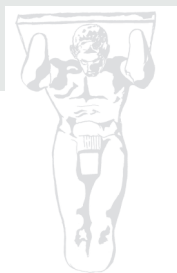


**BANKA  
SLOVENIJE**  
BANK OF SLOVENIA  
EUROSYSTEM



**MONTHLY REPORT  
ON BANK PERFORMANCE**



**DECEMBER 2018**

## BRIEF COMMENTARY ON DEVELOPMENTS IN THE BANKING SECTOR

Growth in the balance sheet total slowed further, reaching 2.2% in year-on-year terms in October 2018. The banking system's balance sheet total declined by EUR 110 million to stand at EUR 38.4 billion. Loans to the non-banking sector increased by EUR 146 million in October, a larger increase than in the previous months; the increase was primarily attributable to loans to households, corporates and non-residents. Year-on-year growth in loans to the non-banking sector had slowed to 5.8% by the end of October. Year-on-year growth in corporate loans remains stable, at 2.9%. Year-on-year growth in household loans increased slightly, reaching 7.1% in October. The increase in household loans has outpaced the increase in corporate loans this year. Similarly to last year, the net increases in housing loans and consumer loans over the first ten months of this year were equal and comparable in size. Year-on-year growth in consumer loans remains relatively high at 11.7%, but stable, while year-on-year growth in housing loans is also stable, at 4.6%.

Growth in deposits by the non-banking sector is solid at 5.4%. The increase in deposits has continued to exceed the increase in loans, which means that the banks do not require other funding for growth in loans. The increase in household deposits has been smaller in recent months, although the year-on-year rate of growth is relatively high, reaching 6.4% in October, while the nominal increase in household deposits over the last year exceeded EUR 1.1 billion. Sight deposits are continuing to increase, but have remained relatively stable in recent months in ratio to total deposits by the non-banking sector and in ratio to the balance sheet total, at approximately 72% and 53% respectively.

The banks' non-performing exposures (NPEs) declined to EUR 1.8 billion in October, or 4.3% of total exposure. NPEs to corporates declined to EUR 1.2 billion, taking the corresponding NPE ratio to 9.1%. There are still EUR 276 million of NPEs to non-residents, or 3.7% of total exposure, while NPEs to households are slightly lower, at EUR 250 million, or 2.3% of total exposure.

The banks generated a pre-tax profit of EUR 452 million over the first ten months of the year. There remain several simultaneous factors in the increase in profit: positive year-on-year growth in net interest income since May of this year, a solid increase in non-interest income, a decline in operating costs, and the ongoing net release of impairments and provisions, which amounted to EUR 45 million over the first ten months of the year.

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1. MAIN FEATURES OF BANKS' PERFORMANCE AND FINANCIAL STATEMENTS<sup>1</sup>

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

BALANCE SHEET	Stock		Breakdown		Stock		Breakdown		Increase		Growth in October 18, %	
	31.12.2008	(%)	31.12.2017	(%)	31.10.2018	(%)	in October 18	in 2018	monthly	year-on-year		
<i>EUR million unless stated, growth rates in %</i>												
<b>Assets</b>	<b>47,948</b>	<b>100.0</b>	<b>37,946</b>	<b>100.0</b>	<b>38,350</b>	<b>100.0</b>	<b>-110.3</b>	<b>403.2</b>	<b>-0.3</b>	<b>2.2</b>		
Cash in hand, balances at central bank and sight deposits at banks*	1,250	2.6	4,187	11.0	4,021	10.5	-391.9	-165.6	-8.9	-2.7		
Loans to banks at amortised cost (including central bank)	4,101	8.6	2,085	5.5	1,801	4.7	-16.0	-284.2	-0.9	-12.5		
domestic banks	2,673	5.6	824	2.2	871	2.3	14.1	47.6	1.6	6.4		
foreign banks	1,428	3.0	1,261	3.3	930	2.4	-30.1	-331.8	-3.1	-25.0		
short-term loans to banks	2,056	4.3	888	2.3	694	1.8	-36.5	-194.1	-5.0	-25.5		
long-term loans to banks	2,046	4.3	1,197	3.2	1,107	2.9	20.5	-90.1	1.9	-1.8		
Loans to non-banking sector*	33,718	70.3	21,523	56.7	22,241	58.0	145.8	718.2	0.7	5.8		
of which non-financial corporations	20,260	42.3	8,288	21.8	8,579	22.4	42.7	291.1	0.5	2.9		
households	7,558	15.8	9,419	24.8	9,993	26.1	77.4	573.6	0.8	7.1		
government	506	1.1	1,980	5.2	1,748	4.6	-13.6	-232.9	-0.8	15.6		
other financial institutions	2,829	5.9	1,142	3.0	1,055	2.8	2.7	-86.4	0.3	-6.4		
non-residents	2,515	5.2	663	1.7	835	2.2	37.0	171.7	4.6	22.5		
Other financial assets classed as loans and receivables (at amortised cost)	0	0.0	161	0.4	231	0.6	87.4	70.4	60.7	27.5		
Securities / financial assets**	7,323	15.3	8,776	23.1	8,822	23.0	81.9	45.9	0.9	-1.2		
a) Financial assets held for trading	1,177	2.5	93	0.2	74	0.2	-19.1	-19.1	3.6	-41.2		
of which debt securities held for trading	571	1.2	59	0.2	36	0.1	0.0	-23.2	0.1	-55.8		
... government debt securities held for trading	56	0.1	59	0.2	36	0.1	0.0	-23.2	0.1	-55.8		
b) Financial assets measured at fair value through P&L not held for trading	0	0.0	15	0.0	50	0.1	-0.7	35.5	-1.4	99.5		
of which debt securities measured at fair value through P&L not held for trading	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0	0.0		
c) Financial assets designated for measurement at fair value through P&L	179	0.4	9	0.0	6	0.0	0.0	-3.3	0.0	-35.4		
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	0.0	-35.4		
... 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	5,483	14.3	6.0	-1831.1	0.1	-25.7		
of which debt securities measured at fair value through other comprehensive income	4,318	9.0	7,065	18.6	5,266	13.7	5.7	-1799.1	0.1	-26.2		
... government debt securities measured at fair value through other comprehensive income	2,875	6.0	4,965	13.1	3,675	9.6	31.3	-1290.3	0.9	-27.5		
e) Debt securities at amortised cost	1,415	3.0	1,345	3.5	3,209	8.4	74.1	1863.8	2.4	131.0		
of which government debt securities at amortised cost	1,182	2.5	1,163	3.1	2,537	6.6	102.0	1373.6	4.2	110.5		
Interests in subsidiaries, joint ventures and associates	627	1.3	503	1.3	518	1.4	-28.3	15.9	-5.2	2.6		
Other assets	928	1.9	712	1.9	715	1.9	10.8	2.5	1.5	4.3		
<b>Equity and liabilities</b>	<b>47,948</b>	<b>100.0</b>	<b>37,946</b>	<b>100.0</b>	<b>38,350</b>	<b>100.0</b>	<b>-110.3</b>	<b>403.2</b>	<b>-0.3</b>	<b>2.2</b>		
Financial liabilities measured at amortised cost (deposits)	41,895	87.4	32,833	86.5	33,310	86.9	125.5	476.7	0.4	2.7		
a) Financial liabilities to central bank (Eurosystem)	1,229	2.6	1,141	3.0	1,093	2.9	-0.4	-48.0	0.0	-4.9		
b) Liabilities to banks	18,168	37.9	3,250	8.6	3,292	8.6	-18.6	42.2	-0.6	-2.4		
of which to domestic banks	2,065	4.3	856	2.3	904	2.4	7.1	48.0	0.8	7.2		
of which to foreign banks	16,098	33.6	2,393	6.3	2,387	6.2	-25.7	-5.8	-1.1	-5.6		
c) Liabilities to non-banking sector (deposits by NBS)	20,883	43.6	27,528	72.5	28,404	74.1	34.3	875.3	0.1	5.4		
of which to non-financial corporations	3,728	7.8	6,369	16.8	6,485	16.9	59.0	116.0	0.9	6.2		
households	13,407	28.0	17,535	46.2	18,388	47.9	42.4	853.2	0.2	6.4		
government	1,879	3.9	1,121	3.0	1,129	2.9	-2.3	8.2	-0.2	0.6		
other financial institutions	1,065	2.2	1,142	3.0	1,162	3.0	-41.8	20.6	-3.5	-0.2		
non-residents	475	1.0	1,009	2.7	860	2.2	-19.2	-148.8	-2.2	-6.5		
d) Debt securities	1,276	2.7	376	1.0	76	0.2	0.1	-300.8	0.2	-80.7		
e) Other financial liabilities measured at amortised cost***	1,568	3.3	538	1.4	446	1.2	110.0	-92.0	32.8	-23.7		
Provisions	176	0.4	236	0.6	209	0.5	2.8	-27.0	1.3	-0.8		
Shareholder equity	4,010	8.4	4,737	12.5	4,646	12.1	-249.0	-90.8	-5.1	-1.1		
Other liabilities	1,867	3.9	140	0.4	184	0.5	10.4	44.2	6.0	13.2		
<b>BALANCE SHEET TOTAL</b>	<b>47,948</b>	<b>100.0</b>	<b>37,946</b>	<b>100.0</b>	<b>38,350</b>	<b>100.0</b>	<b>-110.3</b>	<b>403.2</b>	<b>-0.3</b>	<b>2.2</b>		

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

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

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

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

Source: Bank of Slovenia

Table 1.2: Income statement for 2016, 2017 and 2018

<b>INCOME STATEMENT</b>	2016	Breakdown	Jan.-Dec.17	Breakdown	2017	Breakdown	2018	Breakdown	Annual growth, %
(EUR million unless stated)		(%)	(%)	(%)	Jan.-Oct.17	(%)	Jan.-Oct.18	(%)	Jan.- October 18/ Jan.- October 17
Interest income	828.3		767.2		635.5		641.4		0.9
Interest expenses	158.4		115.2		97.5		86.7		-11.0
<b>Net interest</b>	<b>670.0</b>	<b>59.4</b>	<b>651.9</b>	<b>60.7</b>	<b>538.0</b>	<b>59.3</b>	<b>554.6</b>	<b>58.5</b>	<b>3.1</b>
<b>Non-interest income</b>	<b>457.2</b>	<b>40.6</b>	<b>422.2</b>	<b>39.3</b>	<b>368.8</b>	<b>40.7</b>	<b>393.0</b>	<b>41.5</b>	<b>6.6</b>
of which net fees and commission	307.4	27.3	313.5	29.2	260.8	28.8	263.3	27.8	1.0
of which net gains/losses on financial assets and liabilities held for trading	11.5	1.0	29.6	2.8	25.0	2.8	12.0	1.3	-51.8
<b>Gross income</b>	<b>1,127.1</b>	<b>100.0</b>	<b>1,074.2</b>	<b>100.0</b>	<b>906.8</b>	<b>100.0</b>	<b>947.5</b>	<b>100.0</b>	<b>4.5</b>
<b>Operating costs</b>	<b>-667.1</b>	<b>-59.2</b>	<b>-673.7</b>	<b>-62.7</b>	<b>-546.4</b>	<b>-60.3</b>	<b>-540.4</b>	<b>-57.0</b>	<b>-1.1</b>
<b>Net income</b>	<b>460.0</b>	<b>40.8</b>	<b>400.5</b>	<b>37.3</b>	<b>360.4</b>	<b>39.7</b>	<b>411.0</b>	<b>43.4</b>	<b>14.0</b>
<b>Net impairments and provisions</b>	<b>-96.3</b>	<b>-8.5</b>	<b>42.7</b>	<b>4.0</b>	<b>57.4</b>	<b>6.3</b>	<b>45.1</b>	<b>4.8</b>	<b>-21.4</b>
<b>Pre-tax profit</b>	<b>363.7</b>	<b>32.3</b>	<b>443.2</b>	<b>41.3</b>	<b>417.8</b>	<b>46.1</b>	<b>452.3</b>	<b>47.7</b>	<b>8.3</b>
Taxes	-31.2		-18.4		-29.2		-42.7		46.3
Net profit	332.4		424.8		388.6		409.6		5.4

Source: Bank of Slovenia

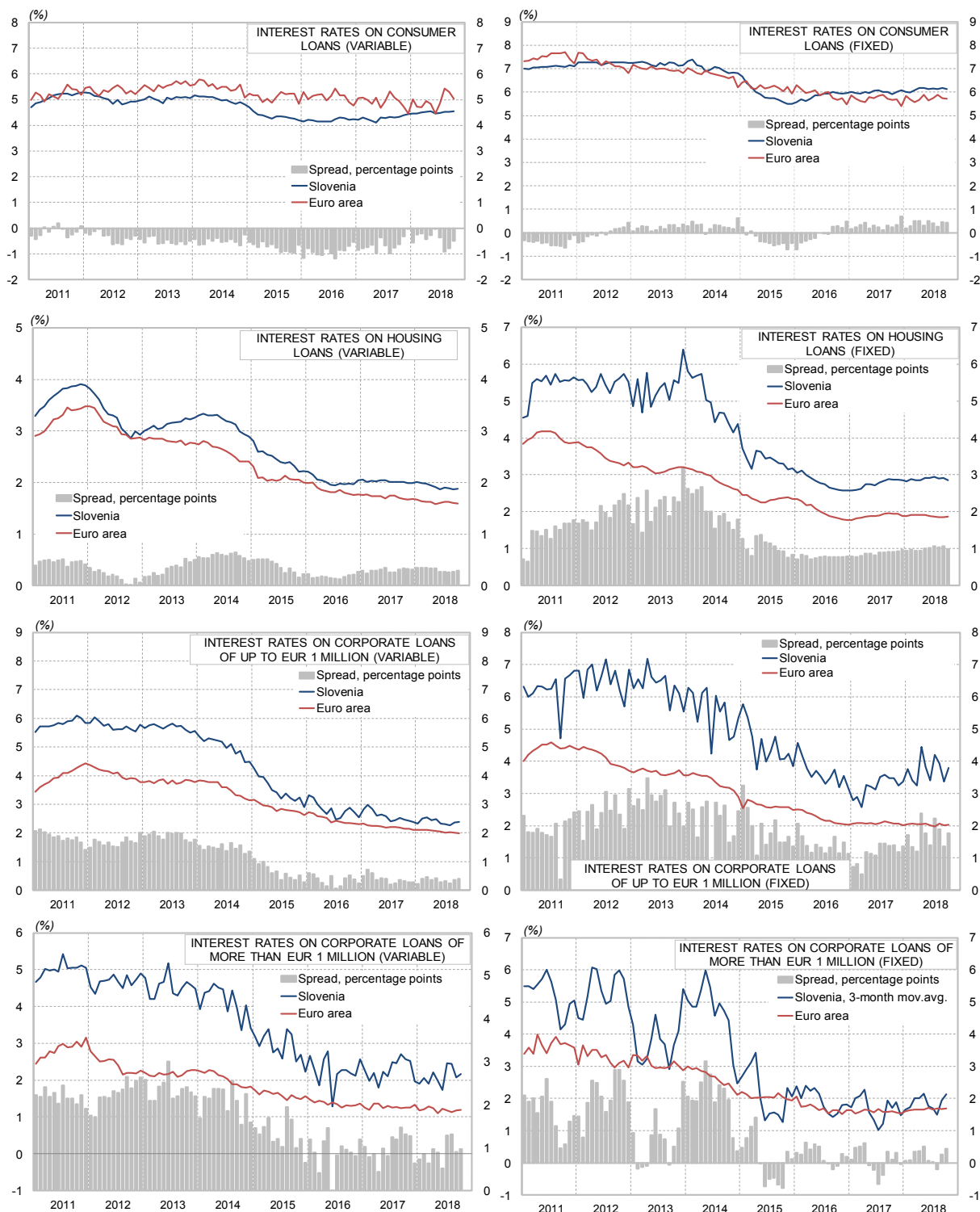
Table 1.3: Selected performance indicators

in %	2014	2015	2016	2017	2017	2018	Oct-17	Oct-18
					Jan.-Oct.	Jan.-Oct.	(last 12 mon.)	(last 12 mon.)
<b>Profitability</b>								
Financial intermediation margin*	3.10	3.05	3.05	2.88	2.93	2.98	2.92	2.92
ROA	-0.27	0.42	0.99	1.19	1.35	1.42	1.13	1.25
ROE	-2.69	3.63	7.96	9.58	10.99	11.40	9.11	9.96
Interest margin on interest-bearing assets	2.18	2.06	1.91	1.83	1.82	1.83	1.83	1.84
Net non-interest income / operating costs	58.05	60.05	68.53	62.67	67.49	72.71	65.52	66.84
<b>Operating costs</b>								
Labour costs / average assets	0.92	0.97	1.01	1.02	1.00	1.00	1.02	1.02
Other costs / average assets	0.81	0.84	0.80	0.78	0.76	0.69	0.78	0.73
<b>Asset quality</b>								
Impairments of financial assets at amortised cost / gross assets	8.98	7.84	5.38	4.09	4.78	2.87	/	/

\* Gross income / average assets

Source: Bank of Slovenia

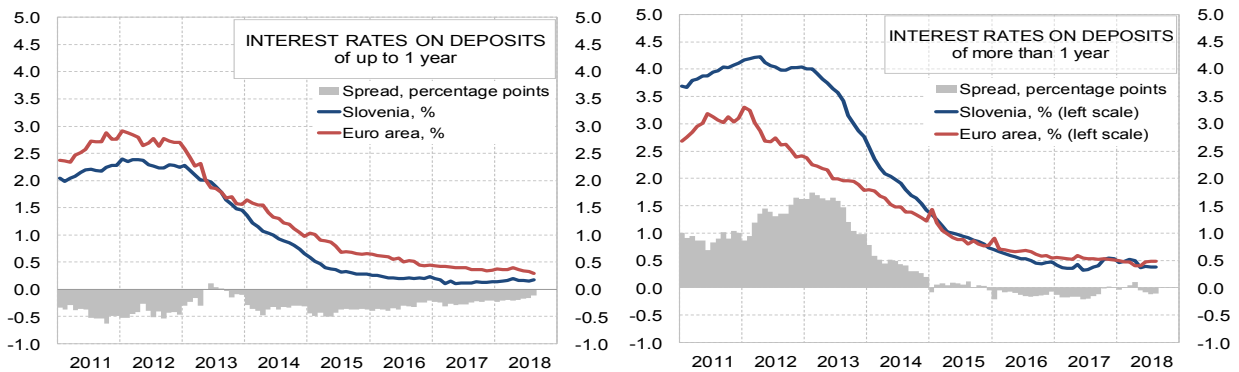
## 2. BANKS' INTEREST RATES

Figure 2.1: Comparison of interest rates on new loans in Slovenia with those across the euro area, variable<sup>1</sup> (left) and fixed<sup>2</sup> (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 percentages<sup>1</sup>



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
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
Jun-18	0.00	1.6	1.9	4.5	4.5	2.0	2.3	1.2	1.7	0.3	0.2	0.5	0.4
Jul-18	0.00	1.6	1.9	4.9	4.5	2.0	2.3	1.2	2.5	0.3	0.2	0.5	0.4
Aug-18	0.00	1.6	1.9	5.4	4.5	2.0	2.3	1.1	2.4	0.3	0.2	0.5	0.4
Sep-18	0.00	1.6	1.9	5.3	4.5	2.0	2.4	1.2	2.1	0.3	0.2	0.5	0.4
Oct-18	0.00	1.6	1.9	5.0	4.5	2.0	2.4	1.2	2.2	0.3	0.1	0.5	0.5

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

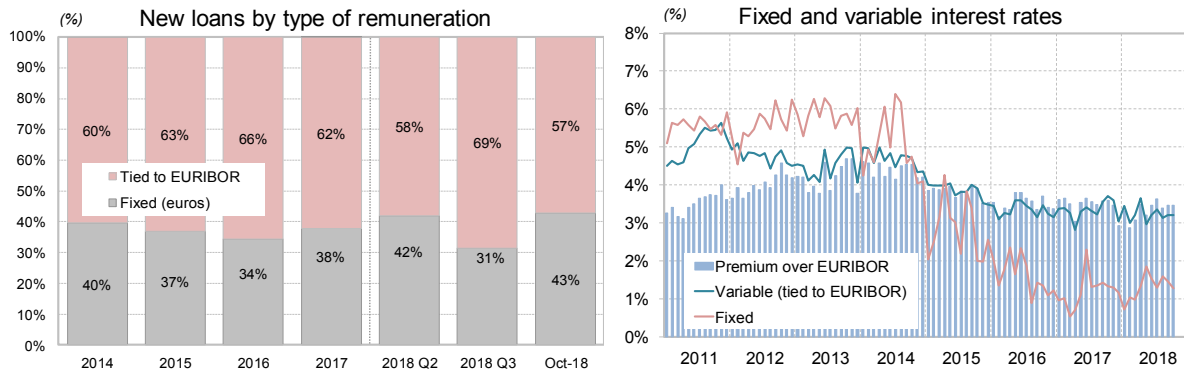
Table 2.2: Comparison of interest rates on new fixed-rate loans in Slovenia with those across the euro area, in percentages

	Loans <sup>1</sup>							
	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
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
Jun-18	1.9	2.9	5.6	6.1	2.0	3.4	1.7	2.5
Jul-18	1.9	2.9	5.8	6.2	2.0	4.2	1.7	1.0
Aug-18	1.9	2.9	5.9	6.1	2.1	3.9	1.7	1.6
Sep-18	1.9	2.9	5.7	6.2	2.0	3.4	1.7	1.9
Oct-18	1.9	2.9	5.7	6.1	2.0	3.8	1.7	2.2

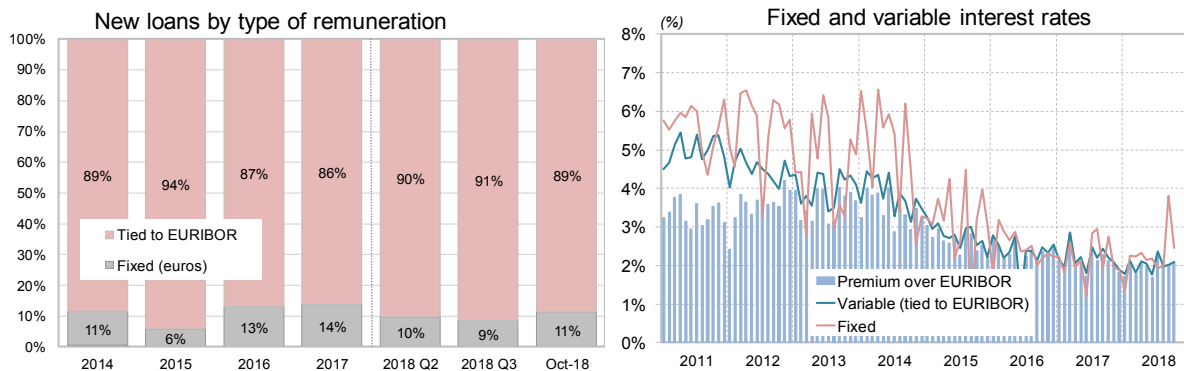
Source: Bank of Slovenia, ECB

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

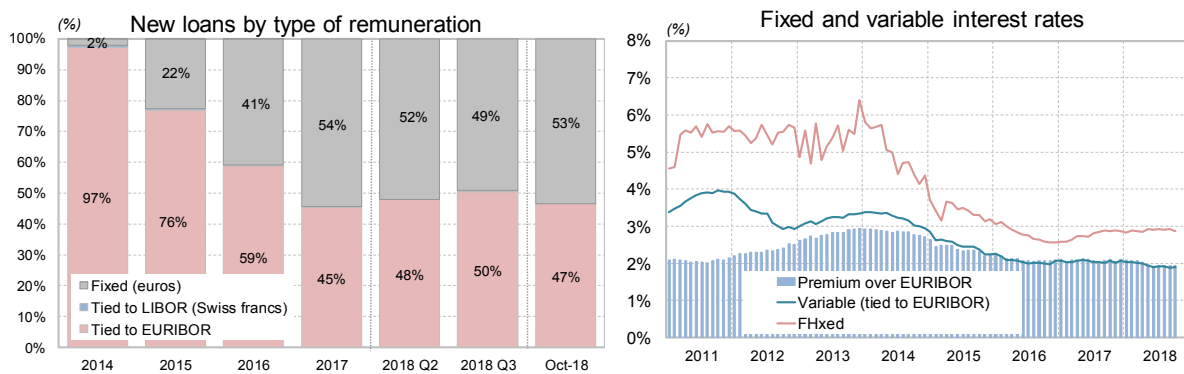
Short-term corporate loans



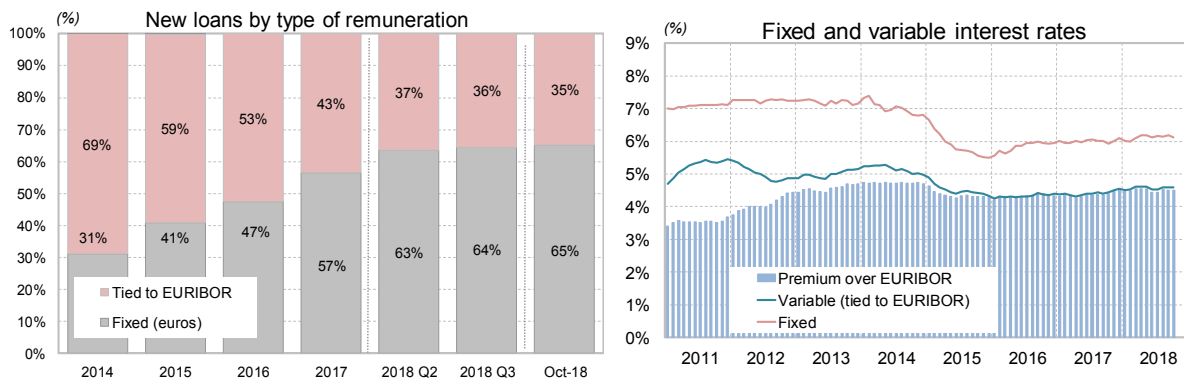
Long-term corporate loans



Long-term housing loans



Long-term consumer loans



Source: Bank of Slovenia



## 3. QUALITY OF THE BANKING SYSTEM'S CREDIT PORTFOLIO

Table 3.1:<sup>1</sup> Non-performing exposures by client segment

	Exposures						Non-performing exposures (NPEs)					
	amount, EUR million			breakdown, %			amount, EUR million			ratio, %		
	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18
NFCs	13,443	13,695	13,679	31.9	32.1	32.2	1,736	1,310	1,243	12.9	9.6	9.1
OFIs	1,320	1,196	1,188	3.1	2.8	2.8	33	20	16	2.5	1.7	1.3
Households	10,591	11,144	11,295	25.1	26.1	26.6	350	314	300	3.3	2.8	2.7
sole traders	505	516	518	1.2	1.2	1.2	58	51	50	11.5	9.9	9.7
individuals	10,085	10,628	10,777	23.9	24.9	25.3	292	263	250	2.9	2.5	2.3
Non-residents	7,423	7,381	7,428	17.6	17.3	17.5	396	277	276	5.3	3.8	3.7
Government	5,507	5,261	5,373	13.1	12.3	12.6	15	14	14	0.3	0.3	0.3
Banks and savings banks	1,014	909	921	2.4	2.1	2.2	0	0	0	0.0	0.0	0.0
Central bank	2,891	3,091	2,635	6.9	7.2	6.2	0	0	0	0.0	0.0	0.0
<b>Total</b>	<b>42,188</b>	<b>42,676</b>	<b>42,519</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>2,530</b>	<b>1,935</b>	<b>1,848</b>	<b>6.0</b>	<b>4.5</b>	<b>4.3</b>

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	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18
NFCs	13,295	13,343	13,338	37.8	35.9	36.0	700	547	506	5.3	4.1	3.8
OFIs	1,314	1,200	1,192	3.7	3.2	3.2	22	11	8	1.7	0.9	0.7
Households	10,590	11,143	11,294	30.1	30.0	30.5	312	260	254	3.0	2.3	2.2
sole traders	505	515	517	1.4	1.4	1.4	38	33	34	7.4	6.5	6.5
individuals	10,085	10,628	10,777	28.7	28.6	29.1	275	226	220	2.7	2.1	2.0
Non-residents	3,188	4,236	4,301	9.1	11.4	11.6	245	175	176	7.7	4.1	4.1
Government	2,843	3,208	3,287	8.1	8.6	8.9	7	7	7	0.2	0.2	0.2
Banks and savings banks	1,010	963	987	2.9	2.6	2.7	0	0	0	0.0	0.0	0.0
Central bank	2,891	3,091	2,635	8.2	8.3	7.1	0	0	0	0.0	0.0	0.0
<b>Total</b>	<b>35,132</b>	<b>37,183</b>	<b>37,034</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>1,287</b>	<b>999</b>	<b>950</b>	<b>3.7</b>	<b>2.7</b>	<b>2.6</b>

Table 3.3:<sup>1</sup> Non-performing exposures to non-financial corporations by sector

	Exposures			Non-performing exposures (NPEs)			NPE ratio		
	(EUR million)			(EUR million)			(% )		
	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18	Dec. 17	Sep. 18	Oct. 18
Agriculture, forestry, fishing, mining	153	141	139	21	17	16	13.9	12.0	11.7
Manufacturing	3,744	3,968	3,964	256	204	193	6.8	5.1	4.9
Electricity, gas, water, remediation	1,007	1,025	1,034	17	16	15	1.7	1.6	1.5
Construction	1,119	1,154	1,156	265	221	210	23.7	19.1	18.2
Wholesale and retail trade	2,537	2,582	2,579	538	453	435	21.2	17.6	16.9
Transportation and storage	1,727	1,809	1,813	99	75	73	5.8	4.1	4.0
Accommodation and food service	442	438	445	72	57	56	16.4	13.0	12.5
Information and communication	702	586	571	35	27	11	5.0	4.5	1.9
Financial and insurance activities	84	56	60	55	6	9	65.2	10.0	14.8
Real estate activities	571	507	515	226	113	113	39.6	22.3	21.8
Professional, scientific and technical	1,060	1,142	1,110	114	94	88	10.8	8.2	8.0
Public services	297	286	293	37	28	23	12.3	9.8	8.0
<b>Total</b>	<b>13,443</b>	<b>13,695</b>	<b>13,679</b>	<b>1,736</b>	<b>1,310</b>	<b>1,243</b>	<b>12.9</b>	<b>9.6</b>	<b>9.1</b>

Source: Bank of Slovenia

Note: <sup>1</sup> 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	Sep.18	Oct.18	Dec.17	Sep.18	Oct.18	Dec.17	Sep.18	Oct.18
Agriculture, forestry, fishing, mining	153	141	139	9	7	6	6.2	5.0	4.6
Manufacturing	3,751	3,968	3,968	146	115	110	3.9	2.9	2.8
Electricity, gas, water, remediation	1,001	1,014	1,023	7	6	6	0.7	0.6	0.6
Construction	1,119	1,153	1,154	227	176	166	20.2	15.2	14.4
Wholesale and retail trade	2,496	2,344	2,345	102	87	81	4.1	3.7	3.5
Transportation and storage	1,695	1,784	1,790	16	14	13	0.9	0.8	0.7
Accommodation and food service	442	434	440	36	24	23	8.0	5.5	5.2
Information and communication	668	562	546	22	19	2	3.3	3.4	0.3
Financial and insurance activities	73	38	42	3	5	5	3.5	12.6	11.5
Real estate activities	571	507	515	44	24	24	7.7	4.7	4.6
Professional, scientific and technical	1,029	1,112	1,082	72	61	62	7.0	5.4	5.7
Public services	296	286	293	17	10	8	5.7	3.5	2.7
<b>Total</b>	<b>13,295</b>	<b>13,343</b>	<b>13,338</b>	<b>700</b>	<b>547</b>	<b>506</b>	<b>5.3</b>	<b>4.1</b>	<b>3.8</b>

Source: Bank of Slovenia