-4	0	-7	
62	Življenjska zavarovanja	98	0	0	0	0	0	0	0	0	0	
63+64+65	Pokojinske pravice	139	0	0	0	0	0	0	0	0	0	
7	Izvedeni finančni instrumenti	126	15	112	16	94	0	1	0	0	-1	
8	Druge terjatve	1.019	1.042	11	0	8	-1	-72	76	0	-40	
81	Komercialni krediti in predujmi	68	-11	81	0	8	0	0	73	1	-1	
89	Drugo	951	1.053	-70	0	1	-1	-72	3	0	-39	
F	Obveznosti	2.166	790	10	143	-600	134	-157	373	118	1.006	
1	Denarno zlato in PPČ	-5	0	-5	-5	0	0	0	0	0	0	
2	Gotovina in vloge	-154	0	-156	-1	-156	0	0	0	0	2	
21	Gotovina	0	0	0	0	0	0	0	0	0	0	
22	Prenosljive vloge	261	0	261	2	260	0	0	0	0	0	
29	Druge vloge	-415	0	-418	-3	-415	0	0	0	0	3	
3	Dolžniški vrednostni papirji	902	-7	-89	0	-89	0	0	-1	0	1.000	
331	Kratkoročni	4	-5	5	0	5	0	0	0	0	6	
332	Dolgoročni	898	-2	-95	0	-94	0	0	-1	0	995	
4	Posojila	-326	-555	-140	0	-107	-4	-28	-1	0	4	
41	Kratkoročna	-482	-423	-41	0	0	-4	-37	0	0	4	
42	Dolgoročna	157	-132	-99	0	-107	0	9	0	0	0	
5	Lastniški kapital	128	118	-9	126	-396	137	-112	234	2	20	
511	Delnice, ki kotirajo	26	34	-8	0	-162	0	-11	164	0	0	
512	Delnice, ki ne kotirajo	-403	-186	-201	0	-235	1	-34	65	2	-16	
519	Drug lastniški kapital	369	270	63	126	0	0	-68	5	0	36	
52	Delnice/enote investicijskih skladov	137	0	137	0	0	136	0	0	0	0	
6	Zavarovanja in pokojinske sheme	220	0	220	0	0	0	0	106	115	0	
61	Rezervacije iz neživljenjskih zavarovanj	-13	0	-13	0	0	0	0	-13	0	0	
62	Življenjska zavarovanja	94	0	94	0	0	0	0	94	0	0	
63+64+65	Pokojinske pravice	139	0	139	0	0	0	0	25	115	0	
7	Izvedeni finančni instrumenti	238	83	148	23	129	0	-3	0	0	7	
8	Druge obveznosti	1.162	1.151	41	0	19	1	-14	34	0	-28	
81	Komercialni krediti in predujmi	135	88	40	0	0	0	2	38	0	0	
89	Drugo	1027	1.063	2	0	18	1	-15	-3	0	-28	
Neto vrednostne spremembe		-896	-149	-124	-221	175	-23	-74	34	-16	-757	
		Gospodarstvo Slovenije/ Total economy		Nefinančne držabe/ Non-financial corporations	Finančne držabe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladirazen MMF/ Non-MMF investment funds	Družinski posredniki/ Other financial intermediaries except funds	Zavarovalne držabe/ Insurance corporations	Pokojinski skladci/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13	

Non-consolidated financial accounts - revaluation changes 2012 A.1.6.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
126	3	119	495	0	1140	1349	929	421	-209	Financial Assets	F	
0	0	0	0	0	-5	0	0	0	-5	Monetary gold and SDRs	1	
-27	9	4	-23	-4	-98	-105	-106	2	7	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
21	17	2	-22	-5	1	4	4	0	-4	Transferable deposits	22	
-48	-8	2	-1	1	-99	-109	-110	1	10	Other deposits	29	
2	0	13	-51	-1	734	799	256	543	-64	Debt securities	3	
0	0	0	0	0	2	2	2	0	0	Short-term	31	
2	0	13	-52	-1	732	797	254	542	-64	Long-term	32	
3	-1	0	12	0	374	392	536	-144	-19	Loans	4	
0	0	0	18	0	-31	-33	-8	-25	2	Short-term	41	
2	0	0	-6	0	404	426	544	-118	-21	Long-term	42	
183	-1	111	305	4	-139	32	11	21	-171	Equity	5	
172	0	55	-20	1	-87	-20	-14	-6	-66	Listed shares	511	
-92	-2	42	-38	0	74	33	37	-4	41	Unlisted shares	512	
100	1	4	275	3	-127	19	-11	30	-146	Other equity	519	
3	0	9	89	1	1	0	0	0	1	Investment fund shares/units	52	
-5	0	-2	246	0	6	-3	-1	-1	9	Insurance and pension schemes	6	
-5	0	-2	8	0	6	-3	-1	-1	9	Non-life technical reserves	61	
0	0	0	98	0	0	0	0	0	0	Life insurance	62	
0	0	0	139	0	0	0	0	0	0	Pension entitlements	63+64+65	
-1	0	0	0	0	131	132	118	14	-1	Financial derivatives	7	
-29	-4	-7	5	0	137	102	115	-13	35	Other accounts receivable	8	
1	-1	0	-2	0	39	46	63	-17	-7	Trade credits and advances	81	
-29	-3	-7	7	0	98	56	52	4	42	Other	89	
1026	0	-20	363	-4	245	359	338	21	-114	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
3	0	0	0	0	-15	-13	-12	-1	-2	Currency and deposits	2	
0	0	0	0	0	-1	0	0	0	-1	Currency	21	
0	0	0	0	0	4	4	4	0	1	Transferable deposits	22	
3	0	0	0	0	-18	-16	-15	-1	-2	Other deposits	29	
1000	0	0	-3	0	155	189	145	44	-35	Debt securities	3	
6	0	0	-2	0	-110	-110	-109	-1	0	Short-term	31	
995	0	0	0	0	265	299	254	45	-34	Long-term	32	
6	-3	0	365	0	-58	1	-1	1	-58	Loans	4	
6	-2	0	-17	-5	1	14	13	2	-14	Short-term	41	
1	-1	0	382	4	-59	-14	-13	0	-45	Long-term	42	
40	0	-20	0	0	146	131	155	-24	14	Equity	5	
0	0	0	0	0	39	43	39	4	-4	Listed shares	511	
5	0	-20	0	0	77	8	41	-34	69	Unlisted shares	512	
36	0	0	0	0	-51	19	15	4	-71	Other equity	519	
0	0	0	0	0	82	61	60	1	20	Investment fund shares/units	52	
0	0	0	0	0	4	4	4	1	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	4	4	4	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
7	0	0	0	0	19	26	44	-18	-7	Financial derivatives	7	
-31	3	0	1	-3	-7	20	3	17	-27	Other accounts payable	8	
0	0	0	7	1	-29	7	-8	15	-36	Trade credits and advances	81	
-31	3	0	-6	-4	22	13	11	2	9	Other	89	
-900	3	140	131	896	991	591	400	-95		Net revaluation changes		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.7. Nekonsolidirani finančni računi - stanja 2012 (konec leta)

v mio EUR

A.1.7.

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	180.549	44.226	77.300	12.504	49.590	1.876	5.054	6.197	2.078	22.726
1	Denarno zlato in PPČ	371	0	371	371	0	0	0	0	0	0
2	Gotovina in vloge	36.336	3.991	8.126	3.495	3.282	129	271	488	462	6.062
21	Gotovina	2.657	69	287	3	283	0	0	0	0	0
22	Prenosljive vloge	10.973	2.101	1.979	5	1.699	59	120	84	12	415
29	Druge vloge	22.707	1.822	5.860	3.487	1.299	70	151	404	449	5.647
3	Dolžniški vrednostni papirji	17.236	248	16.197	4.794	6.689	242	33	3.256	1.184	400
31	Kratkoročni	697	46	621	0	448	13	9	67	84	11
32	Dolgoročni	16.539	202	15.576	4.794	6.241	229	24	3.188	1.100	389
4	Posojila	54.089	6.494	45.100	3.739	37.605	10	3.572	121	53	1.751
41	Kratkoročna	13.460	3.636	9.530	0	9.037	10	465	18	0	6
42	Dolgoročna	40.629	2.857	35.571	3.739	28.568	0	3.107	103	53	1.746
5	Lastniški kapital	43.549	17.126	5.937	96	1.443	1.486	759	1.779	374	11.327
511	Delnice, ki kotirajo	6.051	958	2.250	0	577	1.247	99	286	41	1.511
512	Delnice, ki ne kotirajo	12.406	4.240	1.663	21	686	34	485	406	31	5.425
519	Drug lastniški kapital	22.111	11.804	452	75	154	10	151	62	0	4.245
52	Delnice/enote investicijskih skladov	2.980	123	1.572	0	27	194	24	1.025	301	146
6	Zavarovanja in pokojninske sheme	6.454	416	262	0	37	0	1	225	0	2
61	Rezervacije iz neživljenjskih zavarovanj	1.380	416	262	0	37	0	1	225	0	2
62	Življenjska zavarovanja	2.536	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	2.538	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	312	9	294	1	280	0	9	4	0	2
8	Druge terjatve	22.201	15.942	1.012	8	255	9	410	324	6	3.182
81	Komercialni krediti in predujmi	14.178	12.836	529	0	9	0	241	276	2	332
89	Drugo	8.023	3.106	483	8	246	9	169	48	3	2.850
F	Obveznosti	199.232	86.546	74.212	12.102	45.806	1.884	6.309	6.023	2.089	25.867
1	Denarno zlato in PPČ	252	0	252	252	0	0	0	0	0	0
2	Gotovina in vloge	39.243	0	37.318	10.942	26.376	0	0	0	0	1.925
21	Gotovina	3.997	0	3.997	3.997	0	0	0	0	0	0
22	Prenosljive vloge	15.245	0	15.245	5.820	9.425	0	0	0	0	0
29	Druge vloge	20.000	0	18.075	1.125	16.950	0	0	0	0	1.925
3	Dolžniški vrednostni papirji	19.871	838	2.534	0	2.484	0	5	45	0	16.500
331	Kratkoročni	1.067	97	252	0	251	0	2	0	0	717
332	Dolgoročni	18.805	740	2.282	0	2.233	0	3	45	0	15.782
4	Posojila	65.646	32.883	18.534	0	13.114	20	5.362	37	0	3.100
41	Kratkoročna	12.465	10.100	1.129	0	0	11	1.115	3	0	40
42	Dolgoročna	53.181	22.783	17.405	0	13.114	9	4.247	34	0	3.060
5	Lastniški kapital	45.247	36.224	7.928	859	3.325	1.853	675	1.176	39	1.095
511	Delnice, ki kotirajo	4.925	4.325	600	0	81	0	68	451	0	0
512	Delnice, ki ne kotirajo	14.865	9.989	4.194	0	3.220	10	282	647	33	682
519	Drug lastniški kapital	23.639	21.910	1.316	859	0	49	325	78	5	413
52	Delnice/enote investicijskih skladov	1.818	0	1.818	0	24	1.794	0	0	0	0
6	Zavarovanja in pokojninske sheme	6.553	0	6.553	0	0	0	0	4.512	2.041	0
61	Rezervacije iz neživljenjskih zavarovanj	1.574	0	1.574	0	0	0	0	1.574	0	0
62	Življenjska zavarovanja	2.439	0	2.439	0	0	0	0	2.439	0	0
63+64+65	Pokojninske pravice	2.540	0	2.540	0	0	0	0	500	2.041	0
7	Izvedeni finančni instrumenti	429	129	293	0	289	0	4	0	0	7
8	Druge obveznosti	21.993	16.472	801	49	218	10	262	252	10	3.241
81	Komercialni krediti in predujmi	13.772	11.749	379	1	34	0	154	190	0	669
89	Drugo	8.221	4.723	422	48	184	10	108	62	10	2.572
Neto finančna sredstva		-18.684	-42.320	3.088	402	3.784	-8	-1.254	174	-11	-3.142
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - outstanding amounts 2012 (end of year)

A.1.7.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
19.826	1349	1551	35.779	518	52.272	44.540	37.823	6.718	7.732	Financial Assets	F	
0	0	0	0	0	252	0	0	0	252	Monetary gold and SDRs	1	
5.616	388	57	17.846	311	8.490	8.049	7.988	61	441	Currency and deposits	2	
0	0	0	2.301	0	1.369	1.369	1.369	0	0	Currency	21	
211	200	4	6.327	150	4.815	4.605	4.587	18	210	Transferable deposits	22	
5.405	188	53	9.218	160	2.306	2.075	2.032	43	231	Other deposits	29	
231	0	169	357	33	11.893	9.851	7.805	2.046	2.042	Debt securities	3	
7	0	5	19	0	432	422	396	25	10	Short-term	31	
225	0	164	339	33	11.461	9.429	7.409	2.020	2.031	Long-term	32	
1.739	10	2	740	4	17.261	15.856	12.565	3.291	1.405	Loans	4	
3	0	2	285	4	11.78	8.60	6.16	244	318	Short-term	41	
1.736	10	0	455	0	16.083	14.996	11.949	3.047	1.087	Long-term	42	
9.815	529	982	9.068	91	8.421	6.529	6.003	526	1.893	Equity	5	
10.64	4	443	1.327	4	668	294	206	89	374	Listed shares	511	
5.027	61	336	1.026	53	3.222	2.486	2.398	88	736	Unlisted shares	512	
3.673	463	109	5.582	28	4.511	3.735	3.387	348	776	Other equity	519	
51	1	94	1.133	6	21	13	11	2	8	Investment fund shares/units	52	
1	0	0	5.773	1	239	159	22	137	80	Insurance and pension schemes	6	
1	0	0	699	1	236	158	21	137	78	Non-life technical reserves	61	
0	0	0	2.536	0	1	1	1	0	0	Life insurance	62	
0	0	0	2.538	0	2	0	0	0	2	Pension entitlements	63+64+65	
2	0	0	8	0	269	257	209	48	12	Financial derivatives	7	
2.421	421	340	1.986	78	5.448	3.840	3.231	609	1.607	Other accounts receivable	8	
143	167	22	461	20	4.716	3.276	2.683	593	1.440	Trade credits and advances	81	
2.278	254	318	1.525	59	732	565	548	17	167	Other	89	
23.854	1260	753	12.475	132	33.588	21.006	18.320	2.686	12.582	Liabilities		
0	0	0	0	0	371	0	0	0	371	Monetary gold and SDRs	1	
1.925	0	0	0	0	5.584	5.099	4.687	412	485	Currency and deposits	2	
0	0	0	0	0	29	6	0	6	23	Currency	21	
0	0	0	0	0	542	431	375	55	112	Transferable deposits	22	
1.925	0	0	0	0	5.013	4.662	4.312	351	350	Other deposits	29	
16.500	0	0	0	0	9.257	8.304	7.336	968	953	Debt securities	3	
717	0	0	0	0	62	60	51	9	2	Short-term	31	
15.782	0	0	0	0	9.195	8.244	7.285	959	951	Long-term	32	
2.331	717	52	11.029	100	5.704	2.313	2.017	296	3.391	Loans	4	
26	14	0	1.167	29	2.173	783	597	186	1.391	Short-term	41	
2.305	703	52	9.862	70	3.531	1.531	1.421	110	2.001	Long-term	42	
656	1	437	0	0	6.723	2.150	1.953	197	4.573	Equity	5	
0	0	0	0	0	1.794	411	306	105	1.383	Listed shares	511	
245	0	437	0	0	762	284	267	18	478	Unlisted shares	512	
412	1	0	0	0	2.983	542	481	61	2.441	Other equity	519	
0	0	0	0	0	1.184	913	899	14	271	Investment fund shares/units	52	
0	0	0	0	0	141	134	109	25	6	Insurance and pension schemes	6	
0	0	0	0	0	42	37	21	15	5	Non-life technical reserves	61	
0	0	0	0	0	99	98	88	10	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
7	0	0	0	0	152	144	122	22	8	Financial derivatives	7	
2.436	542	264	1.447	32	5.656	2.862	2.095	766	2.794	Other accounts payable	8	
377	234	57	948	27	5.121	2.553	1.818	735	2.568	Trade credits and advances	81	
2.058	308	206	498	5	535	309	277	31	226	Other	89	
-4.028	89	798	23.304	386	18.684	23.534	19.503	4.031	-4.850	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.8. Nekonsolidirani finančni računi - transakcije 2013

v mio EUR

A.1.8.

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-1.498	138	-3.317	-1.766	-1.646	-45	-104	219	26	1.525
1	Denarno zlato in PPČ	-12	0	-12	-12	0	0	0	0	0	0
2	Gotovina in vloge	777	579	343	-555	1168	-33	31	-123	-146	-71
21	Gotovina	114	5	23	0	22	0	1	0	0	0
22	Prenosljive vloge	1.051	367	515	0	470	-9	17	42	-5	159
29	Druge vloge	-388	208	-195	-555	675	-24	14	-164	-141	-230
3	Dolžniški vrednostni papirji	993	-16	818	-788	1.300	-16	-7	233	94	191
31	Kratkoročni	-66	1	-81	-223	81	-5	-6	21	51	11
32	Dolgoročni	1.059	-17	899	-565	1.219	-10	0	212	44	180
4	Posojila	-3.799	-207	-4.436	-403	-3.941	-8	-83	-2	1	866
41	Kratkoročna	-1.714	-449	-1.604	0	-1.528	-9	-76	9	0	338
42	Dolgoročna	-2.084	242	-2.832	-403	-2.413	0	-7	-10	1	528
5	Lastniški kapital	596	84	150	0	-12	12	-12	95	66	423
511	Delnice, ki kotirajo	-34	-8	-16	0	-34	4	-7	17	4	19
512	Delnice, ki ne kotirajo	173	3	-56	0	-113	-2	-7	68	-2	252
519	Drug lastniški kapital	431	110	161	0	148	1	9	3	0	148
52	Delnice/enote investicijskih skladov	27	-20	62	0	-13	9	-7	7	64	4
6	Zavarovanja in pokojninske sheme	-23	-41	-25	0	-1	0	0	-24	0	0
61	Rezervacije iz neživljenjskih zavarovanj	-89	-41	-25	0	-1	0	0	-24	0	0
62	Življenjska zavarovanja	53	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	14	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-116	-19	-95	-5	-86	0	-2	-2	0	-1
8	Druge terjatve	85	-242	-60	-3	-75	-1	-32	41	10	117
81	Komercialni krediti in predujmi	-231	-242	7	0	2	0	-28	31	2	40
89	Drugo	315	1	-66	-3	-77	-1	-4	10	8	77
F	Obveznosti	-2.476	-1.681	-7.464	-1.757	-5.545	-57	-219	100	14	6.937
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	-3.988	0	-4.221	-1.745	-2.476	0	0	0	0	232
21	Gotovina	192	0	192	192	0	0	0	0	0	0
22	Prenosljive vloge	-2.760	0	-2.760	-2.897	136	0	0	0	0	0
29	Druge vloge	-1.420	0	-1.652	960	-2.612	0	0	0	0	232
3	Dolžniški vrednostni papirji	5.338	20	-637	0	-627	0	-1	-9	0	5.956
331	Kratkoročni	-222	14	-129	0	-128	0	-1	0	0	-108
332	Dolgoročni	5.561	5	-509	0	-499	0	-1	-9	0	6.064
4	Posojila	-4.031	-1.389	-2.670	0	-2.320	-13	-332	-5	0	347
41	Kratkoročna	-1.423	-1.237	-141	0	0	-10	-133	2	0	17
42	Dolgoročna	-2.607	-153	-2.529	0	-2.320	-2	-199	-8	0	330
5	Lastniški kapital	480	138	135	0	-12	-51	141	56	0	205
511	Delnice, ki kotirajo	82	27	55	0	0	0	0	55	0	0
512	Delnice, ki ne kotirajo	188	5	-22	0	-23	0	0	1	0	205
519	Drug lastniški kapital	248	106	141	0	0	0	141	0	0	0
52	Delnice/enote investicijskih skladov	-38	0	-38	0	12	-50	0	0	0	0
6	Zavarovanja in pokojninske sheme	27	0	27	0	0	0	0	11	15	0
61	Rezervacije iz neživljenjskih zavarovanj	-36	0	-36	0	0	0	0	-36	0	0
62	Življenjska zavarovanja	49	0	49	0	0	0	0	49	0	0
63+64+65	Pokojninske pravice	14	0	14	0	0	0	0	-1	15	0
7	Izvedeni finančni instrumenti	-150	-69	-79	-2	-77	0	0	0	0	-1
8	Druge obveznosti	-152	-379	-18	-10	-34	7	-27	47	-1	198
81	Komercialni krediti in predujmi	-458	-535	36	2	-1	0	-5	40	0	96
89	Drugo	306	156	-53	-11	-33	7	-22	7	-1	101
Neto finančne transakcije		978	1.819	4.147			12	115	118	12	-5.411
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - transactions 2013 A.1.8.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
1.493	45	-13	166	-11	-789	-3.224	-5.585	2.361	2.434	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
-14	-9	-48	-68	-6	-4.186	-4.104	-4.208	104	-82	Currency and deposits	2	
0	0	0	87	0	77	77	77	0	0	Currency	21	
156	6	-2	7	2	-3.397	-3.376	-3.484	108	-21	Transferable deposits	22	
-169	-15	-46	-162	-8	-867	-805	-802	-4	-62	Other deposits	29	
223	0	-32	10	-10	3.784	1.503	215	1.288	2.281	Debt securities	3	
16	0	-5	4	0	-244	-238	-227	-10	-6	Short-term	31	
207	0	-27	7	-10	4.028	1.740	442	1.298	2.287	Long-term	32	
867	-1	0	-20	-2	-196	-288	-1.034	747	92	Loans	4	
339	0	0	2	-2	44	67	73	-5	-24	Short-term	41	
528	0	0	-22	0	-239	-355	-1.107	752	116	Long-term	42	
413	4	5	-62	2	23	-76	-148	72	99	Equity	5	
17	0	2	-29	0	134	66	31	35	67	Listed shares	511	
252	0	0	-27	2	-80	-122	-120	-2	42	Unlisted shares	512	
143	4	0	13	0	-32	-18	-58	39	-14	Other equity	519	
1	0	3	-18	0	2	-2	-1	-1	4	Investment fund shares/units	52	
1	0	0	43	0	39	45	8	37	-6	Insurance and pension schemes	6	
1	0	0	-23	0	40	44	8	36	-4	Non-life technical reserves	61	
0	0	0	53	0	0	0	0	0	0	Life insurance	62	
0	0	0	14	0	0	1	0	1	-1	Pension entitlements	63+64+65	
-1	0	0	-1	0	-62	-59	-55	-5	-3	Financial derivatives	7	
3	52	62	265	5	-192	-245	-363	118	53	Other accounts receivable	8	
26	14	0	-37	2	-65	-132	-241	109	67	Trade credits and advances	81	
-22	37	62	302	3	-127	-113	-122	9	-14	Other	89	
6.893	107	-64	-254	-14	188	376	308	69	-188	Liabilities		
0	0	0	0	0	-12	102	0	102	-115	Monetary gold and SDRs	1	
232	0	0	0	0	579	586	701	-116	-6	Currency and deposits	2	
0	0	0	0	0	0	-10	0	-10	10	Currency	21	
0	0	0	0	0	414	329	288	40	86	Transferable deposits	22	
232	0	0	0	0	165	267	413	-146	-102	Other deposits	29	
5.956	0	0	0	0	-561	-599	-588	-11	38	Debt securities	3	
-108	0	0	0	0	-87	-83	-75	-8	-4	Short-term	31	
6.064	0	0	0	0	-474	-516	-513	-4	42	Long-term	32	
381	16	-50	-302	-15	36	96	156	-59	-60	Loans	4	
15	1	0	-58	-4	-247	-53	-4	-49	-194	Short-term	41	
366	14	-50	-244	-11	284	149	160	-11	134	Long-term	42	
205	0	0	0	2	139	241	157	84	-101	Equity	5	
0	0	0	0	0	17	7	7	0	10	Listed shares	511	
205	0	0	0	1	-95	44	-20	64	-139	Unlisted shares	512	
0	0	0	0	1	151	136	115	21	15	Other equity	519	
0	0	0	0	0	67	54	54	-1	13	Investment fund shares/units	52	
0	0	0	0	0	-10	-11	-3	-8	1	Insurance and pension schemes	6	
0	0	0	0	0	-13	-14	-6	-9	1	Non-life technical reserves	61	
0	0	0	0	0	3	3	3	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
-1	0	0	0	0	-28	-28	-44	16	0	Financial derivatives	7	
120	91	-13	48	-1	44	-10	-71	61	54	Other accounts payable	8	
60	43	-7	-53	-2	163	124	60	64	39	Trade credits and advances	81	
60	48	-6	101	1	-118	-134	-131	-3	15	Other	89	
-5.400	-61	50	420	3	-978	-3.600	-5.892	2.292	2.623	Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.9. Nekonsolidirani finančni računi - vrednostne spremembe 2013
v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	561	-1.000	-3.054	69	-3.047	55	-226	60	35	4.380
1	Denarno zlato in PPČ	-50	0	-50	-50	0	0	0	0	0	0
2	Gotovina in vloge	-52	18	-22	-9	-30	5	6	0	6	-6
21	Gotovina	-1	0	-1	0	-1	0	0	0	0	0
22	Prenosljive vloge	-344	-189	-93	0	-20	0	-8	-66	0	-20
29	Druge vloge	293	206	72	-8	-9	5	13	65	5	13
3	Dolžniški vrednostni papirji	90	-38	179	120	-30	-20	-6	101	14	6
31	Kratkoročni	244	-3	255	235	9	-2	2	11	1	3
32	Dolgoročni	-154	-36	-76	-115	-38	-18	-8	90	13	3
4	Posojila	-320	-136	-2.485	-2	-2.443	-1	-32	-8	0	2.322
41	Kratkoročna	-240	-69	-1.095	0	-1.010	0	-79	-6	0	940
42	Dolgoročna	-81	-67	-1.389	-2	-1.433	0	47	-2	0	1.383
5	Lastniški kapital	973	-770	-578	0	-483	71	-159	-23	15	2.065
511	Delnice, ki kotirajo	172	-131	-69	0	-136	80	-8	-12	7	228
512	Delnice, ki ne kotirajo	762	-536	-328	0	-155	-14	-105	-36	-18	1.656
519	Drug lastniški kapital	-59	-108	-231	0	-190	1	-42	0	0	168
52	Delnice/enote investicijskih skladov	98	4	50	0	-2	4	-3	26	26	14
6	Zavarovanja in pokojninske sheme	109	12	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	30	12	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	45	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	34	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-40	14	-54	8	-62	0	0	0	0	0
8	Druge terjatve	-149	-98	-45	0	1	0	-35	-10	0	-8
81	Komercialni krediti in predujmi	-82	-26	-52	0	0	0	-47	-5	0	-2
89	Drugo	-68	-73	7	0	1	0	12	-5	0	-5
F	Obveznosti	593	-26	-168	-47	-48	64	-312	145	30	825
1	Denarno zlato in PPČ	-10	0	-10	-10	0	0	0	0	0	0
2	Gotovina in vloge	-51	0	-49	-2	-46	0	0	0	0	-2
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	-334	0	-334	2	-336	0	0	0	0	0
29	Druge vloge	283	0	285	-5	290	0	0	0	0	-2
3	Dolžniški vrednostni papirji	150	-39	-191	0	-190	0	-1	0	0	380
331	Kratkoročni	8	0	4	0	4	0	0	0	0	3
332	Dolgoročni	142	-40	-194	0	-194	0	-1	0	0	376
4	Posojila	-588	-197	-366	0	-367	0	1	0	0	2
41	Kratkoročna	-172	-149	9	0	0	0	9	0	0	0
42	Dolgoročna	-415	-48	-376	0	-367	0	-8	0	0	2
5	Lastniški kapital	1.199	316	424	-37	588	66	-271	76	2	461
511	Delnice, ki kotirajo	172	177	-4	0	-81	0	2	74	0	0
512	Delnice, ki ne kotirajo	654	-298	530	0	669	0	-130	-11	1	422
519	Drug lastniški kapital	313	437	-162	-37	0	6	-144	12	0	38
52	Delnice/enote investicijskih skladov	60	0	60	0	0	60	0	0	0	0
6	Zavarovanja in pokojninske sheme	105	0	105	0	0	0	0	76	29	0
61	Rezervacije iz neživljenjskih zavarovanj	27	0	27	0	0	0	0	27	0	0
62	Življenjska zavarovanja	44	0	44	0	0	0	0	44	0	0
63+64+65	Pokojninske pravice	34	0	34	0	0	0	0	5	29	0
7	Izvedeni finančni instrumenti	-64	-12	-50	2	-49	0	-3	0	0	-2
8	Druge obveznosti	-148	-93	-31	0	16	-3	-39	-5	0	-13
81	Komercialni krediti in predujmi	-97	-54	-30	0	0	0	-31	1	0	8
89	Drugo	-50	-39	0	0	17	-3	-8	-6	0	-22
Neto vrednostne spremembe		-32	-974	-2.886	116	-2.999	-8	86	-86	4	3.555
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarnne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - revaluation changes 2013 A.1.9.
EUR millions

Institutional sectors											
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments	Code
4.416	-16	-20	243	-8	-395	623	-302	925	-1.018	Financial Assets	F
0	0	0	0	0	-10	0	0	0	-10	Monetary gold and SDRs	1
-6	-1	2	-34	-6	-11	82	-3	85	-93	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	Currency	21
-1	-19	0	-35	-7	-7	49	0	49	-56	Transferable deposits	22
-5	17	2	1	1	-4	33	-3	36	-37	Other deposits	29
0	0	6	-57	1	130	29	-24	53	101	Debt securities	3
3	0	0	-11	0	-82	-82	-82	0	0	Short-term	31
-3	0	6	-46	1	212	112	58	53	101	Long-term	32
2.321	1	0	-22	0	-368	-318	-175	-143	-50	Loans	4
941	1	-2	-14	0	-16	15	-3	19	-32	Short-term	41
1.381	0	2	-7	0	-352	-334	-172	-162	-18	Long-term	42
2.118	-16	-37	260	-5	87	683	2	682	-597	Equity	5
181	1	46	144	0	0	217	-26	243	-217	Listed shares	511
1.759	-11	-92	-28	-3	-256	-88	-233	145	-168	Unlisted shares	512
174	-6	-1	115	-3	337	549	257	291	-212	Other equity	519
3	0	11	29	1	6	6	3	3	0	Investment fund shares/units	52
0	0	0	97	0	-4	1	-4	5	-5	Insurance and pension schemes	6
0	0	0	18	0	-3	2	-3	5	-5	Non-life technical reserves	61
0	0	0	45	0	-1	-1	-1	0	0	Life insurance	62
0	0	0	34	0	0	0	0	0	0	Pension entitlements	63+64+65
0	0	0	0	0	-57	-57	-42	-15	0	Financial derivatives	7
-16	0	9	-1	2	-161	203	-56	259	-364	Other accounts receivable	8
-1	-1	0	-2	0	-100	207	-11	218	-307	Trade credits and advances	81
-15	1	9	1	2	-61	-4	-45	42	-57	Other	89
331	10	484	-37	-1	-427	2.523	148	2.375	-2.950	Liabilities	
0	0	0	0	0	-49	-13	0	-13	-36	Monetary gold and SDRs	1
-2	0	0	0	0	-12	15	1	14	-26	Currency and deposits	2
0	0	0	0	0	-1	11	0	11	-13	Currency	21
0	0	0	0	0	-17	-2	-6	4	-15	Transferable deposits	22
-2	0	0	0	0	6	5	7	-1	1	Other deposits	29
380	0	0	0	0	71	81	66	15	-10	Debt securities	3
3	0	0	0	0	154	150	150	0	5	Short-term	31
376	0	0	0	0	-84	-69	-84	15	-15	Long-term	32
-8	10	0	-26	0	-101	1.041	-67	1.109	-1.142	Loans	4
-1	1	0	-32	0	-83	557	-32	589	-640	Short-term	41
-7	9	0	6	1	-17	485	-35	520	-502	Long-term	42
-26	4	483	0	-2	-140	829	141	688	-969	Equity	5
0	0	0	0	0	-1	108	82	26	-109	Listed shares	511
-60	0	483	0	-1	-148	-140	-133	-7	-8	Unlisted shares	512
35	4	0	0	-1	-35	828	166	662	-863	Other equity	519
0	0	0	0	0	44	33	26	7	11	Investment fund shares/units	52
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61
0	0	0	0	0	0	0	0	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
-2	0	0	0	0	-33	-31	-9	-22	-2	Financial derivatives	7
-11	-4	1	-11	1	-163	601	16	584	-764	Other accounts payable	8
6	1	1	-22	1	-85	558	6	551	-642	Trade credits and advances	81
-17	-5	1	11	0	-78	43	10	33	-121	Other	89
4.086	-26	-504	280	-7	32	-1.899	-450	-1.449	1931	Net revaluation changes	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others		
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22		

A.1.10. Nekonsolidirani finančni računi - stanja 2013 (konec leta)

v mio EUR

A.110.

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	179.611	43.365	70.929	10.806	44.897	1.887	4.725	6.475	2.139	28.631
1	Denarno zlato in PPČ	309	0	309	309	0	0	0	0	0	0
2	Gotovina in vloge	37.061	4.588	8.447	2.931	4.420	102	308	365	322	5.985
21	Gotovina	2.770	73	309	3	305	0	2	0	0	0
22	Prenosljive vloge	11.679	2.279	2.401	4	2.150	50	128	60	8	554
29	Druge vloge	22.612	2.235	5.737	2.924	1.965	51	178	305	313	5.430
3	Dolžniški vrednostni papirji	18.319	194	17.194	4.126	7.959	207	19	3.590	1.292	598
31	Kratkoročni	876	44	795	12	538	6	4	100	135	26
32	Dolgoročni	17.443	150	16.399	4.114	7.421	201	15	3.490	1.157	572
4	Posojila	49.970	6.151	38.180	3.334	31.222	1	3.457	112	54	4.940
41	Kratkoročna	11.507	3.118	6.831	0	6.499	1	310	21	0	1.284
42	Dolgoročna	38.464	3.033	31.349	3.334	24.723	0	3.147	91	54	3.656
5	Lastniški kapital	45.118	16.439	5.510	96	948	1.569	589	1.852	455	13.815
511	Delnice, ki kotirajo	6.189	819	2.165	0	407	1.332	84	290	52	1.758
512	Delnice, ki ne kotirajo	13.341	3.706	1.279	21	418	18	372	438	11	7.333
519	Drug lastniški kapital	22.483	11.806	382	75	112	12	118	65	0	4.560
52	Delnice/enote investicijskih skladov	3.105	108	1.683	0	12	208	14	1.058	391	163
6	Zavarovanja in pokojninske sheme	6.541	387	237	0	35	0	1	201	0	2
61	Rezervacije iz neživljenjskih zavarovanj	1.321	387	237	0	35	0	1	201	0	2
62	Življenjska zavarovanja	2.633	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	2.587	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	156	3	145	4	132	0	7	2	0	1
8	Druge terjatve	22.136	15.602	908	5	181	8	343	354	15	3.291
81	Komercialni krediti in predujmi	13.865	12.568	483	0	11	0	166	302	4	370
89	Drugo	8.271	3.034	424	5	170	8	177	53	11	2.921
F	Obveznosti	197.350	84.839	66.581	10.299	40.213	1.891	5.777	6.268	2.133	33.629
1	Denarno zlato in PPČ	241	0	241	241	0	0	0	0	0	0
2	Gotovina in vloge	35.203	0	33.048	9.195	23.853	0	0	0	0	2.155
21	Gotovina	4.189	0	4.189	4.189	0	0	0	0	0	0
22	Prenosljive vloge	12.151	0	12.151	2.926	9.225	0	0	0	0	0
29	Druge vloge	18.863	0	16.708	2.080	14.628	0	0	0	0	2.155
3	Dolžniški vrednostni papirji	25.359	818	1.706	0	1.667	0	3	37	0	22.835
331	Kratkoročni	852	112	128	0	126	0	1	0	0	613
332	Dolgoročni	24.507	706	1.579	0	1.541	0	2	37	0	22.222
4	Posojila	61.027	31.297	15.498	0	10.427	7	5.031	31	0	3.448
41	Kratkoročna	10.870	8.714	997	0	0	1	992	5	0	57
42	Dolgoročna	50.158	22.582	14.500	0	10.427	7	4.040	26	0	3.392
5	Lastniški kapital	46.926	36.678	8.487	823	3.902	1.869	545	1.308	40	1.761
511	Delnice, ki kotirajo	5.180	4.529	651	0	0	0	70	580	0	0
512	Delnice, ki ne kotirajo	15.707	9.696	4.702	0	3.866	11	153	638	35	1.309
519	Drug lastniški kapital	24.199	22.453	1.295	823	0	55	323	90	5	451
52	Delnice/enote investicijskih skladov	1.839	0	1.839	0	36	1.804	0	0	0	0
6	Zavarovanja in pokojninske sheme	6.684	0	6.684	0	0	0	0	4.599	2.085	0
61	Rezervacije iz neživljenjskih zavarovanj	1.564	0	1.564	0	0	0	0	1.564	0	0
62	Življenjska zavarovanja	2.532	0	2.532	0	0	0	0	2.532	0	0
63+64+65	Pokojninske pravice	2.588	0	2.588	0	0	0	0	504	2.085	0
7	Izvedeni finančni instrumenti	216	48	164	0	163	0	1	0	0	4
8	Druge obveznosti	21.693	15.999	753	40	201	14	197	293	8	3.426
81	Komercialni krediti in predujmi	13.216	11.159	385	3	33	0	118	231	0	773
89	Drugo	8.477	4.840	368	37	168	14	79	62	8	2.652
Neto finančna sredstva		-17.739	-41.475	4.348	507	4.684	-4	-1.052	207	6	-4.998
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - outstanding amounts 2013 (end of year) A.1.10.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
25.735	1.378	1.517	36.188	499	51.088	41.940	31.936	10.004	9.148	Financial Assets	F	
0	0	0	0	0	241	0	0	0	241	Monetary gold and SDRs	1	
5.596	378	11	17.743	299	4.293	4.027	3.777	250	266	Currency and deposits	2	
0	0	0	2.387	0	1.447	1.447	1.447	0	0	Currency	21	
366	187	1	6.299	145	1.412	1.278	1.104	174	133	Transferable deposits	22	
5.230	190	10	9.056	153	1.435	1.302	1.227	75	133	Other deposits	29	
454	0	143	311	24	15.807	11.383	7.997	3.387	4.424	Debt securities	3	
26	0	0	11	0	106	102	87	15	4	Short-term	31	
429	0	143	299	23	15.701	11.281	7.910	3.371	4.420	Long-term	32	
4.928	10	2	698	2	16.697	15.250	11.355	3.895	1.447	Loans	4	
1283	1	0	273	2	1205	942	685	257	263	Short-term	41	
3.645	10	2	425	0	15.492	14.307	10.670	3.637	1.184	Long-term	42	
12.347	518	950	9.266	88	8.531	7.136	5.857	1.279	1.395	Equity	5	
1.263	5	491	1.443	4	801	577	211	366	224	Listed shares	511	
7.038	50	244	971	52	2.886	2.276	2.045	231	610	Unlisted shares	512	
3.991	462	108	5.709	25	4.815	4.266	3.587	679	550	Other equity	519	
55	1	107	1.144	7	28	17	14	3	11	Investment fund shares/units	52	
2	0	0	5.913	1	275	205	26	179	70	Insurance and pension schemes	6	
2	0	0	694	1	273	203	26	177	69	Non-life technical reserves	61	
0	0	0	2.633	0	0	0	0	0	0	Life insurance	62	
0	0	0	2.587	0	2	1	0	1	0	Pension entitlements	63+64+65	
1	0	0	7	0	150	141	113	28	9	Financial derivatives	7	
2.408	472	411	2.250	86	5.094	3.798	2.812	986	1.296	Other accounts receivable	8	
168	180	22	422	21	4.551	3.350	2.431	919	1.200	Trade credits and advances	81	
2.240	292	389	1.827	64	544	448	381	67	95	Other	89	
31.078	1.377	1.174	12.184	117	33.349	23.905	18.776	5.130	9.444	Liabilities		
0	0	0	0	0	309	89	0	89	220	Monetary gold and SDRs	1	
2.155	0	0	0	0	6.151	5.699	5.389	310	452	Currency and deposits	2	
0	0	0	0	0	28	8	0	8	20	Currency	21	
0	0	0	0	0	940	757	658	99	183	Transferable deposits	22	
2.155	0	0	0	0	5.184	4.934	4.731	203	250	Other deposits	29	
22.835	0	0	0	0	8.767	7.786	6.815	971	981	Debt securities	3	
613	0	0	0	0	130	127	126	1	3	Short-term	31	
22.222	0	0	0	0	8.637	7.659	6.688	970	978	Long-term	32	
2.703	743	2	10.700	85	5.640	3.451	2.106	1.345	2.189	Loans	4	
40	17	0	1.076	25	1.842	1.286	560	726	556	Short-term	41	
2.663	726	2	9.624	60	3.798	2.164	1.545	619	1.633	Long-term	42	
836	5	920	0	0	6.723	3.220	2.251	970	3.503	Equity	5	
0	0	0	0	0	1.811	527	395	132	1.284	Listed shares	511	
389	0	920	0	0	519	188	113	75	331	Unlisted shares	512	
447	5	0	0	0	3.099	1.506	763	743	1.593	Other equity	519	
0	0	0	0	0	1.294	1.000	980	20	294	Investment fund shares/units	52	
0	0	0	0	0	131	123	107	17	8	Insurance and pension schemes	6	
0	0	0	0	0	29	22	16	6	7	Non-life technical reserves	61	
0	0	0	0	0	102	101	91	10	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
4	0	0	0	0	91	85	68	17	6	Financial derivatives	7	
2.545	629	252	1.484	32	5.537	3.452	2.041	1.412	2.085	Other accounts payable	8	
444	279	51	873	26	5.199	3.235	1.884	1.350	1.965	Trade credits and advances	81	
2.101	350	201	611	6	338	218	156	62	120	Other	89	
-5.343	1	343	24.004	382	17.739	18.035	13.161	4.874	-296	Net financial assets		
<i>Centralna država/ Central government</i>	<i>Lokalna država/ Local government</i>	<i>Skladi socialne varnosti/ Social security funds</i>	<i>Gospodinjstva/ Households</i>	<i>Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households</i>	<i>Tujina/ Rest of the world</i>	<i>Evropska unija/ European Union</i>	<i>Euroobmočje/ Euro area</i>	<i>Ostala EU/ Other EU</i>	<i>Ostali svet/ Others</i>	<i>A.1.10.</i>	<i>A.1.10.</i>	
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.11. Nekonsolidirani finančni računi - transakcije 2014

v mjo EUR

Non-consolidated financial accounts - transactions 2014 A.1.11.
EUR millions

Institutional sectors											
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments	Code
5.018	-11	16	787	6	3.311	2.361	438	1.923	949	Financial Assets	F
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1
4.279	-31	108	858	16	-805	-861	-783	-78	56	Currency and deposits	2
0	0	0	94	0	368	368	368	0	0	Currency	21
2.356	14	18	925	26	-1.037	-1.064	-1.005	-59	27	Transferable deposits	22
1.924	-45	90	-161	-10	-136	-166	-147	-19	30	Other deposits	29
-85	0	-46	-91	-8	4.430	3.267	1.883	1.384	1.162	Debt securities	3
-21	0	0	-10	0	128	132	147	-15	-4	Short-term	31
-64	0	-46	-81	-8	4.302	3.136	1.736	1.399	1.166	Long-term	32
836	0	-2	-4	5	-1.142	-925	-1.207	282	-217	Loans	4
170	0	0	6	2	350	302	149	153	48	Short-term	41
665	0	-2	-10	3	-1.492	-1.227	-1.356	129	-265	Long-term	42
-16	0	-14	30	2	978	986	571	415	-8	Equity	5
-61	0	-19	-98	0	876	889	529	360	-14	Listed shares	511
-44	0	0	20	1	165	174	171	3	-9	Unlisted shares	512
77	1	0	27	0	-51	-73	-123	50	22	Other equity	519
12	0	4	82	1	-11	-4	-6	2	-7	Investment fund shares/units	52
1	1	0	138	1	-54	-68	8	-76	14	Insurance and pension schemes	6
1	1	0	23	1	-53	-68	8	-76	15	Non-life technical reserves	61
0	0	0	48	0	0	0	0	0	0	Life insurance	62
0	0	0	66	0	-1	0	0	0	0	Pension entitlements	63+64+65
-1	0	0	0	0	-39	-40	-38	-2	1	Financial derivatives	7
3	19	-30	-143	-10	-58	2	4	-2	-60	Other accounts receivable	8
16	13	1	-19	0	-350	-179	-60	-119	-171	Trade credits and advances	81
-13	6	-31	-123	-10	293	181	64	117	111	Other	89
6.929	46	-53	-67	-4	5.487	5.370	5.206	164	117	Liabilities	
0	0	0	0	0	12	0	0	0	12	Monetary gold and SDRs	1
2.168	0	0	0	0	4.821	4.872	4.826	45	-51	Currency and deposits	2
0	0	0	0	0	7	1	0	1	7	Currency	21
0	0	0	0	0	3.149	3.179	3.209	-30	-30	Transferable deposits	22
2.168	0	0	0	0	1.664	1.692	1.618	74	-28	Other deposits	29
4.299	0	0	0	0	488	98	-24	122	391	Debt securities	3
295	0	0	0	0	65	50	24	26	15	Short-term	31
4.004	0	0	0	0	424	48	-48	96	375	Long-term	32
340	55	0	-97	-7	-65	105	69	36	-170	Loans	4
134	1	0	-33	-1	134	122	49	72	13	Short-term	41
206	54	0	-64	-5	-199	-17	20	-37	-182	Long-term	42
0	0	0	0	0	194	271	251	21	-77	Equity	5
0	0	0	0	0	74	53	40	13	22	Listed shares	511
0	0	0	0	0	-30	-7	-5	-2	-23	Unlisted shares	512
0	0	0	0	0	48	109	100	8	-61	Other equity	519
0	0	0	0	0	102	117	115	2	-15	Investment fund shares/units	52
0	0	0	0	0	8	8	6	2	-1	Insurance and pension schemes	6
0	0	0	0	0	1	1	0	2	-1	Non-life technical reserves	61
0	0	0	0	0	7	7	6	1	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
-2	0	0	0	0	-35	-35	-36	1	0	Financial derivatives	7
124	-9	-53	30	3	64	51	114	-63	13	Other accounts payable	8
-22	28	-11	65	1	27	10	81	-71	17	Trade credits and advances	81
146	-37	-42	-35	1	37	41	33	7	-4	Other	89
-1912	-57	69	854	10	-2.177	-3.008	-4.768	1.759	832	Net financial transactions	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others		
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22		

A.1.12. Nekonsolidirani finančni računi - vrednostne spremembe 2014

v mio EUR

A.1.12.

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	3.258	-1615	1.307	131	-1.083	300	1.354	525	80	2.620
1	Denarno zlato in PPČ	27	0	27	27	0	0	0	0	0	0
2	Gotovina in vloge	153	-7	133	35	36	-3	61	12	-7	28
21	Gotovina	-8	-9	1	0	1	0	0	0	0	0
22	Prenosljive vloge	119	-22	155	120	11	3	31	-10	0	9
29	Druge vloge	42	25	-23	-85	24	-6	30	22	-8	19
3	Dolžniški vrednostni papirji	838	4	776	70	281	15	8	345	58	40
31	Kratkoročni	29	4	26	-1	33	0	-1	-5	0	-1
32	Dolgoročni	809	0	750	71	248	15	9	350	58	41
4	Posojila	-513	-183	-1.374	2	-1.444	6	43	19	-1	1.054
41	Kratkoročna	-99	-90	-530	0	-673	1	124	19	0	539
42	Dolgoročna	-414	-94	-845	2	-771	6	-81	0	-1	515
5	Lastniški kapital	2.189	-1.472	1.672	0	4	274	1.203	155	35	1.453
511	Delnice, ki kotirajo	1.204	-74	626	0	97	225	218	69	17	501
512	Delnice, ki ne kotirajo	265	-1.051	463	-21	-48	19	530	-15	-3	659
519	Drug lastniški kapital	334	-348	392	21	-48	6	414	-2	0	267
52	Delnice/enote investicijskih skladov	384	2	192	0	4	23	40	103	21	26
6	Zavarovanja in pokojninske sheme	410	-4	1	0	0	1	-1	1	0	8
61	Rezervacije iz neživljenjskih zavarovanj	-2	-4	1	0	0	1	-1	1	0	8
62	Življenjska zavarovanja	210	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	201	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	82	30	52	-2	57	0	0	-3	0	0
8	Druge terjatve	73	17	20	0	-17	7	39	-4	-5	37
81	Komercialni krediti in predujmi	41	24	8	0	-4	1	9	3	0	-3
89	Drugo	32	-7	12	0	-13	6	30	-7	-4	39
F	Obveznosti	6.026	65	2.865	175	551	291	1.101	595	153	3.081
1	Denarno zlato in PPČ	16	0	16	16	0	0	0	0	0	0
2	Gotovina in vloge	84	0	72	9	64	0	0	0	0	11
21	Gotovina	-9	0	-9	-9	0	0	0	0	0	0
22	Prenosljive vloge	-14	0	-14	7	-21	0	0	0	0	0
29	Druge vloge	107	0	95	11	84	0	0	0	0	12
3	Dolžniški vrednostni papirji	2.896	-18	81	0	-15	0	93	3	0	2.833
331	Kratkoročni	-2	1	4	0	0	0	4	0	0	-6
332	Dolgoročni	2.898	-18	77	0	-15	0	89	3	0	2.839
4	Posojila	-309	-390	123	0	13	8	102	0	0	2
41	Kratkoročna	-107	-243	150	0	0	6	145	0	0	-1
42	Dolgoročna	-202	-146	-27	0	13	2	-42	0	0	3
5	Lastniški kapital	2.589	359	2.031	122	419	282	866	340	3	199
511	Delnice, ki kotirajo	1.005	695	310	0	0	0	79	231	0	0
512	Delnice, ki ne kotirajo	210	-741	792	0	418	0	256	116	2	159
519	Drug lastniški kapital	1.109	405	665	122	0	18	531	-8	1	40
52	Delnice/enote investicijskih skladov	265	0	265	0	1	264	0	0	0	0
6	Zavarovanja in pokojninske sheme	404	0	404	0	0	0	0	253	151	0
61	Rezervacije iz neživljenjskih zavarovanj	-6	0	-6	0	0	0	0	-6	0	0
62	Življenjska zavarovanja	209	0	209	0	0	0	0	209	0	0
63+64+65	Pokojninske pravice	201	0	201	0	0	0	0	50	151	0
7	Izvedeni finančni instrumenti	119	15	101	27	73	0	1	0	0	4
8	Druge obveznosti	227	99	36	0	-3	1	39	-1	-1	32
81	Komercialni krediti in predujmi	194	129	10	0	0	0	10	0	0	7
89	Drugo	33	-30	26	0	-3	1	29	-1	-1	25
Neto vrednostne spremembe		-2.769	-1.680	-1.558	-43	-1.634	9	253	-70	-72	-461
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - revaluation changes 2014 A.1.12.
EUR millions

Institutional sectors											
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments	Code
2.432	22	166	941	4	3.106	2.356	1.745	611	750	Financial Assets	F
0	0	0	0	0	16	0	0	0	16	Monetary gold and SDRs	1
26	1	1	2	-4	9	8	7	2	1	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	Currency	21
7	-1	3	-14	-9	0	-1	-2	1	1	Transferable deposits	22
19	2	-2	16	5	10	9	9	1	0	Other deposits	29
22	0	18	18	0	2.350	1.682	1.202	480	668	Debt securities	3
-1	0	0	0	0	-2	-2	-2	0	0	Short-term	31
23	0	18	18	0	2.352	1.684	1.204	480	668	Long-term	32
1.055	-1	0	-8	-1	121	107	94	14	14	Loans	4
539	0	0	-19	0	-6	-13	-16	3	7	Short-term	41
516	-1	0	11	-1	128	121	109	11	7	Long-term	42
1.284	23	145	526	10	469	430	352	78	40	Equity	5
396	6	98	151	1	-94	-124	-123	-1	30	Listed shares	511
632	-1	28	194	1	-78	-60	-74	13	-17	Unlisted shares	512
249	18	0	17	7	636	611	546	65	26	Other equity	519
7	0	19	163	1	4	3	3	0	1	Investment fund shares/units	52
8	0	0	405	0	-3	-3	-5	1	0	Insurance and pension schemes	6
8	0	0	-7	0	-3	-3	-5	1	0	Non-life technical reserves	61
0	0	0	210	0	0	0	0	0	0	Life insurance	62
0	0	0	201	0	0	0	0	0	0	Pension entitlements	63+64+65
0	0	0	0	0	64	68	51	18	-4	Financial derivatives	7
36	-2	2	0	-1	79	64	46	19	15	Other accounts receivable	8
-1	-1	0	11	0	64	42	31	11	21	Trade credits and advances	81
37	0	2	-12	-1	16	22	15	7	-6	Other	89
3.082	1	-2	16	-1	337	423	334	89	-85	Liabilities	
0	0	0	0	0	27	12	0	12	15	Monetary gold and SDRs	1
12	0	0	0	0	78	67	39	28	11	Currency and deposits	2
0	0	0	0	0	1	0	0	0	1	Currency	21
0	0	0	0	0	133	14	4	11	118	Transferable deposits	22
12	0	0	0	0	-56	52	35	17	-108	Other deposits	29
2.833	0	0	0	0	293	265	173	93	27	Debt securities	3
-6	0	0	0	0	29	31	31	0	-2	Short-term	31
2.839	0	0	0	0	263	234	141	92	29	Long-term	32
2	0	0	-43	-1	-83	-33	-24	-9	-50	Loans	4
-1	0	0	-13	0	2	-31	-14	-17	33	Short-term	41
4	-1	0	-30	-1	-85	-2	-10	8	-82	Long-term	42
199	2	-1	0	0	69	67	106	-39	2	Equity	5
0	0	0	0	0	106	-1	-13	12	107	Listed shares	511
161	0	-1	0	0	-22	1	4	-3	-23	Unlisted shares	512
38	2	0	0	0	-138	-19	24	-42	-120	Other equity	519
0	0	0	0	0	124	86	91	-6	38	Investment fund shares/units	52
0	0	0	0	0	2	2	2	0	0	Insurance and pension schemes	6
0	0	0	0	0	1	1	1	0	0	Non-life technical reserves	61
0	0	0	0	0	1	1	1	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
4	0	0	0	0	27	32	34	-2	-4	Financial derivatives	7
33	0	-1	59	1	-75	11	4	7	-86	Other accounts payable	8
8	0	-1	47	2	-90	-2	1	-3	-88	Trade credits and advances	81
26	0	0	12	-1	15	13	3	10	2	Other	89
-650	21	168	926	4	2.769	1.933	1.412	522	835	Net revaluation changes	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others		
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22		

A.1.13. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

A.1.13.

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	186.629	41.341	70.589	10.900	42.321	2.245	5.754	7.031	2.339	36.274
1	Denarno zlato in PPČ	348	0	348	348	0	0	0	0	0	0
2	Gotovina in vloge	46.009	5.053	11.674	5.373	4.985	123	412	327	454	10.369
21	Gotovina	2.894	87	325	3	321	0	2	0	0	1
22	Prenosljive vloge	19.011	2.848	5.840	2.517	3.003	80	191	37	11	2.951
29	Druge vloge	24.104	2.118	5.509	2.853	1.661	43	219	290	443	7.417
3	Dolžniški vrednostni papirji	19.819	184	18.875	3.952	9.289	261	29	4.083	1.261	507
31	Kratkoročni	1.005	44	955	63	734	5	4	44	105	4
32	Dolgoročni	18.814	140	17.920	3.889	8.555	256	25	4.039	1.156	503
4	Posojila	44.812	6.043	31.251	1.120	26.743	8	3.230	112	37	6.827
41	Kratkoročna	10.309	3.056	4.998	0	4.514	1	445	38	0	1.993
42	Dolgoročna	34.502	2.987	26.253	1.120	22.229	7	2.785	75	37	4.834
5	Lastniški kapital	46.819	14.529	7.130	103	889	1.842	1.700	2.019	578	15.238
511	Delnice, ki kotirajo	6.621	414	2.527	0	278	1593	226	341	90	2.180
512	Delnice, ki ne kotirajo	13.554	2.648	1.719	0	388	34	856	432	8	7.948
519	Drug lastniški kapital	23.002	11.359	954	103	211	22	560	58	1	4.904
52	Delnice/enote investicijskih skladov	3.642	108	1930	0	12	193	58	1.189	479	206
6	Zavarovanja in pokojninske sheme	7.132	408	255	0	37	2	0	216	0	12
61	Rezervacije iz neživljenjskih zavarovanj	1.386	408	255	0	37	2	0	216	0	12
62	Življenjska zavarovanja	2.891	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	2.854	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	158	12	138	0	131	0	8	0	0	0
8	Druge terjatve	21.532	15.113	918	3	248	9	375	273	9	3.320
81	Komercialni krediti in predujmi	13.599	12.366	399	1	14	1	171	207	5	397
89	Drugo	7.933	2.746	519	2	234	8	204	66	4	2.923
F	Obveznosti	204.959	82.591	66.491	10.361	38.556	2.201	6.183	6.851	2.337	43.632
1	Denarno zlato in PPČ	257	0	257	257	0	0	0	0	0	0
2	Gotovina in vloge	38.457	0	34.122	9.113	25.009	0	0	0	0	4.335
21	Gotovina	4.673	0	4.673	4.673	0	0	0	0	0	0
22	Prenosljive vloge	15.163	0	15.163	4.292	10.871	0	0	0	0	0
29	Druge vloge	18.621	0	14.286	149	14.138	0	0	0	0	4.335
3	Dolžniški vrednostni papirji	32.858	1.088	1.802	0	1.666	0	98	38	0	29.967
331	Kratkoročni	1.013	90	22	0	17	0	4	0	0	902
332	Dolgoročni	31.844	999	1.780	0	1.648	0	94	38	0	29.065
4	Posojila	54.996	28.954	11.559	0	7.073	2	4.459	26	0	3.846
41	Kratkoročna	9.880	7.544	1.091	0	0	1	1.089	0	0	191
42	Dolgoročna	45.116	21.410	10.468	0	7.073	0	3.369	26	0	3.655
5	Lastniški kapital	49.812	37.246	10.606	945	4.435	2.191	1.344	1.648	43	1.960
511	Delnice, ki kotirajo	6.214	5.251	964	0	0	0	152	812	0	0
512	Delnice, ki ne kotirajo	16.060	8.983	5.609	0	4.399	11	409	754	37	1.469
519	Drug lastniški kapital	25.395	23.013	1.891	945	0	75	784	82	6	491
52	Delnice/enote investicijskih skladov	2.143	0	2.143	0	37	2.106	0	0	0	0
6	Zavarovanja in pokojninske sheme	7.209	0	7.209	0	0	0	0	4.927	2.281	0
61	Rezervacije iz neživljenjskih zavarovanj	1.572	0	1.572	0	0	0	0	1.572	0	0
62	Življenjska zavarovanja	2.782	0	2.782	0	0	0	0	2.782	0	0
63+64+65	Pokojninske pravice	2.855	0	2.855	0	0	0	0	574	2.281	0
7	Izvedeni finančni instrumenti	249	50	194	7	186	0	1	0	0	5
8	Druge obveznosti	21.122	15.252	741	39	187	8	282	213	13	3.520
81	Komercialni krediti in predujmi	12.726	10.625	312	1	35	1	143	132	0	775
89	Drugo	8.396	4.627	429	37	152	7	138	81	13	2.744
Neto finančna sredstva		-18.330	-41.250	4.099	539	3.765	43	Drugfinančni posredni razen skladov / Other financial intermediaries except funds	180	2	-7.358
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government	
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - outstanding amounts 2014 (end of year) A.1.13.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
33.185	1390	1699	37.916	508	57.505	46.658	34.120	12.538	10.847	Financial Assets	F	
0	0	0	0	0	257	0	0	0	257	Monetary gold and SDRs	1	
9.901	348	119	18.603	310	3.497	3.174	3.001	173	323	Currency and deposits	2	
0	0	0	2.482	0	1.815	1.815	1.815	0	0	Currency	21	
2.728	200	23	7.210	162	374	213	97	116	161	Transferable deposits	22	
7.173	148	97	8.911	148	1.308	1.146	1.088	57	163	Other deposits	29	
391	0	116	237	15	22.587	16.333	11.082	5.251	6.254	Debt securities	3	
4	0	0	1	0	232	232	232	0	0	Short-term	31	
387	0	116	236	15	22.354	16.101	10.850	5.251	6.254	Long-term	32	
6.818	9	0	685	6	15.676	14.432	10.242	4.190	1.244	Loans	4	
1.993	0	0	259	4	1.549	1.231	818	413	317	Short-term	41	
4.826	9	0	426	2	14.127	13.201	9.424	3.777	926	Long-term	42	
13.615	541	1.082	9.822	100	9.979	8.552	6.779	1.773	1.427	Equity	5	
1.598	11	571	1.496	5	1.583	1.343	617	725	241	Listed shares	511	
7.627	50	272	1.184	54	2.973	2.390	2.142	248	583	Unlisted shares	512	
4.317	480	108	5.753	32	5.401	4.804	4.010	794	598	Other equity	519	
73	1	131	1.389	9	21	16	10	6	6	Investment fund shares/units	52	
11	1	0	6.456	2	218	133	30	104	84	Insurance and pension schemes	6	
11	1	0	710	2	216	132	29	103	84	Non-life technical reserves	61	
0	0	0	2.891	0	0	0	0	0	0	Life insurance	62	
0	0	0	2.854	0	1	1	0	1	0	Pension entitlements	63+64+65	
0	0	0	7	0	175	169	125	44	6	Financial derivatives	7	
2.448	489	383	2.107	75	5.116	3.865	2.862	1.003	1.251	Other accounts receivable	8	
183	192	23	414	22	4.264	3.213	2.401	812	1.050	Trade credits and advances	81	
2.265	298	360	1.692	53	852	652	460	191	200	Other	89	
41.090	1424	1119	12.133	112	39.174	29.698	24.315	5.383	9.476	Liabilities		
0	0	0	0	0	348	101	0	101	247	Monetary gold and SDRs	1	
4.335	0	0	0	0	11.050	10.638	10.255	383	412	Currency and deposits	2	
0	0	0	0	0	37	8	0	8	28	Currency	21	
0	0	0	0	0	4.222	3.951	3.871	80	271	Transferable deposits	22	
4.335	0	0	0	0	6.792	6.678	6.384	295	113	Other deposits	29	
29.967	0	0	0	0	9.548	8.148	6.963	1.186	1.399	Debt securities	3	
902	0	0	0	0	224	208	181	27	16	Short-term	31	
29.065	0	0	0	0	9.324	7.941	6.782	1.159	1.383	Long-term	32	
3.046	798	2	10.560	77	5.492	3.522	2.151	1.371	1.970	Loans	4	
173	18	0	1.031	23	1.978	1.377	596	781	601	Short-term	41	
2.873	780	2	9.530	53	3.514	2.145	1.555	590	1.368	Long-term	42	
1.035	6	919	0	0	6.986	3.559	2.608	951	3.427	Equity	5	
0	0	0	0	0	1.991	578	422	156	1.412	Listed shares	511	
550	0	919	0	0	467	182	112	70	285	Unlisted shares	512	
485	6	0	0	0	3.008	1.596	886	709	1.413	Other equity	519	
0	0	0	0	0	1.520	1.203	1.187	16	317	Investment fund shares/units	52	
0	0	0	0	0	141	134	115	19	7	Insurance and pension schemes	6	
0	0	0	0	0	31	25	17	8	6	Non-life technical reserves	61	
0	0	0	0	0	110	109	98	11	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
5	0	0	0	0	83	82	66	16	2	Financial derivatives	7	
2.702	619	199	1.573	35	5.526	3.515	2.159	1.356	2.012	Other accounts payable	8	
430	306	40	985	28	5.137	3.243	1.966	1.277	1.894	Trade credits and advances	81	
2.272	313	159	588	7	390	271	193	78	118	Other	89	
-7.905	-34	580	25.783	396	18.331	16.960	9.805	7.155	1.371	Net financial assets		
<i>Centralna država/ Central government</i>	<i>Lokalna država/ Local government</i>	<i>Skladi socialne varnosti/ Social security funds</i>	<i>Gospodinjstva/ Households</i>	<i>Nepr.instit., ki opravlja/ stitutve za gospod./Non- profit institutions serving households</i>	<i>Tujina/ Rest of the world</i>	<i>Evropska unija/ European Union</i>	<i>Euroobmočje/ Euro area</i>	<i>Ostala EU/ Other EU</i>	<i>Ostali svet/ Others</i>			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.14. Nekonsolidirani finančni računi - transakcije 2015

v mjo EUR

Non-consolidated financial accounts - transactions 2015 A.1.14.
EUR millions

Institutional sectors												
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments	Code	
1.179	-29	48	958	29	-882	-490	-1.045	555	-392	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
1.855	34	36	788	24	-350	-360	-345	-15	10	Currency and deposits	2	
0	0	0	145	0	118	118	118	0	0	Currency	21	
-960	19	45	1.561	34	70	41	30	11	29	Transferable deposits	22	
2.815	15	-8	-917	-10	-538	-519	-493	-26	-19	Other deposits	29	
-113	0	-9	-4	-9	-999	-551	76	-627	-449	Debt securities	3	
17	0	1	3	0	-213	-213	-213	0	0	Short-term	31	
-130	0	-10	-7	-9	-786	-338	289	-627	-448	Long-term	32	
-747	-2	0	-22	5	-731	-622	-1.526	905	-109	Loans	4	
-330	0	0	8	-1	1.010	1.012	-35	1.047	-2	Short-term	41	
-418	-2	0	-30	6	-1.741	-1.633	-1.491	-142	-107	Long-term	42	
74	4	-3	105	5	1.327	1.207	980	227	120	Equity	5	
-58	1	-17	-55	0	214	197	57	140	17	Listed shares	511	
8	0	-6	7	5	74	61	46	15	12	Unlisted shares	512	
118	3	0	38	0	1.036	946	877	70	90	Other equity	519	
5	0	21	115	1	3	2	1	2	0	Investment fund shares/units	52	
0	0	0	187	1	3	-18	8	-26	21	Insurance and pension schemes	6	
0	0	0	-3	1	3	-18	8	-26	21	Non-life technical reserves	61	
0	0	0	76	0	0	0	0	0	0	Life insurance	62	
0	0	0	114	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	8	0	-63	-64	-62	-2	1	Financial derivatives	7	
110	-65	24	-104	4	-69	-82	-175	93	13	Other accounts receivable	8	
-15	-6	-1	-28	-2	-31	-46	-103	57	15	Trade credits and advances	81	
125	-60	25	-76	5	-38	-36	-72	36	-2	Other	89	
2.464	-136	2	-1	-3	1.368	1.046	-252	1.298	322	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
791	0	0	0	0	0	-555	-606	-1.737	1.131	51	Currency and deposits	2
0	0	0	0	0	2	2	0	2	0	Currency	21	
0	0	0	0	0	-2.252	-2.265	-2.292	27	13	Transferable deposits	22	
791	0	0	0	0	0	1.695	1.658	556	1.102	37	Other deposits	29
851	0	0	0	0	0	1.749	1.501	1.162	339	248	Debt securities	3
-528	0	0	0	0	0	228	241	147	94	-13	Short-term	31
1.379	0	0	0	0	0	1.521	1.260	1.015	245	260	Long-term	32
882	-11	0	78	2	-151	11	154	-143	-162	Loans	4	
1.036	2	0	-63	-1	-64	67	133	-67	-131	Short-term	41	
-154	-13	0	141	3	-87	-56	21	-76	-31	Long-term	42	
110	1	0	0	0	84	7	12	-5	78	Equity	5	
0	0	0	0	0	67	50	10	40	17	Listed shares	511	
0	0	0	0	0	67	33	14	20	34	Unlisted shares	512	
110	1	0	0	0	-78	-128	-68	-60	50	Other equity	519	
0	0	0	0	0	28	51	56	-5	-23	Investment fund shares/units	52	
0	0	0	0	0	-8	-6	-3	-3	-2	Insurance and pension schemes	6	
0	0	0	0	0	-12	-10	-6	-3	-2	Non-life technical reserves	61	
0	0	0	0	0	4	4	3	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
-2	0	0	0	0	-39	-43	-45	2	4	Financial derivatives	7	
-168	-126	3	-78	-5	288	181	204	-23	106	Other accounts payable	8	
-32	-105	9	-74	-2	54	-40	-14	-26	94	Trade credits and advances	81	
-136	-21	-6	-5	-3	233	221	218	3	12	Other	89	
-1.286	106	45	959	32	-2.251	-1.536	-793	-743	-715	Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

A.1.15. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mjo EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-2737	-572	-1026	53	-811	15	-301	-19	36	-1100
1	Denarno zlato in PPČ	15	0	15	15	0	0	0	0	0	0
2	Gotovina in vloge	112	-9	69	9	42	5	14	2	-2	53
21	Gotovina	1	0	1	-1	2	0	0	0	0	0
22	Prenosljive vloge	31	-4	25	-7	20	4	6	1	0	15
29	Druge vloge	80	-5	43	17	20	1	8	0	-2	38
3	Dolžniški vrednostni papirji	-77	-6	61	24	-57	-6	-2	59	42	-17
31	Kratkoročni	-9	0	-8	0	-11	0	0	-1	4	0
32	Dolgoročni	-68	-6	69	24	-46	-6	-2	61	38	-17
4	Posojila	-2273	-2	-917	1	-756	0	-161	-1	0	-1332
41	Kratkoročna	-879	6	-303	0	-315	0	12	0	0	-562
42	Dolgoročna	-1394	-8	-614	1	-441	0	-174	0	0	-771
5	Lastniški kapital	-775	-678	-259	0	-65	18	-135	-73	-3	158
511	Delnice, ki kotirajo	-475	-36	-127	0	-18	13	-23	-76	-23	-317
512	Delnice, ki ne kotirajo	-29	-232	-108	0	-16	-1	-69	-19	-4	309
519	Drug lastniški kapital	-341	-405	-74	0	-30	3	-44	-3	0	154
52	Delnice/enote investicijskih skladov	70	-6	51	0	-1	4	0	24	24	12
6	Zavarovanja in pokojinske sheme	96	-3	-2	0	0	0	0	-2	0	10
61	Rezervacije iz neživljenjskih zavarovanj	40	-3	-2	0	0	0	0	-2	0	10
62	Življenjska zavarovanja	-7	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	63	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	91	56	43	4	39	0	0	0	0	0
8	Druge terjatve	73	69	-37	0	-15	-1	-17	-4	0	28
81	Komercialni krediti in predujmi	73	70	2	0	2	0	-2	2	0	0
89	Drugo	-1	-1	-39	0	-17	-1	-15	-6	0	28
F	Obveznosti	-2868	-2818	-123	122	256	27	-596	11	57	99
1	Denarno zlato in PPČ	17	0	17	17	0	0	0	0	0	0
2	Gotovina in vloge	71	0	36	15	21	0	0	0	0	35
21	Gotovina	-1	0	-1	-1	0	0	0	0	0	0
22	Prenosljive vloge	17	0	17	2	15	0	0	0	0	0
29	Druge vloge	55	0	20	14	6	0	0	0	0	34
3	Dolžniški vrednostni papirji	-41	7	17	0	8	0	6	2	0	-65
331	Kratkoročni	2	2	0	0	0	0	0	0	0	0
332	Dolgoročni	-43	6	17	0	8	0	6	2	0	-65
4	Posojila	-1759	-1614	-167	0	37	0	-203	0	0	21
41	Kratkoročna	-749	-688	-41	0	0	0	-41	0	0	1
42	Dolgoročna	-1010	-926	-126	0	37	0	-162	0	0	19
5	Lastniški kapital	-1562	-1416	-237	60	104	27	-393	-37	2	91
511	Delnice, ki kotirajo	-692	-574	-117	0	0	0	-63	-54	0	0
512	Delnice, ki ne kotirajo	-164	-347	90	0	104	2	-31	14	1	93
519	Drug lastniški kapital	-724	-495	228	60	0	7	299	3	0	-2
52	Delnice/enote investicijskih skladov	18	0	18	0	0	18	0	0	0	0
6	Zavarovanja in pokojinske sheme	100	0	100	0	0	0	0	44	56	0
61	Rezervacije iz neživljenjskih zavarovanj	42	0	42	0	0	0	0	42	0	0
62	Življenjska zavarovanja	-6	0	-6	0	0	0	0	-6	0	0
63+64+65	Pokojinske pravice	64	0	64	0	0	0	0	7	56	0
7	Izvedeni finančni instrumenti	124	18	107	30	76	0	0	0	0	-1
8	Druge obveznosti	182	187	3	0	9	0	-7	2	-1	18
81	Komercialni krediti in predujmi	165	174	-2	0	0	0	-4	2	0	-2
89	Drugo	17	13	5	0	9	0	-3	0	-1	21
Neto vrednostne spremembe		130	2246	-903	-69	-1066	-12	295	-30	-21	-1199
		Gospodarstvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarni/ financial institucije/ Other monetary institutions	Investicijski skladovi/IMF/ Non-IMF investment funds	Družni posredni/ intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojniški skladci/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - revaluation changes 2015 A.1.15.
EUR millions

Institutional sectors											
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments	Code
-1.099	8	-9	-23	-15	-167	-2.327	-1.187	-1.140	2.160	Financial Assets	F
0	0	0	0	0	17	0	0	0	17	Monetary gold and SDRs	1
48	5	0	0	-2	19	15	14	1	4	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	Currency	21
9	6	0	-4	-2	4	0	-1	1	3	Transferable deposits	22
39	-1	0	4	0	15	15	15	0	1	Other deposits	29
-22	0	5	-115	0	74	-1.987	-730	-1.257	2.060	Debt securities	3
0	0	0	0	0	0	0	0	0	0	Short-term	31
-22	0	5	-115	0	74	-1.987	-730	-1.257	2.060	Long-term	32
-1.338	6	0	-21	0	184	132	99	33	53	Loans	4
-562	0	0	-20	0	41	26	30	-4	16	Short-term	41
-777	6	0	-1	0	143	106	69	37	37	Long-term	42
175	-1	-16	17	-14	-638	-610	-701	91	-27	Equity	5
-303	0	-15	4	1	-181	-171	-203	33	-11	Listed shares	511
323	-2	-12	10	-8	-124	-60	-79	18	-64	Unlisted shares	512
154	0	0	-10	-6	-333	-380	-420	40	46	Other equity	519
1	0	11	14	0	1	0	0	0	0	Investment fund shares/units	52
10	0	0	91	0	1	0	0	0	0	Insurance and pension schemes	6
10	0	0	35	0	0	0	0	0	0	Non-life technical reserves	61
0	0	0	-7	0	0	0	0	0	0	Life insurance	62
0	0	0	63	0	1	0	0	0	0	Pension entitlements	63+64+65
0	0	0	-8	0	53	57	71	-14	-4	Financial derivatives	7
28	-1	1	12	1	123	66	60	6	57	Other accounts receivable	8
0	-1	1	2	0	113	62	53	9	51	Trade credits and advances	81
28	0	1	10	0	10	4	7	-3	6	Other	89
0	30	69	-26	1	-37	173	217	-44	-210	Liabilities	
0	0	0	0	0	15	-1	0	-1	17	Monetary gold and SDRs	1
35	0	0	0	0	60	47	47	0	13	Currency and deposits	2
0	0	0	0	0	2	0	0	0	1	Currency	21
0	0	0	0	0	18	15	17	-2	3	Transferable deposits	22
34	0	0	0	0	41	32	30	2	8	Other deposits	29
-65	0	0	0	0	38	13	41	-28	25	Debt securities	3
0	0	0	0	0	-10	-11	9	-20	1	Short-term	31
-65	0	0	0	0	48	24	32	-8	24	Long-term	32
8	13	0	4	-2	-330	-43	16	-58	-287	Loans	4
0	1	0	-20	-1	-88	-39	14	-52	-49	Short-term	41
8	12	0	24	-1	-241	-4	2	-6	-238	Long-term	42
4	18	69	0	0	149	146	68	78	3	Equity	5
0	0	0	0	0	35	30	28	3	5	Listed shares	511
24	0	69	0	0	11	15	-8	23	-4	Unlisted shares	512
-20	18	0	0	0	50	61	7	54	-11	Other equity	519
0	0	0	0	0	53	40	41	-2	13	Investment fund shares/units	52
0	0	0	0	0	-3	-3	-4	0	0	Insurance and pension schemes	6
0	0	0	0	0	-2	-2	-2	0	0	Non-life technical reserves	61
0	0	0	0	0	-1	-1	-1	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
-1	0	0	0	0	20	19	31	-11	1	Financial derivatives	7
19	0	0	-30	3	14	-5	18	-23	18	Other accounts payable	8
-2	0	0	-5	0	21	0	23	-23	22	Trade credits and advances	81
21	0	0	-25	3	-8	-4	-5	0	-3	Other	89
-1.098	-22	-78	3	-16	-130	-2.500	-1.405	-1.096	2.370	Net revaluation changes	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others		
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22		

A.1.16. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

A.1.16.

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	184.779	41.052	67.982	10.275	40.382	2.393	5.446	6.999	2.487	36.371
1	Denarno zlato in PPČ	363	0	363	363	0	0	0	0	0	0
2	Gotovina in vloge	46.560	5.717	8.772	2.493	5.067	149	393	314	356	12.347
21	Gotovina	3.063	102	334	2	327	0	4	1	0	1
22	Prenosljive vloge	18.606	3.708	3.866	347	3.081	105	171	111	51	2.070
29	Druge vloge	24.891	1.907	4.573	2.145	1.659	44	218	202	305	10.276
3	Dolžniški vrednostni papirji	22.828	142	22.193	6.556	9.417	330	197	4.157	1.537	368
31	Kratkoročni	913	45	843	0	658	9	4	22	149	22
32	Dolgoročni	21.915	97	21.351	6.556	8.759	320	193	4.134	1.388	346
4	Posojila	39.459	5.848	28.212	756	24.422	10	2.910	86	27	4.746
41	Kratkoročna	7.967	2.929	3.686	0	3.230	2	406	21	27	1.102
42	Dolgoročna	31.492	2.919	24.526	756	21.193	8	2.504	65	0	3.644
5	Lastniški kapital	46.881	14.196	7.179	103	1.036	1.889	1.570	2.016	565	15.471
511	Delnice, ki kotirajo	5.999	405	2.356	0	234	1.628	202	233	59	1.788
512	Delnice, ki ne kotirajo	13.714	2.491	1.711	0	406	29	786	484	5	8.260
519	Drug lastniški kapital	23.288	11.202	1.102	103	387	35	518	58	1	5.179
52	Delnice/enote investicijskih skladov	3.879	99	2.009	0	9	197	63	1.241	500	244
6	Zavarovanja in pokojninske sheme	7.406	427	220	0	38	4	1	177	0	23
61	Rezervacije iz neživljenjskih zavarovanj	1.414	427	220	0	38	4	1	177	0	23
62	Življenjska zavarovanja	2.961	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	3.031	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	133	18	108	0	101	0	7	0	0	0
8	Druge terjatve	21.149	14.703	935	2	301	11	368	249	4	3.417
81	Komercialni krediti in predujmi	13.166	12.017	364	0	15	1	157	191	0	376
89	Drugo	7.983	2.686	571	2	285	10	212	58	4	3.041
F	Obveznosti	200.728	78.137	64.312	9.779	37.227	2.358	5.503	6.965	2.479	46.062
1	Denarno zlato in PPČ	275	0	275	275	0	0	0	0	0	0
2	Gotovina in vloge	39.172	0	34.012	8.443	25.569	0	0	0	0	5.160
21	Gotovina	4.956	0	4.956	4.956	0	0	0	0	0	0
22	Prenosljive vloge	17.066	0	17.066	3.384	13.683	0	0	0	0	0
29	Druge vloge	17.150	0	11.990	104	11.886	0	0	0	0	5.160
3	Dolžniški vrednostni papirji	33.154	1.179	1.222	0	1.149	0	38	35	0	30.753
331	Kratkoročni	491	91	26	0	22	0	4	0	0	373
332	Dolgoročni	32.664	1.088	1.196	0	1.127	0	34	35	0	30.380
4	Posojila	49.577	24.756	9.365	0	5.574	2	3.764	26	0	4.738
41	Kratkoročna	8.741	5.690	852	0	0	1	850	0	0	1.230
42	Dolgoročna	40.836	19.065	8.514	0	5.574	0	2.914	26	0	3.508
5	Lastniški kapital	50.329	37.073	11.095	1.005	4.596	2.346	1.490	1.615	44	2.162
511	Delnice, ki kotirajo	5.523	4.677	846	0	0	0	89	757	0	0
512	Delnice, ki ne kotirajo	16.092	8.744	5.786	0	4.539	12	424	772	38	1.562
519	Drug lastniški kapital	26.412	23.652	2.160	1.005	0	87	976	85	6	600
52	Delnice/enote investicijskih skladov	2.303	0	2.303	0	56	2.247	0	0	0	0
6	Zavarovanja in pokojninske sheme	7.498	0	7.498	0	0	0	0	5.070	2.428	0
61	Rezervacije iz neživljenjskih zavarovanj	1.617	0	1.617	0	0	0	0	1.617	0	0
62	Življenjska zavarovanja	2.848	0	2.848	0	0	0	0	0	2.848	0
63+64+65	Pokojninske pravice	3.033	0	3.033	0	0	0	0	605	2.428	0
7	Izvedeni finančni instrumenti	232	44	185	2	182	0	1	0	0	3
8	Druge obveznosti	20.491	15.086	660	55	157	10	211	220	7	3.247
81	Komercialni krediti in predujmi	12.300	10.438	284	1	41	1	115	126	0	645
89	Drugo	8.191	4.648	375	53	116	9	96	94	7	2.602
Neto finančna sredstva		-15.949	-37.085	3.670	496	3.155	35	-57	34	8	-9.691
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) A.1.16.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
33.265	1368	1738	38.851	522	56.455	43.840	31.887	11.953	12.615	Financial Assets	F	
0	0	0	0	0	275	0	0	0	275	Monetary gold and SDRs	1	
11.805	387	156	19.391	333	3.167	2.829	2.669	160	338	Currency and deposits	2	
0	1	0	2.626	0	1.933	1.933	1.933	0	0	Currency	21	
1.778	225	67	8.767	195	448	255	126	128	193	Transferable deposits	22	
10.027	161	88	7.998	138	786	642	610	32	145	Other deposits	29	
256	0	112	119	7	21.661	13.795	10.428	3.367	7.866	Debt securities	3	
21	0	1	4	0	19	19	19	0	0	Short-term	31	
235	0	111	114	7	21.642	13.776	10.409	3.367	7.866	Long-term	32	
4.733	13	0	642	11	15.129	13.942	8.814	5.128	1.187	Loans	4	
1.101	1	0	247	2	2.600	2.269	813	1456	331	Short-term	41	
3.632	12	0	395	8	12.530	11.674	8.001	3.673	856	Long-term	42	
13.864	544	1.063	9.944	91	10.668	9.148	7.058	2.090	1.520	Equity	5	
1.238	12	539	1445	5	1.616	1.369	471	898	247	Listed shares	511	
7.958	48	254	1201	51	2.923	2.391	2.109	281	532	Unlisted shares	512	
4.588	483	107	5.780	26	6.104	5.370	4.467	904	734	Other equity	519	
80	1	163	1.518	9	25	18	11	8	6	Investment fund shares/units	52	
22	1	0	6.734	2	221	116	37	78	106	Insurance and pension schemes	6	
22	1	0	742	2	219	114	37	77	105	Non-life technical reserves	61	
0	0	0	2.961	0	1	0	0	0	0	Life insurance	62	
0	0	0	3.031	0	2	1	0	1	1	Pension entitlements	63+64+65	
0	0	0	7	0	164	161	134	27	3	Financial derivatives	7	
2.586	423	408	2.014	79	5.169	3.849	2.746	1.102	1.320	Other accounts receivable	8	
168	186	23	388	21	4.346	3.229	2.351	878	117	Trade credits and advances	81	
2.418	238	385	1.627	59	823	620	395	224	204	Other	89	
43.554	1319	1190	12.106	110	40.506	30.917	24.281	6.636	9.588	Liabilities		
0	0	0	0	0	363	99	0	99	264	Monetary gold and SDRs	1	
5.160	0	0	0	0	10.555	10.079	8.565	1.514	476	Currency and deposits	2	
0	0	0	0	0	40	11	0	11	30	Currency	21	
0	0	0	0	0	1.987	1.700	1.595	105	287	Transferable deposits	22	
5.160	0	0	0	0	8.527	8.369	6.970	1.399	158	Other deposits	29	
30.753	0	0	0	0	11.335	9.663	8.166	1.497	1.672	Debt securities	3	
373	0	0	0	0	442	438	337	101	4	Short-term	31	
30.380	0	0	0	0	10.893	9.225	7.829	1.396	1.668	Long-term	32	
3.936	800	1	10.642	76	5.012	3.491	2.320	1.170	1.521	Loans	4	
1.209	22	0	948	21	1.826	1.405	743	662	421	Short-term	41	
2.728	779	1	9.694	56	3.185	2.086	1.578	508	1.100	Long-term	42	
1.148	25	988	0	0	7.219	3.712	2.688	1.024	3.508	Equity	5	
0	0	0	0	0	2.092	659	460	199	1.434	Listed shares	511	
574	0	988	0	0	545	230	118	112	314	Unlisted shares	512	
575	25	0	0	0	2.981	1.529	826	703	1.452	Other equity	519	
0	0	0	0	0	1.602	1.294	1.284	10	307	Investment fund shares/units	52	
0	0	0	0	0	129	125	108	16	5	Insurance and pension schemes	6	
0	0	0	0	0	16	13	8	5	4	Non-life technical reserves	61	
0	0	0	0	0	113	112	100	12	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
3	0	0	0	0	65	58	52	7	7	Financial derivatives	7	
2.553	493	201	1.465	34	5.828	3.691	2.382	1.309	2.136	Other accounts payable	8	
396	201	48	906	27	5.212	3.203	1.975	1.228	2.010	Trade credits and advances	81	
2.157	292	153	558	7	615	488	407	82	127	Other	89	
-10.288	50	548	26.745	412	15.950	12.923	7.607	5.316	3.027	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja/ storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.11-nefinančne družbe

B.1.1.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji										
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13	
F	Finančna sredstva	31.537	22.683	6.125	80	4.939	96	523	473	13	1.442	
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0	
2	Gotovina in vloge	4.809	0	4.774	79	4.695	0	0	0	0	35	
21	Gotovina	79	0	79	79	0	0	0	0	0	0	
22	Prenosljive vloge	2.614	0	2.614	0	2.614	0	0	0	0	0	
29	Druge vloge	2.116	0	2.081	0	2.081	0	0	0	0	35	
3	Dolžniški vrednostni papirji	161	97	20	0	11	0	8	2	0	44	
31	Kratkoročni	36	32	4	0	0	0	4	0	0	0	
32	Dolgoročni	125	65	16	0	11	0	4	2	0	44	
4	Posojila	4.232	3.623	200	0	3	0	196	0	0	134	
41	Kratkoročna	1.985	1.751	96	0	0	0	96	0	0	7	
42	Dolgoročna	2.247	1.871	104	0	3	0	100	0	0	127	
B.1.1.1.	5	Lastniški kapital	11.920	11.387	490	0	169	95	173	41	13	43
	511	Delnice, ki kotirajo	299	229	70	0	0	0	30	41	0	0
	512	Delnice, ki ne kotirajo	2.507	2.232	274	0	161	0	100	0	13	0
	519	Drug lastniški kapital	9.022	8.926	53	0	0	10	43	0	0	43
	52	Delnice/enote investicijskih skladov	93	0	93	0	7	85	0	0	0	0
	6	Zavarovanja in pokojninske sheme	408	0	408	0	0	0	0	408	0	0
	61	Rezervacije iz neživljenjskih zavarovanj	408	0	408	0	0	0	0	408	0	0
	62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
	63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
	7	Izvedeni finančni instrumenti	11	0	11	0	11	0	0	0	0	0
8	Druge terjatve	9.996	7.577	222	1	50	1	146	24	1	1.186	
81	Komercialni krediti in predujmi	7.377	5.723	151	1	21	1	113	15	0	667	
89	Drugo	2.619	1.854	71	0	30	0	32	8	0	520	
F	Obveznosti	62.554	22.683	15.973	0	11.918	275	3.186	379	214	14.263	
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0	
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0	
21	Gotovina	0	0	0	0	0	0	0	0	0	0	
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0	
29	Druge vloge	0	0	0	0	0	0	0	0	0	0	
3	Dolžniški vrednostni papirji	608	97	463	0	176	22	9	128	129	19	
331	Kratkoročni	85	32	51	0	11	2	3	8	27	0	
332	Dolgoročni	523	65	412	0	165	20	6	119	102	19	
4	Posojila	21.697	3.623	13.242	0	11.359	6	1.839	20	17	4.210	
41	Kratkoročna	6.364	1.751	2.721	0	2.458	0	252	11	0	1.665	
42	Dolgoročna	15.333	1.871	10.521	0	8.902	6	1.588	8	17	2.544	
5	Lastniški kapital	29.268	11.387	19.06	0	267	246	1142	189	62	8.227	
511	Delnice, ki kotirajo	3.867	229	638	0	89	213	164	119	53	1.733	
512	Delnice, ki ne kotirajo	7.446	2.232	703	0	100	27	509	58	8	3.476	
519	Drug lastniški kapital	17.955	8.926	565	0	77	6	470	11	1	3.018	
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0	
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0	
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0	
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0	
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0	
7	Izvedeni finančni instrumenti	38	0	37	0	37	0	0	0	0	0	
8	Druge obveznosti	10.944	7.577	325	0	79	1	196	43	6	1.807	
81	Komercialni krediti in predujmi	6.527	5.723	155	0	2	0	106	42	5	277	
89	Drugo	4.417	1.854	170	0	77	1	90	1	1	1.529	
Neto finančna sredstva		-31.017	0	-9.848	80	-6.979	-179	-2.664	94	-200	-12.821	
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finance družbe/ Financial corporations	Centralna banka/ Central Bank	Druge debrane finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družinski posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government	
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13	

S.11-Non-financial corporations

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.1.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
896	494	52	1238	48	9.804	5.715	3.323	2.391	4.089	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
35	0	0	0	0	244	189	166	23	55	Currency and deposits	2	
0	0	0	0	0	8	0	0	0	8	Currency	21	
0	0	0	0	0	233	187	163	23	47	Transferable deposits	22	
35	0	0	0	0	3	3	3	0	0	Other deposits	29	
44	0	0	0	0	22	14	12	2	8	Debt securities	3	
0	0	0	0	0	8	7	5	2	1	Short-term	31	
44	0	0	0	0	15	8	8	0	7	Long-term	32	
119	15	0	256	20	1.810	1.151	687	464	659	Loans	4	
5	1	0	114	17	1.071	870	558	311	201	Short-term	41	
114	14	0	142	3	740	281	129	152	459	Long-term	42	
41	1	0	0	0	2.609	1.141	507	634	1.468	Equity	5	
0	0	0	0	0	115	19	13	6	96	Listed shares	511	
0	0	0	0	0	142	89	47	42	53	Unlisted shares	512	
41	1	0	0	0	2.337	1.023	440	583	1.314	Other equity	519	
0	0	0	0	0	15	9	7	2	6	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	1	1	1	0	0	Financial derivatives	7	
657	477	52	982	28	5.117	3.218	1.950	1.268	1.899	Other accounts receivable	8	
364	284	18	813	23	4.990	3.155	1.923	1.232	1.835	Trade credits and advances	81	
293	193	34	169	5	127	63	27	36	64	Other	89	
12.635	781	847	9.536	99	20.037	16.653	11.882	4.771	3.384	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
15	0	4	29	0	481	426	290	136	54	Debt securities	3	
0	0	0	1	0	5	5	5	0	0	Short-term	31	
15	0	4	27	0	476	422	285	136	54	Long-term	32	
4.207	3	0	617	5	7.257	6.374	4.188	2.187	883	Loans	4	
1.665	0	0	223	3	1.180	870	769	101	310	Short-term	41	
2.542	2	0	394	2	6.077	5.505	3.419	2.086	573	Long-term	42	
7.162	531	535	7.680	68	7.978	6.602	4.992	1.610	1.377	Equity	5	
1.346	11	377	1.264	3	1.383	1.164	554	609	219	Listed shares	511	
3.381	45	50	1.002	33	1.537	956	712	244	581	Unlisted shares	512	
2.436	475	108	5.413	32	5.058	4.482	3.725	757	576	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	13	12	6	6	1	Financial derivatives	7	
1.251	247	309	1.211	25	4.308	3.239	2.407	832	1.069	Other accounts payable	8	
110	166	2	360	12	4.098	3.097	2.313	784	1.001	Trade credits and advances	81	
1.141	81	307	851	13	210	142	94	48	68	Other	89	
-1.1739	-287	-795	-8.298	-51	-10.233	-10.938	-8.559	-2.380	705	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.11-nefinančne družbe

B.1.1.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	89	-341	616	16	596	4	-20	22	-3	-161
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	660	0	665	17	648	0	0	0	0	-5
21	Gotovina	17	0	17	17	0	0	0	0	0	0
22	Prenosljive vloge	856	0	856	0	856	0	0	0	0	0
29	Druge vloge	-213	0	-208	0	-208	0	0	0	0	-5
3	Dolžniški vrednostni papirji	-39	-23	-14	0	-5	0	-8	0	0	-2
31	Kratkoročni	-6	-2	-4	0	0	0	-4	0	0	0
32	Dolgoročni	-33	-21	-10	0	-5	0	-4	0	0	-2
4	Posojila	-360	-274	12	0	3	0	9	0	0	-117
41	Kratkoročna	-302	-296	3	0	0	0	3	0	0	-7
42	Dolgoročna	-58	21	9	0	3	0	6	0	0	-111
B.1.1.2.											
5	Lastniški kapital	414	294	10	0	2	4	5	2	-3	110
511	Delnice, ki kotirajo	29	26	3	0	0	0	1	2	0	0
512	Delnice, ki ne kotirajo	53	48	5	0	4	0	4	0	-3	0
519	Drug lastniški kapital	333	220	3	0	0	3	0	0	0	110
52	Delnice/enote investicijskih skladov	0	0	0	0	-2	1	0	0	0	0
6	Zavarovanja in pokojninske sheme	23	0	23	0	0	0	0	23	0	0
61	Rezervacije iz neživljenjskih zavarovanj	23	0	23	0	0	0	0	23	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-50	0	-50	0	-50	0	0	0	0	0
8	Druge terjatve	-559	-338	-29	0	-1	0	-26	-2	0	-147
81	Komercialni krediti in predujmi	-508	-323	-20	0	5	0	-26	1	0	-112
89	Drugo	-51	-15	-8	0	-6	0	0	-2	0	-35
F	Obveznosti	-1996	-341	-1069	0	-919	-61	-159	28	41	-556
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	115	-23	126	0	33	12	0	34	47	5
331	Kratkoročni	4	-2	3	0	-3	4	0	-1	2	1
332	Dolgoročni	111	-21	123	0	36	8	0	35	45	4
4	Posojila	-1992	-274	-1084	0	-921	1	-160	-6	3	-615
41	Kratkoročna	-1126	-296	-533	0	-513	0	-35	-5	20	-309
42	Dolgoročna	-866	21	-550	0	-408	1	-125	-1	-17	-306
5	Lastniški kapital	240	294	-67	0	5	-74	7	0	-4	38
511	Delnice, ki kotirajo	-216	26	-113	0	-20	-79	1	-11	-3	-77
512	Delnice, ki ne kotirajo	64	48	24	0	18	-4	6	4	-1	2
519	Drug lastniški kapital	392	220	22	0	7	9	0	6	0	112
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-21	0	-29	0	-29	0	0	0	0	0
8	Druge obveznosti	-337	-338	-15	0	-7	1	-6	1	-5	16
81	Komercialni krediti in predujmi	-341	-323	-22	0	-2	0	-17	1	-5	21
89	Drugo	4	-15	7	0	-5	1	11	0	0	-5
Neto finančne transakcije		2.085	0	1.685	16	1.516	65	138	-6	-44	395
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge debrane finančne institucije/ Other monetary financial institutions	Investicijski sklad za razen MMF/ Non-MMF investment funds	Družbeni posredniki/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski sklad/ Pension funds	Država/ General government
					S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127

S.11-Non-financial corporations

Non-consolidated financial accounts - transactions 2015 B.1.1.2.
EUR millions

Institutional sectors												Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments		
-71	-93	3	-23	-3	195	11	125	-115	184	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
-5	0	0	0	0	13	26	5	21	-13	Currency and deposits	2	
0	0	0	0	0	-1	0	0	0	-1	Currency	21	
0	0	0	0	0	8	20	3	17	-12	Transferable deposits	22	
-5	0	0	0	0	6	6	3	4	0	Other deposits	29	
-2	0	0	0	0	3	3	-4	6	0	Debt securities	3	
0	0	0	0	0	7	7	1	6	0	Short-term	31	
-2	0	0	0	0	-4	-4	-5	0	1	Long-term	32	
-115	-2	0	22	-1	167	120	195	-75	47	Loans	4	
-5	-1	0	-1	-1	170	96	133	-38	74	Short-term	41	
-110	-1	0	23	0	-2	25	62	-37	-27	Long-term	42	
110	0	0	0	0	-69	-124	-65	-59	54	Equity	5	
0	0	0	0	0	-3	2	2	0	-5	Listed shares	511	
0	0	0	0	0	21	5	1	4	17	Unlisted shares	512	
110	0	0	0	0	-85	-128	-66	-62	43	Other equity	519	
0	0	0	0	0	-3	-2	-1	-1	-1	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
-59	-91	3	-45	-2	81	-15	-7	-8	96	Other accounts receivable	8	
-18	-97	3	-52	-2	89	-3	1	-4	92	Trade credits and advances	81	
-41	7	0	7	0	-8	-12	-8	-4	3	Other	89	
-574	-18	36	-39	9	361	285	161	124	76	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	5	6	0	-32	-28	-18	-10	-4	Debt securities	3	
0	0	1	2	0	-5	-4	-4	0	0	Short-term	31	
0	0	4	4	0	-27	-24	-14	-10	-3	Long-term	32	
-614	-1	0	-24	5	-592	-557	-392	-166	-35	Loans	4	
-309	0	0	14	-1	-40	-41	-34	-7	2	Short-term	41	
-305	-1	0	-38	6	-553	-516	-357	-159	-37	Long-term	42	
51	3	-17	-27	2	1003	897	671	225	106	Equity	5	
-61	1	-16	-52	0	216	209	64	145	7	Listed shares	511	
3	0	0	-13	3	44	32	17	15	12	Unlisted shares	512	
110	2	0	38	0	742	655	590	65	87	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	8	0	-3	-4	0	-4	1	Financial derivatives	7	
-11	-20	48	-2	1	-16	-23	-101	78	7	Other accounts payable	8	
23	-3	1	-18	1	-20	-28	-102	73	8	Trade credits and advances	81	
-34	-17	47	16	0	4	5	1	5	-1	Other	89	
503	-75	-33	Gospodinjstva/ Households	16	Tujina/ Rest of the world	-274	-36	-238	108	Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Napr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	-12	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.11 - nefinančne družbe

B.1.1.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mjo EUR

S.11-Non-financial corporations

Non-consolidated financial accounts - revaluation changes 2015 B.1.1.3.
EUR millions

Institutional sectors												Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments		
-5	-6	0	-25	0	103	141	94	48	-38	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	8	8	10	-2	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	6	6	8	-2	0	Transferable deposits	22	
0	0	0	0	0	2	2	2	0	0	Other deposits	29	
-1	0	0	0	0	-1	0	0	0	-1	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
-1	0	0	0	0	-1	0	0	0	-1	Long-term	32	
0	-5	0	5	0	50	83	60	23	-33	Loans	4	
0	1	0	-2	0	46	36	20	16	10	Short-term	41	
0	-6	0	6	0	4	47	40	7	-42	Long-term	42	
-4	-1	0	0	0	27	52	2	50	-25	Equity	5	B.1.1.3.
0	0	0	0	0	-23	2	-1	3	-25	Listed shares	511	
0	0	0	0	0	1	2	-1	2	0	Unlisted shares	512	
-4	-1	0	0	0	49	48	4	44	1	Other equity	519	
0	0	0	0	0	-1	0	0	0	-1	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
0	0	0	-30	0	19	-2	22	-23	20	Other accounts receivable	8	
0	0	0	-5	0	18	-2	20	-23	21	Trade credits and advances	81	
0	0	0	-24	0	1	1	1	0	0	Other	89	
-1424	-19	-18	-26	-14	-89	-175	-309	134	86	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	0	-7	0	-12	-11	-7	-4	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	-7	0	-12	-11	-7	-4	-2	Long-term	32	
-1361	0	0	-16	0	157	108	79	29	50	Loans	4	
-562	0	0	-16	0	44	29	31	-3	16	Short-term	41	
-799	0	0	0	0	113	79	47	32	34	Long-term	42	
-63	-18	-18	-10	-15	-353	-329	-431	102	-24	Equity	5	
-290	0	-14	-5	1	-163	-156	-203	48	-7	Listed shares	511	
126	-1	-4	10	-9	-137	-74	-89	16	-64	Unlisted shares	512	
101	-17	0	-15	-6	-53	-100	-138	38	47	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	-8	0	0	0	0	0	Financial derivatives	7	
0	0	0	14	0	118	57	49	7	61	Other accounts payable	8	
0	0	0	6	0	116	64	54	10	52	Trade credits and advances	81	
0	0	0	9	0	1	-7	-5	-3	9	Other	89	
1419	13	18	Gospodinjstva/ Households	1	Tujina/ Rest of the world	193	316	403	-86	-124	Net revaluation changes	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Napr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households		Evropska unija/ European Union		Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.11-nefinančne družbe

B.1.1.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	30.950	21.666	6.778	96	5.573	96	510	492	11	1.271
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	5.452	0	5.422	95	5.326	0	0	0	0	30
21	Gotovina	95	0	95	95	0	0	0	0	0	0
22	Prenosljive vloge	3.461	0	3.461	0	3.461	0	0	0	0	0
29	Druge vloge	1.896	0	1.866	0	1.866	0	0	0	0	30
3	Dolžniški vrednostni papirji	118	69	7	0	5	0	1	1	0	42
31	Kratkoročni	30	30	0	0	0	0	0	0	0	0
32	Dolgoročni	87	39	7	0	5	0	1	1	0	42
4	Posojila	3.820	3.302	206	0	6	0	200	0	0	11
41	Kratkoročna	1.643	1.415	100	0	0	0	100	0	0	1
42	Dolgoročna	2.177	1.887	106	0	6	0	100	0	0	11
B.1.1.4.											
5	Lastniški kapital	11.630	10.981	500	0	168	95	186	41	10	148
511	Delnice, ki kotirajo	315	247	68	0	0	0	27	41	0	0
512	Delnice, ki ne kotirajo	2.326	2.040	287	0	163	0	114	0	10	0
519	Drug lastniški kapital	8.901	8.694	58	0	0	13	46	0	0	148
52	Delnice/enote investicijskih skladov	87	0	87	0	5	82	0	0	0	0
6	Zavarovanja in pokojninske sheme	427	0	427	0	0	0	0	427	0	0
61	Rezervacije iz neživljenjskih zavarovanj	427	0	427	0	0	0	0	427	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	17	0	17	0	17	0	0	0	0	0
8	Druge terjatve	9.487	7.314	198	1	51	1	124	22	0	1.040
81	Komercialni krediti in predujmi	6.920	5.456	133	1	26	1	89	16	0	554
89	Drugo	2.566	1.859	66	0	24	0	35	6	0	485
F	Obveznosti	57.829	21.666	14.352	0	10.684	185	2.804	411	267	12.247
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	742	69	620	0	208	36	9	166	200	24
331	Kratkoročni	90	30	56	0	9	6	3	7	31	1
332	Dolgoročni	652	39	564	0	200	30	6	159	169	23
4	Posojila	17.933	3.302	11.810	0	10.174	7	1.595	13	20	2.235
41	Kratkoročna	4.505	1.415	2.073	0	1.799	0	248	6	20	795
42	Dolgoročna	13.428	1.887	9.736	0	8.375	7	1.348	7	0	1.440
5	Lastniški kapital	28.445	10.981	1.600	0	212	140	1.015	187	46	8.165
511	Delnice, ki kotirajo	3.240	247	430	0	48	101	148	91	42	1.353
512	Delnice, ki ne kotirajo	7.300	2.040	635	0	92	22	439	78	3	3.600
519	Drug lastniški kapital	17.904	8.694	535	0	71	17	428	18	1	3.213
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	34	0	34	0	34	0	0	0	0	0
8	Druge obveznosti	10.676	7.314	289	0	57	2	186	44	1	1.823
81	Komercialni krediti in predujmi	6.244	5.456	129	0	2	0	84	43	0	298
89	Drugo	4.432	1.859	160	0	54	2	102	2	1	1.524
Neto finančna sredstva		-26.879	0	-7.574	96	-5.111	-90	-2.294	81	-256	-10.976
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge debrane finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Drugi finančni posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.11-Non-financial corporations

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.1.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
820	395	55	1.190	45	10.102	5.867	3.542	2.324	4.235	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
30	0	0	0	0	265	224	181	42	42	Currency and deposits	2	
0	0	0	0	0	6	0	0	0	6	Currency	21	
0	0	0	0	0	248	213	174	39	35	Transferable deposits	22	
30	0	0	0	0	11	11	7	4	0	Other deposits	29	
42	0	0	0	0	25	17	9	8	8	Debt securities	3	
0	0	0	0	0	14	14	5	8	1	Short-term	31	
42	0	0	0	0	10	3	3	0	7	Long-term	32	
4	8	0	282	18	2028	1355	943	412	674	Loans	4	
0	1	0	112	16	1.286	1.002	712	290	285	Short-term	41	
4	7	0	171	3	742	353	231	122	389	Long-term	42	
147	1	0	0	0	2.567	1.069	445	624	1.498	Equity	5	
0	0	0	0	0	90	24	14	10	66	Listed shares	511	
0	0	0	0	0	165	95	47	49	69	Unlisted shares	512	
147	1	0	0	0	2.301	944	378	566	1.357	Other equity	519	
0	0	0	0	0	12	7	6	0	5	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	1	1	1	0	0	Financial derivatives	7	
598	386	55	908	26	5.216	3.202	1.964	1.237	2.015	Other accounts receivable	8	
347	186	21	756	22	5.097	3.149	1.944	1.205	1.948	Trade credits and advances	81	
251	200	34	152	5	119	53	21	32	67	Other	89	
10.637	744	866	9.471	93	20.308	16.762	11.733	5.029	3.546	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
15	0	9	28	1	437	387	265	123	49	Debt securities	3	
0	0	1	3	0	0	0	0	0	0	Short-term	31	
15	0	9	25	1	436	387	265	123	49	Long-term	32	
2.233	2	0	577	10	6.823	5.925	3.875	2.050	898	Loans	4	
794	0	0	220	2	1.185	857	766	91	328	Short-term	41	
1.438	1	0	356	8	5.638	5.068	3.109	1.959	570	Long-term	42	
7.150	516	500	7.642	56	8.628	7.169	5.232	1.937	1.459	Equity	5	
994	12	346	1.207	3	1.437	1.218	415	802	219	Listed shares	511	
3.509	44	46	999	26	1.444	914	640	275	530	Unlisted shares	512	
2.646	460	107	5.436	26	5.748	5.037	4.177	860	711	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	11	8	7	2	2	Financial derivatives	7	
1.240	227	356	1.224	27	4.410	3.273	2.355	918	1.137	Other accounts payable	8	
133	163	2	348	13	4.194	3.133	2.265	868	1.061	Trade credits and advances	81	
1.106	64	354	876	14	216	140	90	50	76	Other	89	
-9.816	-349	-810	-8.281	-48	-10.206	-10.896	-8.191	-2.705	690	Net financial assets		
<i>Centralna država/ Central government</i>												
<i>Lokalna država/ Local government</i>												
<i>Skladi socialne varnosti/ Social security funds</i>												
<i>Gospodinjstva/ Households</i>												
<i>Nepravniti, ki opravljajo storitve za gospod. / Non- profit institutions serving households</i>												
<i>Tujina/ Rest of the world</i>												
<i>Evropska unija/ European Union</i>												
<i>Euroobmočje/ Euro area</i>												
<i>Ostala EU/ Other EU</i>												
<i>Ostali svet/ Others</i>												
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.12 - finančne družbe

B.1.2.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	46.474	15.973	10.048	1.860	4.804	881	1.676	798	30	10.380
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	3.285	0	3.224	1.859	1.364	0	0	0	0	61
21	Gotovina	297	0	297	297	0	0	0	0	0	0
22	Prenosljive vloge	1.853	0	1.853	1.561	291	0	0	0	0	0
29	Druge vloge	1.136	0	1.074	2	1.073	0	0	0	0	61
3	Dolžniški vrednostni papirji	9.517	463	741	0	636	0	76	29	0	8.312
31	Kratkoročni	739	51	17	0	17	0	0	0	0	670
32	Dolgoročni	8.778	412	724	0	619	0	76	29	0	7.642
4	Posojila	28.780	13.242	3.780	0	2.614	2	1.163	2	0	1.872
41	Kratkoročna	4.090	2.721	439	0	0	1	437	0	0	19
42	Dolgoročna	24.690	10.521	3.341	0	2.614	0	725	2	0	1.852
5	Lastniški kapital	3.868	1.906	1.963	0	140	876	418	507	23	0
511	Delnice, ki kotirajo	841	638	203	0	0	0	88	116	0	0
512	Delnice, ki ne kotirajo	1.441	703	738	0	131	11	184	390	23	0
519	Drug lastniški kapital	764	565	199	0	0	51	146	2	0	0
52	Delnice/enote investicijskih skladov	823	0	823	0	9	814	0	0	0	0
6	Zavarovanja in pokojinske sheme	224	0	224	0	0	0	0	224	0	0
61	Rezervacije iz neživljenjskih zavarovanj	224	0	224	0	0	0	0	224	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	63	37	20	0	19	0	1	0	0	5
8	Druge terjatve	738	325	97	0	31	4	18	36	8	130
81	Komercialni krediti in predujmi	319	155	29	0	8	0	4	17	0	8
89	Drugo	418	170	68	0	22	4	15	19	7	122
F	Obveznosti	52.809	6.125	10.048	1.108	5.468	236	748	1.824	664	10.429
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	30.625	4.774	3.224	8	2.080	122	254	313	447	4.724
21	Gotovina	2.857	79	297	3	292	0	2	0	0	1
22	Prenosljive vloge	14.789	2.614	1.853	0	1.566	80	170	32	4	2.950
29	Druge vloge	12.978	2.081	1.074	5	221	42	83	280	443	1.774
3	Dolžniški vrednostni papirji	809	20	741	0	424	5	10	161	141	29
331	Kratkoročni	22	4	17	0	17	0	0	0	0	0
332	Dolgoročni	787	16	724	0	406	5	10	161	141	29
4	Posojila	5.196	200	3.780	1.099	2.566	1	43	50	20	1.155
41	Kratkoročna	880	96	439	0	374	1	37	26	0	310
42	Dolgoročna	4.316	104	3.341	1.099	2.192	0	6	23	20	846
5	Lastniški kapital	8.605	490	1.963	0	305	103	419	1.082	53	4.399
511	Delnice, ki kotirajo	763	70	203	0	21	37	37	90	19	405
512	Delnice, ki ne kotirajo	4.172	274	738	0	171	5	272	289	0	3.003
519	Drug lastniški kapital	1.548	53	199	0	102	11	57	28	0	957
52	Delnice/enote investicijskih skladov	2.121	93	823	0	11	50	52	674	35	33
6	Zavarovanja in pokojinske sheme	6.991	408	224	0	37	2	0	185	0	12
61	Rezervacije iz neživljenjskih zavarovanj	1.356	408	224	0	37	2	0	185	0	12
62	Življenjska zavarovanja	2.781	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	2.854	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	31	11	20	0	19	0	1	0	0	0
8	Druge obveznosti	551	222	97	1	36	3	21	34	2	110
81	Komercialni krediti in predujmi	208	151	29	1	7	0	4	18	0	3
89	Drugo	343	71	68	0	30	3	17	16	2	106
Neto finančna sredstva		-6.335	9.848	0	752	-664	645	927	-1.026	-634	-49

Ekonomska revija Slovenije /

Nefinančne družbe/
Non-financial corporations

Finančne družbe/
financial corporations

Cenilna i Banka	<i>Central Bank</i>
Druge denarne finančne institucije/	<i>Other monetary financial institutions</i>

Drugi finanční pořadníci
nezařazen skladov / Other financial
intermediaries except funds

Zavarovalne družbe/
Insurance corporations

Kojninski sklad/
Pension funds

Država/
General government

S1 S11 S12 S121 S122+S123 S124 S125+S126
+S127 S128 S129 S13

S.12 - Financial corporations

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.2.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
9.704	666	10	10.028	45	24.115	19.054	16.296	2.759	5.061	Financial Assets	F	
0	0	0	0	0	348	101	0	101	247	Monetary gold and SDRs	1	
61	0	0	0	0	8.389	8.039	7.686	353	350	Currency and deposits	2	
0	0	0	0	0	29	8	0	8	20	Currency	21	
0	0	0	0	0	3.987	3.763	3.707	56	223	Transferable deposits	22	
61	0	0	0	0	4.374	4.267	3.979	288	107	Other deposits	29	
8.312	0	0	0	0	9.358	7.990	6.835	1.155	1.368	Debt securities	3	
670	0	0	0	0	216	201	176	25	15	Short-term	31	
7.642	0	0	0	0	9.142	7.789	6.659	1.130	1.353	Long-term	32	
1.207	663	2	9.843	44	2.471	1.161	253	907	1.310	Loans	4	
4	15	0	905	6	908	507	38	470	401	Short-term	41	
1.203	647	2	8.937	38	1.563	653	215	438	910	Long-term	42	
0	0	0	0	0	3.262	1.561	1.376	186	1.700	Equity	5	
0	0	0	0	0	1.686	478	343	135	1.208	Listed shares	511	
0	0	0	0	0	278	73	46	27	205	Unlisted shares	512	
0	0	0	0	0	191	105	94	11	85	Other equity	519	
0	0	0	0	0	1.107	906	893	13	201	Investment fund shares/units	52	
0	0	0	0	0	31	25	17	8	6	Insurance and pension schemes	6	
0	0	0	0	0	31	25	17	8	6	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
5	0	0	0	0	76	74	58	16	1	Financial derivatives	7	
118	3	8	185	1	180	104	71	33	76	Other accounts receivable	8	
5	3	0	126	1	80	26	9	17	54	Trade credits and advances	81	
113	1	8	59	0	100	78	62	16	23	Other	89	
9.534	355	539	25.867	339	13.682	12.480	10.405	2.075	1201	Liabilities		
0	0	0	0	0	257	0	0	0	257	Monetary gold and SDRs	1	
4.257	348	119	17.593	310	3.497	3.174	3.001	173	323	Currency and deposits	2	
0	0	0	2.482	0	1.815	1.815	1.815	0	0	Currency	21	
2.727	200	23	7.210	162	374	213	97	116	161	Transferable deposits	22	
1.530	147	97	7.901	148	1.308	1.146	1.088	57	163	Other deposits	29	
19	0	9	19	0	993	916	603	313	77	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
19	0	9	19	0	993	916	603	313	77	Long-term	32	
1.155	0	0	61	0	6.363	6.002	4.736	1.266	361	Loans	4	
310	0	0	35	0	211	204	49	155	7	Short-term	41	
846	0	0	26	0	6.152	5.798	4.687	1.111	354	Long-term	42	
3.994	5	400	1.727	27	2.001	1.950	1.787	163	51	Equity	5	
220	0	185	84	1	200	179	63	116	22	Listed shares	511	
2.784	4	215	135	21	1.436	1.434	1.430	4	2	Unlisted shares	512	
957	0	0	339	0	343	322	285	37	21	Other equity	519	
32	1	0	1.169	4	21	16	10	6	6	Investment fund shares/units	52	
11	1	0	6.345	2	218	133	30	104	84	Insurance and pension schemes	6	
11	1	0	710	2	216	132	29	103	84	Non-life technical reserves	61	
0	0	0	2.781	0	0	0	0	0	0	Life insurance	62	
0	0	0	2.854	0	1	1	0	1	0	Pension entitlements	63+64+65	
0	0	0	0	0	162	157	119	38	5	Financial derivatives	7	
98	1	10	122	0	190	148	129	19	43	Other accounts payable	8	
3	0	0	24	0	104	71	59	12	32	Trade credits and advances	81	
95	1	10	98	0	86	76	70	6	10	Other	89	
170	311	-529	-15.839	-294	10.433	6.574	5.890	684	3.859	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.12 - finančne družbe

B.1.2.2. Nekonsolidirani finančni računi - transakcije 2015

v *mio EUR*

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	27	-1069	-701	80	-924	12	168	-35	-3	1729
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	178	0	174	80	94	0	0	0	0	4
21	Gotovina	4	0	4	4	0	0	0	0	0	0
22	Prenosljive vloge	261	0	262	82	180	0	0	0	0	0
29	Druge vloge	-87	0	-92	-5	-86	0	0	0	0	5
3	Dolžniški vrednostni papirji	1543	126	-243	0	-187	0	-52	-4	0	1660
31	Kratkoročni	-326	3	-13	0	-13	0	0	0	0	-316
32	Dolgoročni	1869	123	-231	0	-175	0	-52	-4	0	1977
4	Posojila	-1859	-1084	-857	0	-844	0	-14	0	0	1
41	Kratkoročna	-775	-533	-186	0	0	0	-186	0	0	6
42	Dolgoročna	-1083	-550	-672	0	-844	0	172	0	0	-5
5	Lastniški kapital	187	-67	254	0	12	10	238	-10	3	0
511	Delnice, ki kotirajo	-124	-113	-11	0	0	0	-1	-10	0	0
512	Delnice, ki ne kotirajo	68	24	44	0	1	0	40	0	3	0
519	Drug lastniški kapital	221	22	199	0	0	0	199	0	0	0
52	Delnice/enote investicijskih skladov	21	0	21	0	11	10	0	0	0	0
6	Zavarovanja in pokojninske sheme	-21	0	-21	0	0	0	0	-21	0	0
61	Rezervacije iz neživljenjskih zavarovanj	-21	0	-21	0	0	0	0	-21	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-36	-29	-5	0	-5	0	0	0	0	-2
8	Druge terjatve	34	-15	-2	0	5	1	-4	1	-6	65
81	Komercialni krediti in predujmi	-39	-22	-1	0	-2	0	-1	2	0	3
89	Drugo	74	7	-2	0	7	1	-3	-1	-5	62
F	Obveznosti	-504	616	-701	-160	-316	20	-36	-14	-196	-1360
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	203	665	174	145	153	21	-21	-27	-97	-1275
21	Gotovina	166	17	4	0	1	0	2	1	0	0
22	Prenosljive vloge	1816	856	262	0	143	21	-7	66	39	-896
29	Druge vloge	-1779	-208	-92	145	9	0	-17	-93	-136	-380
3	Dolžniški vrednostni papirji	-273	-14	-243	43	-165	-1	-9	-26	-85	-3
331	Kratkoročni	0	-4	-13	0	-13	0	0	0	0	17
332	Dolgoročni	-273	-10	-231	43	-152	-1	-9	-26	-85	-20
4	Posojila	-911	12	-857	-347	-484	1	-1	-13	-14	-71
41	Kratkoročna	-204	3	-186	0	-180	1	-2	-12	7	-17
42	Dolgoročna	-707	9	-672	-347	-305	0	1	-1	-20	-54
5	Lastniški kapital	402	10	254	0	183	-7	3	76	-1	11
511	Delnice, ki kotirajo	2	3	-11	0	-7	-4	-1	0	0	6
512	Delnice, ki ne kotirajo	59	5	44	0	-6	0	-5	55	1	0
519	Drug lastniški kapital	202	3	199	0	197	0	2	0	0	0
52	Delnice/enote investicijskih skladov	139	0	21	0	-2	-3	7	21	-2	5
6	Zavarovanja in pokojninske sheme	186	23	-21	0	1	2	0	-24	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	23	-21	0	1	2	0	-24	0	0
62	Življenjska zavarovanja	73	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	114	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-55	-50	-5	0	-4	0	-1	0	0	0
8	Druge obveznosti	-55	-29	-2	-1	0	3	-7	1	1	-23
81	Komercialni krediti in predujmi	-22	-20	-1	-1	-2	0	1	1	0	-1
89	Drugo	-33	-8	-2	0	3	3	-8	0	1	-22
Neto finančne transakcije		531	-1685	0	240	-608	-8	204	-21	193	3.089
Gospodarstvo Slovenije/ Total economy		Nefinančne družbe/ Non-financial corporations		Finančne družbe/ Financial corporations		Centralna banka/ Central Bank		Druge denarne finančne institucije/ Other monetary financial institutions		Investicijski skladovi razen MMF/ Non-MMF investment funds	
										Drugi finančni posredniki razen skladov/ Other financial intermediaries except funds	
										Zavarovalne družbe/ Insurance corporations	
										Pokojninski skladci/ Pension funds	
										Država/ General government	

S.12 - Financial corporations

Non-consolidated financial accounts - transactions 2015 B.1.2.2.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
1.739	-10	0	67	2	-1608	-1.765	-2.051	285	157	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
4	0	0	0	0	-3.149	-3.211	-3.176	-35	62	Currency and deposits	2	
0	0	0	0	0	4	2	0	2	2	Currency	21	
0	0	0	0	0	-2.260	-2.285	-2.295	10	25	Transferable deposits	22	
5	0	0	0	0	-893	-928	-881	-47	35	Other deposits	29	
1.660	0	0	0	0	1.714	1.462	1.136	326	252	Debt securities	3	
-316	0	0	0	0	222	234	146	87	-12	Short-term	31	
1.977	0	0	0	0	1.493	1.228	989	239	265	Long-term	32	
12	-11	0	77	5	-263	-54	14	-68	-209	Loans	4	
2	4	0	-62	0	-234	-29	0	-29	-205	Short-term	41	
10	-15	0	139	5	-29	-25	14	-39	-4	Long-term	42	
0	0	0	0	0	120	83	30	54	37	Equity	5	
0	0	0	0	0	80	51	11	39	30	Listed shares	511	
0	0	0	0	0	33	23	7	16	10	Unlisted shares	512	
0	0	0	0	0	-1	-7	-9	2	7	Other equity	519	
0	0	0	0	0	8	17	20	-4	-9	Investment fund shares/units	52	
0	0	0	0	0	-12	-10	-6	-3	-2	Insurance and pension schemes	6	
0	0	0	0	0	-12	-10	-6	-3	-2	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
-2	0	0	0	0	-38	-42	-44	2	4	Financial derivatives	7	
64	1	0	-10	-3	20	6	-3	9	13	Other accounts receivable	8	
2	1	0	-19	0	2	1	-2	3	1	Trade credits and advances	81	
62	0	0	10	-4	17	5	-1	6	12	Other	89	
-1.421	34	27	915	27	-1.552	-1.498	-1.405	-93	-54	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
-1.345	34	36	616	24	-350	-360	-345	-15	10	Currency and deposits	2	
0	0	0	145	0	118	118	118	0	0	Currency	21	
-959	19	45	1.561	34	70	41	30	11	29	Transferable deposits	22	
-386	15	-8	-1.089	-10	-538	-519	-493	-26	-19	Other deposits	29	
6	0	-8	-13	0	-323	-299	-196	-102	-25	Debt securities	3	
17	0	0	0	0	4	4	4	0	0	Short-term	31	
-11	0	-8	-13	0	-327	-303	-200	-102	-25	Long-term	32	
-71	0	0	5	0	-1.115	-1.041	-1.062	20	-74	Loans	4	
-17	0	0	-4	0	6	10	-1	11	-4	Short-term	41	
-54	0	0	9	0	-1.121	-1.051	-1.061	10	-70	Long-term	42	
11	0	0	125	2	324	310	309	1	14	Equity	5	
6	0	0	5	0	-2	-12	-8	-5	10	Listed shares	511	
0	0	0	7	2	29	29	29	0	0	Unlisted shares	512	
0	0	0	0	0	294	291	287	5	3	Other equity	519	
5	0	0	113	0	3	2	1	2	0	Investment fund shares/units	52	
0	0	0	183	1	3	-18	8	-26	21	Insurance and pension schemes	6	
0	0	0	-3	1	3	-18	8	-26	21	Non-life technical reserves	61	
0	0	0	73	0	0	0	0	0	0	Life insurance	62	
0	0	0	114	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	-61	-61	-63	2	0	Financial derivatives	7	
-22	0	-1	-1	0	-30	-30	-56	26	0	Other accounts payable	8	
-1	0	0	0	1	-5	-6	-1	-6	2	Trade credits and advances	81	
-21	0	0	-1	0	-26	-24	-55	32	-2	Other	89	
3.160	-44	-27	-848	-56	-267	-646	379	211		Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.12 - finančne družbe

B.1.2.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

y mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-846	-552	-290	5	-6	7	-298	0	1	-12
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	20	0	18	5	12	0	0	0	0	2
21	Gotovina	-1	0	-1	-1	0	0	0	0	0	0
22	Prenosljive vloge	13	0	13	0	13	0	0	0	0	0
29	Druge vloge	7	0	6	6	0	0	0	0	0	2
3	Dolžniški vrednostni papirji	20	31	0	0	-7	0	4	2	0	-11
31	Kratkoročni	2	2	0	0	0	0	0	0	0	0
32	Dolgoročni	18	29	-1	0	-7	0	4	2	0	-11
4	Posojila	-537	-349	-190	0	-4	0	-186	0	0	-2
41	Kratkoročna	-168	-114	-35	0	0	0	-35	0	0	0
42	Dolgoročna	-369	-234	-155	0	-4	0	-151	0	0	-2
5	Lastniški kapital	-350	-239	-112	0	-5	7	-114	-2	2	0
511	Delnice, ki kotirajo	-169	-95	-74	0	0	0	-57	-18	0	0
512	Delnice, ki ne kotirajo	-117	-92	-25	0	-5	0	-39	17	2	0
519	Drug lastniški kapital	-74	-52	-22	0	0	-3	-17	-2	0	0
52	Delnice/enote investicijskih skladov	10	0	10	0	0	10	0	0	0	0
6	Zavarovanja in pokojinske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	23	25	-1	0	-1	0	0	0	0	-1
8	Druge terjatve	-22	-21	-4	0	-1	0	-3	0	-1	-1
81	Komercialni krediti in predujmi	-2	-4	2	0	0	0	1	0	0	0
89	Drugo	-20	-17	-6	0	-1	0	-4	0	-1	-1
F	Obveznosti	20	36	-290	0	-224	-3	21	-76	-7	182
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	17	-17	18	0	1	5	13	2	-2	20
21	Gotovina	-1	0	-1	-1	0	0	0	0	0	0
22	Prenosljive vloge	13	-10	13	0	1	4	6	1	0	15
29	Druge vloge	5	-7	6	0	0	1	6	0	-2	5
3	Dolžniški vrednostni papirji	1	1	0	0	-3	0	1	4	-2	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	1	1	-1	0	-3	0	1	4	-2	0
4	Posojila	-199	-5	-190	0	-189	0	0	0	0	2
41	Kratkoročna	-38	1	-35	0	-34	0	0	0	0	0
42	Dolgoročna	-161	-6	-155	0	-155	0	0	0	0	2
5	Lastniški kapital	48	0	-112	0	-28	-7	7	-81	-3	148
511	Delnice, ki kotirajo	-99	-5	-74	0	-3	-4	-5	-58	-3	-15
512	Delnice, ki ne kotirajo	77	7	-25	0	-3	0	7	-30	0	95
519	Drug lastniški kapital	53	3	-22	0	-20	-1	2	-3	0	67
52	Delnice/enote investicijskih skladov	17	-5	10	0	-1	-2	2	10	1	1
6	Zavarovanja in pokojinske sheme	100	-3	0	0	0	0	0	0	0	10
61	Rezervacije iz neživljenjskih zavarovanj	42	-3	0	0	0	0	0	0	0	10
62	Življenjska zavarovanja	-6	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	63	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	55	56	-1	0	-1	0	0	0	0	0
8	Druge obveznosti	-1	5	-4	0	-4	-1	1	0	0	1
81	Komercialni krediti in predujmi	0	2	2	0	1	0	0	0	0	1
89	Drugo	-1	3	-6	0	-5	-1	1	-1	0	0
Neto vrednostne spremembe		-866	-588	0	6	218	11	-319	76	8	-194
		Gospodarsvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Druži finančni posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojinski skladovi/ Pension funds	Država/ General government
S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13		

S.12 - Financial corporations

Non-consolidated financial accounts - revaluation changes 2015 B.1.2.3.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-14	2	0	6	1	-180	14	111	-97	-194	Financial Assets	F	
0	0	0	0	0	15	-1	0	-1	17	Monetary gold and SDRs	1	
2	0	0	0	0	50	37	35	1	13	Currency and deposits	2	
0	0	0	0	0	2	0	0	0	1	Currency	21	
0	0	0	0	0	12	9	9	0	3	Transferable deposits	22	
2	0	0	0	0	36	28	26	2	8	Other deposits	29	
-11	0	0	0	0	41	17	39	-22	25	Debt securities	3	
0	0	0	0	0	-10	-11	9	-20	1	Short-term	31	
-11	0	0	0	0	51	28	30	-3	24	Long-term	32	
-4	2	0	6	-2	-380	-126	-44	-81	-254	Loans	4	
0	0	0	-18	-1	-134	-75	-7	-68	-59	Short-term	41	
-4	1	0	24	-1	-246	-51	-38	-13	-195	Long-term	42	
0	0	0	0	0	91	81	60	21	10	Equity	5	
0	0	0	0	0	42	21	22	-2	21	Listed shares	511	
0	0	0	0	0	8	12	-8	20	-4	Unlisted shares	512	
0	0	0	0	0	0	13	9	4	-13	Other equity	519	
0	0	0	0	0	41	35	36	-2	6	Investment fund shares/units	52	
0	0	0	0	0	-2	-2	-2	0	0	Insurance and pension schemes	6	
0	0	0	0	0	-2	-2	-2	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
-1	0	0	0	0	20	19	30	-11	1	Financial derivatives	7	
-1	0	0	0	4	-15	-10	-7	-3	-5	Other accounts receivable	8	
0	0	0	1	0	4	3	3	0	1	Trade credits and advances	81	
-1	0	0	-1	4	-18	-12	-9	-3	-6	Other	89	
184	4	-7	92	-1	-143	-156	-140	-16	13	Liabilities		
0	0	0	0	0	17	0	0	0	17	Monetary gold and SDRs	1	
16	5	0	-3	-1	19	15	14	1	4	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
9	6	0	-4	-1	4	0	-1	1	3	Transferable deposits	22	
6	-1	0	1	0	15	15	15	0	1	Other deposits	29	
0	0	0	0	0	16	15	11	4	1	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	0	0	16	15	11	4	1	Long-term	32	
2	0	0	-6	0	32	30	27	3	3	Loans	4	
0	0	0	-4	0	-3	-3	-1	-1	0	Short-term	41	
2	0	0	-1	0	35	33	28	5	3	Long-term	42	
157	0	-8	10	1	-285	-281	-271	-11	-4	Equity	5	
-14	0	-1	-5	0	-18	-15	0	-15	-3	Listed shares	511	
103	0	-8	-1	1	13	13	11	3	0	Unlisted shares	512	
67	0	0	5	0	-281	-280	-281	2	-1	Other equity	519	
1	0	0	12	0	1	0	0	0	0	Investment fund shares/units	52	
10	0	0	0	92	0	1	0	0	0	Insurance and pension schemes	6	
10	0	0	35	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	-6	0	0	0	0	0	0	Life insurance	62	
0	0	0	63	0	1	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	52	56	71	-15	-4	Financial derivatives	7	
0	0	1	-2	0	4	9	9	0	-5	Other accounts payable	8	
0	0	0	-4	0	-1	1	1	0	-2	Trade credits and advances	81	
0	0	1	2	0	6	8	8	0	-3	Other	89	
-198	-2	6	-87	2	-37	170	251	-81	-207	Net revaluation changes		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.12 - finančne družbe

B.1.2.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	45.655	14.352	9.057	1.945	3.874	900	1.545	764	29	12.097
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	3.483	0	3.415	1.945	1.471	0	0	0	0	68
21	Gotovina	300	0	300	300	0	0	0	0	0	0
22	Prenosljive vloge	2.127	0	2.127	1.643	484	0	0	0	0	0
29	Druge vloge	1.056	0	988	2	986	0	0	0	0	68
3	Dolžniški vrednostni papirji	11.079	620	497	0	442	0	28	27	0	9.962
31	Kratkoročni	415	56	5	0	5	0	0	0	0	354
32	Dolgoročni	10.664	564	492	0	437	0	28	27	0	9.608
4	Posojila	26.384	11.810	2.732	0	1.766	2	963	2	0	1.871
41	Kratkoročna	3.146	2.073	218	0	0	1	216	0	0	26
42	Dolgoročna	23.238	9.736	2.514	0	1.766	0	747	2	0	1.845
B.1.2.4.											
5	Lastniški kapital	3.705	1.600	2.105	0	147	893	543	495	27	0
511	Delnice, ki kotirajo	548	430	118	0	0	0	30	88	0	0
512	Delnice, ki ne kotirajo	1.392	635	757	0	127	11	185	407	27	0
519	Drug lastniški kapital	911	535	376	0	0	48	328	0	0	0
52	Delnice/enote investicijskih skladov	854	0	854	0	20	834	0	0	0	0
6	Zavarovanja in pokojninske sheme	203	0	203	0	0	0	0	203	0	0
61	Rezervacije iz neživljenjskih zavarovanj	203	0	203	0	0	0	0	203	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	51	34	14	0	13	0	0	0	0	3
8	Druge terjatve	749	289	90	0	35	5	11	37	1	193
81	Komercialni krediti in predujmi	278	129	30	0	6	0	4	19	0	10
89	Drugo	472	160	60	0	29	5	7	18	1	183
F	Obveznosti	52.325	6.778	9.057	948	4.928	252	733	1.735	462	9.250
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	30.845	5.422	3.415	152	2.234	148	246	287	349	3.469
21	Gotovina	3.022	95	300	1	294	0	4	1	0	1
22	Prenosljive vloge	16.618	3.461	2.127	0	1.710	105	169	99	44	2.069
29	Druge vloge	11.204	1.866	988	150	231	43	72	187	305	1.399
3	Dolžniški vrednostni papirji	537	7	497	43	256	4	2	139	54	27
331	Kratkoročni	22	0	5	0	5	0	0	0	0	17
332	Dolgoročni	515	7	492	43	251	4	2	139	54	10
4	Posojila	4.085	206	2.732	753	1.892	3	42	36	6	1.086
41	Kratkoročna	638	100	218	0	160	2	35	14	6	293
42	Dolgoročna	3.448	106	2.514	753	1.732	0	7	22	0	793
5	Lastniški kapital	9.055	500	2.105	0	460	89	428	1.077	50	4.558
511	Delnice, ki kotirajo	667	68	118	0	10	28	32	32	15	397
512	Delnice, ki ne kotirajo	4.308	287	757	0	162	5	274	314	2	3.098
519	Drug lastniški kapital	1.803	58	376	0	279	10	62	25	0	1.024
52	Delnice/enote investicijskih skladov	2278	87	854	0	8	46	61	706	33	39
6	Zavarovanja in pokojninske sheme	7.277	427	203	0	38	4	1	161	0	23
61	Rezervacije iz neživljenjskih zavarovanj	1.398	427	203	0	38	4	1	161	0	23
62	Življenjska zavarovanja	2.848	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	3.031	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	31	17	14	0	14	0	0	0	0	0
8	Druge obveznosti	495	198	90	0	33	5	15	34	3	88
81	Komercialni krediti in predujmi	186	133	30	0	5	0	5	19	0	3
89	Drugo	309	66	60	0	27	4	10	15	3	85
Neto finančna sredstva		-6.671	7.574	0	997	-1.054	648	812	-971	-433	2.847
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.12 - Financial corporations

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.2.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
11.429	658	10	10.100	48	22.327	17.303	14.356	2.947	5.024	Financial Assets	F	
0	0	0	0	0	363	99	0	99	264	Monetary gold and SDRs	1	
68	0	0	0	0	5.289	4.864	4.545	320	425	Currency and deposits	2	
0	0	0	0	0	34	11	0	11	24	Currency	21	
0	0	0	0	0	1.739	1487	1421	66	252	Transferable deposits	22	
68	0	0	0	0	3.517	3.367	3.124	243	150	Other deposits	29	
9.962	0	0	0	0	11.114	9.469	8.010	1.459	1.645	Debt securities	3	
354	0	0	0	0	427	424	331	93	4	Short-term	31	
9.608	0	0	0	0	10.686	9.045	7.679	1.366	1.642	Long-term	32	
1216	653	1	9.925	47	1.828	981	222	758	847	Loans	4	
6	20	0	825	5	540	403	31	372	137	Short-term	41	
1210	633	1	9.100	42	1.288	578	191	386	711	Long-term	42	
0	0	0	0	0	3.473	1.726	1.465	261	1.748	Equity	5	
0	0	0	0	0	1.808	549	376	173	1.259	Listed shares	511	
0	0	0	0	0	319	108	45	63	211	Unlisted shares	512	
0	0	0	0	0	190	111	94	17	79	Other equity	519	
0	0	0	0	0	1.156	958	950	8	198	Investment fund shares/units	52	
0	0	0	0	0	16	13	8	5	4	Insurance and pension schemes	6	
0	0	0	0	0	16	13	8	5	4	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
3	0	0	0	0	58	51	45	7	6	Financial derivatives	7	
181	4	8	175	1	186	101	62	39	85	Other accounts receivable	8	
6	4	0	108	1	86	30	10	20	56	Trade credits and advances	81	
174	1	8	68	0	99	71	51	20	28	Other	89	
8.297	393	559	26.874	365	11.987	10.826	8.860	1.966	1.161	Liabilities		
0	0	0	0	0	275	0	0	0	275	Monetary gold and SDRs	1	
2.927	386	156	18.207	333	3.167	2.829	2.669	160	338	Currency and deposits	2	
0	1	0	2.626	0	1.933	1.933	1.933	0	0	Currency	21	
1.777	225	67	8.767	195	448	255	126	128	193	Transferable deposits	22	
1.150	161	88	6.814	138	786	642	610	32	145	Other deposits	29	
25	0	2	6	0	686	632	417	215	53	Debt securities	3	
17	0	0	0	0	4	4	4	0	0	Short-term	31	
8	0	2	6	0	682	628	413	215	53	Long-term	32	
1086	0	0	60	0	5.280	4.991	3.701	1.289	289	Loans	4	
293	0	0	27	0	214	211	47	164	3	Short-term	41	
793	0	0	33	0	5.066	4.780	3.655	1.125	286	Long-term	42	
4.162	5	392	1.862	29	2.040	1.979	1.826	154	61	Equity	5	
213	0	184	84	1	180	151	56	95	29	Listed shares	511	
2.887	4	208	141	24	1.479	1.476	1.469	7	2	Unlisted shares	512	
1.024	0	0	344	0	357	333	290	44	24	Other equity	519	
38	1	0	1294	4	25	18	11	8	6	Investment fund shares/units	52	
22	1	0	6.621	2	221	116	37	78	106	Insurance and pension schemes	6	
22	1	0	742	2	219	114	37	77	105	Non-life technical reserves	61	
0	0	0	2.848	0	1	0	0	0	0	Life insurance	62	
0	0	0	3031	0	2	1	0	1	1	Pension entitlements	63+64+65	
0	0	0	0	0	154	153	127	25	1	Financial derivatives	7	
76	1	10	118	1	164	127	82	45	38	Other accounts payable	8	
2	0	0	20	1	98	66	59	7	32	Trade credits and advances	81	
74	1	10	98	0	66	61	23	38	6	Other	89	
3.132	265	-550	-16.774	-317	10.341	6.477	5.495	982	3.863	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.122+S.123 - druge denarne finančne institucije

B.1.3.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	34.375	11.918	5.468	1.819	2.267	22	1.235	111	14	8.159
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	2.080	0	2.080	1.819	261	0	0	0	0	0
21	Gotovina	292	0	292	292	0	0	0	0	0	0
22	Prenosljive vloge	1.566	0	1.566	1.526	40	0	0	0	0	0
29	Druge vloge	221	0	221	0	221	0	0	0	0	0
3	Dolžniški vrednostni papirji	6.867	176	424	0	380	0	39	4	0	6.268
31	Kratkoročni	574	11	17	0	17	0	0	0	0	545
32	Dolgoročni	6.293	165	406	0	363	0	39	4	0	5.723
4	Posojila	24.525	11.359	2.566	0	1.472	2	1.093	0	0	1.802
41	Kratkoročna	3.714	2.458	374	0	0	1	373	0	0	19
42	Dolgoročna	20.811	8.902	2.192	0	1.472	0	720	0	0	1.782
B.1.3.1.	Lastniški kapital	572	267	305	0	110	19	93	69	14	0
511	Delnice, ki kotirajo	110	89	21	0	0	0	0	20	0	0
512	Delnice, ki ne kotirajo	272	100	171	0	110	0	0	47	14	0
519	Drug lastniški kapital	180	77	102	0	0	9	92	2	0	0
52	Delnice/enote investicijskih skladov	11	0	11	0	0	11	0	0	0	0
6	Zavarovanja in pokojninske sheme	37	0	37	0	0	0	0	37	0	0
61	Rezervacije iz neživljenjskih zavarovanj	37	0	37	0	0	0	0	37	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	62	37	19	0	18	0	1	0	0	5
8	Druge terjatve	231	79	36	0	25	1	10	1	0	84
81	Komercialni krediti in predujmi	13	2	7	0	5	0	1	0	0	2
89	Drugo	218	77	30	0	20	1	8	0	0	83
F	Obveznosti	30.486	4.939	4.804	1105	2.267	126	231	479	595	5.213
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	23.346	4.695	1.364	5	261	122	216	312	447	1.865
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	10.498	2.614	291	0	40	80	135	32	4	220
29	Druge vloge	12.848	2.081	1.073	5	221	42	81	280	443	1.645
3	Dolžniški vrednostni papirji	677	11	636	0	380	3	0	128	125	16
331	Kratkoročni	17	0	17	0	17	0	0	0	0	0
332	Dolgoročni	660	11	619	0	363	3	0	128	125	16
4	Posojila	3.122	3	2.614	1.099	1.472	0	1	22	20	505
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	3.122	3	2.614	1.099	1.472	0	1	22	20	505
5	Lastniški kapital	3.162	169	140	0	110	2	9	16	3	2.784
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	3.126	161	131	0	110	1	9	11	0	2.784
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	37	7	9	0	0	1	0	5	3	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	31	11	19	0	18	0	1	0	0	0
8	Druge obveznosti	148	50	31	1	25	0	3	1	0	43
81	Komercialni krediti in predujmi	31	21	8	1	5	0	2	1	0	1
89	Drugo	118	30	22	0	20	0	2	1	0	42
Neto finančna sredstva		3.888	6.979	664	713	0	-104	1.005	-368	-581	2.946
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbeni posredni skladovi / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi / Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.122+S.123 - Other monetary financial institutions

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.3.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
7.529	630	0	8.789	40	7.947	6.205	4.879	1.327	1.741	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	2.905	2.688	2.516	172	217	Currency and deposits	2	
0	0	0	0	0	29	8	0	8	20	Currency	21	
0	0	0	0	0	1.436	1.342	1.286	56	94	Transferable deposits	22	
0	0	0	0	0	1.440	1.337	1.230	107	103	Other deposits	29	
6.268	0	0	0	0	2.422	2.374	2.116	258	48	Debt securities	3	
545	0	0	0	0	161	161	136	25	0	Short-term	31	
5.723	0	0	0	0	2.261	2.213	1.980	233	48	Long-term	32	
1.172	630	0	8.758	40	2.217	1.052	180	873	1.165	Loans	4	
4	15	0	857	6	800	486	17	469	314	Short-term	41	
1.168	615	0	7.901	34	1.417	567	163	404	851	Long-term	42	
0	0	0	0	0	317	16	10	6	301	Equity	5	
0	0	0	0	0	168	1	1	0	167	Listed shares	511	
0	0	0	0	0	117	9	9	0	108	Unlisted shares	512	
0	0	0	0	0	32	6	0	5	26	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
5	0	0	0	0	69	68	52	16	1	Financial derivatives	7	
84	0	0	31	0	17	8	6	2	9	Other accounts receivable	8	
2	0	0	2	0	1	1	0	0	0	Trade credits and advances	81	
82	0	0	29	0	16	8	6	2	9	Other	89	
4.756	325	132	15.199	332	8.070	7.378	5.769	1.609	692	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
1.426	320	119	15.111	310	1.663	1.339	1.176	163	323	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
25	173	23	7.210	162	373	212	96	116	161	Transferable deposits	22	
1.401	147	97	7.901	148	1.290	1.127	1.080	47	162	Other deposits	29	
10	0	7	14	0	989	914	602	312	75	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
10	0	7	14	0	989	914	602	312	75	Long-term	32	
505	0	0	0	0	3.951	3.665	2.574	1.091	286	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
505	0	0	0	0	3.951	3.665	2.574	1.091	286	Long-term	42	
2.780	4	0	49	21	1.273	1.272	1.272	0	1	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
2.780	4	0	29	21	1.273	1.272	1.272	0	1	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	21	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	155	150	113	38	5	Financial derivatives	7	
36	1	6	24	0	39	38	33	5	1	Other accounts payable	8	
1	0	0	1	0	4	4	3	1	0	Trade credits and advances	81	
35	1	6	24	0	35	33	30	3	1	Other	89	
2.773	306	-132	-6.409	-292	-123	-1.173	-891	-282	1049	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.122+S.123 - druge denarne finančne institucije

B.1.3.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

S.122+S.123 - Other monetary financial institutions

Non-consolidated financial accounts - transactions 2015 B.1.3.2.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-151	-7	0	57	2	206	256	22	235	-51	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	-113	-139	-210	71	26	Currency and deposits	2	
0	0	0	0	0	4	2	0	2	2	Currency	21	
0	0	0	0	0	-85	-129	-136	7	44	Transferable deposits	22	
0	0	0	0	0	-32	-12	-74	63	-21	Other deposits	29	
-230	0	0	0	0	546	478	256	222	68	Debt securities	3	
-233	0	0	0	0	183	183	96	87	0	Short-term	31	
4	0	0	0	0	363	295	160	135	68	Long-term	32	
23	-7	0	47	6	-227	-52	15	-67	-175	Loans	4	
2	4	0	-59	0	-224	-29	-1	-29	-195	Short-term	41	
21	-12	0	106	6	-3	-23	16	-39	19	Long-term	42	
0	0	0	0	0	25	2	-4	6	23	Equity	5	
0	0	0	0	0	2	-1	-1	0	3	Listed shares	511	
0	0	0	0	0	22	12	6	6	10	Unlisted shares	512	
0	0	0	0	0	1	-9	-9	0	10	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
-2	0	0	0	0	-34	-38	-40	2	4	Financial derivatives	7	
58	0	0	10	-4	10	6	6	0	4	Other accounts receivable	8	
0	0	0	3	0	0	0	0	0	0	Trade credits and advances	81	
58	0	0	6	-4	10	6	6	0	4	Other	89	
-300	8	29	480	26	-1500	-1413	-1322	-92	-86	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
-288	8	36	472	24	-455	-465	-461	-4	10	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
58	-7	45	1.561	34	70	41	30	11	29	Transferable deposits	22	
-346	15	-8	-1.089	-10	-525	-506	-490	-16	-19	Other deposits	29	
13	0	-7	-10	0	-328	-303	-200	-103	-25	Debt securities	3	
17	0	0	0	0	0	0	0	0	0	Short-term	31	
-4	0	-7	-10	0	-328	-303	-200	-103	-25	Long-term	32	
-12	0	0	0	0	-683	-611	-628	17	-71	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
-12	0	0	0	0	-683	-611	-628	17	-71	Long-term	42	
0	0	0	14	2	26	26	26	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	4	2	26	26	26	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	10	0	1	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	-26	-26	-25	0	0	Financial derivatives	7	
-13	0	0	5	0	-35	-34	-34	0	-1	Other accounts payable	8	
0	0	0	1	0	2	2	2	0	0	Trade credits and advances	81	
-12	0	0	4	0	-37	-36	-36	-1	-1	Other	89	
149	-15	-29	-423	1.706	1.670	1.344	326	36		Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.122+S.123 - druge denarne finančne institucije

B.1.3.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-524	-315	-224	0	-17	0	-204	-3	0	-23
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	1	0	1	0	1	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	1	0	1	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	-26	0	-3	0	-6	0	2	1	0	-23
31	Kratkoročni	0	0	0	0	0	0	0	0	0	0
32	Dolgoročni	-26	0	-3	0	-6	0	2	1	0	-23
4	Posojila	-417	-264	-189	0	-4	0	-185	0	0	1
41	Kratkoročna	-205	-145	-34	0	0	0	-34	0	0	0
42	Dolgoročna	-212	-118	-155	0	-4	0	-151	0	0	1
5	Lastniški kapital	-88	-60	-28	0	-6	0	-18	-4	0	0
511	Delnice, ki kotirajo	-24	-20	-3	0	0	0	0	-3	0	0
512	Delnice, ki ne kotirajo	-29	-26	-3	0	-5	0	1	1	0	0
519	Drug lastniški kapital	-34	-13	-20	0	0	0	-19	-2	0	0
52	Delnice/enote investicijskih skladov	-1	0	-1	0	0	-1	0	0	0	0
6	Zavarovanja in pokojinske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	23	25	-1	0	-1	0	0	0	0	-1
8	Druge terjatve	-18	-16	-4	0	0	0	-3	0	0	0
81	Komercialni krediti in predujmi	3	1	1	0	0	0	1	0	0	0
89	Drugo	-20	-18	-5	0	0	0	-5	0	0	0
F	Obveznosti	136	37	-6	0	-17	4	8	4	-5	108
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	-5	-17	12	0	1	5	7	2	-2	4
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	10	-10	13	0	0	4	6	1	0	13
29	Druge vloge	-15	-7	0	0	0	1	1	0	-2	-9
3	Dolžniški vrednostni papirji	-7	0	-7	0	-6	0	0	2	-3	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	-7	0	-7	0	-6	0	0	2	-3	0
4	Posojila	-4	0	-4	0	-4	0	0	0	0	1
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	-4	0	-4	0	-4	0	0	0	0	1
5	Lastniški kapital	96	-2	-5	0	-6	1	0	0	0	102
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	96	-3	-5	0	-5	0	0	0	0	102
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojinske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	55	56	-1	0	-1	0	0	0	0	0
8	Druge obveznosti	2	1	-1	0	0	-1	1	0	0	2
81	Komercialni krediti in predujmi	0	0	0	0	0	0	0	0	0	0
89	Drugo	1	1	-1	0	0	-1	1	0	0	2
Neto vrednostne spremembe		-661	-352	-218	0	-4	-212	-7	6	-131	
		Gospodarsvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Druži finančni posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojinski skladovi/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.122+S.123 - Other monetary financial institutions

Non-consolidated financial accounts - revaluation changes 2015 B.1.3.3.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-27	4	0	36	2	-286	-70	21	-91	-216	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	41	26	27	-1	15	Currency and deposits	2	
0	0	0	0	0	2	0	0	0	1	Currency	21	
0	0	0	0	0	20	11	11	0	9	Transferable deposits	22	
0	0	0	0	0	20	16	16	-1	4	Other deposits	29	
-23	0	0	0	0	-30	-31	-10	-21	0	Debt securities	3	
0	0	0	0	0	-11	-11	9	-20	0	Short-term	31	
-23	0	0	0	0	-19	-20	-19	-1	0	Long-term	32	
-3	4	0	37	-2	-339	-110	-28	-81	-229	Loans	4	
0	0	0	-25	-1	-110	-74	-6	-69	-35	Short-term	41	
-3	4	0	62	-1	-229	-35	-22	-13	-194	Long-term	42	
0	0	0	0	0	23	25	1	24	-3	Equity	5	
0	0	0	0	0	6	1	1	0	5	Listed shares	511	
0	0	0	0	0	13	13	-9	22	0	Unlisted shares	512	
0	0	0	0	0	4	11	9	2	-7	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
-1	0	0	0	0	16	15	26	-11	1	Financial derivatives	7	
0	0	0	-1	4	3	4	4	-1	0	Other accounts receivable	8	
0	0	0	0	0	0	0	0	0	0	Trade credits and advances	81	
0	0	0	-1	4	3	4	4	0	0	Other	89	
103	5	0	-2	-1	120	114	116	-2	5	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
-1	5	0	-3	-1	26	22	21	1	4	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
7	6	0	-4	-1	5	1	0	1	3	Transferable deposits	22	
-8	-1	0	1	0	21	20	20	0	1	Other deposits	29	
0	0	0	0	0	16	14	10	4	1	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	0	0	16	14	10	4	1	Long-term	32	
1	0	0	0	0	40	37	32	5	4	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
1	0	0	0	0	40	37	32	5	4	Long-term	42	
102	0	0	1	0	8	8	8	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
102	0	0	1	0	8	8	8	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	22	26	38	-12	-4	Financial derivatives	7	
1	0	0	0	0	7	7	7	0	0	Other accounts payable	8	
0	0	0	0	0	0	0	0	0	0	Trade credits and advances	81	
1	0	0	0	0	7	7	7	0	0	Other	89	
-130	0	0	38	-406	-184	-96	-89	-221		Net revaluation changes		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.122+S.123 - druge denarne finančne institucije

B.1.3.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	32.516	10.684	4.928	1.928	1.693	20	1.180	100	7	7.978
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	2.234	0	2.234	1.928	306	0	0	0	0	0
21	Gotovina	294	0	294	294	0	0	0	0	0	0
22	Prenosljive vloge	1.710	0	1.710	1.635	75	0	0	0	0	0
29	Druge vloge	231	0	231	0	231	0	0	0	0	0
3	Dolžniški vrednostni papirji	6.480	208	256	0	250	0	4	3	0	6.015
31	Kratkoročni	325	9	5	0	5	0	0	0	0	312
32	Dolgoročni	6.154	200	251	0	245	0	4	3	0	5.703
4	Posojila	22.771	10.174	1.892	0	992	1	899	0	0	1818
41	Kratkoročna	2.764	1.799	160	0	0	1	159	0	0	26
42	Dolgoročna	20.008	8.375	1.732	0	992	0	740	0	0	1.792
B.1.3.4.											
5	Lastniški kapital	672	212	460	0	106	17	271	59	6	0
511	Delnice, ki kotirajo	59	48	10	0	0	0	0	10	0	0
512	Delnice, ki ne kotirajo	254	92	162	0	106	0	1	49	6	0
519	Drug lastniški kapital	350	71	279	0	0	9	270	0	0	0
52	Delnice/enote investicijskih skladov	8	0	8	0	0	8	0	0	0	0
6	Zavarovanja in pokojninske sheme	38	0	38	0	0	0	0	38	0	0
61	Rezervacije iz neživljenjskih zavarovanj	38	0	38	0	0	0	0	38	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	51	34	14	0	13	0	1	0	0	3
8	Druge terjatve	271	57	33	0	25	1	5	1	0	142
81	Komercialni krediti in predujmi	15	2	5	0	4	0	1	0	0	2
89	Drugo	256	54	27	0	21	1	4	1	0	140
F	Obveznosti	30.538	5.573	3.874	946	1.693	155	246	434	400	5.058
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	24.335	5.326	1.471	150	306	148	231	286	349	1.626
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	13.235	3.461	484	0	75	105	161	99	44	329
29	Druge vloge	11.100	1.866	986	150	231	43	70	187	305	1.297
3	Dolžniški vrednostni papirji	473	5	442	43	250	2	0	99	48	22
331	Kratkoročni	22	0	5	0	5	0	0	0	0	17
332	Dolgoročni	451	5	437	43	245	2	0	99	48	5
4	Posojila	2.265	6	1.766	753	992	0	1	21	0	493
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	2.265	6	1.766	753	992	0	1	21	0	493
5	Lastniški kapital	3.288	168	147	0	106	3	9	25	3	2.886
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	3.233	163	127	0	106	1	9	11	0	2.886
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	55	5	20	0	0	2	0	15	3	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	30	17	13	0	13	0	0	0	0	0
8	Druge obveznosti	146	51	35	0	25	3	4	2	0	31
81	Komercialni krediti in predujmi	35	26	6	0	4	0	1	1	0	0
89	Drugo	111	24	29	0	21	3	3	1	0	31
Neto finančna sredstva		1979	5.111	1.054	982	0	-136	935	-334	-393	2.920
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posredni razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.122+S.123 - Other monetary financial institutions

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.3.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
7.351	627	0	8.882	44	7.866	6.392	4.921	1471	1.474	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	2.833	2.576	2.333	243	257	Currency and deposits	2	
0	0	0	0	0	34	10	0	10	23	Currency	21	
0	0	0	0	0	1.371	1.224	1.161	63	148	Transferable deposits	22	
0	0	0	0	0	1.428	1.341	1.172	169	86	Other deposits	29	
6.015	0	0	0	0	2.937	2.821	2.361	459	117	Debt securities	3	
312	0	0	0	0	332	332	240	92	0	Short-term	31	
5.703	0	0	0	0	2.605	2.488	2.121	367	117	Long-term	32	
1.191	627	0	8.842	44	1.651	891	167	724	761	Loans	4	
6	20	0	773	5	466	382	10	372	84	Short-term	41	
1185	607	0	8.069	39	1185	509	157	352	676	Long-term	42	
0	0	0	0	0	364	43	7	36	321	Equity	5	
0	0	0	0	0	176	0	0	0	175	Listed shares	511	
0	0	0	0	0	152	34	6	28	118	Unlisted shares	512	
0	0	0	0	0	37	8	0	8	29	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
3	0	0	0	0	51	44	38	7	6	Financial derivatives	7	
141	0	0	40	0	30	18	16	2	12	Other accounts receivable	8	
2	0	0	5	0	0	0	0	0	0	Trade credits and advances	81	
140	0	0	34	0	30	17	16	2	12	Other	89	
4.559	337	162	15.677	356	6.690	6.079	4.564	1.515	611	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
1.138	333	156	15.580	333	1.234	896	736	160	338	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
90	172	67	8.767	195	448	255	126	128	193	Transferable deposits	22	
1.048	161	88	6.814	138	786	641	610	32	145	Other deposits	29	
22	0	0	3	0	676	625	412	213	51	Debt securities	3	
17	0	0	0	0	0	0	0	0	0	Short-term	31	
5	0	0	3	0	676	625	412	213	51	Long-term	32	
493	0	0	0	0	3.309	3.091	1.978	1.113	218	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
493	0	0	0	0	3.309	3.091	1.978	1.113	218	Long-term	42	
2.882	4	0	64	24	1.307	1.306	1.306	0	2	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
2.882	4	0	34	24	1.307	1.306	1.306	0	1	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	30	0	1	0	0	0	1	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	152	151	125	25	1	Financial derivatives	7	
24	1	6	29	0	12	11	7	4	1	Other accounts payable	8	
0	0	0	1	0	7	6	5	2	0	Trade credits and advances	81	
24	0	6	27	0	5	4	2	3	0	Other	89	
2.792	290	-162	-6.794	-313	1.177	313	358	-44	864	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.124+S.125+S.126+S.127 - drugi finančni posredniki

B.1.4.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126+S127	S128	S129	S13
F	Finančna sredstva	5.713	3.461	984	38	357	132	280	170	7	137
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	380	0	376	38	338	0	0	0	0	4
21	Gotovina	2	0	2	2	0	0	0	0	0	0
22	Prenosljive vloge	250	0	250	35	215	0	0	0	0	0
29	Druge vloge	128	0	125	2	123	0	0	0	0	4
3	Dolžniški vrednostni papirji	80	31	15	0	3	0	11	1	0	34
31	Kratkoročni	5	5	0	0	0	0	0	0	0	0
32	Dolgoročni	75	26	15	0	3	0	11	1	0	34
4	Posojila	3.029	1.846	45	0	1	0	44	0	0	70
41	Kratkoročna	338	252	38	0	0	0	38	0	0	0
42	Dolgoročna	2.690	1.594	6	0	1	0	6	0	0	70
B.1.4.1.	Lastniški kapital	1.910	1.388	522	0	11	129	219	163	0	0
511	Delnice, ki kotirajo	450	377	74	0	0	0	33	40	0	0
512	Delnice, ki ne kotirajo	813	536	277	0	10	11	134	123	0	0
519	Drug lastniški kapital	544	476	69	0	0	17	51	0	0	0
52	Delnice/enote investicijskih skladov	102	0	102	0	1	101	0	0	0	0
6	Zavarovanja in pokojninske sheme	2	0	2	0	0	0	0	2	0	0
61	Rezervacije iz neživljenjskih zavarovanj	2	0	2	0	0	0	0	2	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	1	0	1	0	1	0	0	0	0	0
8	Druge terjatve	312	197	24	0	3	3	7	5	6	30
81	Komercialni krediti in predujmi	149	106	4	0	2	0	1	1	0	4
89	Drugo	163	91	19	0	2	3	6	3	6	26
F	Obveznosti	5.539	619	2.557	0	1.257	71	341	853	35	736
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	95	8	76	0	39	2	9	23	3	8
331	Kratkoročni	4	4	0	0	0	0	0	0	0	0
332	Dolgoročni	90	4	76	0	39	2	9	23	3	8
4	Posojila	2.073	196	1.164	0	1.094	1	43	26	0	651
41	Kratkoročna	880	96	439	0	374	1	37	26	0	310
42	Dolgoročna	1.193	100	726	0	720	0	5	0	0	341
5	Lastniški kapital	3.134	268	1.293	0	112	65	282	802	32	51
511	Delnice, ki kotirajo	127	30	88	0	0	0	33	54	0	0
512	Delnice, ki ne kotirajo	407	100	195	0	0	4	140	50	0	5
519	Drug lastniški kapital	516	53	197	0	100	11	57	28	0	12
52	Delnice/enote investicijskih skladov	2.085	85	814	0	11	49	52	670	32	33
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	1	0	1	0	1	0	0	0	0	0
8	Druge obveznosti	236	146	22	0	10	3	7	2	0	27
81	Komercialni krediti in predujmi	133	114	4	0	1	0	1	1	0	2
89	Drugo	103	32	18	0	9	3	6	1	0	25
Neto finančna sredstva		174	2.842	-1.573	38	-900	61	-61	-682	-28	-599
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarnne finančne institucije/ Other monetary institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posredniki razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.124+S.125+S.126+S.127 - Other financial intermediaries

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.4.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
100	35	2	1126	4	2.285	989	746	242	1.297	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
4	0	0	0	0	155	155	155	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	21	21	21	0	0	Transferable deposits	22	
4	0	0	0	0	133	133	133	0	0	Other deposits	29	
34	0	0	0	0	210	174	147	27	36	Debt securities	3	
0	0	0	0	0	4	3	3	0	1	Short-term	31	
34	0	0	0	0	206	171	144	27	35	Long-term	32	
36	33	2	1.065	4	209	106	72	33	104	Loans	4	
0	0	0	48	0	108	22	21	0	86	Short-term	41	
36	33	2	1.016	4	101	84	51	33	17	Long-term	42	
0	0	0	0	0	1.632	492	331	161	1.141	Equity	5	
0	0	0	0	0	1.368	359	230	129	1.009	Listed shares	511	
0	0	0	0	0	77	47	26	21	30	Unlisted shares	512	
0	0	0	0	0	38	17	11	6	21	Other equity	519	
0	0	0	0	0	149	68	63	5	80	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	7	7	7	0	0	Financial derivatives	7	
27	3	0	61	0	73	56	35	21	17	Other accounts receivable	8	
2	2	0	35	0	23	20	7	13	3	Trade credits and advances	81	
25	0	0	26	0	50	36	28	8	14	Other	89	
732	1	2	1.622	5	2.846	2.718	2.485	233	128	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
7	0	1	3	0	3	1	0	1	2	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
7	0	1	3	0	3	1	0	1	2	Long-term	32	
651	0	0	61	0	2.388	2.313	2.138	174	75	Loans	4	
310	0	0	35	0	211	204	49	155	7	Short-term	41	
341	0	0	26	0	2.177	2.109	2.089	20	68	Long-term	42	
49	1	1	1.517	5	402	366	310	56	35	Equity	5	
0	0	0	10	0	25	17	9	9	7	Listed shares	511	
5	0	0	106	0	13	11	7	4	1	Unlisted shares	512	
12	0	0	253	0	343	322	285	37	21	Other equity	519	
32	1	0	1.148	4	21	16	10	6	5	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
26	0	1	40	0	53	38	36	1	16	Other accounts payable	8	
2	0	0	13	0	11	4	3	1	7	Trade credits and advances	81	
24	0	1	27	0	42	33	33	0	9	Other	89	
-632	34	-1	-496	-1	-560	-1.730	-1.739	10	1.169	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja/ Institutions serving storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.124+S.125+S.126+S.127 - drugi finančni posredníci

B.1.4.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

S.124+S.125+S.126+S.127 - Other financial intermediaries

Non-consolidated financial accounts - transactions 2015 B.1.4.2.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-8	-2	0	30	-1	343	286	223	63	57	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	-11	-21	-23	1	11	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	-19	-19	-19	0	0	Transferable deposits	22	
0	0	0	0	0	9	-2	-3	1	11	Other deposits	29	
-2	0	0	0	0	246	227	204	23	19	Debt securities	3	
0	0	0	0	0	1	0	0	1	0	Short-term	31	
-2	0	0	0	0	245	226	204	23	19	Long-term	32	
-11	-4	0	28	-1	-10	-2	-1	-1	-8	Loans	4	
0	0	0	-3	0	-11	0	0	0	-11	Short-term	41	
-11	-4	0	31	-1	1	-2	-1	0	3	Long-term	42	
0	0	0	0	0	106	77	40	37	30	Equity	5	
0	0	0	0	0	105	75	38	37	30	Listed shares	511	
0	0	0	0	0	-2	0	0	0	-2	Unlisted shares	512	
0	0	0	0	0	2	1	0	2	0	Other equity	519	
0	0	0	0	0	1	0	2	-2	1	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
5	1	0	3	0	12	6	4	2	6	Other accounts receivable	8	
2	1	0	0	0	1	1	-1	2	-1	Trade credits and advances	81	
3	0	0	3	0	12	5	4	1	7	Other	89	
-66	0	-1	103	1	-154	-159	-168	9	5	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
-7	0	-1	-2	0	4	4	4	0	0	Debt securities	3	
0	0	0	0	0	4	4	4	0	0	Short-term	31	
-7	0	-1	-1	0	0	0	0	0	0	Long-term	32	
-58	0	0	5	0	-433	-430	-434	4	-3	Loans	4	
-17	0	0	-4	0	6	10	-1	11	-4	Short-term	41	
-42	0	0	9	0	-439	-440	-433	-7	1	Long-term	42	
5	0	0	106	0	296	289	288	1	8	Equity	5	
0	0	0	0	0	0	-5	0	-5	4	Listed shares	511	
0	0	0	3	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	294	291	287	5	3	Other equity	519	
5	0	0	103	0	2	2	1	2	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
-6	0	0	-6	0	-22	-22	-25	3	0	Other accounts payable	8	
0	0	0	0	0	2	1	-2	3	1	Trade credits and advances	81	
-6	0	0	-6	0	-24	-23	-23	0	-1	Other	89	
58	-2	1	-73	-1	497	445	390	54	53	Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.124+S.125+S.126+S.127 - drugi finančni posredniki

B.1.4.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-270	-252	18	6	12	0	9	-9	0	-6
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	17	0	17	6	12	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	10	0	10	0	10	0	0	0	0	0
29	Druge vloge	7	0	7	6	1	0	0	0	0	0
3	Dolžniški vrednostni papirji	0	2	1	0	0	0	1	0	0	-3
31	Kratkoročni	0	0	0	0	0	0	0	0	0	0
32	Dolgoročni	0	2	1	0	0	0	1	0	0	-3
4	Posojila	-119	-85	0	0	0	0	-1	0	0	-3
41	Kratkoročna	37	31	-1	0	0	0	-1	0	0	0
42	Dolgoročna	-156	-116	0	0	0	0	0	0	0	-3
B.1.4.3.	Lastniški kapital	-165	-165	0	0	0	0	8	-9	0	0
511	Delnice, ki kotirajo	-58	-49	-9	0	0	0	-4	-5	0	0
512	Delnice, ki ne kotirajo	-69	-77	8	0	0	0	11	-4	0	0
519	Drug lastniški kapital	-37	-39	1	0	0	0	1	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	-4	-4	0	0	0	0	0	0	0	0
81	Komercialni krediti in predujmi	-6	-6	0	0	0	0	0	0	0	-1
89	Drugo	1	1	0	0	0	0	0	0	0	0
F	Obveznosti	-275	3	-291	0	-205	-3	12	-96	1	10
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	6	1	4	0	2	0	1	1	0	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	6	1	4	0	2	0	1	1	0	0
4	Posojila	-196	-5	-186	0	-185	0	-1	0	0	1
41	Kratkoročna	-38	1	-35	0	-34	0	0	0	0	0
42	Dolgoročna	-158	-6	-151	0	-151	0	0	0	0	1
5	Lastniški kapital	-84	4	-106	0	-19	-3	11	-96	1	8
511	Delnice, ki kotirajo	-60	-4	-57	0	0	0	-4	-52	0	0
512	Delnice, ki ne kotirajo	-31	10	-39	0	1	0	12	-51	0	0
519	Drug lastniški kapital	-10	3	-20	0	-19	-1	2	-3	0	7
52	Delnice/enote investicijskih skladov	17	-5	10	0	-1	-2	2	10	1	1
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	-2	4	-3	0	-3	0	0	0	0	0
81	Komercialni krediti in predujmi	-1	2	1	0	1	0	0	0	0	0
89	Drugo	0	2	-4	0	-4	0	0	0	0	0
Neto vrednostne spremembe		5	-255	308	3	217	3	87	-1	-16	
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posredniki/ Intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.124+S.125+S.126+S.127 - Other financial intermediaries

Non-consolidated financial accounts - revaluation changes 2015 B.1.4.3.
EUR millions

Institutional sectors												Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				
-4	-2	0	-30	0	-16	7	11	-4	-22	Financial Assets	F		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1		
0	0	0	0	0	1	1	1	0	0	Currency and deposits	2		
0	0	0	0	0	0	0	0	0	0	Currency	21		
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22		
0	0	0	0	0	1	1	1	0	0	Other deposits	29		
-3	0	0	0	0	-8	-6	-4	-2	-2	Debt securities	3		
0	0	0	0	0	0	0	0	0	0	Short-term	31		
-3	0	0	0	0	-8	-6	-4	-2	-2	Long-term	32		
0	-2	0	-31	0	-43	-16	-16	0	-27	Loans	4		
0	0	0	7	0	-25	-1	-1	0	-24	Short-term	41		
0	-2	0	-37	0	-18	-15	-16	0	-3	Long-term	42		
0	0	0	0	0	47	37	37	0	10	Equity	5	B.1.4.3.	
0	0	0	0	0	48	32	32	-1	16	Listed shares	511		
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512		
0	0	0	0	0	-4	2	0	2	-6	Other equity	519		
0	0	0	0	0	3	3	5	-1	0	Investment fund shares/units	52		
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6		
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61		
0	0	0	0	0	0	0	0	0	0	Life insurance	62		
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65		
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7		
0	0	0	1	0	-14	-10	-7	-3	-4	Other accounts receivable	8		
0	0	0	0	0	3	3	3	0	1	Trade credits and advances	81		
0	0	0	0	0	-17	-13	-10	-2	-5	Other	89		
10	0	0	2	0	-294	-285	-284	-1	-8	Liabilities			
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1		
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2		
0	0	0	0	0	0	0	0	0	0	Currency	21		
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22		
0	0	0	0	0	0	0	0	0	0	Other deposits	29		
0	0	0	0	0	0	0	0	0	0	Debt securities	3		
0	0	0	0	0	0	0	0	0	0	Short-term	31		
0	0	0	0	0	0	0	0	0	0	Long-term	32		
1	0	0	-6	0	-8	-6	-5	-2	-1	Loans	4		
0	0	0	-4	0	-3	-3	-1	-1	0	Short-term	41		
1	0	0	-1	0	-4	-4	-3	0	-1	Long-term	42		
9	0	0	10	0	-281	-279	-280	1	-2	Equity	5		
0	0	0	0	0	-2	-1	3	-4	-2	Listed shares	511		
0	0	0	-2	0	1	1	-2	3	0	Unlisted shares	512		
7	0	0	0	0	-281	-280	-281	2	-1	Other equity	519		
1	0	0	12	0	1	0	0	0	0	Investment fund shares/units	52		
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6		
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61		
0	0	0	0	0	0	0	0	0	0	Life insurance	62		
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65		
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7		
0	0	0	-2	0	-5	0	0	0	-5	Other accounts payable	8		
0	0	0	-4	0	-2	0	0	0	-2	Trade credits and advances	81		
0	0	0	2	0	-3	0	0	0	-3	Other	89		
-13	-2	-1	-32	Tujina/ Rest of the world	278	292	295	-3	-14	Net revaluation changes			
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households			Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				

S.124+S.125+S.126+S.127 - drugi finančni posredniki

B.1.4.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126+S127	S128	S129	S13
F	Finančna sredstva	5.226	2.990	985	15	401	136	273	160	0	121
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	397	0	394	15	379	0	0	0	0	4
21	Gotovina	4	0	4	4	0	0	0	0	0	0
22	Prenosljive vloge	275	0	275	9	266	0	0	0	0	0
29	Druge vloge	119	0	115	2	113	0	0	0	0	4
3	Dolžniški vrednostni papirji	79	45	5	0	2	0	2	1	0	28
31	Kratkoročni	9	9	0	0	0	0	0	0	0	0
32	Dolgoročni	69	36	5	0	2	0	2	1	0	28
4	Posojila	2.764	1.602	44	0	1	0	43	0	0	53
41	Kratkoročna	337	248	37	0	0	0	37	0	0	0
42	Dolgoročna	2.427	1.355	7	0	1	0	6	0	0	53
B.1.4.4.											
5	Lastniški kapital	1.673	1.155	518	0	12	132	223	151	0	0
511	Delnice, ki kotirajo	309	249	60	0	0	0	28	32	0	0
512	Delnice, ki ne kotirajo	741	461	279	0	10	11	140	118	0	0
519	Drug lastniški kapital	517	445	72	0	0	17	55	0	0	0
52	Delnice/enote investicijskih skladov	106	0	106	0	2	104	0	0	0	0
6	Zavarovanja in pokojninske sheme	5	0	5	0	0	0	0	5	0	0
61	Rezervacije iz neživljenjskih zavarovanj	5	0	5	0	0	0	0	5	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	308	187	20	0	7	4	4	4	0	36
81	Komercialni krediti in predujmi	130	84	5	0	1	0	2	2	0	7
89	Drugo	177	104	14	0	6	4	3	2	0	29
F	Obveznosti	5.463	606	2.446	0	1200	64	345	799	37	679
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	30	1	28	0	4	2	1	22	0	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	30	1	28	0	4	2	1	22	0	0
4	Posojila	1.818	200	965	0	901	3	41	14	6	593
41	Kratkoročna	637	100	218	0	160	2	35	14	6	293
42	Dolgoročna	1.181	100	747	0	740	0	6	0	0	300
5	Lastniški kapital	3.420	281	1.436	0	288	58	296	763	30	64
511	Delnice, ki kotirajo	67	27	30	0	0	0	28	1	0	0
512	Delnice, ki ne kotirajo	423	114	196	0	1	4	146	45	0	6
519	Drug lastniški kapital	707	58	376	0	279	10	62	25	0	20
52	Delnice/enote investicijskih skladov	2.222	82	834	0	8	44	61	691	30	39
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	1	0	1	0	1	0	0	0	0	0
8	Druge obveznosti	195	125	16	0	7	2	6	1	0	21
81	Komercialni krediti in predujmi	105	90	4	0	1	0	2	1	0	2
89	Drugo	89	35	12	0	5	2	5	0	0	19
Neto finančna sredstva		-237	2.384	-1.460	15	-799	72	-72	-639	-37	-557
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posredniki razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.124+S.125+S.126+S.127 - Other financial intermediaries

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.4.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
89	31	1	1126	3	2,613	1281	980	302	1332	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
4	0	0	0	0	145	134	133	2	11	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	2	2	2	0	0	Transferable deposits	22	
4	0	0	0	0	143	133	131	1	11	Other deposits	29	
28	0	0	0	0	448	395	346	49	53	Debt securities	3	
0	0	0	0	0	5	3	3	1	1	Short-term	31	
28	0	0	0	0	443	391	343	48	52	Long-term	32	
25	26	1	1.062	3	156	87	55	33	69	Loans	4	
0	0	0	52	0	72	20	20	0	52	Short-term	41	
25	26	1	1010	3	84	67	34	33	17	Long-term	42	
0	0	0	0	0	1.786	606	408	198	1.180	Equity	5	
0	0	0	0	0	1522	466	300	165	1.056	Listed shares	511	
0	0	0	0	0	75	47	26	21	28	Unlisted shares	512	
0	0	0	0	0	36	21	11	9	15	Other equity	519	
0	0	0	0	0	153	72	70	2	81	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	7	7	7	0	0	Financial derivatives	7	
32	4	0	65	0	71	52	31	21	19	Other accounts receivable	8	
4	3	0	35	0	27	24	9	15	3	Trade credits and advances	81	
29	1	0	30	0	44	28	22	6	16	Other	89	
676	1	1	1.727	5	2,398	2,274	2,033	241	124	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	1	0	8	6	5	1	2	Debt securities	3	
0	0	0	0	0	4	4	4	0	0	Short-term	31	
0	0	0	1	0	4	2	1	1	2	Long-term	32	
593	0	0	60	0	1947	1,876	1,699	177	71	Loans	4	
293	0	0	27	0	214	211	47	164	3	Short-term	41	
300	0	0	33	0	1,733	1,665	1,653	13	68	Long-term	42	
63	1	1	1,634	5	416	376	318	58	41	Equity	5	
0	0	0	10	0	22	12	12	0	10	Listed shares	511	
5	0	1	107	0	14	12	6	7	1	Unlisted shares	512	
20	0	0	253	0	357	333	290	44	24	Other equity	519	
38	1	0	1,263	4	24	18	11	8	6	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
20	0	1	32	1	26	16	12	5	10	Other accounts payable	8	
2	0	0	9	1	10	5	1	4	5	Trade credits and advances	81	
18	0	1	23	0	16	11	10	1	5	Other	89	
-587	30	0	-601	-2	215	-993	-1,054	61	1,208	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.128+S.129 - zavarovalne družbe in pokojninski skladi

B.1.5.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v *mio EUR*

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	4.957	593	2.489	0	1.074	727	160	517	10	1.763
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	760	0	760	0	760	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	36	0	36	0	36	0	0	0	0	0
29	Druge vloge	723	0	723	0	723	0	0	0	0	0
3	Dolžniški vrednostni papirji	2.307	257	302	0	253	0	26	24	0	1.748
31	Kratkoročni	98	35	0	0	0	0	0	0	0	62
32	Dolgoročni	2.209	221	302	0	253	0	26	24	0	1.686
4	Posojila	126	37	70	0	42	0	26	2	0	0
41	Kratkoročna	38	11	26	0	0	0	26	0	0	0
42	Dolgoročna	89	26	44	0	42	0	0	2	0	0
5	Lastniški kapital	1.387	251	1.136	0	18	727	107	275	9	0
511	Delnice, ki kotirajo	281	172	109	0	0	0	54	55	0	0
512	Delnice, ki ne kotirajo	356	67	289	0	11	0	50	220	9	0
519	Drug lastniški kapital	40	12	28	0	0	25	3	0	0	0
52	Delnice/enote investicijskih skladov	709	0	709	0	7	702	0	0	0	0
6	Zavarovanja in pokojninske sheme	185	0	185	0	0	0	0	185	0	0
61	Rezervacije iz neživljenjskih zavarovanj	185	0	185	0	0	0	0	185	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	191	49	36	0	1	0	2	31	1	15
81	Komercialni krediti in predujmi	156	47	18	0	1	0	1	16	0	1
89	Drugo	35	2	19	0	1	0	1	16	1	13
F	Obveznosti	8.522	487	828	0	124	39	138	493	34	673
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	37	2	29	0	4	1	0	10	14	4
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	37	2	29	0	4	1	0	10	14	4
4	Posojila	2	0	2	0	0	0	0	2	0	0
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	2	0	2	0	0	0	0	2	0	0
5	Lastniški kapital	1.364	54	530	0	83	36	127	265	19	620
511	Delnice, ki kotirajo	636	41	116	0	20	36	4	37	19	405
512	Delnice, ki ne kotirajo	640	13	412	0	61	0	123	228	0	215
519	Drug lastniški kapital	88	0	2	0	2	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	6.991	408	224	0	37	2	0	185	0	12
61	Rezervacije iz neživljenjskih zavarovanj	1.356	408	224	0	37	2	0	185	0	12
62	Življenjska zavarovanja	2.781	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	2.854	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	128	24	44	0	1	0	11	31	2	37
81	Komercialni krediti in predujmi	44	15	17	0	0	0	1	16	0	0
89	Drugo	85	9	27	0	0	0	9	15	2	37
Neto finančna sredstva		-3.566	106	1.661	0	950	689	22	24	-24	1.089
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF- Non-MMF investment funds	Družbeni posredniki/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladci/ Pension funds	Družava/ General government

S.128+S.129 - Insurance corporations and pension funds

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.5.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
1754	0	8	111	1	4.414	3.615	3.085	530	799	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	21	17	17	0	4	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	12	12	12	0	0	Transferable deposits	22	
0	0	0	0	0	10	5	5	0	4	Other deposits	29	
1.748	0	0	0	0	3.037	2.559	2.067	491	479	Debt securities	3	
62	0	0	0	0	52	38	38	0	14	Short-term	31	
1.686	0	0	0	0	2.986	2.521	2.030	491	465	Long-term	32	
0	0	0	20	0	23	3	1	2	21	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	20	0	23	3	1	2	21	Long-term	42	
0	0	0	0	0	1.210	972	953	19	238	Equity	5	
0	0	0	0	0	150	118	112	6	32	Listed shares	511	
0	0	0	0	0	84	16	11	5	68	Unlisted shares	512	
0	0	0	0	0	18	0	0	0	18	Other equity	519	
0	0	0	0	0	958	838	830	8	121	Investment fund shares/units	52	
0	0	0	0	0	31	25	17	8	6	Insurance and pension schemes	6	
0	0	0	0	0	31	25	17	8	6	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
6	0	8	91	1	91	40	30	10	51	Other accounts receivable	8	
1	0	0	89	1	57	6	2	4	51	Trade credits and advances	81	
5	0	8	2	0	34	34	29	6	0	Other	89	
268	1	404	6.531	3	667	542	319	223	124	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
3	0	2	3	0	1	1	1	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
3	0	2	3	0	1	1	1	0	0	Long-term	32	
0	0	0	0	0	24	24	24	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	24	24	24	0	0	Long-term	42	
220	0	400	160	1	326	312	205	107	14	Equity	5	
220	0	185	74	1	176	161	54	107	14	Listed shares	511	
0	0	215	0	0	151	151	151	0	0	Unlisted shares	512	
0	0	0	86	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
11	1	0	6.345	2	218	133	30	104	84	Insurance and pension schemes	6	
11	1	0	710	2	216	132	29	103	84	Non-life technical reserves	61	
0	0	0	2.781	0	0	0	0	0	0	Life insurance	62	
0	0	0	2.854	0	1	1	0	1	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
34	0	3	23	0	97	72	59	13	26	Other accounts payable	8	
0	0	0	10	0	88	63	53	10	26	Trade credits and advances	81	
34	0	3	13	0	9	9	6	3	0	Other	89	
1486	-1	-396	-6.421	-2	3.747	3.072	2.766	307	675	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.128+S.129 - zavarovalne družbe in pokojninski skladi

B.1.5.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-354	69	-210	1	-239	9	34	-25	11	-193
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	-124	0	-124	1	-124	0	0	0	0	0
21	Gotovina	1	0	1	1	0	0	0	0	0	0
22	Prenosljive vloge	105	0	105	0	105	0	0	0	0	0
29	Druge vloge	-229	0	-229	0	-229	0	0	0	0	0
3	Dolžniški vrednostni papirji	-225	81	-111	0	-104	0	-5	-2	0	-195
31	Kratkoročni	-19	1	0	0	0	0	0	0	0	-20
32	Dolgoročni	-206	80	-111	0	-104	0	-5	-2	0	-175
4	Posojila	-29	-3	-27	0	-21	0	-6	0	0	0
41	Kratkoročna	9	15	-6	0	0	0	-6	0	0	0
42	Dolgoročna	-38	-18	-21	0	-21	0	0	0	0	0
B.1.5.2.	5 Lastniški kapital	71	-4	75	0	10	9	46	0	10	0
511	Delnice, ki kotirajo	-14	-14	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	59	3	56	0	0	0	46	0	10	0
519	Drug lastniški kapital	6	6	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	19	0	19	0	10	9	0	0	0	0
6	Zavarovanja in pokojninske sheme	-24	0	-24	0	0	0	0	-24	0	0
61	Rezervacije iz neživljenjskih zavarovanj	-24	0	-24	0	0	0	0	-24	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	-23	-4	2	0	1	0	-1	1	1	1
81	Komercialni krediti in predujmi	-25	-4	1	0	0	0	0	1	0	0
89	Drugo	2	0	1	0	1	0	-1	0	1	1
F	Obveznosti	172	20	-37	0	-15	-2	-6	-8	-7	2
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	-5	0	-4	0	-2	0	0	7	-9	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	-5	0	-4	0	-2	0	0	7	-9	0
4	Posojila	0	0	0	0	0	0	0	0	0	0
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	0	0	0	0	0	0	0	0	0	0
5	Lastniški kapital	2	-1	-8	0	-14	-4	0	9	1	6
511	Delnice, ki kotirajo	2	2	-10	0	-7	-4	0	0	0	6
512	Delnice, ki ne kotirajo	0	-3	3	0	-7	0	0	9	1	0
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	186	23	-21	0	1	2	0	-24	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	23	-21	0	1	2	0	-24	0	0
62	Življenjska zavarovanja	73	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	114	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	-11	-2	-5	0	0	0	-7	1	1	-4
81	Komercialni krediti in predujmi	1	1	2	0	0	0	0	1	1	-1
89	Drugo	-12	-2	-7	0	0	0	-7	0	1	-4
Neto finančne transakcije		-526	50	-172	1	-224	11	40	-18	18	-195
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posredni razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
					S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127

S.128+S.129 - Insurance corporations and pension funds

Non-consolidated financial accounts - transactions 2015 B.1.5.2.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-193	0	0	-21	0	453	341	268	72	113	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	12	11	7	4	1	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	7	7	4	3	0	Transferable deposits	22	
0	0	0	0	0	5	5	3	1	1	Other deposits	29	
-195	0	0	0	0	473	340	286	54	133	Debt securities	3	
-20	0	0	0	0	38	51	51	0	-12	Short-term	31	
-175	0	0	0	0	435	289	235	54	146	Long-term	32	
0	0	0	2	0	-7	0	0	0	-7	Loans	4	
0	0	0	0	0	1	1	1	0	1	Short-term	41	
0	0	0	2	0	-8	-1	-1	0	-8	Long-term	42	
0	0	0	0	0	-11	5	-6	11	-15	Equity	5	
0	0	0	0	0	-27	-23	-25	2	-4	Listed shares	511	
0	0	0	0	0	13	11	1	10	1	Unlisted shares	512	
0	0	0	0	0	-3	0	0	0	-3	Other equity	519	
0	0	0	0	0	6	16	18	-2	-10	Investment fund shares/units	52	
0	0	0	0	0	-12	-10	-6	-3	-2	Insurance and pension schemes	6	
0	0	0	0	0	-12	-10	-6	-3	-2	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
1	0	0	-22	0	-2	-6	-12	7	3	Other accounts receivable	8	
0	0	0	-22	0	2	0	-1	1	2	Trade credits and advances	81	
2	0	0	0	0	-4	-6	-11	6	1	Other	89	
3	0	-1	187	1	16	-12	6	-18	28	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	-1	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	-1	0	0	0	0	0	0	Long-term	32	
0	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	0	0	0	0	0	Long-term	42	
6	0	0	4	0	2	-4	-4	0	6	Equity	5	
6	0	0	4	0	-2	-8	-8	0	6	Listed shares	511	
0	0	0	0	0	4	4	4	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	183	1	-18	8	-26	21	Insurance and pension schemes	6	
0	0	0	-3	1	3	-18	8	-26	21	Non-life technical reserves	61	
0	0	0	73	0	0	0	0	0	0	Life insurance	62	
0	0	0	114	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
-4	0	-1	0	0	11	10	2	7	1	Other accounts payable	8	
0	0	-1	0	0	-8	-9	-1	-9	1	Trade credits and advances	81	
-4	0	0	1	0	19	19	3	16	0	Other	89	
-196	0	1	-208	Tujina/ Rest of the world	438	353	262	91	85	Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households			Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.128+S.129 - zavarovalne družbe in pokojninski skladi

B.1.5.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-30	15	-83	0	-2	8	-103	12	1	38
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	2	0	2	0	2	0	0	0	0	0
29	Druge vloge	-2	0	-2	0	-2	0	0	0	0	0
3	Dolžniški vrednostni papirji	69	29	2	0	-1	0	1	1	0	38
31	Kratkoročni	2	2	0	0	0	0	0	0	0	0
32	Dolgoročni	67	27	2	0	-1	0	1	1	0	38
4	Posojila	-1	0	0	0	0	0	0	0	0	0
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	-1	0	0	0	0	0	0	0	0	0
B.1.5.3.	Lastniški kapital	-97	-14	-84	0	0	8	-103	10	2	0
511	Delnice, ki kotirajo	-87	-25	-62	0	0	0	-52	-10	0	0
512	Delnice, ki ne kotirajo	-18	12	-30	0	0	0	-51	20	2	0
519	Drug lastniški kapital	-3	0	-3	0	0	-3	0	0	0	0
52	Delnice/enote investicijskih skladov	11	0	11	0	0	11	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	0	0	0	0	0	0	0	0	-1	-1
81	Komercialni krediti in predujmi	1	0	0	0	0	0	0	0	0	0
89	Drugo	-1	0	-1	0	0	0	0	0	-1	-1
F	Obveznosti	77	-4	2	0	-3	-4	-4	16	-3	-12
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	2	0	2	0	1	0	0	1	1	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	2	0	2	0	1	0	0	1	1	0
4	Posojila	0	0	0	0	0	0	0	0	0	0
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	0	0	0	0	0	0	0	0	0	0
5	Lastniški kapital	-23	-1	0	0	-4	-4	-4	16	-3	-22
511	Delnice, ki kotirajo	-39	-1	-18	0	-3	-4	0	-6	-3	-15
512	Delnice, ki ne kotirajo	12	0	19	0	1	0	-4	22	0	-8
519	Drug lastniški kapital	3	0	-2	0	-2	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	100	-3	0	0	0	0	0	0	0	10
61	Rezervacije iz neživljenjskih zavarovanj	42	-3	0	0	0	0	0	0	0	10
62	Življenjska zavarovanja	-6	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	63	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	-1	0	0	0	0	0	0	0	0	-1
81	Komercialni krediti in predujmi	1	0	0	0	0	0	0	0	0	0
89	Drugo	-2	0	-1	0	0	0	0	-1	0	-1
Neto vrednostne spremembe		-108	19	-85	2	12	-98	-4	4	50	
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government	
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.128+S.129 - Insurance corporations and pension funds

Non-consolidated financial accounts - revaluation changes 2015 B.1.5.3.
EUR millions

Institutional sectors												Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments		
38	0	0	0	0	47	33	38	-4	13	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
38	0	0	0	0	32	21	22	-2	11	Debt securities	3	
0	0	0	0	0	1	0	0	0	1	Short-term	31	
38	0	0	0	0	32	21	22	-2	11	Long-term	32	
0	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	0	0	0	0	0	Long-term	42	
0	0	0	0	0	21	18	21	-3	3	Equity	5	
0	0	0	0	0	-12	-12	-11	-1	0	Listed shares	511	
0	0	0	0	0	-5	-1	1	-2	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	37	31	32	0	6	Investment fund shares/units	52	
0	0	0	0	0	-2	-2	-2	0	0	Insurance and pension schemes	6	
0	0	0	0	0	-2	-2	-2	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
-1	0	0	1	0	-4	-3	-3	0	0	Other accounts receivable	8	
0	0	0	0	0	1	0	0	0	1	Trade credits and advances	81	
-1	0	0	0	0	-4	-3	-3	0	-1	Other	89	
-5	0	-7	92	0	-9	-8	3	-11	-1	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	0	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	0	0	0	0	0	0	0	Long-term	32	
0	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	0	0	0	0	0	Long-term	42	
-14	0	-8	0	0	-12	-10	1	-11	-2	Equity	5	
-14	0	-1	-5	0	-16	-14	-3	-11	-2	Listed shares	511	
0	0	-8	0	0	4	4	4	0	0	Unlisted shares	512	
0	0	0	5	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
10	0	0	92	0	1	0	0	0	0	Insurance and pension schemes	6	
10	0	0	35	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	-6	0	0	0	0	0	0	Life insurance	62	
0	0	0	63	0	1	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
-2	0	1	0	0	2	2	2	0	0	Other accounts payable	8	
0	0	0	0	0	1	1	1	0	0	Trade credits and advances	81	
-2	0	0	0	0	1	1	1	0	0	Other	89	
43	0	7	-92	0	56	42	35	7	15	Net revaluation changes		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			

S1311 S1313 S1314 S14 S15 S2 S21 S2111 S2112 S22

S.128+S.129 - zavarovalne družbe in pokojninski skladi

B.1.5.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	4.572	678	2.196	1	834	744	92	504	22	1.607
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	636	0	636	1	635	0	0	0	0	0
21	Gotovina	1	0	1	1	0	0	0	0	0	0
22	Prenosljive vloge	143	0	143	0	143	0	0	0	0	0
29	Druge vloge	492	0	492	0	492	0	0	0	0	0
3	Dolžniški vrednostni papirji	2.151	366	193	0	148	0	22	24	0	1.591
31	Kratkoročni	80	38	0	0	0	0	0	0	0	42
32	Dolgoročni	2.070	328	193	0	148	0	22	24	0	1.549
4	Posojila	97	33	43	0	21	0	20	2	0	0
41	Kratkoročna	46	26	20	0	0	0	20	0	0	0
42	Dolgoročna	51	7	22	0	21	0	0	2	0	0
B.1.5.4.	Lastniški kapital	1.360	233	1.127	0	28	744	49	285	20	0
511	Delnice, ki kotirajo	180	133	47	0	0	0	1	46	0	0
512	Delnice, ki ne kotirajo	397	82	316	0	11	0	45	240	20	0
519	Drug lastniški kapital	44	19	25	0	0	22	3	0	0	0
52	Delnice/enote investicijskih skladov	739	0	739	0	17	722	0	0	0	0
6	Zavarovanja in pokojninske sheme	161	0	161	0	0	0	0	161	0	0
61	Rezervacije iz neživljenjskih zavarovanj	161	0	161	0	0	0	0	161	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	168	45	38	0	2	0	1	32	1	16
81	Komercialni krediti in predujmi	132	43	19	0	1	0	1	17	0	1
89	Drugo	36	2	18	0	1	0	0	15	1	14
F	Obveznosti	8.772	502	793	0	106	33	128	501	25	663
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	34	1	27	0	3	0	0	18	6	5
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	34	1	27	0	3	0	0	18	6	5
4	Posojila	2	0	2	0	0	0	0	2	0	0
41	Kratkoročna	0	0	0	0	0	0	0	0	0	0
42	Dolgoročna	2	0	2	0	0	0	0	2	0	0
5	Lastniški kapital	1.343	51	522	0	65	28	123	290	16	604
511	Delnice, ki kotirajo	599	41	88	0	10	28	4	31	15	397
512	Delnice, ki ne kotirajo	652	10	434	0	55	0	119	259	1	207
519	Drug lastniški kapital	91	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	7.277	427	203	0	38	4	1	161	0	23
61	Rezervacije iz neživljenjskih zavarovanj	1.398	427	203	0	38	4	1	161	0	23
62	Življenjska zavarovanja	2.848	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	3.031	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	116	22	39	0	1	0	4	31	3	32
81	Komercialni krediti in predujmi	45	16	19	0	0	0	2	17	0	0
89	Drugo	71	6	19	0	1	0	2	14	3	31
Neto finančna sredstva		-4.199	175	1.404				712	-36	3	944
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarnne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
					S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127

S.128+S.129 - Insurance corporations and pension funds

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.5.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
1.599	0	8	90	1	4.914	3.989	3.391	598	925	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	34	29	24	4	5	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	19	18	16	3	0	Transferable deposits	22	
0	0	0	0	0	15	10	9	2	5	Other deposits	29	
1.591	0	0	0	0	3.543	2.919	2.375	544	623	Debt securities	3	
42	0	0	0	0	91	88	88	0	2	Short-term	31	
1.549	0	0	0	0	3.452	2.831	2.287	544	621	Long-term	32	
0	0	0	21	0	16	3	1	2	14	Loans	4	
0	0	0	0	0	1	1	1	0	1	Short-term	41	
0	0	0	21	0	15	2	0	2	13	Long-term	42	
0	0	0	0	0	1.220	995	968	27	225	Equity	5	
0	0	0	0	0	111	83	76	7	28	Listed shares	511	
0	0	0	0	0	92	26	13	14	66	Unlisted shares	512	
0	0	0	0	0	15	0	0	0	15	Other equity	519	
0	0	0	0	0	1.002	885	879	6	117	Investment fund shares/units	52	
0	0	0	0	0	16	13	8	5	4	Insurance and pension schemes	6	
0	0	0	0	0	16	13	8	5	4	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
7	0	8	69	1	85	31	15	16	54	Other accounts receivable	8	
1	0	0	67	1	59	6	1	5	53	Trade credits and advances	81	
6	0	8	2	0	26	25	14	11	1	Other	89	
265	2	396	6.810	4	673	522	328	194	151	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
3	0	2	2	0	1	1	1	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
3	0	2	2	0	1	1	1	0	0	Long-term	32	
0	0	0	0	0	24	24	24	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	24	24	24	0	0	Long-term	42	
213	0	391	164	1	316	298	202	95	19	Equity	5	
213	0	184	73	1	158	139	44	95	19	Listed shares	511	
0	0	207	0	0	158	158	158	0	0	Unlisted shares	512	
0	0	0	91	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
22	1	0	6.621	2	221	116	37	78	106	Insurance and pension schemes	6	
22	1	0	742	2	219	114	37	77	105	Non-life technical reserves	61	
0	0	0	2.848	0	1	0	0	0	0	Life insurance	62	
0	0	0	3031	0	2	1	0	1	1	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
28	0	3	24	0	110	84	63	20	27	Other accounts payable	8	
0	0	0	9	0	81	54	53	1	27	Trade credits and advances	81	
28	0	3	14	0	29	29	10	19	0	Other	89	
1.333	-1	-388	-6.720	-2	4.241	3.467	3.063	404	774	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.13 - država

B.1.6.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	32.543	14.263	10.429	3.807	5.213	41	695	672	1	7.311
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	8.896	0	4.724	2.859	1.865	0	0	0	0	4.172
21	Gotovina	1	0	1	1	0	0	0	0	0	0
22	Prenosljive vloge	2.950	0	2.950	2.730	220	0	0	0	0	0
29	Druge vloge	5.946	0	1.774	128	1.645	0	0	0	0	4.172
3	Dolžniški vrednostni papirji	383	19	29	0	16	0	8	4	0	336
31	Kratkoročni	4	0	0	0	0	0	0	0	0	4
32	Dolgoročni	379	19	29	0	16	0	8	4	0	332
4	Posojila	5.617	4.210	1.155	0	505	0	651	0	0	123
41	Kratkoročna	1993	1665	310	0	0	0	310	0	0	7
42	Dolgoročna	3.624	2.544	846	0	505	0	341	0	0	117
B.1.6.1.	Lastniški kapital	14.543	8.227	4.399	945	2.784	40	11	620	0	1.917
511	Delnice, ki kotirajo	2.138	1.733	405	0	0	0	0	405	0	0
512	Delnice, ki ne kotirajo	7.948	3.476	3.003	0	2.784	0	5	215	0	1.468
519	Drug lastniški kapital	4.424	3.018	957	945	0	7	5	0	0	448
52	Delnice/enote investicijskih skladov	33	0	33	0	0	33	0	0	0	0
6	Zavarovanja in pokojninske sheme	12	0	12	0	0	0	0	12	0	0
61	Rezervacije iz neživljenjskih zavarovanj	12	0	12	0	0	0	0	12	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	3.091	1.807	110	3	43	1	26	36	1	763
81	Komercialni krediti in predujmi	330	277	3	0	1	0	2	0	0	0
89	Drugo	2.761	1.529	106	3	42	1	24	35	1	763
F	Obveznosti	20.192	1442	10.380	321	8.159	28	109	1.173	590	7.311
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	4.335	35	61	58	0	0	4	0	0	4.172
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	4.335	35	61	58	0	0	4	0	0	4.172
3	Dolžniški vrednostni papirji	8.854	44	8.312	263	6.268	27	6	1.158	590	336
331	Kratkoročni	674	0	670	63	545	0	0	0	62	4
332	Dolgoročni	8.179	44	7.642	200	5.723	27	6	1.158	527	332
4	Posojila	2.136	134	1.872	0	1.802	0	70	0	0	123
41	Kratkoročna	34	7	19	0	19	0	0	0	0	7
42	Dolgoročna	2.102	127	1.852	0	1.782	0	70	0	0	117
5	Lastniški kapital	1.960	43	0	0	0	0	0	0	0	1.917
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	1.469	0	0	0	0	0	0	0	0	1.468
519	Drug lastniški kapital	491	43	0	0	0	0	0	0	0	448
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	5	0	5	0	5	0	0	0	0	0
8	Druge obveznosti	2.902	1.186	130	0	84	1	30	14	0	763
81	Komercialni krediti in predujmi	713	667	8	0	2	0	4	1	0	0
89	Drugo	2.189	520	122	0	83	0	26	13	0	763
Neto finančna sredstva		12.351	12.821	49	3.486	-2.946	13	586	-501	-589	0
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.13 - General government

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.6.1.
EUR millions

Institutional sectors											
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22	Financial Instruments	Code
6.121	195	995	521	19	3.732	3.590	3.397	193	141	Financial Assets	F
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1
4.172	0	0	0	0	1.473	1.472	1.472	0	1	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	Currency	21
0	0	0	0	0	1	1	0	0	1	Transferable deposits	22
4.172	0	0	0	0	1.471	1.471	1.471	0	0	Other deposits	29
336	0	0	0	0	124	114	91	23	10	Debt securities	3
4	0	0	0	0	0	0	0	0	0	Short-term	31
332	0	0	0	0	124	114	91	23	10	Long-term	32
10	113	0	115	13	1.211	1.211	1.211	0	0	Loans	4
6	0	0	11	0	0	0	0	0	0	Short-term	41
4	113	0	104	13	1.211	1.211	1.211	0	0	Long-term	42
993	5	919	0	0	695	601	485	116	94	Equity	5
0	0	0	0	0	41	34	33	1	8	Listed shares	511
549	0	919	0	0	0	0	0	0	0	Unlisted shares	512
443	5	0	0	0	481	467	353	114	14	Other equity	519
0	0	0	0	0	173	101	100	1	72	Investment fund shares/units	52
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61
0	0	0	0	0	0	0	0	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7
611	76	76	406	6	229	192	138	54	36	Other accounts receivable	8
0	0	0	46	4	67	62	34	28	5	Trade credits and advances	81
611	76	76	360	2	162	131	104	27	31	Other	89
7.045	169	97	994	65	23.441	17.178	11.487	5.692	6.262	Liabilities	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1
4.172	0	0	66	0	0	0	0	0	0	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	Currency	21
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22
4.172	0	0	66	0	0	0	0	0	0	Other deposits	29
248	0	88	147	15	21.113	14.991	10.189	4.802	6.123	Debt securities	3
4	0	0	0	0	228	228	228	0	0	Short-term	31
244	0	88	147	15	20.886	14.763	9.962	4.802	6.123	Long-term	32
118	5	0	7	0	1.710	1.710	972	738	0	Loans	4
7	0	0	1	0	157	157	0	157	0	Short-term	41
112	5	0	6	0	1.552	1.552	972	581	0	Long-term	42
1.905	5	6	1	0	0	0	0	0	0	Equity	5
0	0	0	0	0	0	0	0	0	0	Listed shares	511
1.462	1	6	1	0	0	0	0	0	0	Unlisted shares	512
443	5	0	0	0	0	0	0	0	0	Other equity	519
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61
0	0	0	0	0	0	0	0	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7
602	158	3	774	50	617	478	326	152	139	Other accounts payable	8
0	0	0	30	9	62	45	29	16	17	Trade credits and advances	81
602	158	3	744	40	555	433	297	136	122	Other	89
-924	26	898	-473	-19.709	-13.588	-8.090	-5.498	-6.121		Net financial assets	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others		
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22		

S.13 - država

B.1.6.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-1405	-556	-1360	-1031	-263	5	-73	2	0	543
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	-489	0	-1.275	-1.032	-243	0	0	0	0	786
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	-896	0	-896	-992	96	0	0	0	0	0
29	Druge vloge	406	0	-380	-40	-339	0	0	0	0	786
3	Dolžniški vrednostni papirji	-153	5	-3	0	6	0	-8	0	0	-156
31	Kratkoročni	18	1	17	0	17	0	0	0	0	0
32	Dolgoročni	-171	4	-20	0	-11	0	-8	0	0	-156
4	Posojila	-694	-615	-71	0	-12	0	-58	0	0	-1
41	Kratkoročna	-330	-309	-17	0	0	0	-17	0	0	-4
42	Dolgoročna	-364	-306	-54	0	-12	0	-42	0	0	3
5	Lastniški kapital	50	38	11	0	0	5	0	6	0	1
511	Delnice, ki kotirajo	-71	-77	6	0	0	0	0	6	0	0
512	Delnice, ki ne kotirajo	2	2	0	0	0	0	0	0	0	0
519	Drug lastniški kapital	113	112	0	0	0	0	0	0	0	1
52	Delnice/enote investicijskih skladov	5	0	5	0	0	5	0	0	0	0
6	Zavarovanja in pokojinske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	-118	16	-23	1	-13	0	-6	-4	0	-87
81	Komercialni krediti in predujmi	17	21	-1	0	0	0	0	-1	0	0
89	Drugo	-135	-5	-22	1	-13	0	-6	-4	0	-87
F	Obveznosti	2.008	-161	1.729	2.091	-158	-1	-9	-189	-5	543
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	791	-5	4	5	0	0	0	0	0	786
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	791	-5	5	5	0	0	0	0	0	786
3	Dolžniški vrednostni papirji	1.495	-2	1.660	2.087	-230	-1	-1	-190	-4	-156
331	Kratkoročni	-316	0	-316	-63	-233	0	0	1	-21	0
332	Dolgoročni	1.811	-2	1.977	2.150	4	-1	-1	-191	16	-156
4	Posojila	-119	-117	1	0	16	0	-14	0	0	-1
41	Kratkoročna	-5	-7	6	0	6	0	0	0	0	-4
42	Dolgoročna	-114	-111	-5	0	9	0	-14	0	0	3
5	Lastniški kapital	111	110	0	0	0	0	0	0	0	1
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	0	0	0	0	0	0	0	0	0	0
519	Drug lastniški kapital	111	110	0	0	0	0	0	0	0	1
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojinske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-2	0	-2	0	-2	0	0	0	0	0
8	Druge obveznosti	-268	-147	65	0	58	0	6	2	0	-87
81	Komercialni krediti in predujmi	-121	-112	3	0	0	0	3	0	0	0
89	Drugo	-146	-35	62	0	58	0	3	2	0	-87
Neto finančne transakcije		-3.414	-395	-3.089	-3.123	-105	6	-63	191	5	0
		Gospodarstvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Drugi finančni posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojinski skladovi/ Pension funds	Družava/ General government

S.13 - General government

Non-consolidated financial accounts - transactions 2015 B.1.6.2.
EUR millions

Institutional sectors												Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				
548	6	-11	-31	-1	2603	2608	1643	966	-5	Financial Assets		F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs		1	
786	0	0	0	0	2.415	2.415	1.435	980	0	Currency and deposits		2	
0	0	0	0	0	0	0	0	0	0	Currency		21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits		22	
786	0	0	0	0	2.415	2.415	1.435	980	0	Other deposits		29	
-156	0	0	0	0	31	34	24	10	-3	Debt securities		3	
0	0	0	0	0	0	0	0	0	0	Short-term		31	
-156	0	0	0	0	31	34	24	10	-3	Long-term		32	
-5	5	0	-7	-1	-55	-55	-55	0	0	Loans		4	
-4	0	0	0	0	0	0	0	0	0	Short-term		41	
-1	5	0	-7	-2	-55	-55	-55	0	0	Long-term		42	
0	1	0	0	0	25	25	25	0	0	Equity		5	
0	0	0	0	0	-4	-4	-4	0	0	Listed shares		511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares		512	
0	1	0	0	0	8	7	7	0	1	Other equity		519	
0	0	0	0	0	21	21	21	0	0	Investment fund shares/units		52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes		6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves		61	
0	0	0	0	0	0	0	0	0	0	Life insurance		62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements		63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives		7	
-77	0	-11	-24	0	187	190	214	-25	-3	Other accounts receivable		8	
0	0	0	-3	0	-37	-38	-13	-25	1	Trade credits and advances		81	
-77	0	-11	-22	1	225	228	227	0	-3	Other		89	
587	-36	-7	-96	-7	323	738	213	524	-415	Liabilities			
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs		1	
786	0	0	5	0	0	0	0	0	0	Currency and deposits		2	
0	0	0	0	0	0	0	0	0	0	Currency		21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits		22	
786	0	0	5	0	0	0	0	0	0	Other deposits		29	
-152	0	-4	2	-9	-644	-224	290	-514	-420	Debt securities		3	
0	0	0	1	0	-213	-213	-213	0	0	Short-term		31	
-153	0	-4	1	-9	-432	-11	503	-514	-420	Long-term		32	
0	-1	0	-2	0	990	990	-60	1050	0	Loans		4	
-4	0	0	-1	0	1.043	1.043	0	1.043	0	Short-term		41	
4	-1	0	-1	0	-53	-53	-60	7	0	Long-term		42	
6	1	-6	0	0	0	0	0	0	0	Equity		5	
0	0	0	0	0	0	0	0	0	0	Listed shares		511	
6	0	-6	0	0	0	0	0	0	0	Unlisted shares		512	
0	1	0	0	0	0	0	0	0	0	Other equity		519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units		52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes		6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves		61	
0	0	0	0	0	0	0	0	0	0	Life insurance		62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements		63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives		7	
-53	-37	2	-101	2	-23	-29	-18	-11	6	Other accounts payable		8	
0	0	0	-10	-3	-7	-12	-1	-11	5	Trade credits and advances		81	
-53	-37	2	-91	5	-17	-17	-17	0	0	Other		89	
-39	42	-3	65	2.280	1.871	1.430	441	409		Net financial transactions			
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				

S.13 - država

B.1.6.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mio EUR

Oznaka	Finančni instrumenti	Institutionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-1119	-1460	182	76	108	8	2	-13	0	161
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	53	0	20	16	4	0	0	0	0	33
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	15	0	15	2	13	0	0	0	0	0
29	Druge vloge	38	0	5	14	-9	0	0	0	0	33
3	Dolžniški vrednostni papirji	-13	0	0	0	0	0	0	0	0	-13
31	Kratkoročni	0	0	0	0	0	0	0	0	0	0
32	Dolgoročni	-12	0	0	0	0	0	0	0	0	-13
4	Posojila	-1.332	-1.360	2	0	1	0	1	0	0	27
41	Kratkoročna	-562	-561	0	0	0	0	0	0	0	0
42	Dolgoročna	-771	-799	2	0	1	0	1	0	0	27
B.1.6.3.	5 Lastniški kapital	144	-100	148	60	102	8	1	-22	0	95
511	Delnice, ki kotirajo	-319	-304	-15	0	0	0	0	-15	0	0
512	Delnice, ki ne kotirajo	309	121	95	0	102	0	0	-8	0	93
519	Drug lastniški kapital	153	83	67	60	0	7	0	0	0	2
52	Delnice/enote investicijskih skladov	1	0	1	0	0	1	0	0	0	0
6	Zavarovanja in pokojninske sheme	10	0	10	0	0	0	0	10	0	0
61	Rezervacije iz neživljenjskih zavarovanj	10	0	10	0	0	0	0	10	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	19	0	1	0	2	0	0	-1	0	19
81	Komercialni krediti in predujmi	0	0	1	0	0	0	0	0	0	0
89	Drugo	18	0	0	0	2	0	0	-1	0	19
F	Obveznosti	28	-10	-12	-21	-23	-1	-5	32	6	161
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	35	0	2	2	0	0	0	0	0	33
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	34	0	2	2	0	0	0	0	0	33
3	Dolžniški vrednostni papirji	-135	-1	-11	-23	-23	-1	-2	32	6	-13
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	-135	-1	-11	-23	-23	-1	-2	32	6	-13
4	Posojila	20	-5	-2	0	1	0	-3	0	0	27
41	Kratkoročna	1	1	0	0	0	0	0	0	0	0
42	Dolgoročna	19	-6	-2	0	1	0	-3	0	0	27
5	Lastniški kapital	91	-5	0	0	0	0	0	0	0	95
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	93	0	0	0	0	0	0	0	0	93
519	Drug lastniški kapital	-2	-5	0	0	0	0	0	0	0	2
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	-1	0	-1	0	-1	0	0	0	0	0
8	Druge obveznosti	17	0	-1	0	0	0	0	-1	0	19
81	Komercialni krediti in predujmi	-1	-1	0	0	0	0	0	0	0	0
89	Drugo	18	0	-1	0	0	0	0	-1	0	19
Neto vrednostne spremembe		-1147	-1450	194	98	131	9	7	-44	-6	0
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.13 - General government

Non-consolidated financial accounts - revaluation changes 2015 B.1.6.3.
EUR millions

Institutional sectors												Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				
58	34	69	-1	-1	19	6	3	3	13	Financial Assets	F		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1		
33	0	0	0	0	0	0	0	0	0	Currency and deposits	2		
0	0	0	0	0	0	0	0	0	0	Currency	21		
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22		
33	0	0	0	0	0	0	0	0	0	Other deposits	29		
-13	0	0	0	0	-4	-5	1	-6	1	Debt securities	3		
0	0	0	0	0	0	0	0	0	0	Short-term	31		
-13	0	0	0	0	-4	-5	1	-6	1	Long-term	32		
11	16	0	0	0	0	0	0	0	0	Loans	4		
0	0	0	0	0	0	0	0	0	0	Short-term	41		
11	16	0	0	0	0	0	0	0	0	Long-term	42		
8	18	69	0	0	14	5	-1	5	9	Equity	5		
0	0	0	0	0	1	0	1	0	1	Listed shares	511		
24	0	69	0	0	0	0	0	0	0	Unlisted shares	512		
-16	18	0	0	0	1	0	-6	6	1	Other equity	519		
0	0	0	0	0	11	5	5	0	7	Investment fund shares/units	52		
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6		
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61		
0	0	0	0	0	0	0	0	0	0	Life insurance	62		
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65		
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7		
19	0	0	0	-1	10	6	3	3	3	Other accounts receivable	8		
0	0	0	0	0	-1	0	0	0	0	Trade credits and advances	81		
19	0	0	0	0	10	7	4	3	3	Other	89		
133	23	4	-111	0	71	-1990	-732	-1258	2.061	Liabilities			
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1		
33	0	0	0	0	0	0	0	0	0	Currency and deposits	2		
0	0	0	0	0	0	0	0	0	0	Currency	21		
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22		
33	0	0	0	0	0	0	0	0	0	Other deposits	29		
-18	0	5	-110	0	70	-1991	-733	-1258	2.061	Debt securities	3		
0	0	0	0	0	0	0	0	0	0	Short-term	31		
-18	0	5	-110	0	70	-1991	-733	-1258	2.061	Long-term	32		
21	6	0	0	0	0	0	0	0	1	Loans	4		
0	0	0	0	0	0	0	0	0	0	Short-term	41		
21	6	0	0	0	0	0	0	0	1	Long-term	42		
79	17	0	-1	0	0	0	0	0	0	Equity	5		
0	0	0	0	0	0	0	0	0	0	Listed shares	511		
94	-1	0	-1	0	0	0	0	0	0	Unlisted shares	512		
-16	18	0	0	0	0	0	0	0	0	Other equity	519		
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52		
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6		
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61		
0	0	0	0	0	0	0	0	0	0	Life insurance	62		
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65		
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7		
19	0	0	0	0	1	1	2	-1	1	Other accounts payable	8		
0	0	0	0	0	-2	-2	-1	-1	1	Trade credits and advances	81		
19	0	0	0	0	3	3	3	0	0	Other	89		
-76	11	65	10	-1	-52	1.996	735	1.261	-2.048	Net revaluation changes			
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				

S.13 - država

B.1.6.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji										
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13	
F	Finančna sredstva	30.018	12.247	9.250	2.851	5.058	54	624	661	1	8.014	
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0	
2	Gotovina in vloge	8.460	0	3.469	1.843	1.626	0	0	0	0	4.991	
21	Gotovina	1	0	1	1	0	0	0	0	0	0	
22	Prenosljive vloge	2.069	0	2.069	1.740	329	0	0	0	0	0	
29	Druge vloge	6.390	0	1.399	102	1.297	0	0	0	0	4.991	
3	Dolžniški vrednostni papirji	217	24	27	0	22	0	0	5	0	167	
31	Kratkoročni	22	1	17	0	17	0	0	0	0	4	
32	Dolgoročni	195	23	10	0	5	0	0	5	0	163	
4	Posojila	3.590	2.235	1.086	0	493	0	593	0	0	150	
41	Kratkoročna	1.102	795	293	0	0	0	293	0	0	3	
42	Dolgoročna	2.489	1.440	793	0	493	0	300	0	0	147	
B.1.6.4.	5	Lastniški kapital	14.737	8.165	4.558	1.005	2.886	53	11	604	0	2.013
	511	Delnice, ki kotirajo	1.749	1.353	397	0	0	0	0	397	0	0
	512	Delnice, ki ne kotirajo	8.260	3.600	3.098	0	2.886	0	6	207	0	1.562
	519	Drug lastniški kapital	4.689	3.213	1.024	1.005	0	14	6	0	0	451
	52	Delnice/enote investicijskih skladov	39	0	39	0	0	39	0	0	0	0
	6	Zavarovanja in pokojninske sheme	23	0	23	0	0	0	0	23	0	0
	61	Rezervacije iz neživljenjskih zavarovanj	23	0	23	0	0	0	0	23	0	0
	62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
	63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
	7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	2.991	1.823	88	4	31	1	20	30	1	694	
81	Komercialni krediti in predujmi	348	298	3	0	0	0	2	0	0	0	
89	Drugo	2.644	1.524	85	4	31	1	18	30	1	694	
F	Obveznosti	22.228	1.271	12.097	2.391	7.978	26	95	1.016	591	8.014	
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0	
2	Gotovina in vloge	5.160	30	68	64	0	0	4	0	0	4.991	
21	Gotovina	0	0	0	0	0	0	0	0	0	0	
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0	
29	Druge vloge	5.160	30	68	64	0	0	4	0	0	4.991	
3	Dolžniški vrednostni papirji	10.214	42	9.962	2.327	6.015	26	3	1.000	591	167	
331	Kratkoročni	359	0	354	0	312	0	0	1	42	4	
332	Dolgoročni	9.856	42	9.608	2.327	5.703	26	3	1.000	550	163	
4	Posojila	2.037	11	1.871	0	1.818	0	53	0	0	150	
41	Kratkoročna	30	1	26	0	26	0	0	0	0	3	
42	Dolgoročna	2.008	11	1.845	0	1.792	0	53	0	0	147	
5	Lastniški kapital	2.162	148	0	0	0	0	0	0	0	0	
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0	
512	Delnice, ki ne kotirajo	1.562	0	0	0	0	0	0	0	0	1.562	
519	Drug lastniški kapital	600	148	0	0	0	0	0	0	0	451	
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0	
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0	
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0	
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0	
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0	
7	Izvedeni finančni instrumenti	3	0	3	0	3	0	0	0	0	0	
8	Druge obveznosti	2.652	1.040	193	0	142	0	36	16	0	694	
81	Komercialni krediti in predujmi	591	554	10	0	2	0	7	1	0	0	
89	Drugo	2.061	485	183	0	140	0	29	14	0	694	
Neto finančna sredstva		7.790	10.976	-2.847	460	-2.920	28	529	-354	-590	0	
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarné finančné institúcie/ Other monetary institutions	Investiční skladatelé/razen MMF/ Non-MMF/investment funds	Druži finanční poskytovatelia/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninskí skladatelé/ Pension funds	Država/ General government	
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13	

S.13 - General government

Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.6.4.
EUR millions

Institutional sectors												Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				
6.727	235	1.053	490	17	6.353	6.205	5.043	1162	149	Financial Assets		F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs		1	
4.991	0	0	0	0	3.888	3.887	2.907	980	1	Currency and deposits		2	
0	0	0	0	0	0	0	0	0	0	Currency		21	
0	0	0	0	0	1	1	0	0	1	Transferable deposits		22	
4.991	0	0	0	0	3.886	3.886	2.906	980	0	Other deposits		29	
167	0	0	0	0	151	143	116	27	8	Debt securities		3	
4	0	0	0	0	0	0	0	0	0	Short-term		31	
163	0	0	0	0	151	143	116	27	8	Long-term		32	
16	134	0	108	12	1.155	1.155	1.155	0	0	Loans		4	
2	0	0	11	0	0	0	0	0	0	Short-term		41	
13	134	0	97	11	1.155	1.155	1.155	0	0	Long-term		42	
1.001	24	988	0	0	734	631	509	122	103	Equity		5	
0	0	0	0	0	39	31	30	1	8	Listed shares		511	
574	0	988	0	0	0	0	0	0	0	Unlisted shares		512	
427	24	0	0	0	490	474	354	120	16	Other equity		519	
0	0	0	0	0	205	126	125	1	79	Investment fund shares/units		52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes		6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves		61	
0	0	0	0	0	0	0	0	0	0	Life insurance		62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements		63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives		7	
553	76	65	381	6	426	389	356	33	37	Other accounts receivable		8	
0	0	0	43	4	29	23	21	3	5	Trade credits and advances		81	
553	76	65	339	2	397	365	335	30	32	Other		89	
7.765	156	94	788	58	23.835	15.926	10.968	4.958	7.909	Liabilities			
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs		1	
4.991	0	0	72	0	0	0	0	0	0	Currency and deposits		2	
0	0	0	0	0	0	0	0	0	0	Currency		21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits		22	
4.991	0	0	72	0	0	0	0	0	0	Other deposits		29	
77	0	89	38	6	20.539	12.776	9.746	3.029	7.763	Debt securities		3	
4	0	0	1	0	15	15	15	0	0	Short-term		31	
73	0	89	38	6	20.524	12.761	9.731	3.029	7.763	Long-term		32	
140	10	0	5	0	2.701	2.701	912	1.789	0	Loans		4	
3	0	0	0	0	1.201	1.201	0	1.201	0	Short-term		41	
137	10	0	5	0	1.500	1.500	912	588	0	Long-term		42	
1.989	23	0	0	0	0	0	0	0	0	Equity		5	
0	0	0	0	0	0	0	0	0	0	Listed shares		511	
1.562	0	0	0	0	0	0	0	0	0	Unlisted shares		512	
428	23	0	0	0	0	0	0	0	0	Other equity		519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units		52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes		6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves		61	
0	0	0	0	0	0	0	0	0	0	Life insurance		62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements		63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives		7	
568	121	5	673	52	595	450	310	140	146	Other accounts payable		8	
0	0	0	19	7	54	30	27	4	23	Trade credits and advances		81	
568	121	5	653	45	541	419	283	136	122	Other		89	
-1.038	79	959	-298	-41	-17.481	-9.721	-5.925	-3.796	-7.760	Net financial assets			
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instituti, ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				

S.14 - gospodinjstva

B.1.7.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mío EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	36.398	9.536	25.867	2.516	15.199	1157	465	4.240	2.291	994
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	17.659	0	17.593	2.482	15.111	0	0	0	0	66
21	Gotovina	2.482	0	2.482	2.482	0	0	0	0	0	0
22	Prenosljive vloge	7.210	0	7.210	0	7.210	0	0	0	0	0
29	Druge vloge	7.968	0	7.901	0	7.901	0	0	0	0	66
3	Dolžniški vrednostni papirji	194	29	19	0	14	0	3	3	0	147
31	Kratkoročni	1	1	0	0	0	0	0	0	0	0
32	Dolgoročni	193	27	19	0	14	0	3	3	0	147
4	Posojila	685	617	61	0	0	0	61	0	0	7
41	Kratkoročna	259	223	35	0	0	0	35	0	0	1
42	Dolgoročna	426	394	26	0	0	0	26	0	0	6
5	Lastniški kapital	9.407	7.680	1.727	0	49	1.155	362	154	6	1
511	Delnice, ki kotirajo	1.348	1.264	84	0	0	0	10	74	0	0
512	Delnice, ki ne kotirajo	1.138	1.002	135	0	29	0	106	0	0	1
519	Drug lastniški kapital	5.753	5.413	339	0	0	7	246	80	6	0
52	Delnice/enote investicijskih skladov	1.169	0	1.169	0	21	1.148	0	0	0	0
6	Zavarovanja in pokojninske sheme	6.345	0	6.345	0	0	0	0	4.064	2.281	0
61	Rezervacije iz neživljenjskih zavarovanj	710	0	710	0	0	0	0	710	0	0
62	Življenjska zavarovanja	2.781	0	2.781	0	0	0	0	2.781	0	0
63+64+65	Pokojninske pravice	2.854	0	2.854	0	0	0	0	573	2.281	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	2.107	1.211	122	34	24	2	39	19	4	774
81	Komercialni krediti in predujmi	414	360	24	0	1	0	13	10	0	30
89	Drugo	1.692	851	98	34	24	2	26	9	4	744
F	Obveznosti	11.787	1.238	10.028	2	8.789	0	1.126	111	0	521
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	0	0	0	0	0	0	0	0	0	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	0	0	0	0	0	0	0	0	0	0
4	Posojila	10.214	256	9.843	0	8.758	0	1.065	20	0	115
41	Kratkoročna	1.031	114	905	0	857	0	48	0	0	11
42	Dolgoročna	9.184	142	8.937	0	7.901	0	1.016	20	0	104
5	Lastniški kapital	0	0	0	0	0	0	0	0	0	0
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	0	0	0	0	0	0	0	0	0	0
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	1.573	982	185	2	31	0	61	91	0	406
81	Komercialni krediti in predujmi	985	813	126	0	2	0	35	89	0	46
89	Drugo	588	169	59	2	29	0	26	2	0	360
Neto finančna sredstva		24.610	8.298	15.839	2.514	6.409	1.157	-661	4.129	2.291	473
		Gospodarstvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarni/ financial institutions/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družni finančni posredniki/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladji/ Pension funds	Družava/ General government

S.14 - Households

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.7.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
924	58	12	0	0	1,519	1,334	1,295	39	184	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
66	0	0	0	0	944	938	931	7	6	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
66	0	0	0	0	944	938	931	7	6	Other deposits	29	
147	0	0	0	0	43	30	24	6	13	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
147	0	0	0	0	43	30	24	6	13	Long-term	32	
0	7	0	0	0	0	0	0	0	0	Loans	4	
0	1	0	0	0	0	0	0	0	0	Short-term	41	
0	6	0	0	0	0	0	0	0	0	Long-term	42	
1	0	0	0	0	415	251	236	15	164	Equity	5	
0	0	0	0	0	147	48	34	14	100	Listed shares	511	
1	0	0	0	0	47	20	19	1	26	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	220	183	183	0	38	Investment fund shares/units	52	
0	0	0	0	0	110	109	98	11	1	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	110	109	98	11	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	7	6	6	0	0	Financial derivatives	7	
711	51	12	0	0	0	0	0	0	0	Other accounts receivable	8	
11	12	7	0	0	0	0	0	0	0	Trade credits and advances	81	
700	39	5	0	0	0	0	0	0	0	Other	89	
404	77	40	0	0	346	346	346	0	0	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	0	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	0	0	0	0	0	0	0	Long-term	32	
114	1	0	0	0	346	346	346	0	0	Loans	4	
11	0	0	0	0	0	0	0	0	0	Short-term	41	
103	1	0	0	0	346	346	346	0	0	Long-term	42	
0	0	0	0	0	0	0	0	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
290	76	40	0	0	0	0	0	0	0	Other accounts payable	8	
25	20	1	0	0	0	0	0	0	0	Trade credits and advances	81	
265	55	40	0	0	0	0	0	0	0	Other	89	
521	-19	-29	0	0	1,173	988	949	39	184	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.14 - gospodinjstva

B.1.7.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	780	-39	915	145	480	103	0	97	90	-96
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	622	0	616	145	472	0	0	0	0	5
21	Gotovina	145	0	145	145	0	0	0	0	0	0
22	Prenosljive vloge	1.561	0	1.561	0	1.561	0	0	0	0	0
29	Druge vloge	-1.083	0	-1.089	0	-1.089	0	0	0	0	5
3	Dolžniški vrednostni papirji	-5	6	-13	0	-10	0	-2	-1	0	2
31	Kratkoročni	3	2	0	0	0	0	0	0	0	1
32	Dolgoročni	-8	4	-13	0	-10	0	-1	-1	0	1
4	Posojila	-22	-24	5	0	0	0	5	0	0	-2
41	Kratkoročna	8	14	-4	0	0	0	-4	0	0	-1
42	Dolgoročna	-30	-38	9	0	0	0	9	0	0	-1
B.1.7.2.	5	Lastniški kapital	97	-27	125	0	14	103	3	4	0
	511	Delnice, ki kotirajo	-48	-52	5	0	0	0	0	4	0
	512	Delnice, ki ne kotirajo	-6	-13	7	0	4	0	3	0	0
	519	Drug lastniški kapital	38	38	0	0	0	0	0	0	0
	52	Delnice/enote investicijskih skladov	113	0	113	0	10	103	0	0	0
	6	Zavarovanja in pokojninske sheme	183	0	183	0	0	0	0	93	90
	61	Rezervacije iz neživljenjskih zavarovanj	-3	0	-3	0	0	0	0	-3	0
	62	Življenjska zavarovanja	73	0	73	0	0	0	0	73	0
	63+64+65	Pokojninske pravice	114	0	114	0	0	0	0	23	90
	7	Izvedeni finančni instrumenti	8	8	0	0	0	0	0	0	0
8	Druge terjatve	-104	-2	-1	0	5	0	-6	0	0	-101
81	Komercialni krediti in predujmi	-28	-18	0	0	1	0	0	-1	0	-10
89	Drugo	-76	16	-1	0	4	0	-6	1	0	-91
F	Obveznosti	13	-23	67	0	57	0	30	-21	0	-31
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	0	0	0	0	0	0	0	0	0	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	0	0	0	0	0	0	0	0	0	0
4	Posojila	91	22	77	0	47	0	28	2	0	-7
41	Kratkoročna	-63	-1	-62	0	-59	0	-3	0	0	0
42	Dolgoročna	155	23	139	0	106	0	31	2	0	-7
5	Lastniški kapital	0	0	0	0	0	0	0	0	0	0
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	0	0	0	0	0	0	0	0	0	0
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	-78	-45	-10	0	10	0	3	-22	0	-24
81	Komercialni krediti in predujmi	-74	-52	-19	0	3	0	0	-22	0	-3
89	Drugo	-5	7	10	0	6	0	3	0	0	-22
Neto finančne transakcije		767	-16	848	145	423	103	-30	117	90	-65
		Gospodarstvo Slovenije/ Total economy	Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government
					S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127

S.14 - Households

Non-consolidated financial accounts - transactions 2015 B.1.7.2.
EUR millions

Institutional sectors												Financial Instruments	Code	
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22					
-61	-34	-1	0	0	178	192	30	161	-14	Financial Assets	F			
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1			
5	0	0	0	0	166	164	-1	165	2	Currency and deposits	2			
0	0	0	0	0	0	0	0	0	0	Currency	21			
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22			
5	0	0	0	0	166	164	-1	165	2	Other deposits	29			
2	0	0	0	0	1	3	7	-4	-2	Debt securities	3			
1	0	0	0	0	0	0	0	0	0	Short-term	31			
1	0	0	0	0	1	3	7	-4	-2	Long-term	32			
0	-2	0	0	0	0	0	0	0	0	Loans	4			
0	-1	0	0	0	0	0	0	0	0	Short-term	41			
0	-1	0	0	0	0	0	0	0	0	Long-term	42			
0	0	0	0	0	8	21	21	0	-14	Equity	5			
0	0	0	0	0	-7	1	1	0	-8	Listed shares	511			
0	0	0	0	0	13	6	6	0	7	Unlisted shares	512			
0	0	0	0	0	0	0	0	0	0	Other equity	519			
0	0	0	0	0	2	15	15	0	-13	Investment fund shares/units	52			
0	0	0	0	0	4	4	3	0	0	Insurance and pension schemes	6			
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61			
0	0	0	0	0	4	4	3	0	0	Life insurance	62			
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65			
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7			
-69	-32	-1	0	0	0	0	0	0	0	Other accounts receivable	8			
-6	-5	0	0	0	0	0	0	0	0	Trade credits and advances	81			
-63	-27	-1	0	0	0	0	0	0	0	Other	89			
-1	-6	-24	0	0	-14	-14	-14	0	0	Liabilities				
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1			
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2			
0	0	0	0	0	0	0	0	0	0	Currency	21			
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22			
0	0	0	0	0	0	0	0	0	0	Other deposits	29			
0	0	0	0	0	0	0	0	0	0	Debt securities	3			
0	0	0	0	0	0	0	0	0	0	Short-term	31			
0	0	0	0	0	0	0	0	0	0	Long-term	32			
-6	0	0	0	0	-14	-14	-14	0	0	Loans	4			
0	0	0	0	0	0	0	0	0	0	Short-term	41			
-6	0	0	0	0	-14	-14	-14	0	0	Long-term	42			
0	0	0	0	0	0	0	0	0	0	Equity	5			
0	0	0	0	0	0	0	0	0	0	Listed shares	511			
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512			
0	0	0	0	0	0	0	0	0	0	Other equity	519			
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52			
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6			
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61			
0	0	0	0	0	0	0	0	0	0	Life insurance	62			
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65			
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7			
5	-6	-24	0	0	0	0	0	0	0	Other accounts payable	8			
-3	0	0	0	0	0	0	0	0	0	Trade credits and advances	81			
8	-6	-24	0	0	0	0	0	0	0	Other	89			
-60	-28	23	0	Gospodinjstva/ Households	192	206	44	161	-14	Net financial transactions				
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others						
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22					B.1.7.2.

S.14 - gospodinjstva

B.1.7.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji												
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13			
F	Finančna sredstva	-44	-26	92	0	-2	13	-11	36	56	-111			
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0			
2	Gotovina in vloge	-3	0	-3	0	-3	0	0	0	0	0			
21	Gotovina	0	0	0	0	0	0	0	0	0	0			
22	Prenosljive vloge	-4	0	-4	0	-4	0	0	0	0	0			
29	Druge vloge	1	0	1	0	1	0	0	0	0	0			
3	Dolžniški vrednostni papirji	-117	-7	0	0	0	0	0	0	0	-110			
31	Kratkoročni	0	0	0	0	0	0	0	0	0	0			
32	Dolgoročni	-117	-7	0	0	0	0	0	0	0	-110			
4	Posojila	-21	-16	-6	0	0	0	-6	0	0	0			
41	Kratkoročna	-20	-16	-4	0	0	0	-4	0	0	0			
42	Dolgoročna	-1	0	-1	0	0	0	-1	0	0	0			
B.1.7.3.	Lastniški kapital	0	-10	10	0	1	13	-3	0	0	-1			
511	Delnice, ki kotirajo	-10	-5	-5	0	0	0	0	-5	0	0			
512	Delnice, ki ne kotirajo	9	10	-1	0	1	0	-2	0	0	-1			
519	Drug lastniški kapital	-10	-15	5	0	0	2	-2	5	0	0			
52	Delnice/enote investicijskih skladov	12	0	12	0	0	12	0	0	0	0			
6	Zavarovanja in pokojninske sheme	92	0	92	0	0	0	0	37	56	0			
61	Rezervacije iz neživljenjskih zavarovanj	35	0	35	0	0	0	0	35	0	0			
62	Življenjska zavarovanja	-6	0	-6	0	0	0	0	-6	0	0			
63+64+65	Pokojninske pravice	63	0	63	0	0	0	0	7	56	0			
7	Izvedeni finančni instrumenti	-8	-8	0	0	0	0	0	0	0	0			
8	Druge terjatve	12	14	-2	0	0	0	-2	0	0	0			
81	Komercialni krediti in predujmi	2	6	-4	0	0	0	-4	0	0	0			
89	Drugo	10	9	2	0	0	0	2	0	0	0			
F	Obveznosti	-20	-25	6	0	36	0	-30	0	0	-1			
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0			
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0			
21	Gotovina	0	0	0	0	0	0	0	0	0	0			
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0			
29	Druge vloge	0	0	0	0	0	0	0	0	0	0			
3	Dolžniški vrednostni papirji	0	0	0	0	0	0	0	0	0	0			
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0			
332	Dolgoročni	0	0	0	0	0	0	0	0	0	0			
4	Posojila	10	5	6	0	37	0	-31	0	0	0			
41	Kratkoročna	-20	-2	-18	0	-25	0	7	0	0	0			
42	Dolgoročna	30	6	24	0	62	0	-37	0	0	0			
5	Lastniški kapital	0	0	0	0	0	0	0	0	0	0			
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0			
512	Delnice, ki ne kotirajo	0	0	0	0	0	0	0	0	0	0			
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0			
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0			
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0			
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0			
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0			
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0			
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0			
8	Druge obveznosti	-30	-30	0	0	-1	0	1	1	0	0			
81	Komercialni krediti in predujmi	-5	-5	1	0	0	0	0	0	0	0			
89	Drugo	-25	-24	-1	0	-1	0	0	0	0	0			
Neto vrednostne spremembe		-24	-1	87	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Drugi finančni posredniki/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladi/ Pension funds	Država/ General government		
					S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.14 - Households

Non-consolidated financial accounts - revaluation changes 2015 **B.1.7.3.**
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
-111	0	0	0	0	21	11	9	2	9	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	2	2	2	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	2	2	2	0	0	Other deposits	29	
-110	0	0	0	0	2	1	1	0	1	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
-110	0	0	0	0	2	1	1	0	1	Long-term	32	
0	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	0	0	0	0	0	Long-term	42	
-1	0	0	0	0	17	8	7	1	9	Equity	5	
0	0	0	0	0	14	7	5	1	7	Listed shares	511	
-1	0	0	0	0	1	1	1	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	2	1	1	0	1	Investment fund shares/units	52	
0	0	0	0	0	-1	-1	-1	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	-1	-1	-1	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
0	0	0	0	0	0	0	0	0	0	Other accounts receivable	8	
0	0	0	0	0	0	0	0	0	0	Trade credits and advances	81	
0	0	0	0	0	0	0	0	0	0	Other	89	
0	-1	0	0	0	-6	-6	-6	0	0	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	0	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	0	0	0	0	0	0	0	Long-term	32	
0	0	0	0	0	-6	-6	-6	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	0	0	0	0	-6	-6	-6	0	0	Long-term	42	
0	0	0	0	0	0	0	0	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
0	0	0	0	0	0	0	0	0	0	Other accounts payable	8	
0	0	0	0	0	0	0	0	0	0	Trade credits and advances	81	
0	0	0	0	0	0	0	0	0	0	Other	89	
-111	1	0	0	0	27	18	15	2	9	Net revaluation changes		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.14 - gospodinjstva

B.1.7.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	37.134	9.471	26.874	2.660	15.677	1.273	454	4.373	2.437	788
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	18.279	0	18.207	2.626	15.580	0	0	0	0	72
21	Gotovina	2.626	0	2.626	2.626	0	0	0	0	0	0
22	Prenosljive vloge	8.767	0	8.767	0	8.767	0	0	0	0	0
29	Druge vloge	6.885	0	6.814	0	6.814	0	0	0	0	72
3	Dolžniški vrednostni papirji	73	28	6	0	3	0	1	2	0	38
31	Kratkoročni	4	3	0	0	0	0	0	0	0	1
32	Dolgoročni	69	25	6	0	3	0	1	2	0	38
4	Posojila	642	577	60	0	0	0	60	0	0	5
41	Kratkoročna	247	220	27	0	0	0	27	0	0	0
42	Dolgoročna	395	356	33	0	0	0	33	0	0	5
5	Lastniški kapital	9.505	7.642	1862	0	64	1272	362	158	6	0
511	Delnice, ki kotirajo	1.291	1.207	84	0	0	0	10	73	0	0
512	Delnice, ki ne kotirajo	1.140	999	141	0	34	0	107	0	0	0
519	Drug lastniški kapital	5.780	5.436	344	0	0	9	244	85	6	0
52	Delnice/enote investicijskih skladov	1.294	0	1.294	0	30	1.263	0	0	0	0
6	Zavarovanja in pokojninske sheme	6.621	0	6.621	0	0	0	0	4.194	2.427	0
61	Rezervacije iz neživljenjskih zavarovanj	742	0	742	0	0	0	0	742	0	0
62	Življenjska zavarovanja	2.848	0	2.848	0	0	0	0	2.848	0	0
63+64+65	Pokojninske pravice	3.031	0	3.031	0	0	0	0	604	2.427	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge terjatve	2.014	1.224	118	34	29	2	30	20	4	673
81	Komercialni krediti in predujmi	388	348	20	0	1	0	9	9	0	19
89	Drugo	1.627	876	98	34	27	2	21	10	4	653
F	Obveznosti	11.780	1190	10.100	2	8.882	1	1.126	90	0	490
1	Denarno zlato in PPČ	0	0	0	0	0	0	0	0	0	0
2	Gotovina in vloge	0	0	0	0	0	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	0	0	0	0	0	0	0	0	0	0
29	Druge vloge	0	0	0	0	0	0	0	0	0	0
3	Dolžniški vrednostni papirji	0	0	0	0	0	0	0	0	0	0
331	Kratkoročni	0	0	0	0	0	0	0	0	0	0
332	Dolgoročni	0	0	0	0	0	0	0	0	0	0
4	Posojila	10.316	282	9.925	0	8.842	0	1.061	21	0	108
41	Kratkoročna	948	112	825	0	773	0	52	0	0	11
42	Dolgoročna	9.368	171	9.100	0	8.069	0	1.010	21	0	97
5	Lastniški kapital	0	0	0	0	0	0	0	0	0	0
511	Delnice, ki kotirajo	0	0	0	0	0	0	0	0	0	0
512	Delnice, ki ne kotirajo	0	0	0	0	0	0	0	0	0	0
519	Drug lastniški kapital	0	0	0	0	0	0	0	0	0	0
52	Delnice/enote investicijskih skladov	0	0	0	0	0	0	0	0	0	0
6	Zavarovanja in pokojninske sheme	0	0	0	0	0	0	0	0	0	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	0	0	0	0	0	0	0	0	0	0
8	Druge obveznosti	1.465	908	175	2	40	0	64	69	0	381
81	Komercialni krediti in predujmi	906	756	108	0	5	0	35	67	0	43
89	Drugo	558	152	68	2	34	0	30	2	0	339
Neto finančna sredstva		25.353	8.281	16.774	2.658	6.794	1.273	-672	4.283	2.437	298
		Gospodarsvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski sklad razen MMF/ Non-MMF investment funds	Družinski posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski sklad/ Pension funds	Država/ General government
S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13		

S.14 - Households

Non-consolidated financial accounts - outstanding amounts 2015 (end of year)

B.1.7.4.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
752	25	11	0	0	1717	1538	1335	203	180	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
72	0	0	0	0	1112	1104	932	172	8	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
72	0	0	0	0	1112	1104	932	172	8	Other deposits	29	
38	0	0	0	0	46	34	31	3	12	Debt securities	3	
1	0	0	0	0	0	0	0	0	0	Short-term	31	
38	0	0	0	0	46	34	31	3	12	Long-term	32	
0	5	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
0	5	0	0	0	0	0	0	0	0	Long-term	42	
0	0	0	0	0	439	281	264	17	159	Equity	5	
0	0	0	0	0	155	55	40	15	100	Listed shares	511	
0	0	0	0	0	60	27	26	1	33	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	225	199	198	1	26	Investment fund shares/units	52	
0	0	0	0	0	113	112	100	12	1	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	113	112	100	12	1	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	7	7	7	0	0	Financial derivatives	7	
642	19	11	0	0	0	0	0	0	0	Other accounts receivable	8	
5	8	7	0	0	0	0	0	0	0	Trade credits and advances	81	
637	12	4	0	0	0	0	0	0	0	Other	89	
403	70	17	0	0	326	326	326	0	0	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
0	0	0	0	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
0	0	0	0	0	0	0	0	0	0	Long-term	32	
107	1	0	0	0	326	326	326	0	0	Loans	4	
11	0	0	0	0	0	0	0	0	0	Short-term	41	
96	1	0	0	0	326	326	326	0	0	Long-term	42	
0	0	0	0	0	0	0	0	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
295	69	17	0	0	0	0	0	0	0	Other accounts payable	8	
22	20	1	0	0	0	0	0	0	0	Trade credits and advances	81	
273	49	16	0	0	0	0	0	0	0	Other	89	
349	-46	-6	0	Gospodinjstva/ Households	1391	1212	1.009	203	180	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Napr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Eurovrednotanje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.2 - tujina

B.1.8.1. Nekonsolidirani finančni računi - stanja 2014 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	57.505	20.037	13.682	2.099	8.070	22	2.824	665	1	23.441
1	Denarno zlato in PPČ	257	0	257	257	0	0	0	0	0	0
2	Gotovina in vloge	3.497	0	3.497	1.835	1.663	0	0	0	0	0
21	Gotovina	1.815	0	1.815	1.815	0	0	0	0	0	0
22	Prenosljive vloge	374	0	374	1	373	0	0	0	0	0
29	Druge vloge	1308	0	1308	19	1290	0	0	0	0	0
3	Dolžniški vrednostni papirji	22.587	481	993	0	989	0	3	1	0	21.113
31	Kratkoročni	232	5	0	0	0	0	0	0	0	228
32	Dolgoročni	22.354	476	993	0	989	0	3	1	0	20.886
4	Posojila	15.676	7.257	6.363	0	3.951	0	2.388	24	0	1.710
41	Kratkoročna	1.549	1.180	211	0	0	0	211	0	0	157
42	Dolgoročna	14.127	6.077	6.152	0	3.951	0	2.177	24	0	1.552
5	Lastniški kapital	9.979	7.978	2.001	0	1.273	21	380	325	1	0
511	Delnice, ki kotirajo	1.583	1.383	200	0	0	0	25	176	0	0
512	Delnice, ki ne kotirajo	2.973	1.537	1.436	0	1.273	0	13	150	1	0
519	Drug lastniški kapital	5.401	5.058	343	0	0	0	343	0	0	0
52	Delnice/enote investicijskih skladov	21	0	21	0	0	21	0	0	0	0
6	Zavarovanja in pokojinske sheme	218	0	218	0	0	0	0	218	0	0
61	Rezervacije iz neživljenjskih zavarovanj	216	0	216	0	0	0	0	216	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	1	0	1	0	0	0	0	1	0	0
7	Izvedeni finančni instrumenti	175	13	162	7	155	0	0	0	0	0
8	Druge terjatve	5.116	4.308	190	0	39	1	53	97	0	617
81	Komercialni krediti in predujmi	4.264	4.098	104	0	4	0	11	88	0	62
89	Drugo	852	210	86	0	35	1	42	9	0	555
F	Obveznosti	39.174	9.804	24.115	9.469	7.947	1.706	580	3.543	871	3.732
1	Denarno zlato in PPČ	348	0	348	348	0	0	0	0	0	0
2	Gotovina in vloge	11.050	244	8.389	5.308	2.905	1	154	15	7	1.473
21	Gotovina	37	8	29	0	29	0	0	0	0	0
22	Prenosljive vloge	4.222	233	3.987	2.517	1.436	0	21	5	7	1
29	Druge vloge	6.792	3	4.374	2.791	1.440	1	132	10	0	1.471
3	Dolžniški vrednostni papirji	9.548	22	9.358	3.689	2.422	207	3	2.636	401	124
331	Kratkoročni	224	8	216	0	161	3	1	36	16	0
332	Dolgoročni	9.324	15	9.142	3.689	2.261	204	2	2.601	385	124
4	Posojila	5.492	1.810	2.471	21	2.217	0	209	23	0	1.211
41	Kratkoročna	1.978	1.071	908	0	800	0	108	0	0	0
42	Dolgoročna	3.514	740	1.563	21	1.417	0	101	23	0	1.211
5	Lastniški kapital	6.986	2.609	3.262	103	317	1.494	139	748	462	695
511	Delnice, ki kotirajo	1.991	115	1.686	0	168	1.343	25	132	18	41
512	Delnice, ki ne kotirajo	467	142	278	0	117	2	75	84	0	0
519	Drug lastniški kapital	3.008	2.337	191	103	32	5	33	18	0	481
52	Delnice/enote investicijskih skladov	1.520	15	1.107	0	0	143	5	514	444	173
6	Zavarovanja in pokojinske sheme	141	0	31	0	0	0	0	31	0	0
61	Rezervacije iz neživljenjskih zavarovanj	31	0	31	0	0	0	0	31	0	0
62	Življenjska zavarovanja	110	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	83	1	76	0	69	0	7	0	0	0
8	Druge obveznosti	5.526	5.117	180	0	17	4	68	90	1	229
81	Komercialni krediti in predujmi	5.137	4.990	80	0	1	0	23	57	0	67
89	Drugo	390	127	100	0	16	4	46	33	1	162
Neto finančna sredstva		18.331	10.233	-10.433	-7.370	-1.684	2.244	-2.877	-870	19.709	
		Gospodarsivo Slovenije/ Total economy/ Nefinančne družbe/ Non-financial corporations/ Finančne družbe/ Financial corporations/ Centralna banka/ Central Bank/ Druge denarne finančne institucije/ Other monetary financial institutions/ Investicijski sklad/razen MMF/ Non-MMF investment funds/ Druži finančni posredniki razen skladov/ Other financial intermediaries except funds/ Zavarovalne družbe/ Insurance corporations/ Položajski sklad/ Pension funds/ Družava/ General government									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.2 - Rest of the world

Non-consolidated financial accounts - outstanding amounts 2014 (end of year)

B.1.8.1.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
23.426	1	14	346	0	0	0	0	0	0	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
21113	0	0	0	0	0	0	0	0	0	Debt securities	3	
228	0	0	0	0	0	0	0	0	0	Short-term	31	
20.886	0	0	0	0	0	0	0	0	0	Long-term	32	
1.710	0	0	346	0	0	0	0	0	0	Loans	4	
157	0	0	0	0	0	0	0	0	0	Short-term	41	
1552	0	0	346	0	0	0	0	0	0	Long-term	42	
0	0	0	0	0	0	0	0	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
603	1	14	0	0	0	0	0	0	0	Other accounts receivable	8	
47	1	14	0	0	0	0	0	0	0	Trade credits and advances	81	
555	0	0	0	0	0	0	0	0	0	Other	89	
3.552	4	175	1.519	5	0	0	0	0	0	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
1.473	0	0	944	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
1	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
1.471	0	0	944	0	0	0	0	0	0	Other deposits	29	
110	0	14	43	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
110	0	14	43	0	0	0	0	0	0	Long-term	32	
1211	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
1.211	0	0	0	0	0	0	0	0	0	Long-term	42	
554	0	141	415	5	0	0	0	0	0	Equity	5	
32	0	9	147	1	0	0	0	0	0	Listed shares	511	
0	0	0	47	0	0	0	0	0	0	Unlisted shares	512	
481	0	0	0	0	0	0	0	0	0	Other equity	519	
41	0	131	220	4	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	110	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	110	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	7	0	0	0	0	0	0	Financial derivatives	7	
205	4	20	0	0	0	0	0	0	0	Other accounts payable	8	
43	4	20	0	0	0	0	0	0	0	Trade credits and advances	81	
162	0	0	0	0	0	0	0	0	0	Other	89	
19.874	-3	-161	-1.173	-5	Tujina/ Rest of the world	0	Euroobmočje/ Euro area	0	Ostala EU/ Other EU	Ostali svet/ Others	0	Net financial assets
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.2 - tujina

B.1.8.2. Nekonsolidirani finančni računi - transakcije 2015

v mio EUR

S.2 - Rest of the world

Non-consolidated financial accounts - transactions 2015 B.1.8.2.
EUR millions

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
318	0	5	-14	0	0	0	0	0	0	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
-644	0	0	0	0	0	0	0	0	0	Debt securities	3	
-213	0	0	0	0	0	0	0	0	0	Short-term	31	
-432	0	0	0	0	0	0	0	0	0	Long-term	32	
990	0	0	-14	0	0	0	0	0	0	Loans	4	
1.043	0	0	0	0	0	0	0	0	0	Short-term	41	
-53	0	0	-14	0	0	0	0	0	0	Long-term	42	
0	0	0	0	0	0	0	0	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
-28	0	5	0	0	0	0	0	0	0	Other accounts receivable	8	
-11	0	5	0	0	0	0	0	0	0	Trade credits and advances	81	
-17	0	0	0	0	0	0	0	0	0	Other	89	
2.589	-2	16	178	0	0	0	0	0	0	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
2.415	0	0	166	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
2.415	0	0	166	0	0	0	0	0	0	Other deposits	29	
34	0	-3	1	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
34	0	-3	1	0	0	0	0	0	0	Long-term	32	
-55	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
-55	0	0	0	0	0	0	0	0	0	Long-term	42	
6	0	20	8	0	0	0	0	0	0	Equity	5	
-3	0	-1	-7	0	0	0	0	0	0	Listed shares	511	
0	0	0	13	0	0	0	0	0	0	Unlisted shares	512	
8	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	21	2	1	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	4	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	4	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
191	-2	-1	0	0	0	0	0	0	0	Other accounts payable	8	
-34	-2	-1	0	0	0	0	0	0	0	Trade credits and advances	81	
225	0	0	0	0	0	0	0	0	0	Other	89	
-2.271	2	-11	-192	0	0	0	0	0	0	Net financial transactions		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

S.2 - tujina

B.1.8.3. Nekonsolidirani finančni računi - vrednostne spremembe 2015

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	-167	-89	-143	41	120	3	-297	-9	0	71
1	Denarno zlato in PPČ	17	0	17	17	0	0	0	0	0	0
2	Gotovina in vloge	19	0	19	-7	26	0	0	0	0	0
21	Gotovina	0	0	0	0	0	0	0	0	0	0
22	Prenosljive vloge	4	0	4	-1	5	0	0	0	0	0
29	Druge vloge	15	0	15	-6	21	0	0	0	0	0
3	Dolžniški vrednostni papirji	74	-12	16	0	16	0	0	0	0	70
31	Kratkoročni	0	0	0	0	0	0	0	0	0	0
32	Dolgoročni	74	-12	16	0	16	0	0	0	0	70
4	Posojila	184	157	32	0	40	0	-8	0	0	0
41	Kratkoročna	41	44	-3	0	0	0	-3	0	0	0
42	Dolgoročna	143	113	35	0	40	0	-4	0	0	0
5	Lastniški kapital	-638	-353	-285	0	8	3	-285	-11	-1	0
511	Delnice, ki kotirajo	-181	-163	-18	0	0	0	-2	-16	0	0
512	Delnice, ki ne kotirajo	-124	-137	13	0	8	1	0	5	-1	0
519	Drug lastniški kapital	-333	-53	-281	0	0	2	-282	0	0	0
52	Delnice/enote investicijskih skladov	1	0	1	0	0	1	0	0	0	0
6	Zavarovanja in pokojinske sheme	1	0	1	0	0	0	0	0	1	0
61	Rezervacije iz neživljenjskih zavarovanj	0	0	0	0	0	0	0	0	0	0
62	Življenjska zavarovanja	0	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	1	0	1	0	0	0	0	0	1	0
7	Izvedeni finančni instrumenti	53	0	52	30	22	0	0	0	0	0
8	Druge terjatve	123	118	4	0	7	0	-5	2	0	1
81	Komercialni krediti in predujmi	113	116	-1	0	0	0	-2	1	0	-2
89	Drugo	10	1	6	0	7	0	-3	1	0	3
F	Obveznosti	-37	103	-180	75	-286	49	-64	22	25	19
1	Denarno zlato in PPČ	15	0	15	15	0	0	0	0	0	0
2	Gotovina in vloge	60	8	50	7	41	0	1	0	0	0
21	Gotovina	2	0	2	0	2	0	0	0	0	0
22	Prenosljive vloge	18	6	12	-8	20	0	0	0	0	0
29	Druge vloge	41	2	36	15	20	0	1	0	0	0
3	Dolžniški vrednostni papirji	38	-1	41	47	-30	-8	0	18	14	-4
331	Kratkoročni	-10	0	-10	0	-11	0	0	-1	2	0
332	Dolgoročni	48	-1	51	47	-19	-8	0	19	12	-4
4	Posojila	-330	50	-380	1	-339	0	-43	0	0	0
41	Kratkoročna	-88	46	-134	0	-110	0	-25	0	0	0
42	Dolgoročna	-241	4	-246	1	-229	0	-18	0	0	0
5	Lastniški kapital	149	27	91	0	23	56	-9	10	11	14
511	Delnice, ki kotirajo	35	-23	42	0	6	50	-1	0	-12	1
512	Delnice, ki ne kotirajo	11	1	8	0	13	0	0	-5	0	0
519	Drug lastniški kapital	50	49	0	0	4	2	-5	0	0	1
52	Delnice/enote investicijskih skladov	53	-1	41	0	0	5	-2	14	23	11
6	Zavarovanja in pokojinske sheme	-3	0	-2	0	0	0	0	-2	0	0
61	Rezervacije iz neživljenjskih zavarovanj	-2	0	-2	0	0	0	0	-2	0	0
62	Življenjska zavarovanja	-1	0	0	0	0	0	0	0	0	0
63+64+65	Pokojinske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	20	0	20	4	16	0	0	0	0	0
8	Druge obveznosti	14	19	-15	0	3	0	-14	-4	0	10
81	Komercialni krediti in predujmi	21	18	4	0	0	0	3	1	0	-1
89	Drugo	-8	1	-18	0	3	0	-18	-4	0	10
Neto vrednostne spremembe		-130	-193	37	-34	406	-45	-233	-31	-25	52
		Gospodarsvo Slovenije/ Total economy	Nefinančne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski sklad razen MMF/ Non-MMF investment funds	Družinski posredniki razen skladov/ Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojinski sklad/ Pension funds	Družava/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.2 - Rest of the world

Non-consolidated financial accounts - revaluation changes 2015 B.1.8.3.
EUR millions

Institutional sectors												Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				
71	0	0	-6	0	0	0	0	0	0	0	0	Financial Assets	F
0	0	0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1
0	0	0	0	0	0	0	0	0	0	0	0	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	0	0	Currency	21
0	0	0	0	0	0	0	0	0	0	0	0	Transferable deposits	22
0	0	0	0	0	0	0	0	0	0	0	0	Other deposits	29
70	0	0	0	0	0	0	0	0	0	0	0	Debt securities	3
0	0	0	0	0	0	0	0	0	0	0	0	Short-term	31
70	0	0	0	0	0	0	0	0	0	0	0	Long-term	32
0	0	0	-6	0	0	0	0	0	0	0	0	Loans	4
0	0	0	0	0	0	0	0	0	0	0	0	Short-term	41
0	0	0	-6	0	0	0	0	0	0	0	0	Long-term	42
0	0	0	0	0	0	0	0	0	0	0	0	Equity	5
0	0	0	0	0	0	0	0	0	0	0	0	Listed shares	511
0	0	0	0	0	0	0	0	0	0	0	0	Unlisted shares	512
0	0	0	0	0	0	0	0	0	0	0	0	Other equity	519
0	0	0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52
0	0	0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6
0	0	0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61
0	0	0	0	0	0	0	0	0	0	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
0	0	0	0	0	0	0	0	0	0	0	0	Financial derivatives	7
1	0	0	0	0	0	0	0	0	0	0	0	Other accounts receivable	8
-2	0	0	0	0	0	0	0	0	0	0	0	Trade credits and advances	81
3	0	0	0	0	0	0	0	0	0	0	0	Other	89
8	0	11	21	0	0	0	0	0	0	0	0	Liabilities	
0	0	0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1
0	0	0	2	0	0	0	0	0	0	0	0	Currency and deposits	2
0	0	0	0	0	0	0	0	0	0	0	0	Currency	21
0	0	0	0	0	0	0	0	0	0	0	0	Transferable deposits	22
0	0	0	2	0	0	0	0	0	0	0	0	Other deposits	29
-4	0	0	2	0	0	0	0	0	0	0	0	Debt securities	3
0	0	0	0	0	0	0	0	0	0	0	0	Short-term	31
-4	0	0	2	0	0	0	0	0	0	0	0	Long-term	32
0	0	0	0	0	0	0	0	0	0	0	0	Loans	4
0	0	0	0	0	0	0	0	0	0	0	0	Short-term	41
0	0	0	0	0	0	0	0	0	0	0	0	Long-term	42
3	0	11	17	0	0	0	0	0	0	0	0	Equity	5
1	0	0	14	0	0	0	0	0	0	0	0	Listed shares	511
0	0	0	1	0	0	0	0	0	0	0	0	Unlisted shares	512
1	0	0	0	0	0	0	0	0	0	0	0	Other equity	519
0	0	11	2	0	0	0	0	0	0	0	0	Investment fund shares/units	52
0	0	0	-1	0	0	0	0	0	0	0	0	Insurance and pension schemes	6
0	0	0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61
0	0	0	-1	0	0	0	0	0	0	0	0	Life insurance	62
0	0	0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65
0	0	0	0	0	0	0	0	0	0	0	0	Financial derivatives	7
10	0	0	0	0	0	0	0	0	0	0	0	Other accounts payable	8
-1	0	0	0	0	0	0	0	0	0	0	0	Trade credits and advances	81
10	0	0	0	0	0	0	0	0	0	0	0	Other	89
63	0	-11	-27	0	0	0	0	0	0	0	0	Net revaluation changes	
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravlja storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others				
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22				

S.2 - tujina

B.1.8.4. Nekonsolidirani finančni računi - stanja 2015 (konec leta)

v mio EUR

Oznaka	Finančni instrumenti	Institucionalni sektorji									
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13
F	Finančna sredstva	56.455	20.308	11987	2226	6.690	30	2.368	672	1	23.835
1	Denarno zlato in PPČ	275	0	275	275	0	0	0	0	0	0
2	Gotovina in vloge	3.167	0	3.167	1933	1.234	0	0	0	0	0
21	Gotovina	1.933	0	1.933	1.933	0	0	0	0	0	0
22	Prenosljive vloge	448	0	448	0	448	0	0	0	0	0
29	Druge vloge	786	0	786	0	786	0	0	0	0	0
3	Dolžniški vrednostni papirji	21.661	437	686	0	676	0	8	1	0	20.539
31	Kratkoročni	19	0	4	0	0	0	4	0	0	15
32	Dolgoročni	21.642	436	682	0	676	0	4	1	0	20.524
4	Posojila	15.129	6.823	5.280	0	3.309	0	1.947	24	0	2.701
41	Kratkoročna	2.600	1.185	214	0	0	0	214	0	0	1.201
42	Dolgoročna	12.530	5.638	5.066	0	3.309	0	1.733	24	0	1.500
B.1.8.4.											
5	Lastniški kapital	10.668	8.628	2.040	0	1.307	29	387	316	0	0
511	Delnice, ki kotirajo	1.616	1.437	180	0	0	0	22	158	0	0
512	Delnice, ki ne kotirajo	2.923	1.444	1.479	0	1.307	1	13	158	0	0
519	Drug lastniški kapital	6.104	5.748	357	0	0	4	353	0	0	0
52	Delnice/enote investicijskih skladov	25	0	25	0	1	24	0	0	0	0
6	Zavarovanja in pokojninske sheme	221	0	221	0	0	0	0	221	1	0
61	Rezervacije iz neživljenjskih zavarovanj	219	0	219	0	0	0	0	219	0	0
62	Življenjska zavarovanja	1	0	1	0	0	0	0	1	0	0
63+64+65	Pokojninske pravice	2	0	2	0	0	0	0	1	1	0
7	Izvedeni finančni instrumenti	164	11	154	2	152	0	0	0	0	0
8	Druge terjatve	5.169	4.410	164	16	12	1	25	110	0	595
81	Komercialni krediti in predujmi	4.346	4.194	98	0	7	0	10	81	0	54
89	Drugo	823	216	66	16	5	1	15	29	0	541
F	Obveznosti	40.506	10.102	22.327	6.934	7.866	1929	684	3.747	1.167	6.353
1	Denarno zlato in PPČ	363	0	363	363	0	0	0	0	0	0
2	Gotovina in vloge	10.555	265	5.289	2.278	2.833	1	144	27	7	3.888
21	Gotovina	40	6	34	0	34	0	0	0	0	0
22	Prenosljive vloge	1.987	248	1.739	347	1.371	0	2	12	7	1
29	Druge vloge	8.527	11	3.517	1.931	1.428	1	142	15	0	3.886
3	Dolžniški vrednostni papirji	11.335	25	11.114	4.186	2.937	264	184	2.851	692	151
331	Kratkoročni	442	14	427	0	332	3	2	15	76	0
332	Dolgoročni	10.893	10	10.686	4.186	2.605	261	182	2.836	616	151
4	Posojila	5.012	2.028	1.828	4	1.651	0	156	16	0	1.155
41	Kratkoročna	1.826	1.286	540	0	466	0	72	1	0	0
42	Dolgoročna	3.185	742	1.288	4	1.185	0	84	15	0	1.155
5	Lastniški kapital	7.219	2.567	3.473	103	364	1.659	126	752	469	734
511	Delnice, ki kotirajo	2.092	90	1.808	0	176	1.499	23	110	1	39
512	Delnice, ki ne kotirajo	545	165	319	0	152	2	73	92	0	0
519	Drug lastniški kapital	2.981	2.301	190	103	37	7	28	15	0	490
52	Delnice/enote investicijskih skladov	1602	12	1152	0	0	151	3	535	467	205
6	Zavarovanja in pokojninske sheme	129	0	16	0	0	0	0	16	0	0
61	Rezervacije iz neživljenjskih zavarovanj	16	0	16	0	0	0	0	16	0	0
62	Življenjska zavarovanja	113	0	0	0	0	0	0	0	0	0
63+64+65	Pokojninske pravice	0	0	0	0	0	0	0	0	0	0
7	Izvedeni finančni instrumenti	65	1	58	0	51	0	7	0	0	0
8	Druge obveznosti	5.828	5.216	186	0	30	4	67	85	0	426
81	Komercialni krediti in predujmi	5.212	5.097	86	0	0	0	27	59	0	29
89	Drugo	615	119	99	0	30	3	41	26	0	397
	Neto finančna sredstva	15.950	10.206	-10.340	-4.708	-1.177	-1.899	1.684	-3.075	-1.167	17.481
	Gospodarstvo Slovenije/ Total economy		Nefinancne družbe/ Non-financial corporations	Finančne družbe/ Financial corporations	Centralna banka/ Central Bank	Druge denarne finančne institucije/ Other monetary financial institutions	Investicijski skladovi razen MMF/ Non-MMF investment funds	Družbenični posrednički razen skladov / Other financial intermediaries except funds	Zavarovalne družbe/ Insurance corporations	Pokojninski skladovi/ Pension funds	Država/ General government
		S1	S11	S12	S121	S122+S123	S124	S125+S126 +S127	S128	S129	S13

S.2 - Rest of the world

**Non-consolidated financial accounts - outstanding amounts 2015 (end of year) B.1.8.4.
EUR millions**

Institutional sectors											Financial Instruments	Code
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			
23.815	0	19	326	0	0	0	0	0	0	Financial Assets	F	
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
0	0	0	0	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
0	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
0	0	0	0	0	0	0	0	0	0	Other deposits	29	
20.539	0	0	0	0	0	0	0	0	0	Debt securities	3	
15	0	0	0	0	0	0	0	0	0	Short-term	31	
20.524	0	0	0	0	0	0	0	0	0	Long-term	32	
2.701	0	0	326	0	0	0	0	0	0	Loans	4	
1201	0	0	0	0	0	0	0	0	0	Short-term	41	
1.500	0	0	326	0	0	0	0	0	0	Long-term	42	
0	0	0	0	0	0	0	0	0	0	Equity	5	
0	0	0	0	0	0	0	0	0	0	Listed shares	511	
0	0	0	0	0	0	0	0	0	0	Unlisted shares	512	
0	0	0	0	0	0	0	0	0	0	Other equity	519	
0	0	0	0	0	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	0	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	0	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	0	0	0	0	0	0	0	Financial derivatives	7	
576	0	19	0	0	0	0	0	0	0	Other accounts receivable	8	
34	0	19	0	0	0	0	0	0	0	Trade credits and advances	81	
541	0	0	0	0	0	0	0	0	0	Other	89	
6.150	1	202	1717	6	0	0	0	0	0	Liabilities		
0	0	0	0	0	0	0	0	0	0	Monetary gold and SDRs	1	
3.888	0	0	1.112	0	0	0	0	0	0	Currency and deposits	2	
0	0	0	0	0	0	0	0	0	0	Currency	21	
1	0	0	0	0	0	0	0	0	0	Transferable deposits	22	
3.886	0	0	1.112	0	0	0	0	0	0	Other deposits	29	
139	0	12	46	0	0	0	0	0	0	Debt securities	3	
0	0	0	0	0	0	0	0	0	0	Short-term	31	
139	0	12	46	0	0	0	0	0	0	Long-term	32	
1.155	0	0	0	0	0	0	0	0	0	Loans	4	
0	0	0	0	0	0	0	0	0	0	Short-term	41	
1.155	0	0	0	0	0	0	0	0	0	Long-term	42	
563	0	171	439	6	0	0	0	0	0	Equity	5	
31	0	8	155	1	0	0	0	0	0	Listed shares	511	
0	0	0	60	0	0	0	0	0	0	Unlisted shares	512	
490	0	0	0	0	0	0	0	0	0	Other equity	519	
42	0	163	225	5	0	0	0	0	0	Investment fund shares/units	52	
0	0	0	113	0	0	0	0	0	0	Insurance and pension schemes	6	
0	0	0	0	0	0	0	0	0	0	Non-life technical reserves	61	
0	0	0	113	0	0	0	0	0	0	Life insurance	62	
0	0	0	0	0	0	0	0	0	0	Pension entitlements	63+64+65	
0	0	0	7	0	0	0	0	0	0	Financial derivatives	7	
405	1	19	0	0	0	0	0	0	0	Other accounts payable	8	
8	1	19	0	0	0	0	0	0	0	Trade credits and advances	81	
397	0	0	0	0	0	0	0	0	0	Other	89	
17.666	-1	-183	-1.391	-6	0	0	0	0	0	Net financial assets		
Centralna država/ Central government	Lokalna država/ Local government	Skladi socialne varnosti/ Social security funds	Gospodinjstva/ Households	Nepr.instit., ki opravljajo storitve za gospod./Non- profit institutions serving households	Tujina/ Rest of the world	Evropska unija/ European Union	Euroobmočje/ Euro area	Ostala EU/ Other EU	Ostali svet/ Others			
S1311	S1313	S1314	S14	S15	S2	S21	S2111	S2112	S22			

3. METODOLOGIJA IN SESTAVA FINANČNIH RAČUNOV

3.1 Metodologija ESA 2010

Metodološko osnovo za sestavo finančnih računov predstavlja ESA 2010 (European system of accounts/ESR 2010 – Evropski sistem računov).

Finančni računi prikazujejo stanja in tokove, ki jih imajo posamezni institucionalni sektorji v posameznih finančnih instrumentih kot terjatve in kot obveznosti.

Finančni račun prikazuje, kako se razporedi presežek oziroma pokriva primanjkljaj s transakcijami finančnih sredstev (terjatev) in obveznosti.

Neto postavka finančnega računa, ki predstavlja transakcije v finančnih sredstvih, zmanjšane za transakcije v obveznostih, naj bi bila praviloma enake vrednosti, kot je neto postavka nefinančnega računa (neto posojanje oziroma neto izposojanje B9F).

Osnovna načela ESA 2010 so:

- vrednotenje vseh sredstev in obveznosti po tekoči tržni vrednosti;
- razlika med finančnimi sredstvi in obveznostmi predstavlja neto finančna sredstva;
- razlika med celotnimi sredstvi (finančnimi in nefinančnimi) in obveznostmi predstavlja neto vrednost;
- neto vrednost in kapital predstavlja lastne sklade.

Postavke iz finančnih računov in postavke iz bilance stanja niso vrednostno enake že zaradi zgoraj omenjenih načel ESA 2010.

Finančni računi so nekonsolidirani in konsolidirani. V konsolidiranem računu so izločene terjatve in obveznosti med institucionalnimi enotami v okviru opozvanega sektorja.

3.1.1 Institucionalni sektorji

Finančni računi prikazujejo stanje in tokove v finančnih sredstvih in obveznostih po različnih sektorjih oziroma podsektorjih po SKIS (Standardni klasifikaciji institucionalnih sektorjev, Ur. list RS št. 107/2013).

Pregled sektorjev in podsektorjev:

Oznaka sektorja	Naziv sektorja
S1	Gospodarstvo Slovenije
S.11	Nefinančne družbe
S.12	Finančne družbe
S.121	Centralna banka
S.122+S.123	Druge denarne finančne institucije
S.122	Družbe, ki sprejemajo vloge, razen centralne banke
S.123	Skladi denarnega trga (MMF)
S.124	Investicijski skladi razen MMF
S.125	Drugi finančni posredniki, razen zavarovalnih družb in pokojninskih skladov
S.126	Izvajalci pomožnih finančnih dejavnosti
S.127	Lastne finančne institucije in posojilodajalci
S.128	Zavarovalne družbe
S.129	Pokojninski skladi
S.13	Država
S.131	Centralna država
S.1313	Lokalna država
S.1314	Skladi socialne varnosti
S.14	Gospodinjstva
S.15	Nepridobitne institucije, ki opravljajo storitve za gospodinjstva
S2	Tujina
S.21	Evropska unija (EU)
S.2111	Članice evroobmočja
S.2112	Ostale članice EU izven evroobmočja ter institucije EU
S.22	Države nečlanice in mednarodne organizacije, ki niso rezidenčne v EU

Gospodarstvo Slovenije (S.1) predstavlja rezidenčne institucionalne enote.

Nefinančne družbe (S.11) so tržni proizvajalci, katerih osnovna dejavnost je proizvodnja tržnega blaga in nefinančnih storitev.

Centralna banka (S.121) je Banka Slovenije.

Druge denarne finančne institucije (S.122+S.123) vključujejo poslovne banke, hranilnice in sklade denarnega trga.

Investicijski skladi razen MMF (S.124) so:

- vzajemni skladi;
- investicijske družbe (ID);
- družbe za upravljanje.

Drugi finančni posredniki, razen zavarovalnih družb in pokojninskih skladov (S.125) so:

- družbe, ki se ukvarjajo s prenosom finančnih sredstev in opravljajo posle listinjenja (FVC);
- posredniki z vrednostnimi papirji in izvedenimi finančnimi instrumenti;
- finančne družbe, ki se ukvarjajo s posojanjem;
- specializirane finančne družbe.

Izvajalci pomožnih finančnih dejavnosti (S.126) vključujejo:

- borzno posredniške hiše;
- menjahnice;
- družbe, ki zagotavljajo infrastrukturo za finančne trge (npr. KDD – Klirinško depotna družba);
- borze (Ljubljanska borza vrednostnih papirjev);
- uprave podjetij.

Lastne finančne institucije in posojilodajalci (S.127) so:

- enote kot pravne osebe (npr. skladi, posestva, računi agencij ali družbe s poštnim nabiralnikom);
- holdingi;
- enote za posebne namene;
- enote, ki nudijo finančne storitve izključno z lastnimi sredstvi ali sponzorskimi sredstvi;
- državni skladi za posebne namene.

Zavarovalne družbe (S.128) so:

- zavarovalnice;
- pozavarovalnice.

Pokojninski skladi (S.129) so:

- vzajemni pokojninski skladi;
- pokojninske družbe.

Centralna država (S.1311) vključuje:

- neposredne uporabnike državnega proračuna (nevladni, vladni in pravosodni proračunski uporabniki);
- posredne proračunske uporabnike (javni zavodi in agencije) na ravni države;
- javne sklade na ravni države;
- gospodarske družbe, vključene v S.1311.

Lokalna država (S.1313) predstavlja:

- občine;
- krajevne skupnosti;
- javne sklade na ravni občin;
- posredne proračunske uporabnike na lokalni ravni;
- gospodarske družbe, vključene v S.1313.

Skladi socialne varnosti (S.1314) so:

- Zavod za zdravstveno zavarovanje (ZZZS);
- Zavod za pokojninsko in invalidsko zavarovanje (ZPIZ);
- Kapitalska družba invalidskega in pokojninskega zavarovanja (KAD).

Sektor Gospodinjstva (S.14) predstavlja prebivalstvo RS in samostojne podjetnike.

Nepridobitne institucije, ki opravljajo storitve za gospodinjstva (S.15) vključujejo društva, politične stranke, sindikate, klube, zveze, cerkvene skupnosti in humanitarne organizacije.

Tujina (S.2) so nerezidenčne enote in je razdeljena na S.21 (EU) in S.22 (Ostali izven EU). EU vključuje države članice EU, razdeljene na članice evroobmočja (S.2111) in ostale članice EU (S.2112).

3.1.2 Finančni instrumenti

Stanje in gibanje finančnih sredstev ter obveznosti po metodologiji ESA 2010 je prikazano po posameznih finančnih instrumentih, ki so enaki tako na strani sredstev kot obveznosti.

Posamezen finančni instrument, ki ga ima posamezna enota kot finančno sredstvo, ima protipostavko v obveznostih druge enote in obratno. Edino finančno sredstvo, ki nima protipostavke v obveznostih, so zlate palice, vključene v instrument Denarno zlato (F.11).

Pregled razčlenitve finančnih instrumentov:

Oznaka finančnega instrumenta	Naziv finančnega instrumenta
F.1	Denarno zlato in posebne pravice črpanja (PPČ)
F.11	Denarno zlato
F.12	Posebne pravice črpanja (PPČ)
F.2	Gotovina in vloge
F.21	Gotovina
F.22	Prenosljive vloge
F.29	Druge vloge
F.3	Dolžniški vrednostni papirji
F.31	Kratkoročni
F.32	Dolgoročni
F.4	Posojila
F.41	Kratkoročna
F.42	Dolgoročna
F.5	Lastniški kapital in delnice ali enote investicijskih skladov
F.51	Lastniški kapital
F.511	Delnice, ki kotirajo na borzi
F.512	Delnice, ki ne kotirajo na borzi
F.519	Drug lastniški kapital
F.52	Delnice ali enote investicijskih skladov
F.6	Sheme zavarovanja ter pokojinske in standardizirane jamstvene sheme
F.61	Tehnične rezervacije neživljenjskega zavarovanja
F.62	Pravice do življenjskega zavarovanja in vseživljenjske rente
F.63+F.64+F.65	Pokojninske pravice, Terjatve pokojninskih skladov do upraviteljev pokojninskih skladov in Pravice do nepokojninskih prejemkov
F.66	Rezervacije za terjatve v okviru standardiziranih jamstev
F.7	Izvedeni finančni instrumenti in delniške opozicije za zaposlene
F.8	Druge terjatve in obveznosti
F.81	Komercialni krediti in predujmi
F.89	Druge terjatve in obveznosti, razen komercialnih kreditov in predujmov

Instrument Denarno zlato in posebne pravice črpanja (PPČ) (F.1) sestavlja:

- denarno zlato (F.11), ki je zlato, do katerega so denarne oblasti opravičene in ki se hrani kot rezervna sredstva. Vključuje zlate palice in nedodeljene račune za zlato pri nerezidentih, ki zagotavljajo pravni naslov za terjatev dobave zlata. Denarne oblasti zajemajo centralno banko in institucije centralne države, ki izvajajo dejavnosti, običajno značilne za centralno banko. Zlate palice so edino finančno sredstvo, za katerega ni nobene nasprotne obveznosti;
- posebne pravice črpanja (F.12), ki so mednarodna rezervna sredstva in jih je oblikoval Mednarodni denarni sklad (MDS) ter dodelil svojim članicam za povečanje obstoječih rezervnih sredstev. PPČ so izključno v lasti centralnih bank in nekaterih mednarodnih agencij.

Instrument Gotovina in vloge (F.2) sestavljajo tri podkategorije finančnih instrumentov:

- gotovina (F.21) predstavlja bankovce in kovance v obtoku, ki jih izdajajo ali odobrijo denarne oblasti, in obsegajo bankovce in kovance, ki so jih rezidentne denarne oblasti dale v obtok kot nacionalno valuto in so v lasti rezidentov in nerezidentov, ter bankovce in kovance, ki so jih nerezidenčne

denarne oblasti dale v obtok kot tuje valute in so v lasti rezidentov. F.21 imajo lahko kot finančno sredstvo vsi rezidenčni sektorji in tujina;

- prenosljive vloge (F.22) predstavljajo vloge na vpogled v domači ali tujih valutah. Prenosljive vloge je mogoče na zahtevo zamenjati za gotovino po nominalni vrednosti in se jih lahko neposredno uporabi za izvajanje plačil s čekom, menicami, žiro nalogom, neposredno bremenitvijo/kreditiranjem ali z drugim instrumentom za neposredno plačevanje, in sicer brez dodatnih stroškov ali omejitev. Prenosljive vloge so predvsem obveznosti rezidenčnih institucij, ki sprejemajo vloge, ter v nekaterih primerih obveznosti centralne države in nerezidenčnih institucionalnih enot. Prenosljive vloge vključujejo:
- medbančne postavke med denarnimi finančnimi institucijami;
- vloge, ki jih institucije, ki sprejemajo vloge, hranijo v centralni banki in ki presegajo znesek rezerv, ki jih morajo hrani;
- vloge, ki jih druge denarne finančne institucije prevzamejo od centralne banke v obliki nedodeljenih računov za zlato, ki ni denarno zlato, ter ustrezne vloge v obliki računov za plemenite kovine;
- vloge v tujih valutah v okviru poslov zamenjave;
- rezervne postavke pri MDS, ki tvorijo rezervno tranno, ter druge terjatve do MDS, ki so takoj na voljo državi članici.

Pri računih za prenosljivo vlogo so možne prekoračitve pozitivnega stanja. Če se račun prekorači, je odtegnitev do vrednosti nič odtegnitev vloge, medtem ko je znesek prekoračitve odobritev posojila. Prenosljive vloge imajo lahko kot finančno sredstvo vsi rezidenčni sektorji in tujina.

- druge vloge (F.29) predstavljajo vloge v domači ali tujih valutah in niso prenosljive, kar pomeni, da jih ni mogoče uporabiti za izvajanje plačil, razen pri dospelosti ali po dogovorenem obdobju najave, in jih ni mogoče zamenjati za gotovino ali prenosljive vloge brez večjih omejitev ali dodatnih stroškov.

Druge vloge obsegajo:

- vezane vloge;
- hranične vloge, hranične knjižice, netržna potrdila o hraničnih vlogah ali netržna potrdila o vlogah (CD - certificates of deposit);
- vloge v okviru varčevalnih shem ali pogodb;
- dokaze o vlogah, izdanih s strani hraničnih in posojilnih združenj, stanovalniške zadruge, kreditnih zadruž in podobno;
- vračljiva dodatna plačila, povezana z izvedenimi finančnimi instrumenti, ki predstavljajo obveznost denarnih finančnih institucij;
- kratkoročne dogovore o ponovnem odkupu (repoje), ki so obveznost denarnih finančnih institucij;
- obveznosti do MDS, ki so sestavni del mednarodnih rezerv in niso v obliki posojil.

Druge vloge ne vključujejo tržnih potrdil o vlogah in tržnih potrdil o hraničnih vlogah. Ta so razvrščena med dolžniške vrednostne papirje. Druge vloge imajo lahko kot finančno sredstvo vsi rezidenčni sektorji in tujina.

Prenosljive in druge vloge so standardizirane netržne pogodbe s širšo javnostjo, ki jih ponujajo institucije, ki sprejemajo vloge, in v nekaterih primerih centralna država kot dolžniki. Vloge, ki jih imajo posamezni subjekti pri drugih subjektih, ne štejejo kot vloge, temveč kot posojila.

Praviloma se natečene obresti vključijo v instrument, na katerega se natečajo (v F.22 ali v F.29). V primeru, da obresti ni mogoče vključiti v instrument, se izkažejo v instrumentu Druge terjatve in obveznosti, razen komercialnih kreditov in predujmov (v F.89).

Instrument Dolžniški vrednostni papirji (F.3) predstavlja tržne finančne instrumente, ki se uporablajo kot dokaz o dolgu. Dolžniški vrednostni papirji imajo naslednje značilnosti:

- datum izdaje dolžniškega vrednostnega papirja;
- ceno ob izdaji;
- datum odkupa ali datum dospelosti;
- odkupno ceno ali nominalno vrednost;
- izvorno dospelost;
- preostalo dospelost;

- kupon, ki ga izdajatelj plača imetnikom dolžniških vrednostnih papirjev;
- datume plačila kuponov imetnikom vrednostnih papirjev s strani izdajatelja;
- ceno ob izdaji, odkupna cena in kuponi so lahko izraženi v domači valuti ali tujih valutah;
- bonitetno oceno.

Dolžniške vrednostne papirje sestavljata dve podkategoriji finančnih instrumentov:

- kratkoročni dolžniški vrednostni papirji (F.31) so vrednostni papirji z originalno ročnostjo do vključno enega leta ali manj;
- dolgoročni dolžniški vrednostni papirji (F.32) so vrednostni papirji, katerih originalna ročnost je daljša od enega leta.

Dolžniške vrednostne papirje imajo lahko kot finančno sredstvo vsi sektorji, kot obveznost pa praviloma nefinančne družbe, finančne družbe, sektor države in tujina.

Praviloma se natečene obresti vključijo v instrument, na katerega se natečajo (v F.31 ali v F.32). V primeru, da obresti ni mogoče vključiti v instrument, se izkažejo v instrumentu Druge terjatve in obveznosti, razen komercialnih kreditov in predujmov (v F.89).

Instrument Posojila (F.4) nastane, ko upnik posodi sredstva dolžniku. Glavne značilnosti posojil so naslednje:

- pogoje, ki urejajo posojilo, določi finančna družba, ki odobri posojilo; ali pa se o njih dogovorita posojilodajalec in posojiljemalec neposredno ali prek posrednika;
- pobudo za posojilo običajno da posojiljemalec;
- posojilo je brezpogojen dolg do upnika, ki mora biti odplačan ob dospelosti in prinaša obresti.

Posojila so razdeljena na dve podkategoriji:

- kratkoročna posojila (F.41) so posojila z originalno ročnostjo do vključno enega leta ali manj;
- dolgoročna posojila (F.42) so posojila, katerih originalna ročnost je daljša od enega leta.

Kratkoročna posojila, odobrena institucijam, ki sprejemajo vloge, so razvrščena kot vloge, medtem ko so kratkoročna posojila, ki jih sprejemajo institucionalne enote, ki niso institucije, ki sprejemajo vloge, razvrščena kot kratkoročna posojila.

Plasiranje sredstev med institucijami, ki sprejemajo vloge, so vedno prikazane kot vloge.

Posojila vključujejo naslednje:

- prekoračitev na računu prenosljivih vlog;
- prekoračitev na drugih tekočih računih;
- finančne terjatve zaposlenih na osnovi udeležbe v dobičkih družbe;
- vračljiva dodatna plačila, povezana z izvedenimi finančnimi instrumenti, ki so obveznost institucionalnih enot, razen denarnih finančnih institucij;
- posojila, ki so protipostavke bančnih akceptov;
- hipotekarna posojila;
- potrošniške kredite;
- revolving kredite;
- obročna posojila;
- posojila za financiranje trgovinskih kreditov (ne pa samih komercialnih kreditov in predujmov);
- dogovore o ponovnem odkupu;
- finančni najem;
- posojila, dana kot jamstva za izpolnitve nekaterih obveznosti;
- jamstva za vlogo kot finančne terjatve pozavarovalnih družb cedentom;
- finančne terjatve do MDS v obliki posojil v okviru računa splošnih virov;
- obveznost do MDS v obliki kredita MDS ali posojil v okviru programa pomoči

za zmanjševanje revščine in spodbujanje gospodarske rasti.

Posojila so lahko finančna sredstva ali obveznosti vseh rezidenčnih sektorjev in tujine.

Praviloma se natečene obresti vključijo v instrument, na katerega se natečejo (v F.41 ali v F.42), kadar to ni izvedljivo, se obresti izkažejo v instrumentu Druge terjatve in obveznosti, razen komercialnih kreditov in predujmov (v F.89).

Instrument Lastniški kapital in delnice ali enote investicijskih skladov (F.5) so preostale terjatve do sredstev institucionalnih enot, ki so izdale delnice ali enote, in je sestavljen iz dveh podkategorij finančnih instrumentov:

- lastniški kapital (F.51) je finančno sredstvo, ki je terjatev za preostalo vrednost družbe po odplačilu vseh ostalih terjatev, in je dalje razdeljen na:
 - delnice, ki kotirajo na borzi (F.511), in gre za lastniške vrednostne papirje, ki kotirajo na borzi;
 - delnice, ki ne kotirajo na borzi (F.512), in predstavljajo lastniške vrednostne papirje, ki ne kotirajo na borzi;
 - drug lastniški kapital (F.519), ki zajema vse oblike lastniškega kapitala, razen tistih, ki so razvrščene v podkategoriji delnice, ki kotirajo na borzi, in delnice, ki ne kotirajo na borzi. Drug lastniški kapital je praviloma obveznost družb, ki niso delniške družbe (npr. d.o.o., d.n.o.), vključuje pa tudi naložbe države v kapital mednarodnih in nadnacionalnih organizacij, razen v MDS, tudi če so pravno ustanovljene kot delniške družbe.
- delnice ali enote investicijskih skladov (F.52) so delnice investicijskega sklada, če ima sklad korporacijsko strukturo. V primeru sklada se imenujejo enote. Deli se na:
 - delnice ali enote skladov denarnega trga (F.521);
 - delnice ali enote investicijskih skladov, razen skladov denarnega trga (F.522).

Lastniški kapital imajo lahko kot finančno sredstvo vsi sektorji, kot obveznost pa praviloma nefinančne družbe, finančne družbe, enote države in tujina.

Delnice ali enote investicijskih skladov imajo lahko kot finančno sredstvo vsi sektorji, obveznosti iz tega naslova pa imajo lahko skladi denarnega trga, investicijski skladi in tujina.

Instrument Sheme zavarovanja ter pokojninske in standardizirane jamstvene sheme (F.6) obsega naslednje podkategorije:

- tehnične rezervacije neživljenjskega zavarovanja (F.61), kjer gre za finančne terjatve zavarovancev z neživljenjskim zavarovanjem do zavarovalnih družb za neživljenjsko zavarovanje v zvezi s prenosnimi premijami in nastalimi škodnimi zahtevki. Tehnične rezervacije neživljenjskega zavarovanja so lahko finančna sredstva vseh sektorjev kot zavarovancev (prenosne premije) ali upravičencev (škodne rezervacije) in so praviloma obveznost zavarovalnih družb;
- pravice do življenjskega zavarovanja in vseživljenjske rente (F.62), ki sestavljajo finančne terjatve zavarovancev z življenjskim zavarovanjem in upravičencev do rent do družb za življenjsko zavarovanje. Pravice do življenjskega zavarovanja in vseživljenjske rente so lahko finančna sredstva gospodinjstev kot zavarovancev in obveznost zavarovalnih družb;
- pokojninske pravice (F.63), ki zajemajo finančne terjatve sedanjih zaposlenih in nekdanjih zaposlenih do njihovih delodajalcev, zavarovalnika in sheme, ki jo oblikuje delodajalec za izplačilo pokojnin v okviru dogovora o nadomestilu med delodajalcem in zaposlenim. Pokojninske pravice so lahko finančna sredstva gospodinjstev kot zavarovancev in obveznost pokojninskih skladov;
- terjatve pokojninskih skladov do upravljavcev pokojninskih skladov (F.64);
- pravice do nepokojninskih prejemkov (F.65);
- rezervacije za terjatve v okviru standardiziranih jamstev (F.66), ki so

finančne terjatve imetrikov standardiziranih jamstev do institucionalnih enot, ki jih te zagotavljajo.

Instrument Izvedeni finančni instrumenti in delniške opcije za zaposlene (F.7) obsegajo:

- izvedene finančne instrumente (F.71), ki so finančni instrumenti, povezani s posebnim finančnim instrumentom, kazalnikom ali blagom, prek katerih se lahko na finančnih trgi trguje s posebnimi finančnimi tveganji v lastnem imenu. Izvedeni finančni instrumenti izpolnjujejo naslednje pogoje:
 - povezani so s finančnim ali nefinančnim sredstvom, skupino sredstev ali indeksom;
 - so tržni ali se lahko izravnajo na trgu;
 - glavnice ni treba odplačati.

V izvedene finančne instrumente se vključuje:

- opcije;
- nakupne bone, ki so posebna oblika opcij;
- terminske posle;
- standardizirane terminske posle;
- navadne terminske posle;
- zamenjave;
- kreditne izvedene finančne instrumente;
- posle kreditne zamenjave.
- delniške opcije za zaposlene (F.72), kjer gre za dogovore, sklenjene na določen datum, v skladu s katerimi imajo zaposleni pravico kupiti določeno število delnic iz zaloge delodajalca po navedeni ceni na določen datum ali v danem časovnem obdobju takoj po datumu odmre.

Izvedeni finančni instrumenti so lahko finančna sredstva vseh rezidenčnih sektorjev in tujine ter obveznost nefinančnih družb, finančnih družb, sektorja države in tujine.

Instrument Druge terjatve in obveznosti (F.8) so finančna sredstva in obveznosti, ki nastanejo kot protipostavke transakcijam, kadar obstaja časovna razlika med temi transakcijami in ustrezнимi plačili in je razdeljen na dve podkategorije finančnih instrumentov:

- komercialni krediti in predujmi (F.81), ki predstavljajo finančne terjatve, ki izhajajo iz dobaviteljevega neposrednega kreditiranja blaga in storitev, ter predujmi za delo, ki se izvaja ali se bo začelo izvajati v obliki predplačila strank za blago in storitev, ki še niso bili zagotovljeni. Komercialni krediti in predujmi so lahko finančna sredstva ali obveznost vseh rezidenčnih sektorjev in tujine. Komercialni krediti in predujmi vključujejo:
 - finančne terjatve, povezane z zagotavljanjem blaga ali storitev, ki še niso bile plačane;
 - komercialne kredite, ki jih prevzemajo družbe za faktoring, razen če se obravnavajo kot posojilo;
 - najemnine za zgradbe, obračunane v določenem obdobju;
 - zaostala plačila blaga in storitev, ki niso v obliki posojil.

V komercialne kredite in predujme niso vključena posojila za financiranje komercialnih kreditov, ta so razvrščena v kategorijo posojila.

- druge terjatve in obveznosti, razen komercialnih kreditov in predujmov (F.89), ki vključujejo finančne terjatve, ki nastanejo zaradi časovne razlike med obračunanimi transakcijami in plačili, na primer v zvezi s plačami, davki in prispevki za socialno varnost, dividendami, najemnинами ter nakupom in prodajo vrednostnih papirjev. Druge terjatve in obveznosti so lahko finančna sredstva ali obveznost vseh rezidenčnih sektorjev in tujine. Praviloma se natečene obresti vključijo v instrument, na katerega se natečejo, kadar pa to ni možno, se vključijo v instrumentu Druge terjatve in obveznosti, razen komercialnih kreditov in predujmov (v F.89).

3.1.3 Pravila evidentiranja in vrednotenja

Za stanja finančnih sredstev in obveznosti velja splošno načelo vrednotenja po tržnih cenah na dan preseka. Delnice, ki ne kotirajo in drug lastniški kapital so vrednotene po knjigovodski vrednosti. Praviloma se

natečene obresti vključijo v instrument, na katerega se nanašajo (vloge, posojila, vrednostni papirji).

Transakcije se izkazujejo kot neto transakcije po posameznem instrumentu in so razlika med povečanjem in zmanjšanjem v posameznem finančnem instrumentu (neto promet, ki vključuje tudi obresti).

Vrednostne spremembe predstavljajo tečajne razlike, razlike v tržni ceni vrednostnih papirjev, spremembe v sektorizaciji posameznega subjekta/instrumenta, odpise, statusne spremembe (pripojitve, združitve,...), spremembe metodologije, spremembe v sestavinah kapitala, ki niso osnovni kapital ali kapitalske rezerve.

3.2 Sestava finančnih računov

Letne finančne račune se sestavlja od leta 2001 in četrstletne finančne račune od prvega četrletja 2004.

3.2.1 Viri podatkov za sestavo finančnih računov

Pri sestavi finančnih računov se uporablja primarne in sekundarne vire podatkov.

Primarni viri podatkov:

- četrstletni podatki (stanja in transakcije) na osnovi neposrednega poročanja institucionalnih enot:
 - nefinančne družbe (S.11): prag poročanja nad 2 milijoni EUR bilančne vsote;
 - finančne družbe (S.12): prag poročanja nad 1 milijon EUR bilančne vsote;
 - enote države (S.13): prag poročanja nad 8 milijon EUR bilančne vsote.
- bančna statistika;
- statistika investicijskih skladov;
- statistika institucij, ki izvajajo dejavnost najema;
- statistika mednarodnih naložb (IIP) in plačilne bilance (BOP);
- statistika vrednostnih papirjev.

Sekundarni viri podatkov:

- statistika drugih finančnih institucij;
- statistika javnih financ.

3.2.2 Postopek sestave

Pred postopkom sestave finančnih računov je potrebno preveriti ustreznost individualnih podatkov na osnovi neposrednega poročanja (primerjava podatkov iz letnih poročil, primerjava podatkov iz poročil predhodnih obdobjij, ipd.). V primeru ugotovitev napak pri poročanju se izvedejo popravki.

Delo na področju sestave finančnih računov je razdeljeno na tri horizontalne faze in na pet vertikalnih faz.

I. Horizontalne faze

1. faza: priprava osnovnih podatkov za vse sektorje in podsektorje na podlagi primarnih virov podatkov:

- za domače sektorje: podatki na osnovi neposrednega poročanja;
- za tujе sektorje: podatki IIP/BOP.

2. faza: sestava nekonsolidiranih finančnih računov. Postopek je naslednji:

- osnovni podatki iz prve faze se prenesejo v ustrezone tabele posameznih sektorjev/podsektorjev;
- prazne celice za S.14 in S.15 se zapolni s podatki iz nasprotnih strani.

Sledi proces usklajevanja podatkov iz dveh strani (terjatve enega sektorja, obveznosti drugega sektorja) z izbiro najustreznejšega podatka. Sam proces je v tej fazi postopen:

A) Sestava stanj

- Po določenem instrumentu se primerja podatek iz dveh strani/virov: na eni strani kot terjatev, na drugi kot obveznost (npr. S.11 prikazuje terjatev iz vlog do S.122 in S.122 izkazuje podatek kot obveznost iz vlog do S.11), pri čemer podatki iz obeh virov običajno niso enaki. Za namen izenačitve obeh podatkov se uporabi hierarhija različnih virov podatkov. Kot dodaten/primerjalen vir se uporabijo tudi sekundarni viri podatkov.
- Na osnovi ugotovitev se terjatev določenega sektorja izenači z obveznostmi nasprotnega sektorja v istem finančnem instrumentu.

B) Sestava transakcij

Sestava transakcij z uporabo:

- podatkov na osnovi neposrednega poročanja (uporabi se npr. poročane podatke S.122);
- ocen (npr. borzni indeksi za vrednostne papirje);
- dodatnih informacij (npr. sprememba sektorske klasifikacije).

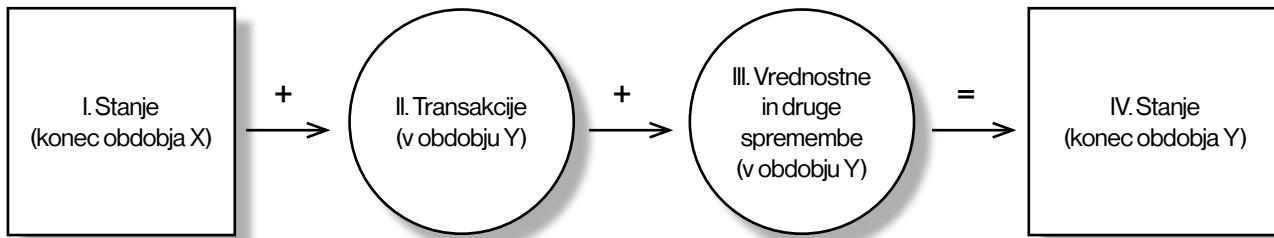
3. faza: sestava konsolidiranih finančnih računov. Proses konsolidacije obsega:

- konsolidacija na ravni podsektorja: izločitev stanj in transakcij med enotami v okviru podsektorja (npr. izločitev terjatev S.122 do S.122);
- konsolidacija na ravni sektorja: izločitev stanj in transakcij med enotami v okviru sektorja (npr. izločitev terjatev S.122 do S.125).

V zbirni tabeli finančnih računov je seštevek konsolidiranih podatkov za posamezne podsektorje določenega sektorja večji od konsolidiranega podatka za sektor, razen kadar podsektorji nimajo med seboj nobenih terjatev/obveznosti. Npr. na ravni S.122 so izločene samo terjatve v okviru S.122, v okviru S.12 pa so izločene še terjatve S.122 do ostalih podsektorjev S.12 (S.12 ≤ S.121 + S.122 + S.123 + S.124 + S.125 + S.126 + S.127 + S.128 + S.129).

II. Vertikalne faze

- začetno stanje ST0: predstavlja stanje na koncu obdobja, pred obdobjem, za katerega se sestavljajo finančni računi;
- končno stanje ST1: predstavlja stanje na koncu obdobja, za katerega se sestavljajo finančni računi;
- razlika stanj RS (ST1-ST0);
- transakcije TR: predstavljajo transakcije v obdobju, za katerega se sestavljajo finančni računi;
- vrednostne spremembe VR: predstavljajo vrednostne spremembe v obdobju, za katerega se sestavljajo finančni računi.



Sestavi finančnih računov sledi analiza usklajenosti podatkov z drugimi statistikami, zlasti vezanih na sektor države (S.13) in tujine (S.2). Neto transakcije iz finančnih računov S.13 se primerja z neto postavko S.13 nefinančnih računov, saj naj bi bili neto postavki iz obeh računov praviloma enaki. Podatke S.2 iz finančnih računov se primerja s podatki IIP (stanja mednarodnih naložb) in BOP (plačilne bilance).

3. FINANCIAL ACCOUNTS

METHODOLOGY AND COMPILATION

3.1 ESA2010 methodology

The methodological basis for the compilation of the financial accounts is the ESA2010 (the European System of Accounts).

The financial accounts disclose the stocks and flows that individual institutional sectors hold in individual financial instruments as claims and as liabilities.

The financial accounts disclose how a surplus is distributed or a deficit is covered by transactions in financial assets (claims) and liabilities.

The net item of a financial account, which represents transactions in financial assets minus transactions in liabilities, should as a rule be equal to the net item of the non-financial (capital) account (net borrowing or net lending B9F).

The basic principles of the ESA2010 are:

- all assets and liabilities are valued at current market value;
- the difference between financial assets and liabilities represents the net financial assets;
- the difference between total assets (financial and non-financial) and liabilities represents net worth;
- net worth plus shares and other equity represent own funds.

The items in the financial accounts and the items in the balance sheet are not equal in value for reason of the aforementioned ESA2010 principles.

Financial accounts may be non-consolidated or consolidated. In a consolidated account claims and liabilities between institutional units within a particular sector are eliminated.

3.1.1 Institutional sectors

The financial accounts disclose the stock of and flows in financial assets and liabilities in terms of different sectors or subsectors under the Standard Classification of Institutional Sectors (Official Gazette of the Republic of Slovenia, No. 107/2013).

Sectors and subsectors:

Sector code	Title of sector
S.1	Slovenian economy
S.11	Non-financial corporations
S.12	Financial corporations
S.121	Central bank
S.122+S.123	Other monetary financial institutions
S.122	Deposit-taking corporations except the central bank
S.123	Money market funds (MMFs)
S.124	Non-MMF investment funds
S.125	Other financial intermediaries, except insurance corporations and pension funds
S.126	Financial auxiliaries
S.127	Captive financial institutions and money lenders
S.128	Insurance corporations
S.129	Pension funds
S.13	General government
S.1311	Central government
S.1313	Local government
S.1314	Social security funds
S.14	Households
S.15	Non-profit institutions serving households
S.2	Rest of the world
S.21	European Union (EU)
S.2111	Euro Area member states
S.2112	Other EU members outside the Euro Area, and EU institutions
S.22	Non-member countries and international organisations non-resident in the EU

The Slovenian economy (S.1) consists of resident institutional units.

Non-financial corporations (S.11) are market producers whose principal activity is the production of goods and non-financial services.

The central bank (S.121) is the Bank of Slovenia.

Other monetary financial institutions (S.122+S.123) comprise commercial banks, savings banks and money-market funds.

Non-MMF investment funds (S.124) comprise:

- mutual funds;
- investment companies (ICs);
- management companies.

Other financial intermediaries, except insurance corporations and pension funds (S.125) include:

- financial vehicle corporations engaged in securitisation transactions (FVC);
- security and derivative dealers;
- financial corporations engaged in lending;
- specialised financial corporations.

Financial auxiliaries (S.126) comprise:

- brokerage houses;
- exchange offices;
- institutions providing financial market infrastructure services (e.g. KDD - the Central Securities Clearing Corporation);
- stock exchanges (Ljubljana Stock Exchange);
- head offices.

Captive financial institutions and money lenders (S.127) include:

- units as legal entities such as trusts, estates, agencies accounts or brass plate companies;
- holding companies;
- special purpose entities (SPEs);
- units which provide financial services exclusively with own funds, or funds provided by a sponsor;
- special purpose government funds.

Insurance corporations (S.128) comprise:

- insurance corporations;
- reinsurance corporations.

Pension funds (S.129) comprise:

- mutual pension funds;
- pension companies.

Central government (S.1311) includes:

- direct state budget spending units (non-governmental, governmental and judicial spending units);
- indirect budget spending units (public institutes and agencies) at state level;
- public funds at state level;
- corporations, included in S.1311.

Local government (S.1313) comprises:

- municipalities;
- regional authorities;
- public funds at municipal level;
- indirect budget spending units at local level;
- corporations, included in S.1313.

Social security funds (S.1314) comprise:

- The Health Insurance Institute (ZZS);
- The Pension and Disability Insurance Institute (ZPIZ);
- Kapitalska družba (Pension Fund Management; KAD).

The households sector (S.14) consists of private individuals and sole traders.

Non-profit institutions serving households (S.15) include societies, political parties, trade unions, clubs, associations, religious communities and humanitarian organisations.

The rest of the world (S.2) consists of non-resident units, and comprises S.21 (EU) and S.22 (Others outside the EU). The EU comprises EU Member States, divided into the Euro Area member states (S.2111) and other EU members (S.2112).

3.1.2 Financial instruments

The stock of and changes in financial assets and liabilities under the ESA2010 methodology are disclosed by individual financial instrument, and are equal on both the asset and liability sides.

Each individual financial instrument that a particular unit holds as a financial asset has a counterpart item in the liabilities of another unit, and vice-versa. The only financial asset that does not have a counterpart in liabilities is Gold Bullion (F.11).

Financial instruments comprise a title and code:

Financial instru- ment code	Title of financial instrument
F.1	Monetary gold and special drawing rights (SDRs)
F.11	Monetary gold
F.12	Special drawing rights (SDRs)
F.2	Currency and deposits
F.21	Currency
F.22	Transferable deposits
F.29	Other deposits
F.3	Debt securities
F.31	Short-term
F.32	Long-term
F.4	Loans
F.41	Short-term
F.42	Long-term
F.5	Equity and investment fund shares or units
F.51	Equity
F.511	Listed shares
F.512	Unlisted shares
F.519	Other equity
F.52	Investment fund shares or units
F.6	Insurance, pension and standardised guaranteed schemes
F.61	Non-life insurance technical reserves
F.62	Life insurance and annuity entitlements
F.63+F.64+F.65	Pension entitlements, Claims of pension funds on pension managers, Entitlements to non-pension benefits
F.66	Provisions for calls under standardised guarantees
F.7	Financial derivatives and employee stock options
F.8	Other accounts receivable/payable
F.81	Trade credits and advances
F.89	Other accounts receivable/payable, except trade credits and advances

Instrument Monetary gold and special drawing rights (SDRs) (F.1) comprises:

- monetary gold (F.11) is gold to which monetary authorities have title and which is held in reserve assets. It includes gold bullion, and unallocated gold accounts with non-residents that give title to claim the delivery of gold. Monetary authorities include the central bank and central government institutions which carry out operations usually attributed to the central bank. Gold bullion is the only financial asset for which there is no counterpart liability;
- special drawing rights (F.12) are international reserve assets created by the International Monetary Fund (IMF) and which are allocated to its members to supplement existing reserve assets. SDRs are held exclusively by official holders, which are central banks and certain international agencies.

Instrument Currency and deposits (F.2) consists of three sub-categories of financial instruments:

- currency (F.21) is notes and coins that are issued or authorised by monetary authorities, and includes notes and coins issued by the resident monetary authorities as national currency in circulation held by residents and non-residents, and notes and coins issued by non-resident monetary authorities as foreign currencies in circulation and held by residents. All sectors may hold F.21 as a financial asset;
- transferable deposits (F.22) are deposits, both in national currency and in foreign currencies. Transferable deposits are deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Transferable deposits predominantly represent liabilities of resident deposit-taking corporations, in some cases of central government, and of non-resident institutional units. Transferable deposits includes:
 - inter-bank positions between monetary financial institutions;
 - deposits held with the central bank by deposit-taking corporations in excess of the amount of reserves that they are obliged to hold;
 - deposits which other monetary financial institutions incur vis-à-vis the central bank in the form of unallocated gold accounts which are not monetary gold, and also corresponding deposits in the form of precious metal accounts;
 - foreign currency deposits under swap arrangements;
 - the reserve position with the IMF forming the 'reserve tranche', and other claims on the IMF that are readily available to the member country.

Transferable deposits accounts may have overdraft facilities. If the account is overdrawn, the withdrawal to zero is withdrawal of a deposit, and the amount of the overdraft is the granting of a loan. All resident sectors and the rest of the world may hold transferable deposits.

- other deposits (F.29) are deposits, both in national currency and in foreign currencies and cannot be used to make payments except on maturity or after an agreed period of notice, and they are not exchangeable for currency or for transferable deposits without some significant restriction or penalty. Other deposits include:
 - time deposits;
 - savings deposits, savings books, non-negotiable savings certificates or non-negotiable certificates of deposit;
 - deposits resulting from a savings scheme or contract;
 - evidence of deposit issued by savings and loan associations, building societies, credit unions and etc.;
 - repayable margin payments related to financial derivatives which are liabilities of monetary financial institutions;
 - short-term repurchase agreements (repos) which are liabilities of monetary financial institutions;
 - liabilities to the IMF that are components of international reserves and are not evidenced by loans.

Other deposits do not include negotiable certificates of deposit and negotiable savings certificates. They are classified under debt securities. All sectors may hold Other deposits as a financial asset.

Transferable and Other deposits are standardised, non-negotiable contracts with the public at large, offered by deposit-taking corporations and, in some cases, by central government as debtors. If subjects other than monetary financial institutions accept deposits from individual subjects, the deposits are classified as loans.

As a rule accrued interest is included in the instrument to which the interest relates (in F.22 or F.29). However, should it be impossible to include the interest in the relevant instrument, it is disclosed in instrument Other accounts receivable/payable, except trade credits and advances (in F.89).

Instrument Debt securities (F.3) are negotiable financial instruments

serving as evidence of debt. Debt securities display the following characteristics:

- an issue date on which the debt security is issued;
- an issue price;
- a redemption date or maturity date;
- a redemption price or face value;
- an original maturity;
- a remaining or residual maturity;
- a coupon rate that the issuer pays to holders of the debt securities;
- coupon dates, on which the issuer pays the coupon to the securities' holders;
- the issue price, redemption price, and coupon rate may be denominated in either national currency or foreign currencies;
- the credit rating.

Debt securities are divided by original maturity into two sub-categories:

- short-term debt securities (F.31) are securities with an original maturity of one year or less;
- long-term debt securities (F.32) are securities with an original maturity of more than one year.

All sectors may hold Debt securities as a financial asset. Debt securities are generally liabilities of non-financial corporations, financial corporations, general government and the rest of the world.

As a rule accrued interest is included in the instrument to which the interest relates (in F.31 or F.32). However, should it be impossible to include the interest in the relevant instrument, it is disclosed in instrument Other accounts receivable/payable, except trade credits and advances (in F.89).

Instrument Loans (F.4) are created when creditors lend funds to debtors. Main features of loans are:

- the conditions governing a loan are either fixed by the financial corporation granting the loan or agreed by the lender and the borrower directly or through a broker;
- the initiative to take out a loan normally lies with the borrower;
- a loan is an unconditional debt to the creditor which has to be repaid at maturity and which is interest-bearing.

Loans can be categorised into two types:

- short-term loans (F.41) consist of loans with an original maturity of one year or less;
- long-term loans (F.42) consist of loans with an original maturity of more than one year.

Short-term loans granted to deposit taking corporations, are classified as deposits, and short-term loans accepted by institutional units other than deposit taking corporations, are classified as short-term loans.

Placements of funds between deposit taking corporations are always recorded as deposits.

Loans include the following:

- overdraft on transferable deposit accounts;
- overdrafts on other current accounts;
- financial claims of employees because of participation in the corporation's profit;
- repayable margin payments related to financial derivatives which are liabilities of institutional units other than monetary financial institutions;
- loans which are counterparts of bankers' acceptances;
- mortgage loans;
- consumer credit;

- revolving credits;
- instalment loans;
- loans paid as a guarantee for fulfilling certain obligations;
- repurchase agreements;
- financial leases;
- deposit guarantees as financial claims of reinsurance corporations on ceding corporations;
- financial claims on the IMF evidenced by loans in the General Resources Account;
- liabilities to the IMF evidenced by IMF credit or Poverty Reduction and Growth Facility loans.

Loans can be financial assets or liabilities of all resident sectors and the rest of the world.

As a rule accrued interest is included in the instrument to which the interest relates (in F.41 or F.42). However, should it be impossible to include the interest in the relevant instrument, it is disclosed in instrument Other accounts receivable/payable, except trade credits and advances (in F.89).

Instrument Equity and investment fund shares or units (F.5) are residual claims on the assets of the institutional units that issued the shares or units, and it is divided into two sub-categories:

- equity (F.51) is a financial asset that is a claim on the residual value of a corporation, after all other claims have been met and it is sub-categorised into the following:
 - listed shares (F.511), which are equity securities listed on an exchange;
 - unlisted shares (F.512), which are equity securities not listed on an exchange;
 - other equity (F.519), which comprises all forms of equity other than those classified in sub-categories listed shares and unlisted shares. Other equity includes all forms of equity in corporations which are not shares (e.g. limited liability companies, limited partnerships...), it also includes government investments in the capital of international and supranational organisations, with the exception of the IMF, even if these are legally constituted as corporations with share capital.
- investment fund shares or units (F.52) are shares of an investment fund if the fund has a corporate structure. They are known as units if the fund is a trust. They are subdivided into:
 - money market fund shares or units (F.521);
 - other investment fund shares or units other than MMF shares or units (F.522).

All sectors may hold equity as a financial asset. F.51 is generally liabilities of non-financial corporations, financial corporations, general government and the rest of the world.

All sectors may hold investment fund shares or units as a financial asset. The liabilities may hold money market funds, investment funds and the rest of the world.

Instrument Insurance, pension and standardised guarantee schemes (F.6) includes:

- non-life insurance technical reserves (F.61), which are financial claims that non-life insurance policy holders have against non-life insurance corporations in respect of unearned premiums and claims incurred. Non-life insurance technical reserves may be financial assets of all sectors as policyholders (prepayments of insurance premiums) or beneficiaries (reserves for outstanding claims), and is generally a liability of insurance corporations;
- life insurance and annuity entitlements (F.62), which consist of financial claims that life insurance policy holders and beneficiaries of annuities have against corporations providing life insurance. Life insurance and annuity entitlements may be financial assets of households as policyholders, and

- liabilities of insurance corporations;
- pension entitlements (F.63), which comprises financial claims that current employees and former employees hold against either their employers, an insurer and a scheme designated by the employer to pay pensions as part of a compensation agreement between the employer and the employee. Pension entitlements may be financial assets of households as policyholders, and is generally a liability of pension funds;
- claims of pension funds on pension managers (F.64);
- entitlements to non-pension benefits (F.65);
- provisions for calls under standardised guarantees (F.66), which are financial claims that holders of standardised guarantees have against institutional units providing them.

Instrument Financial derivatives and employee stock options (F.7) is divided into two sub-categories:

- financial derivatives (F.71), which are financial instruments linked to specified financial instrument or indicator or commodity, through which specific financial risks can be traded in financial markets in their own right. Financial derivatives meet the following conditions:
 - they are linked to a financial or non-financial asset, to a group of assets, or to an index;
 - they are either negotiable or can be offset on the market;
 - no principal amount is advanced to be repaid.

Financial derivatives can be categorised by instrument such as:

- options;
- warrants as a special form of options;
- forwards;
- futures;
- forward rate agreements (FRAs);
- swaps;
- credit derivatives;
- credit default swaps.
- employee stock options (F.72), which are agreements made on a given date under which an employee has the right to purchase a given number of shares of the employer's stock at a stated price either at a stated time or within a period of time immediately following the vesting date.

All sectors may hold Financial derivatives as a financial asset, and is generally liabilities of non-financial corporations, financial corporations, general government and the rest of the world.

Instrument Other accounts receivable/payable (F.8) are financial assets and liabilities created as counterparts to transactions where there is a timing difference between these transactions and the corresponding payments, and it comprises:

- trade credit and advances (F.81), which are financial claims arising from the direct extension of credit by the suppliers of goods and services to their customers, and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided. Trade credit and advances may be financial assets or liabilities for all sectors. They include:
 - financial claims relating to the delivery of goods or services where payment has not taken place;
 - trade credit accepted by factoring corporations except when regarded as a loan;
 - rent of buildings accruing over time;
 - arrears concerning the payment of goods and services, when not evidenced by a loan.

Trade credit and advances do not include loans to finance trade credit. They are classified in loans.

- other accounts receivable/payable, excluding trade credits and advances (F.89), which includes financial claims created as a result of the timing difference between accrued transactions and payments made in respect of, for example wages and salaries, taxes and social contributions, dividends, rent

and purchase and sale of securities. Other accounts receivable/payable may be financial assets or liabilities for all sectors. As a rule accrued interest is included in the instrument to which the interest relates, however, should it be impossible to include the interest in the relevant instrument, it is disclosed in instrument Other accounts receivable/payable, except trade credits and advances (in F.89).

3.1.3 Rules of recording and valuation

The general principle of valuation at the market price as at the cut-off date applies to the stock of financial assets and liabilities. Unquoted shares and other equity are valued at book value. As a rule accrued interest is included in the instrument to which it relates (deposits, loans, securities).

Transactions are disclosed as net transactions for each individual instrument, and are the difference between additions and reductions in the individual financial instrument (net turnover, which includes interest).

Revaluation changes consist of holding gains/losses from changes in market prices and exchange rates, reallocations of financial instruments/sectors, write-downs of claims/debts, status changes (acquisitions, mergers, ...), changes in methodology, changes in equity components other than nominal capital or capital reserves.

3.2 Financial accounts compilation

Annual financial accounts have been compiled from 2001, and quarterly financial accounts from the first quarter of 2004.

3.2.1 Data sources for compilation of financial accounts

Primary and secondary sources are used for the compilation of the financial accounts.

Primary sources:

- quarterly data (stocks and transactions) based on direct reporting by individual institutional units:
 - non-financial corporations (S.11): reporting threshold balance sheet total of EUR 2 million;
 - financial corporations (S.12): reporting threshold balance sheet total of EUR 1 million;
 - general government units (S.13): reporting threshold balance sheet total of EUR 8 million.
- banking statistics;
- investment fund statistics;
- statistics of institutions providing leasing activity;
- IIP (International Investment Position) and BOP (Balance of Payments) statistics;
- securities statistics.

Secondary sources:

- other financial institutions' statistics;
- public finance statistics.

3.2.2 Compilation process

The adequacy of individual data based on direct reporting (comparisons with data from annual reports, comparisons with data from previous reports, etc.) must be reviewed before the compilation of the financial accounts can proceed. Corrections are made in the event of reporting errors being identified.

The compilation of the financial accounts is divided into three horizontal and five vertical phases.

I. Horizontal phases

Phase 1: preparation of basic data for individual sectors and subsectors on the basis of primary data sources:

- for domestic sectors: data from direct reporting;
- for foreign sectors: IIP and BOP data.

Phase 2: compilation of non-consolidated financial accounts. The process is the following:

- transfer of the basic data from phase 1 into the relevant tables of individual institutional sectors and subsectors;
- completion of the empty cells for S.14 and S.15 with data from the counterpart side.

The process of reconciling the data between the two sides (claims of one sector, liabilities of another sector) then follows, with the most appropriate data being selected. This is a step-by-step process:

A) Compilation of stocks

- Data from the two sides/sources is compared for a specific instrument, namely on one side as a claim, and on the other side as a liability (e.g. S.11 discloses claims from deposits against S.122, and S.122 discloses liabilities from deposits to S.11), where usually the figures from the two sources differ. A hierarchy of sources is used for the purpose of equalising the two figures. Secondary sources are also used as an additional/comparative source.
- Based on the findings, the claims of one sector are equalised with the liabilities of the counterpart sector in the same financial instrument.

B) Compilation of transactions

Transactions are compiled with the use of:

- data from direct reporting (e.g. reported data of S.122);
- estimates (e.g. stock exchange indexes for securities);
- supplementary information (e.g. changes in sectoral classification).

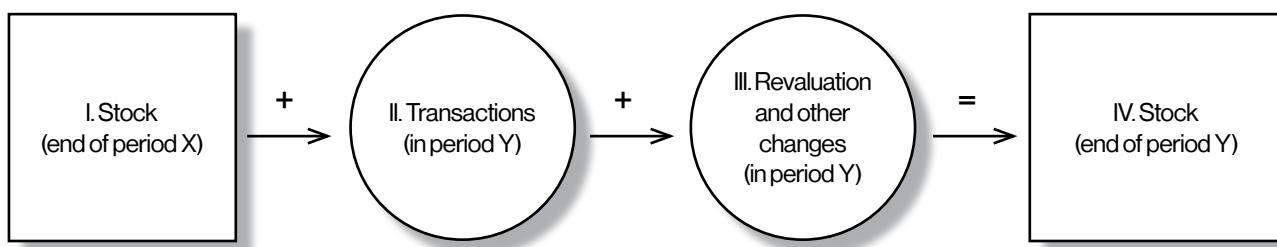
Phase 3: compilation of consolidated financial accounts. The process of consolidation comprises:

- consolidation at the subsector level: eliminating stocks and transactions between units in the same subsector (e.g. elimination of claims of S.122 against S.122);
- consolidation at the sector level: eliminating stocks and transactions between units in the same sector (e.g. elimination of claims of S.122 against S.125).

In the final table of financial accounts the sum of the consolidated data of the individual subsectors of a specific sector is larger than the consolidated data for the sector, except when there are no mutual claims/liabilities between the subsectors. For example, at the level of S.122 only the claims within S.122 are eliminated, while at the level of S.12 the claims of S.122 against the other subsectors of S.12 are also eliminated ($S.12 \leq S.121 + S.122 + S.123 + S.124 + S.125 + S.126 + S.127 + S.128 + S.129$).

II. Vertical phases

- stock ST0: represents the stock at the end of the period preceding the period for which the financial accounts are being compiled;
- stock ST1: represents the stock at the end of the period for which the financial accounts are being compiled;
- change in stocks RS (ST1-ST0);
- transactions TR: represents the transactions in the period for which the financial accounts are being compiled;
- holding gains/losses VR: represents the holdings gains/losses in the period for which the financial accounts are being compiled.



The compilation of the financial accounts is followed by analysis of the compliance of the data with other statistics, in particular those of the general government (S.13) and the rest of the world (S.2). The net transactions of S.13 from the financial accounts are being compared with net item of S.13 in the non-financial accounts, as the two net items should in principle be equal. The data of S.2 from the financial accounts is compared with the IIP (International Investment Position) and BOP (Balance of Payments) data.