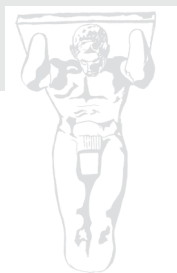


**BANKA
SLOVENIJE**
BANK OF SLOVENIA
EUROSYSTEM



**MONTHLY REPORT
ON BANK PERFORMANCE**



JUNE 2018

BRIEF COMMENTARY ON DEVELOPMENTS IN THE BANKING SECTOR

The **banking system's total assets** stood at EUR 38.1 billion at the end of April 2018, virtually unchanged relative to the previous month. Year-on-year growth was up 0.7 percentage points in April to stand at 2%. That fluctuation in growth is the result of fluctuations in total assets in March and April last year.

Growth in **loans to the non-banking sector (NBS)** was 4.7% in April, comparable with the growth recorded last December. Nominal increases in household loans exceeded growth in loans to non-financial corporations until the end of April. Year-on-year growth in loans to **non-financial corporations** slowed to 2.5% in April. After slowing for several months, **growth in household loans** in April remained at the level recorded in March, at 6.5%, with housing loans and consumer loans recording growth of 4% and 11.5% respectively.

Deposits by the NBS maintained their solid growth, with a year-on-year increase of 4.5% recorded in April. The increase in the nominal stock of deposits amounted to EUR 1.2 billion over the last one-year period, and continues to outstrip growth in loans to the non-banking sector, which recorded an increase of EUR 0.97 billion. Contributing most to growth in deposits by the non-banking sector were **household deposits**, which were up by EUR 1 billion or 6% in year-on-year terms over the last one-year period. The proportion of total deposits by the NBS accounted for by sight deposits reached 70% in April, with the stock of sight deposits exceeding half of the banking system's total assets since the beginning of the year.

At 5.4%, the **NPE ratio** in April remained at the level recorded in March, as the stock of NPEs declined slightly to EUR 2.2 billion. The NPE ratio was down by 0.3 percentage points in the sector of non-financial corporations to stand at 11.5%.

The banks generated a solid pre-tax **profit** of EUR 191 million during the first four months of this year. That profit was up by 15% relative to last year. Both improvements on the revenue side and favourable developments in the disposal of the banking system's income contributed to the increase in profit. The banking system's net interest income over the first four months of the year was down only slightly (by 1%) relative to the same period last year, while non-interest income was up by one fifth due to one-off favourable factors. Net fees and commissions, the most important element of non-interest income, were comparable with last year's net fees and commissions in terms of the total amount. The banking system's operating costs were fully comparable with total operating costs recorded during the same period last year. The banks continued to make a net release of impairments and provisions until the end of April.

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1. MAIN FEATURES OF BANKS' PERFORMANCE AND FINANCIAL STATEMENTS*

Table 1.1: Banking system's assets and liabilities, as at 30 April 2018

BALANCE SHEET	Stock	Breakdown	Stock	Breakdown	Stock	Breakdown	Increase		Growth in Apr.18, %	
	31.12.2008	(%)	31.12.2017	(%)	30.04.2018	(%)	in Apr. 18	in 2018	monthly	year-on-year
<i>EUR million unless stated, growth rates in %</i>										
Assets	47,948	100.0	37,946	100.0	38,070	100.0	-21.0	124.1	-0.1	2.0
Cash in hand, balances at central bank and sight deposits at banks*	1,250	2.6	4,187	11.0	4,245	11.1	31.2	58.2	0.7	0.3
Loans to banks at amortised cost (including central bank)	4,101	8.6	2,085	5.5	2,188	5.7	-77.3	103.3	-3.4	-3.9
domestic banks	2,673	5.6	824	2.2	866	2.3	6.7	42.1	0.8	-3.3
foreign banks	1,428	3.0	1,261	3.3	1,323	3.5	-84.0	61.2	-6.0	-4.4
short-term loans to banks	2,056	4.3	888	2.3	954	2.5	-109.4	65.3	-10.3	-15.6
long-term loans to banks	2,046	4.3	1,197	3.2	1,235	3.2	32.1	38.0	2.7	7.5
Loans to non-banking sector*	33,718	70.3	21,523	56.7	21,648	56.9	-5.0	124.6	0.0	4.7
of which non-financial corporations	20,260	42.3	8,288	21.8	8,424	22.1	0.5	136.6	0.0	2.5
households	7,558	15.8	9,419	24.8	9,595	25.2	44.5	175.7	0.5	6.5
government	506	1.1	1,980	5.2	1,868	4.9	-26.5	-112.9	-1.4	-3.8
other financial institutions	2,829	5.9	1,142	3.0	1,067	2.8	-42.5	-75.0	-3.8	30.6
non-residents	2,515	5.2	663	1.7	663	1.7	19.0	-0.2	3.0	1.9
Other financial assets classed as loans and receivables (at amortised cost)	0	0.0	161	0.4	156	0.4	-18.7	-5.0	-10.7	-12.2
Securities / financial assets**	7,323	15.3	8,776	23.1	8,569	22.5	-5.1	-206.4	-0.1	-2.8
a) Financial assets held for trading	1,177	2.5	93	0.2	76	0.2	-17.2	-17.2	7.7	-31.6
of which debt securities held for trading	571	1.2	59	0.2	36	0.1	1.0	-23.0	3.0	-46.6
... government debt securities held for trading	56	0.1	59	0.2	36	0.1	1.0	-23.0	3.0	-41.9
b) Financial assets measured at fair value through P&L not held for trading	0	0.0	15	0.0	50	0.1	0.5	35.8	1.0	97.3
of which debt securities measured at fair value through P&L not held for trading	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0	0.0
c) Financial assets designated for measurement at fair value through P&L	179	0.4	9	0.0	6	0.0	0.0	-3.3	0.3	-88.0
of which debt securities designated for measurement at fair value through P&L	163	0.3	9	0.0	6	0.0	0.0	-3.3	0.3	-88.0
... government debt securities designated for measurement at fair value through P&L	0	0.0	3	0.0	0	0.0	0.0	-3.3	0.0	-100.0
d) Financial assets measured at fair value through other comprehensive income	4,552	9.5	7,314	19.3	5,577	14.6	2.2	-1737.0	0.0	-23.9
of which debt securities measured at fair value through other comprehensive income	4,318	9.0	7,065	18.6	5,365	14.1	1.7	-1700.0	0.0	-24.3
... government debt securities measured at fair value through other comprehensive income	2,875	6.0	4,965	13.1	3,771	9.9	-59.8	-1194.0	-1.6	-28.0
e) Debt securities at amortised cost	1,415	3.0	1,345	3.5	2,861	7.5	-13.2	1515.2	-0.5	119.8
of which government debt securities at amortised cost	1,182	2.5	1,163	3.1	2,083	5.5	11.3	919.5	0.5	84.5
Interests in subsidiaries, joint ventures and associates	627	1.3	503	1.3	561	1.5	58.4	58.5	11.6	23.1
Other assets	928	1.9	712	1.9	703	1.8	-4.4	-9.1	-0.6	1.2
Equity and liabilities	47,948	100.0	37,946	100.0	38,070	100.0	-21.0	124.1	-0.1	2.0
Financial liabilities measured at amortised cost (deposits)	41,895	87.4	32,833	86.5	32,847	86.3	-61.7	13.9	-0.2	1.6
a) Financial liabilities to central bank (Eurosystem)	1,229	2.6	1,141	3.0	1,141	3.0	-0.1	-0.3	0.0	-0.1
b) Liabilities to banks	18,168	37.9	3,250	8.6	3,351	8.8	27.8	101.0	0.8	-5.5
of which to domestic banks	856	1.8	856	2.3	902	2.4	12.9	45.3	1.5	-1.9
of which to foreign banks	2,393	5.0	2,393	6.3	2,449	6.4	14.9	55.7	0.6	-6.8
c) Liabilities to non-banking sector (deposits by NBS)	20,883	43.6	27,528	72.5	27,662	72.7	69.4	134.2	0.3	4.5
of which to non-financial corporations	3,728	7.8	6,369	16.8	6,326	16.6	53.0	-43.4	0.8	10.4
households	13,407	28.0	17,535	46.2	17,890	47.0	59.8	355.2	0.3	6.0
government	1,879	3.9	1,121	3.0	1,023	2.7	-8.3	-97.5	-0.8	-29.4
other financial institutions	1,065	2.2	1,142	3.0	1,190	3.1	-4.4	47.9	-0.4	-7.4
non-residents	475	1.0	1,009	2.7	871	2.3	-32.6	-138.2	-3.6	10.3
d) Debt securities	1,276	2.7	376	1.0	367	1.0	-9.7	-9.2	-2.6	-45.6
e) Other financial liabilities measured at amortised cost***	1,568	3.3	538	1.4	326	0.9	-149.1	-211.8	-31.4	-32.5
Provisions	176	0.4	236	0.6	212	0.6	-0.8	-24.2	-0.4	-4.6
Shareholder equity	4,010	8.4	4,737	12.5	4,856	12.8	29.2	118.6	0.6	5.4
Other liabilities	1,867	3.9	140	0.4	156	0.4	12.4	15.9	8.6	-11.7
BALANCE SHEET TOTAL	47,948	100.0	37,946	100.0	38,070	100.0	-21.0	124.1	-0.1	2.0

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

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

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

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

Source: Bank of Slovenia

Table 1.2: Income statement for 2016, 2017 and 2018

INCOME STATEMENT (EUR million unless stated)	2016	Breakdown	Jan.-Apr.17	Breakdown	2017	Breakdown	2018	Breakdown	Annual growth, %
		(%)	(%)	(%)	Jan.-Apr.17	(%)	Jan.-Apr.18	(%)	Jan.- Apr. 18/ Jan.- Apr. 17
Interest income	828.3		767.2		254.4		309.2		-2.5
Interest expenses	158.4		115.2		41.6		43.4		-16.0
Net interest	670.0	59.4	651.9	60.7	212.8	58.3	265.8	52.7	0.1
Non-interest income	457.2	40.6	422.2	39.3	151.9	41.7	239.0	47.3	20.4
of which net fees and commission	307.4	27.3	313.5	29.2	103.5	28.4	131.7	26.1	1.8
of which net gains/losses on financial assets and liabilities held for trading	11.5	1.0	29.6	2.8	5.9	1.6	4.7	0.9	-34.8
Gross income	1,127.1	100.0	1,074.2	100.0	364.8	100.0	504.7	100.0	8.8
Operating costs	-667.1	-59.2	-673.7	-62.7	-212.9	-58.4	-268.2	-53.1	-0.1
Net income	460.0	40.8	400.5	37.3	151.9	41.6	236.5	46.9	21.0
Net impairments and provisions	-96.3	-8.5	42.7	4.0	14.4	3.9	14.7	2.9	-1.7
Pre-tax profit	363.7	32.3	443.2	41.3	166.2	45.6	251.3	49.8	19.4
Taxes	-31.2		-18.4		-14.5		-20.8		31.8
Net profit	332.4		424.8		151.7		230.5		18.4

Source: Bank of Slovenia

Table 1.3: Selected performance indicators

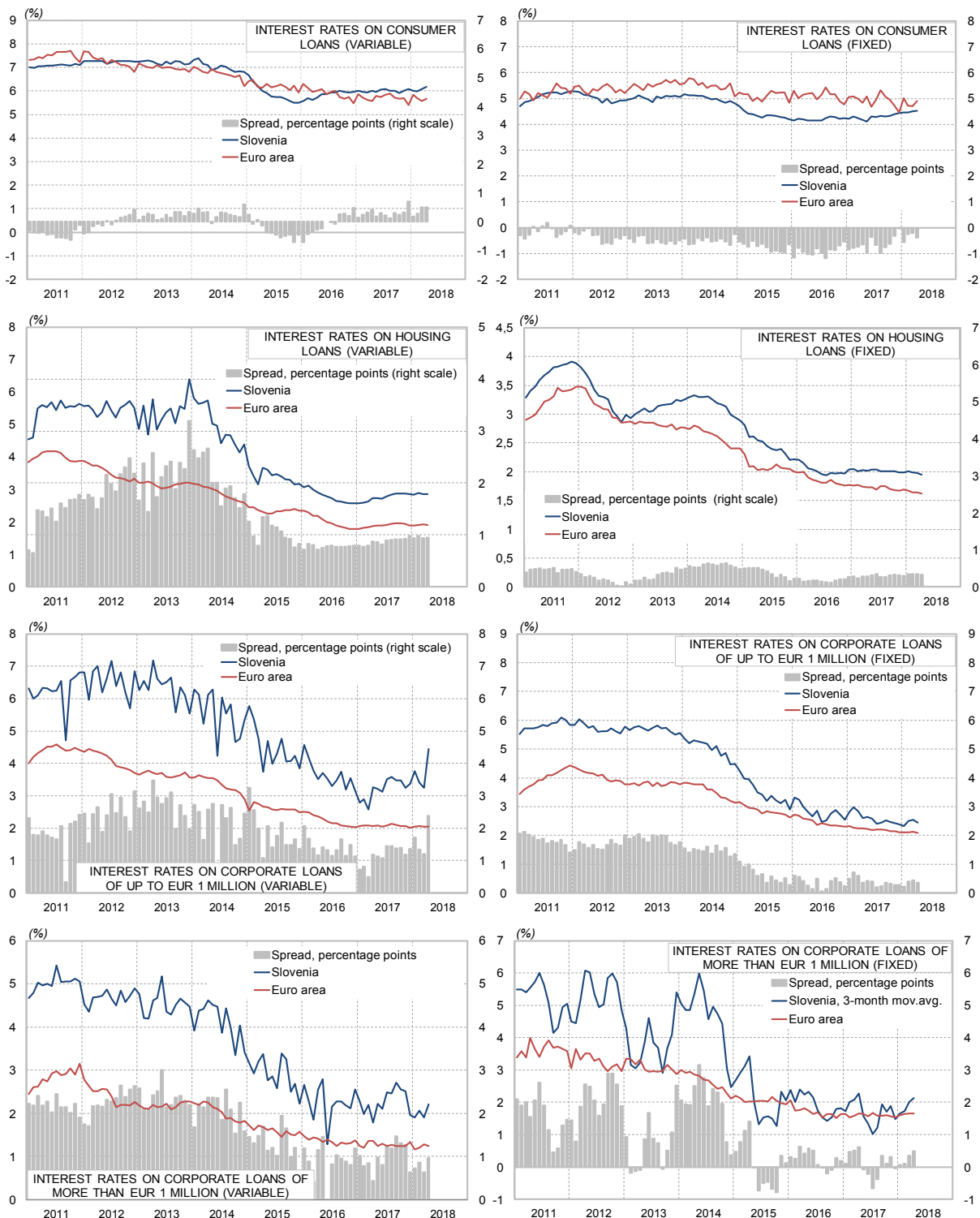
in %	2014	2015	2016	2017	2017	2018
					Jan.-Apr.	Jan.-Apr.
Profitability						
Financial intermediation margin*	3.10	3.05	3.05	2.88	3.01	3.18
ROA	-0.27	0.42	0.99	1.19	1.37	1.54
ROE	-2.69	3.63	7.96	9.58	11.36	12.66
Interest margin on interest-bearing assets	2.18	2.06	1.91	1.83	1.84	1.78
Net non-interest income / operating costs	58.05	60.05	68.53	62.67	71.36	86.13
Operating costs						
Labour costs / average assets	0.92	0.97	1.01	1.02	1.00	1.00
Other costs / average assets	0.81	0.84	0.80	0.78	0.73	0.69
Asset quality						
Impairments of financial assets at amortised cost / gross assets	8.98	7.84	5.38	4.09	5.24	3.30

* Gross income / average assets

Source: Bank of Slovenia

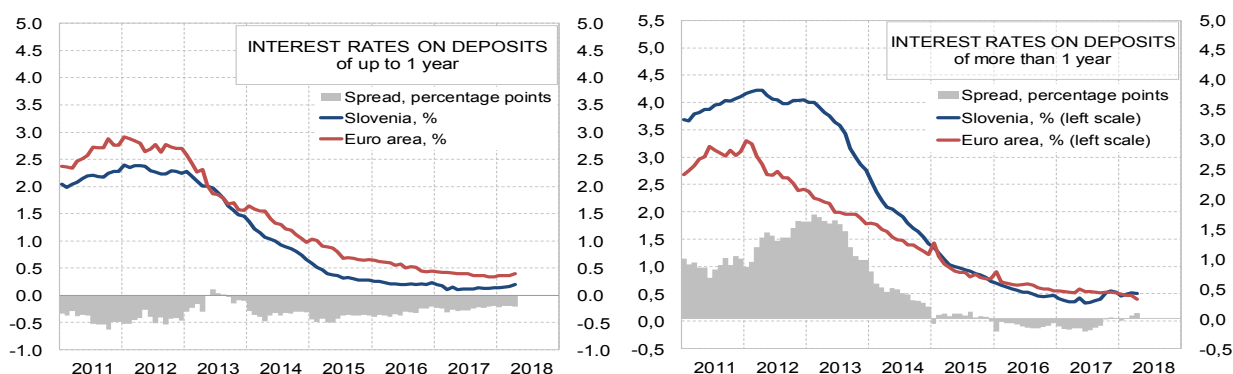
2. BANKS' INTEREST RATES

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



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

Source: Bank of Slovenia

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

Source: Bank of Slovenia, ECB

Table 2.1: Comparison of interest rates on new variable-rate loans in Slovenia with those across the euro area, in percentages

	ECB interest rate	Loans								Household deposits 1)			
		Households				Corporates				up to 1 year		over 1 year	
		Housing EMU	SLO	Consumer EMU	SLO	up to EUR 1m EMU	SLO	over EUR 1m EMU	SLO	EMU	SLO	EMU	SLO
Dec. 11	1.00	3.5	3.9	5.2	5.3	4.4	5.8	3.2	5.1	2.8	2.3	3.1	4.1
Dec. 12	0.75	2.9	2.9	5.2	4.9	3.8	5.8	2.3	4.9	2.7	2.2	2.4	4.0
Dec. 13	0.25	2.8	3.3	5.5	5.1	3.8	5.5	2.3	4.5	1.6	1.5	1.8	2.8
Dec. 14	0.05	2.4	2.9	5.1	4.8	3.1	4.5	1.8	3.4	1.0	0.7	1.2	1.4
Dec. 15	0.05	2.0	2.2	4.8	4.2	2.6	2.9	1.6	2.2	0.7	0.3	0.8	0.7
Dec. 16	0.00	1.8	2.0	4.8	4.2	2.3	2.5	1.4	2.6	0.4	0.2	0.5	0.5
Jan. 17	0.00	1.8	2.1	5.1	4.2	2.3	2.8	1.2	2.3	0.4	0.2	0.5	0.4
Feb. 17	0.00	1.8	2.0	5.1	4.3	2.3	3.0	1.2	2.0	0.4	0.2	0.5	0.4
Mar. 17	0.00	1.7	2.0	5.0	4.3	2.2	2.8	1.4	2.2	0.4	0.1	0.5	0.4
Apr. 17	0.00	1.7	2.0	4.8	4.2	2.2	2.6	1.4	1.8	0.4	0.1	0.5	0.4
Maj 17	0.00	1.7	2.0	5.1	4.1	2.2	2.6	1.2	2.2	0.4	0.1	0.6	0.4
Jun. 17	0.00	1.7	2.0	4.7	4.3	2.2	2.6	1.3	2.1	0.4	0.1	0.5	0.3
Jul. 17	0.00	1.8	2.0	4.9	4.3	2.2	2.4	1.3	2.5	0.4	0.1	0.5	0.3
Avg. 17	0.00	1.8	2.0	5.3	4.3	2.2	2.4	1.3	2.5	0.4	0.1	0.5	0.4
Sep. 17	0.00	1.7	2.0	5.1	4.3	2.2	2.5	1.2	2.7	0.4	0.1	0.5	0.4
Okt. 17	0.00	1.7	2.0	4.9	4.3	2.2	2.5	1.3	2.6	0.4	0.1	0.5	0.5
Nov. 17	0.00	1.7	2.0	4.7	4.4	2.2	2.4	1.2	2.5	0.3	0.1	0.5	0.5
Dec. 17	0.00	1.7	2.0	4.5	4.4	2.1	2.4	1.3	2.0	0.3	0.1	0.5	0.5
jan. 18	0.00	1.7	2.0	5.0	4.5	2.1	2.3	1.2	1.9	0.4	0.1	0.5	0.5
feb. 18	0.00	1.6	2.0	4.7	4.5	2.1	2.5	1.2	2.1	0.4	0.2	0.5	0.5
mar. 18	0.00	1.6	2.0	4.7	4.5	2.1	2.6	1.3	1.9	0.4	0.2	0.5	0.5
apr. 18	0.00	1.6	2.0	4.9	4.5	2.1	2.5	1.2	2.2	0.4	0.2	0.4	0.5

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

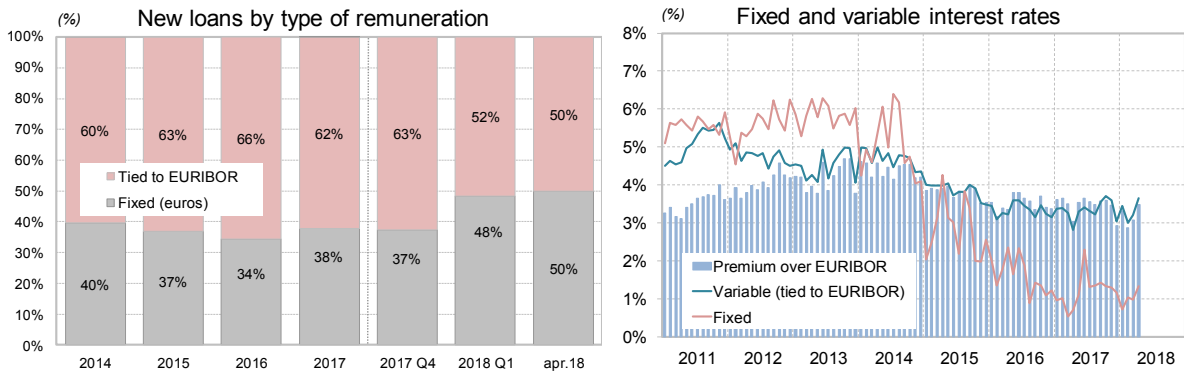
Table 2.2: Comparison of interest rates on new fixed-rate loans in Slovenia with those across the

	Loans ¹							
	Households				Corporates			
	Housing EMU	SLO	Consumer EMU	SLO	up to EUR 1m EMU	SLO	over EUR 1m EMU	SLO
Dec. 11	3.9	5.6	7.2	7.1	4.4	6.8	3.6	6.2
Dec. 12	3.3	5.5	6.8	7.2	3.7	6.9	3.0	5.3
Dec. 13	3.2	6.4	6.8	7.2	3.6	5.5	2.9	4.6
Dec. 14	2.6	4.4	6.2	6.8	2.9	5.4	2.1	2.9
Dec. 15	2.4	3.2	5.9	5.5	2.5	3.8	1.9	3.0
Dec. 16	1.8	2.6	5.5	6.0	2.0	3.2	1.6	2.2
Jan. 17	1.8	2.6	5.9	6.0	2.1	2.8	1.6	1.6
Feb. 17	1.8	2.6	5.7	6.0	2.1	2.9	1.5	1.4
Mar. 17	1.8	2.6	5.6	5.9	2.1	2.6	1.6	3.0
Apr. 17	1.9	2.7	5.6	6.0	2.1	3.3	1.7	1.8
Maj 17	1.9	2.7	5.8	6.0	2.1	3.2	1.6	2.0
Jun. 17	1.9	2.7	5.7	6.1	2.0	3.1	1.6	0.9
Jul. 17	1.9	2.8	5.8	6.1	2.1	3.5	1.7	1.1
Avg. 17	1.9	2.8	5.9	6.0	2.1	3.6	1.6	-
Sep. 17	2.0	2.9	5.7	6.0	2.1	3.5	1.6	1.3
Okt. 17	2.0	2.9	5.7	5.9	2.1	3.5	1.6	2.6
Nov. 17	1.9	2.9	5.7	6.0	2.1	3.3	1.6	1.3
Dec. 17	1.9	2.9	5.4	6.1	2.0	3.4	1.5	1.8
jan. 18	1.9	2.8	5.8	6.0	2.0	3.8	1.6	1.4
feb. 18	1.9	2.9	5.7	6.0	2.1	3.4	1.6	1.8
mar. 18	1.9	2.9	5.6	6.1	2.0	3.2	1.7	2.0
apr. 18	1.9	2.9	5.7	6.2	2.1	4.4	1.7	2.2

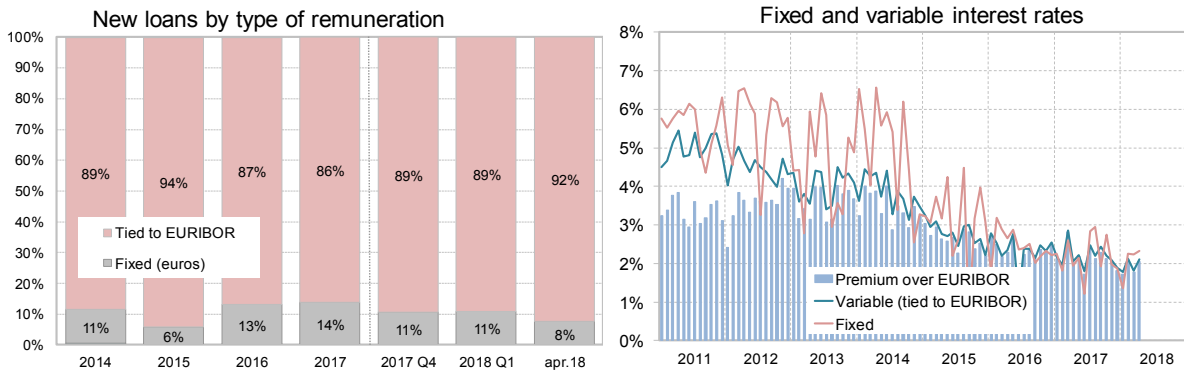
Source: Bank of Slovenia, ECB

Figure 2.3: Volumes and interest rates on new loans in Slovenian banks

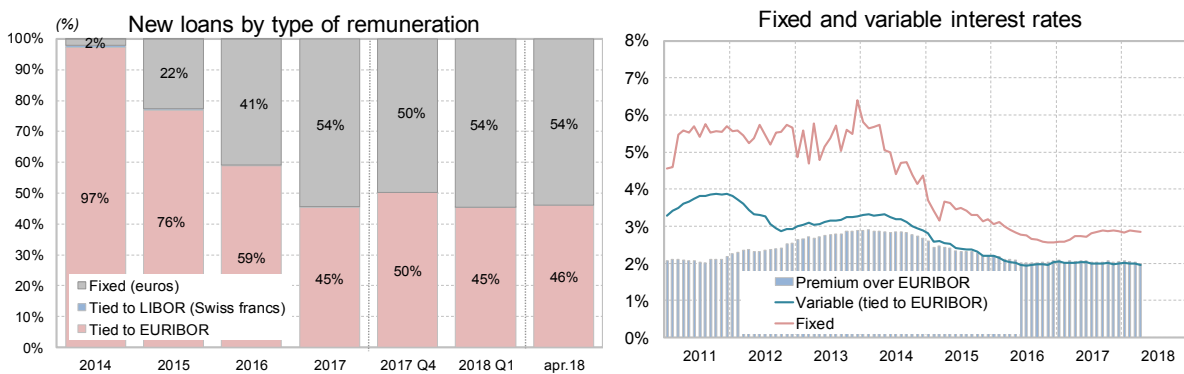
Short-term corporate loans



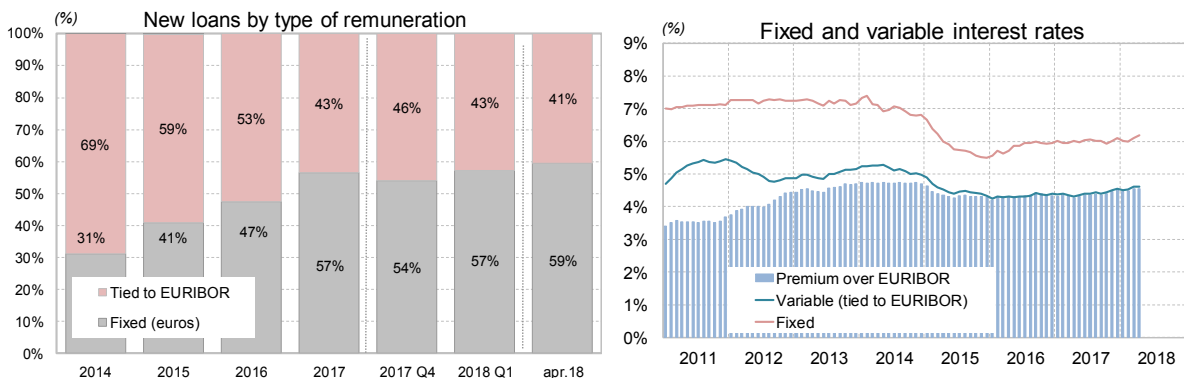
Long-term corporate loans



Long-term housing loans



Long-term consumer loans



Source: Bank of Slovenia

3. QUALITY OF THE BANKING SYSTEM'S CREDIT PORTFOLIO

Table 3.1:¹ Non-performing exposures by client segment

	Exposures						Non-performing exposures (NPEs)					
	amount, EUR million			breakdown, %			amount, EUR million			ratio, %		
	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18
NFCs	13,443	13,301	13,309	31.9	31.7	31.8	1,736	1,569	1,530	12.9	11.8	11.5
OFIs	1,320	1,255	1,258	3.1	3.0	3.0	33	25	21	2.5	2.0	1.7
Households	10,591	10,784	10,832	25.1	25.7	25.9	350	338	335	3.3	3.1	3.1
sole traders	505	504	505	1.2	1.2	1.2	58	57	56	11.5	11.3	11.1
individuals	10,085	10,280	10,327	23.9	24.5	24.7	292	281	278	2.9	2.7	2.7
Non-residents	7,423	7,469	7,390	17.6	17.8	17.7	396	328	347	5.3	4.4	4.7
Government	5,507	5,233	5,158	13.1	12.5	12.3	15	14	14	0.3	0.3	0.3
Banks and savings banks	1,014	1,014	992	2.4	2.4	2.4	0	0	0	0.0	0.0	0.0
Central bank	2,891	2,860	2,932	6.9	6.8	7.0	0	0	0	0.0	0.0	0.0
Total	42,188	41,915	41,871	100.0	100.0	100.0	2,530	2,274	2,247	6.0	5.4	5.4

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

	Classified claims						Claims more than 90 days in arrears					
	amount, EUR million			breakdown, %			amount, EUR million			ratio, %		
	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18
NFCs	13,292	12,935	12,940	37.8	35.7	35.7	700	644	632	5.3	5.0	4.9
OFIs	1,317	1,253	1,257	3.7	3.5	3.5	22	14	11	1.7	1.1	0.9
Households	10,590	10,783	10,832	30.1	29.7	29.9	275	276	273	2.6	2.6	2.5
sole traders	505	503	505	1.4	1.4	1.4	38	37	36	7.4	7.3	7.2
individuals	10,085	10,280	10,327	28.7	28.3	28.5	238	239	237	2.4	2.3	2.3
Non-residents	3,188	4,338	4,187	9.1	12.0	11.6	245	203	204	7.7	4.7	4.9
Government	2,843	3,089	3,077	8.1	8.5	8.5	7	7	7	0.2	0.2	0.2
Banks and savings banks	1,010	1,016	1,004	2.9	2.8	2.8	0	0	0	0.0	0.0	0.0
Central bank	2,891	2,860	2,932	8.2	7.9	8.1	0	0	0	0.0	0.0	0.0
Total	35,132	36,273	36,229	100.0	100.0	100.0	1,250	1,143	1,126	3.6	3.2	3.1

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

	Exposures			Non-performing exposures (NPEs)			NPE ratio		
	(EUR million)			(EUR million)			(%)		
	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18	Dec. 17	Mar. 18	Apr. 18
Agriculture, forestry, fishing, mining	158	152	151	25	22	22	16.1	14.7	14.8
Manufacturing	3,739	3,789	3,757	252	227	216	6.7	6.0	5.8
Electricity, gas, water, remediation	1,007	1,018	1,020	17	16	15	1.7	1.5	1.5
Construction	1,135	1,132	1,140	265	248	243	23.4	21.9	21.4
Wholesale and retail trade	2,530	2,500	2,483	537	501	503	21.2	20.0	20.2
Transportation and storage	1,733	1,742	1,781	99	90	80	5.7	5.2	4.5
Accommodation and food service	427	410	418	72	65	63	16.9	15.8	15.2
Information and communication	702	592	569	35	33	33	5.0	5.5	5.7
Financial and insurance activities	84	94	88	55	48	41	65.1	51.2	46.8
Real estate activities	563	524	531	226	177	174	40.2	33.7	32.8
Professional, scientific and technical	1,068	1,056	1,083	114	105	104	10.7	10.0	9.6
Public services	297	291	290	37	36	36	12.3	12.3	12.2
Total	13,443	13,301	13,309	1,736	1,569	1,530	12.9	11.8	11.5

Source: Bank of Slovenia

Note: ¹ The data on non-performing exposures is calculated on the basis of the banks' modified reporting under the Guidelines for implementing the Regulation on reporting by monetary financial institutions in accordance with the CRD IV and the EBA definition published in Commission Implementing Regulation (EU) 2015/227 (OJ L 48 of 20 February 2015).

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

	Classified claims			Classified claims more than 90 days in arrears			Proportion of classified claims more than 90 days in arrears		
	(EUR million)			(EUR million)			(%)		
	Dec.17	Mar.18	Apr.18	Dec.17	Mar.18	Apr.18	Dec.17	Mar.18	Apr.18
Agriculture, forestry, fishing, mining	158	152	151	14	11	11	8.6	7.5	7.6
Manufacturing	3,731	3,775	3,744	142	136	135	3.8	3.6	3.6
Electricity, gas, water, remediation	1,001	1,012	1,014	7	7	8	0.7	0.7	0.7
Construction	1,131	1,131	1,138	227	211	199	20.0	18.7	17.5
Wholesale and retail trade	2,499	2,251	2,227	102	89	87	4.1	4.0	3.9
Transportation and storage	1,696	1,710	1,749	16	15	15	0.9	0.9	0.8
Accommodation and food service	427	406	413	36	32	31	8.3	7.8	7.4
Information and communication	667	567	544	22	20	20	3.3	3.5	3.6
Financial and insurance activities	84	89	84	3	3	7	3.0	2.9	8.0
Real estate activities	562	524	531	44	29	29	7.9	5.6	5.5
Professional, scientific and technical	1,040	1,028	1,055	72	76	75	6.9	7.4	7.1
Public services	296	291	290	17	16	16	5.7	5.5	5.6
Total	13,292	12,935	12,940	700	644	632	5.3	5.0	4.9

Source: Bank of Slovenia