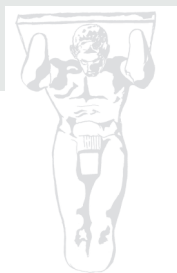


**BANKA
SLOVENIJE**
BANK OF SLOVENIA
EUROSYSTEM



**MONTHLY REPORT
ON BANK PERFORMANCE**



JULY 2018

BRIEF COMMENTARY ON DEVELOPMENTS IN THE BANKING SECTOR

The **banking system's total assets** reached EUR 38.3 billion at the end of May 2018, as year-on-year growth increased by 0.5 percentage points in May to 2.5%.

Growth in **loans to the non-banking sector (NBS)** stood at 5.3% at the end of May, up 0.6 percentage points on December of last year. Similarly to last year, in their lending activity the banks are focusing on households. This year's nominal increase in loans has again been larger in the household segment than in the corporate segment. Year-on-year growth in loans to **non-financial corporations** slowed to 2.3% in May. Year-on-year **growth in loans to households** is relatively stable, and stood at 6.7% in May, with rates of 4.2% in the housing loans segment and 11.7% in the consumer loans segment.

Deposits by the NBS are still increasing, while net repayments of debt have continued on the wholesale markets. Deposits by the NBS were up 5.1% in year-on-year terms in May, while household deposits were up 6.2%. The increase in deposits by the NBS is sufficient to fund the increase in loans, and the banks thus had no need to increase other sources of funding.

Non-performing exposures (NPEs) declined to EUR 2.2 billion in May, taking the NPE ratio down to 5.2%. Exposures to non-financial corporations account for the majority of the NPEs (EUR 1.5 billion), and this client segment also has the highest NPE ratio, at 11.2%. Forborne exposures account for the largest part of the NPEs to non-financial corporations, while only EUR 426 million are still more than 90 days in arrears. The wholesale and retail trade sector records the largest NPEs, at EUR 501 million, and the quality of this segment of the portfolio is also among the worst, with an NPE ratio of 20.1%. Claims more than 90 days in arrears now amount to just EUR 864 million, or just 2.4% of total classified claims.

The banks generated a **pre-tax profit** of EUR 251 million in the first five months of the year, up almost a fifth on the same period last year. Net interest income in May was no longer down on last year. Non-interest income has improved this year, as a result of favourable one-off effects at certain banks. The banks recorded a net release of impairments and provisions in the total amount of EUR 14.7 million over the first five months of the year, which had a significant impact on the level of the profit realised in the banking system.

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1. MAIN FEATURES OF BANKS' PERFORMANCE AND FINANCIAL STATEMENTS¹

Table 1.1: Banking system's assets and liabilities, as at 31 May 2018

BALANCE SHEET	Stock		Breakdown		Stock		Breakdown		Increase		Growth in May 18, %	
	31.12.2008	(%)	31.12.2017	(%)	31.05.2018	(%)	in May 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	38,325	100.0	254.2	378.3	0.7	2.5		
Cash in hand, balances at central bank and sight deposits at banks*	1,250	2.6	4,187	11.0	4,304	11.2	59.5	117.7	1.4	3.2		
Loans to banks at amortised cost (including central bank)	4,101	8.6	2,085	5.5	2,164	5.6	-24.8	78.5	-1.1	-2.3		
domestic banks	2,673	5.6	824	2.2	847	2.2	-19.1	23.0	-2.2	-6.2		
foreign banks	1,428	3.0	1,261	3.3	1,317	3.4	-5.7	55.5	-0.4	0.4		
short-term loans to banks	2,056	4.3	888	2.3	945	2.5	-8.6	56.7	-0.9	-15.9		
long-term loans to banks	2,046	4.3	1,197	3.2	1,219	3.2	-16.2	21.8	-1.3	11.7		
Loans to non-banking sector*	33,718	70.3	21,523	56.7	21,729	56.7	81.2	205.8	0.4	5.3		
of which non-financial corporations	20,260	42.3	8,288	21.8	8,394	21.9	-29.6	106.9	-0.4	2.3		
households	7,558	15.8	9,419	24.8	9,679	25.3	83.9	259.5	0.9	6.7		
government	506	1.1	1,980	5.2	1,862	4.9	-5.4	-118.3	-0.3	2.8		
other financial institutions	2,829	5.9	1,142	3.0	1,072	2.8	5.2	-69.8	0.5	27.1		
non-residents	2,515	5.2	663	1.7	690	1.8	26.7	26.5	4.0	4.5		
Other financial assets classed as loans and receivables (at amortised cost)	0	0.0	161	0.4	147	0.4	-8.8	-13.7	-5.6	-20.0		
Securities / financial assets**	7,323	15.3	8,776	23.1	8,737	22.8	167.3	-39.1	2.0	-3.2		
a) Financial assets held for trading	1,177	2.5	93	0.2	92	0.2	-0.5	-0.5	22.0	-36.8		
of which debt securities held for trading	571	1.2	59	0.2	53	0.1	16.7	-6.3	46.1	-47.7		
... government debt securities held for trading	56	0.1	59	0.2	53	0.1	16.7	-6.3	46.1	-47.7		
b) Financial assets measured at fair value through P&L not held for trading	0	0.0	15	0.0	54	0.1	3.7	39.5	7.4	105.7		
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	0.1	-84.2		
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	0.1	-84.2		
... 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	5,551	14.5	-26.2	-1763.2	-0.5	-25.8		
of which debt securities measured at fair value through other comprehensive income	4,318	9.0	7,065	18.6	5,337	13.9	-28.1	-1728.1	-0.5	-26.2		
... government debt securities measured at fair value through other comprehensive income	2,875	6.0	4,965	13.1	3,729	9.7	-42.1	-1236.1	-1.1	-29.7		
e) Debt securities at amortised cost	1,415	3.0	1,345	3.5	3,034	7.9	173.2	1688.3	6.1	126.8		
of which government debt securities at amortised cost	1,182	2.5	1,163	3.1	2,263	5.9	180.7	1100.2	8.7	95.1		
Interests in subsidiaries, joint ventures and associates	627	1.3	503	1.3	556	1.5	-5.0	53.5	-0.9	20.5		
Other assets	928	1.9	712	1.9	688	1.8	-15.2	-24.3	-2.2	-0.8		
Equity and liabilities	47,948	100.0	37,946	100.0	38,325	100.0	254.2	378.3	0.7	2.5		
Financial liabilities measured at amortised cost (deposits)	41,895	87.4	32,833	86.5	33,139	86.5	292.3	306.2	0.9	2.1		
a) Financial liabilities to central bank (Eurosystem)	1,229	2.6	1,141	3.0	1,141	3.0	-0.1	-0.4	0.0	-0.8		
b) Liabilities to banks	18,168	37.9	3,250	8.6	3,283	8.6	-67.4	33.6	-2.0	-8.4		
of which to domestic banks	2,065	4.3	856	2.3	874	2.3	-27.7	17.6	-3.1	-6.3		
of which to foreign banks	16,098	33.6	2,393	6.3	2,409	6.3	-39.7	16.0	-1.6	-9.1		
c) Liabilities to non-banking sector (deposits by NBS)	20,883	43.6	27,528	72.5	27,923	72.9	260.7	394.9	0.9	5.1		
of which to non-financial corporations	3,728	7.8	6,369	16.8	6,405	16.7	79.2	35.8	1.3	11.8		
households	13,407	28.0	17,535	46.2	17,974	46.9	83.3	438.5	0.5	6.2		
government	1,879	3.9	1,121	3.0	1,051	2.7	27.9	-69.6	2.7	-26.7		
other financial institutions	1,065	2.2	1,142	3.0	1,224	3.2	34.1	82.0	2.9	-1.8		
non-residents	475	1.0	1,009	2.7	904	2.4	33.7	-104.5	3.9	0.4		
d) Debt securities	1,276	2.7	376	1.0	368	1.0	0.3	-8.8	0.1	-45.5		
e) Other financial liabilities measured at amortised cost***	1,568	3.3	538	1.4	425	1.1	98.7	-113.1	30.3	-11.8		
Provisions	176	0.4	236	0.6	214	0.6	1.4	-22.8	0.6	-5.5		
Shareholder equity	4,010	8.4	4,737	12.5	4,804	12.5	-51.8	66.8	-1.1	6.3		
Other liabilities	1,867	3.9	140	0.4	168	0.4	12.2	28.1	7.9	-5.8		
BALANCE SHEET TOTAL	47,948	100.0	37,946	100.0	38,325	100.0	254.2	378.3	0.7	2.5		

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
Source: Bank of Slovenia

¹ The bank performance data in this publication is based on the banks' own book figures, which differ in methodological terms from the published statistics. The data on loans also differs because the data in this publication includes loans to non-residents, applies the net principle (amounts are minus value adjustments), and does not include non-marketable securities.

Table 1.2: Income statement for 2016, 2017 and 2018

INCOME STATEMENT (EUR million unless stated)	2016	Breakdown n		2017	Breakdown n		2018	Breakdown n		Annual growth, %
		(%)	Jan.-May.17	(%)	Jan.-May.17	(%)	Jan.-May.18	(%)	Jan.- May 18/ Jan.- May 17	
Interest income	828.3		767.2		317.2		309.2		-2.5	
Interest expenses	158.4		115.2		51.6		43.4		-16.0	
Net interest	670.0	59.4	651.9	60.7	265.6	57.2	265.8	52.7	0.1	
Non-interest income	457.2	40.6	422.2	39.3	198.4	42.8	239.0	47.3	20.4	
of which net fees and commission	307.4	27.3	313.5	29.2	129.4	27.9	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	7.2	1.6	4.7	0.9	-34.8	
Gross income	1,127.1	100.0	1,074.2	100.0	464.0	100.0	504.7	100.0	8.8	
Operating costs	-667.1	-59.2	-673.7	-62.7	-268.6	-57.9	-268.2	-53.1	-0.1	
Net income	460.0	40.8	400.5	37.3	195.4	42.1	236.5	46.9	21.0	
Net impairments and provisions	-96.3	-8.5	42.7	4.0	15.0	3.2	14.7	2.9	-1.7	
Pre-tax profit	363.7	32.3	443.2	41.3	210.4	45.3	251.3	49.8	19.4	
Taxes	-31.2		-18.4		-15.7		-20.8		31.8	
Net profit	332.4		424.8		194.6		230.5		18.4	

Source: Bank of Slovenia

Table 1.3: Selected performance indicators

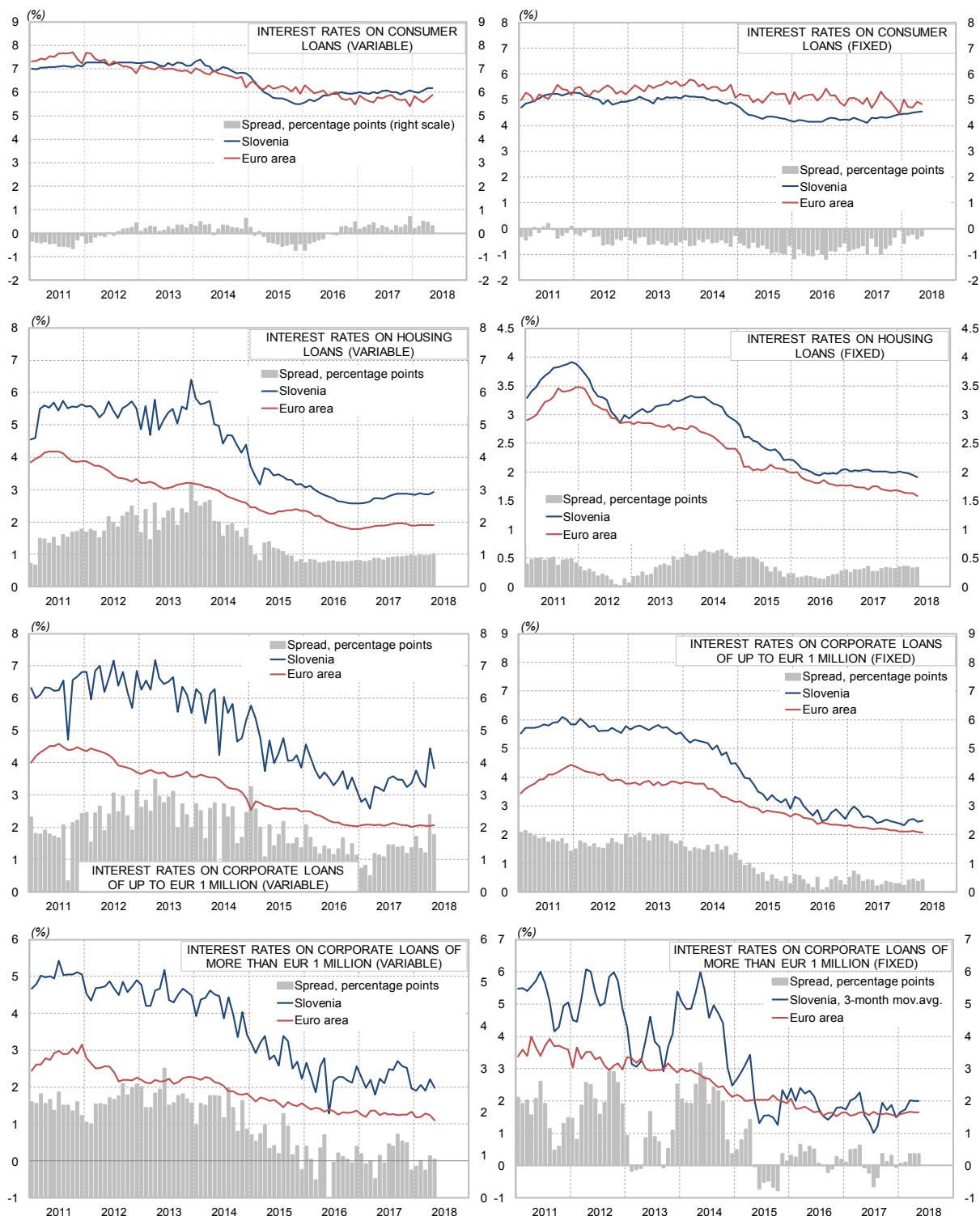
in %	2014	2015	2016	2017	2017	2018
					Jan.-May.	Jan.-May.
Profitability						
Financial intermediation margin*	3.10	3.05	3.05	2.88	3.04	3.23
ROA	-0.27	0.42	0.99	1.19	1.37	1.60
ROE	-2.69	3.63	7.96	9.58	11.41	13.16
Interest margin on interest-bearing assets	2.18	2.06	1.91	1.83	1.82	1.78
Net non-interest income / operating costs	58.05	60.05	68.53	62.67	73.88	89.10
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	0.74	0.69
Asset quality						
Impairments of financial assets at amortised cost / gross assets	8.98	7.84	5.38	4.09	5.15	3.25

* Gross income / average assets

Source: Bank of Slovenia

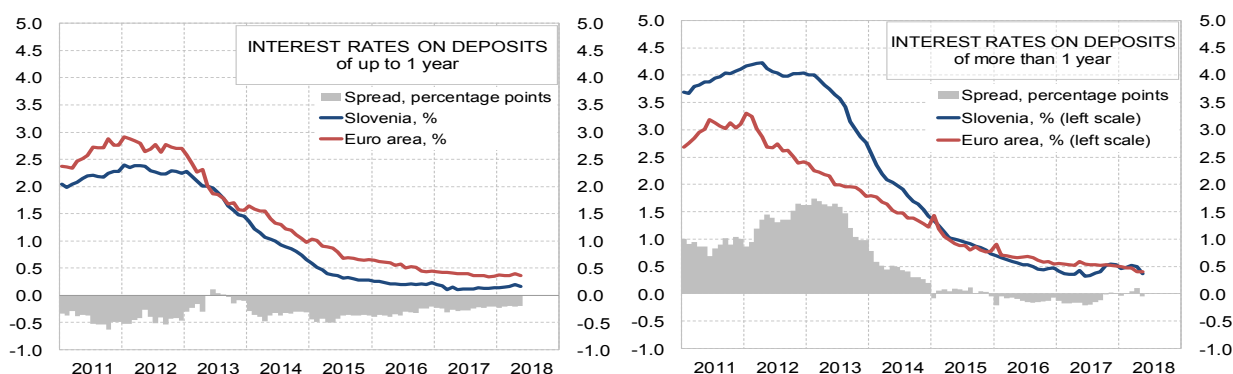
2. BANKS' INTEREST RATES

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		Consumer		up to EUR 1m		over EUR 1m		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
May-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
Aug-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
Oct-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
May-18	0.00	1.6	1.9	4.8	4.6	2.1	2.5	1.1	2.0	0.4	0.2	0.4	0.4

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

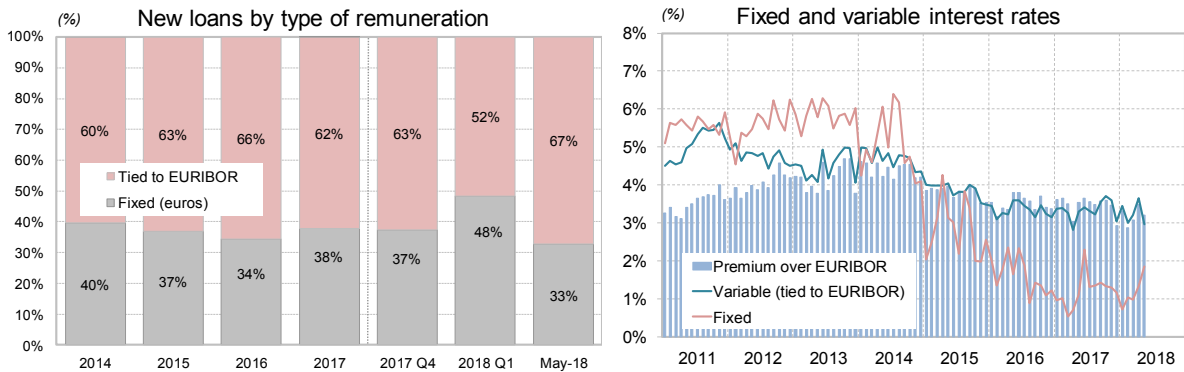
Table 2.2: Comparison of interest rates on new fixed-rate loans in Slovenia with those across the euro area, in percentages

	Loans ¹							
	Households				Corporates			
	Housing		Consumer		up to EUR 1m		over EUR 1m	
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
May-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
Aug-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
Oct-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
May-18	1.9	2.9	5.9	6.2	2.1	3.8	1.7	1.8

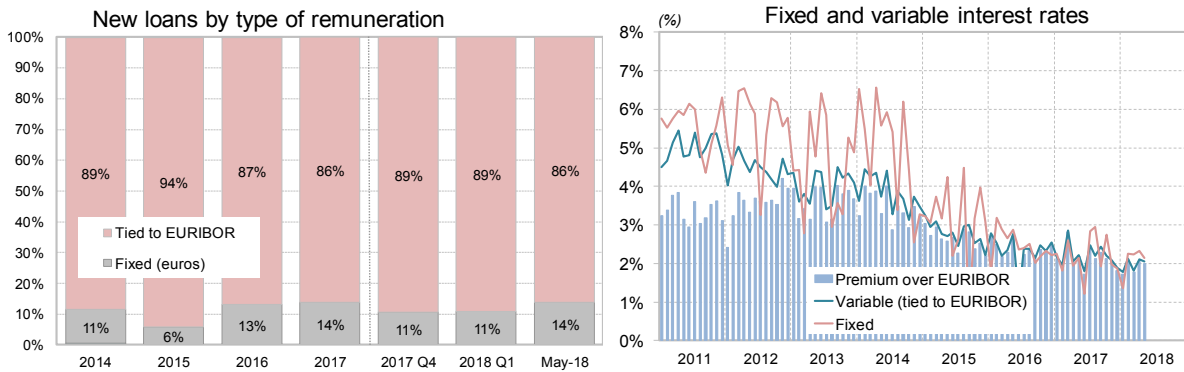
Source: Bank of Slovenia, ECB

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

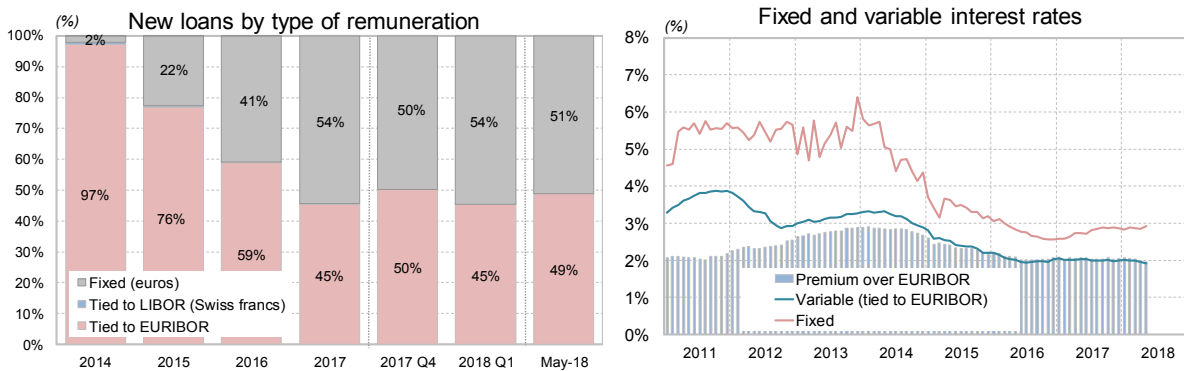
Short-term corporate loans



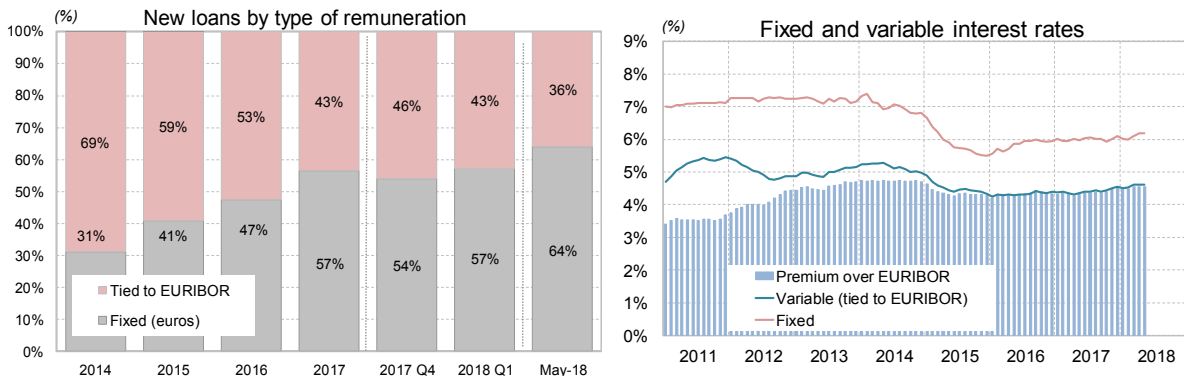
Long-term corporate loans



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	Apr. 18	May .18	Dec. 17	Apr. 18	May .18	Dec. 17	Apr. 18	May .18	Dec. 17	Apr. 18	May .18
NFCs	13,443	13,309	13,404	31.9	31.8	31.7	1,736	1,530	1,505	12.9	11.5	11.2
OFIs	1,320	1,258	1,255	3.1	3.0	3.0	33	21	22	2.5	1.7	1.8
Households	10,591	10,832	10,915	25.1	25.9	25.8	350	335	336	3.3	3.1	3.1
sole traders	505	505	507	1.2	1.2	1.2	58	56	54	11.5	11.1	10.6
individuals	10,085	10,327	10,407	23.9	24.7	24.6	292	278	282	2.9	2.7	2.7
Non-residents	7,423	7,390	7,719	17.6	17.7	18.3	396	347	328	5.3	4.7	4.2
Government	5,507	5,158	5,207	13.1	12.3	12.3	15	14	14	0.3	0.3	0.3
Banks and savings banks	1,014	992	956	2.4	2.4	2.3	0	0	0	0.0	0.0	0.0
Central bank	2,891	2,932	2,786	6.9	7.0	6.6	0	0	0	0.0	0.0	0.0
Total	42,188	41,871	42,244	100.0	100.0	100.0	2,530	2,247	2,204	6.0	5.4	5.2

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	Apr. 18	May .18	Dec. 17	Apr. 18	May .18	Dec. 17	Apr. 18	May .18	Dec. 17	Apr. 18	May .18
NFCs	13,292	12,940	13,034	37.8	35.7	35.6	700	632	426	5.3	4.9	3.3
OFIs	1,317	1,257	1,253	3.7	3.5	3.4	22	11	12	1.7	0.9	0.9
Households	10,590	10,832	10,914	30.1	29.9	29.8	275	273	264	2.6	2.5	2.4
sole traders	505	505	507	1.4	1.4	1.4	38	36	26	7.4	7.2	5.1
individuals	10,085	10,327	10,407	28.7	28.5	28.4	238	237	238	2.4	2.3	2.3
Non-residents	3,188	4,187	4,526	9.1	11.6	12.4	245	204	157	7.7	4.9	3.5
Government	2,843	3,077	3,150	8.1	8.5	8.6	7	7	6	0.2	0.2	0.2
Banks and savings banks	1,010	1,004	969	2.9	2.8	2.6	0	0	0	0.0	0.0	0.0
Central bank	2,891	2,932	2,786	8.2	8.1	7.6	0	0	0	0.0	0.0	0.0
Total	35,132	36,229	36,632	100.0	100.0	100.0	1,250	1,126	864	3.6	3.1	2.4

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	Apr. 18	May .18	Dec. 17	Apr. 18	May .18	Dec. 17	Apr. 18	May .18
Agriculture, forestry, fishing, mining	158	151	148	25	22	22	16.1	14.8	14.8
Manufacturing	3,739	3,757	3,787	252	216	212	6.7	5.8	5.6
Electricity, gas, water, remediation	1,007	1,020	1,028	17	15	15	1.7	1.5	1.5
Construction	1,135	1,140	1,142	265	243	237	23.4	21.4	20.8
Wholesale and retail trade	2,530	2,483	2,498	537	503	501	21.2	20.2	20.1
Transportation and storage	1,733	1,781	1,780	99	80	78	5.7	4.5	4.4
Accommodation and food service	427	418	417	72	63	66	16.9	15.2	15.9
Information and communication	702	569	590	35	33	32	5.0	5.7	5.4
Financial and insurance activities	84	88	88	55	41	41	65.1	46.8	46.6
Real estate activities	563	531	530	226	174	170	40.2	32.8	32.1
Professional, scientific and technical	1,068	1,083	1,112	114	104	102	10.7	9.6	9.1
Public services	297	290	284	37	36	28	12.3	12.2	9.9
Total	13,443	13,309	13,404	1,736	1,530	1,505	12.9	11.5	11.2

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	Apr.18	May.18	Dec.17	Apr.18	May.18	Dec.17	Apr.18	May.18
Agriculture, forestry, fishing, mining	158	151	148	14	11	4	8.6	7.6	2.5
Manufacturing	3,731	3,744	3,774	142	135	78	3.8	3.6	2.1
Electricity, gas, water, remediation	1,001	1,014	1,023	7	8	7	0.7	0.7	0.7
Construction	1,131	1,138	1,141	227	199	145	20.0	17.5	12.7
Wholesale and retail trade	2,499	2,227	2,241	102	87	62	4.1	3.9	2.8
Transportation and storage	1,696	1,749	1,748	16	15	14	0.9	0.8	0.8
Accommodation and food service	427	413	412	36	31	16	8.3	7.4	3.8
Information and communication	667	544	566	22	20	5	3.3	3.6	1.0
Financial and insurance activities	84	84	84	3	7	5	3.0	8.0	5.4
Real estate activities	562	531	530	44	29	20	7.9	5.5	3.8
Professional, scientific and technical	1,040	1,055	1,084	72	75	61	6.9	7.1	5.6
Public services	296	290	283	17	16	10	5.7	5.6	3.5
Total	13,292	12,940	13,034	700	632	426	5.3	4.9	3.3

Source: Bank of Slovenia