

BANKA
SLOVENIJE

EVROSISTEM

**Monthly report on
bank
performance**

May 2022

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Commentary

The increase in loans to the non-banking sector continued in March. March's increase in loans to non-financial corporations was significantly larger than the average over the preceding 12 months. The year-on-year rate of growth remained high, and among the highest in the euro area. Year-on-year growth in housing loans continued to strengthen in March, in the wake of a large increase in new housing loans. There was also an increase in new consumer loans, which saw the first increase in their stock since October 2019. This further slightly reduced the year-on-year contraction in the stock. Year-on-year growth in deposits, which have increased sharply since the outbreak of the pandemic, continued to slow. The stock of deposits by the non-banking sector increased in March, driven by increases in deposits by non-financial corporations and other financial institutions, while household deposits declined. Portfolio quality in March, as measured by the NPE ratio and the share of exposures with increased credit risk, remained at its low level of February, while there was a notable deterioration in the non-residents portfolio. Pre-tax profit over the first quarter of this year was down slightly on the same period last year. While income developments have improved this year, particularly on account of an increase in net fees and commission and dividend income in March, banks resumed the net creation of impairments and provisions in light of the worsening situation in Ukraine and the expected deterioration in the macroeconomic outlook.

Year-on-year growth in the balance sheet total continued to slow, reaching 5.6% in March. The slowdown in growth since December of last year is attributable to a base effect, i.e. the sharp increase in deposits and the balance sheet total in the early months of last year compared with this year (EUR 1.35 billion versus EUR 0.3 billion). The asset side of the balance sheet saw an increase in lending to the non-banking sector and to banks in March, while banks again reduced their claims against the central bank and their holdings of securities. While increasing their lending, they are continuing to reduce their built-up liquid assets. The share of total assets accounted for by the most liquid assets remains high.

Given the increase in new loans to non-financial corporations and households, year-on-year growth in loans to the non-banking sector continued to strengthen, reaching 8.1% in March. The trend of growth in household loans has been evident for a year now, and the year-on-year rate strengthened to 7.0% in March. The higher growth was driven primarily by housing loans, the stock of which was up EUR 100 million in March amid a rise in new lending, almost double the average increase over the preceding 12 months. This raised the year-on-year rate of growth to 11.0%, still well above the euro area average (5.4%). There was an increase in new consumer loans in March, and the year-on-year contraction in the stock of consumer loans, driven by the repayment of loans approved during the period of excessive growth, slowed slightly (to 3.4%). March's increase in loans to non-financial corporations was also significantly larger than the average over the preceding 12 months, and the year-on-year rate of growth remained among the highest in the euro area, at 8.6%. Relative to December 2016, by March of this year loans to non-financial corporations in Slovenia had increased by slightly less than in the euro area overall. Similarly to previous months, the growth was driven in particular by loans to firms in electricity and water supply activities and manufacturing firms, and, in terms of purpose, by loans for working capital and loans for investment in fixed assets.

Following last year's decline, the NPE ratio has remained at 1.2% since December. After a long decline the NPE ratio in the non-financial corporations portfolio stalled at 2.2%, while there was a slight increase of 0.1 percentage point in the NPE ratio in the non-residents portfolio (to 0.4%). The NPE ratio in the accommodation and food service activities portfolio increased again, to 14.1%, significantly more than in other activities. Despite high growth in exposure and a decline in the stock of NPEs, the NPE ratio in the housing loans portfolio has remained at 1.5% for the last three months. The NPE ratio in the consumer loans portfolio has remained at 3.7% since June of last year. The quality of exposures to customers for whom a moratorium was approved during the pandemic is continuing to deteriorate. NPEs in this segment of the portfolio are rising consistently, although the banks' exposure to these customers is relatively low, at 3.5% of the total. The share of Stage 2 exposures (with increased credit risk) remained at 5.6% across the total portfolio in March, but declined further in the non-financial corporations and household portfolios. March saw increased reclassification of exposures to Stage 2 in the non-residents portfolio. The share of Stage 2 exposures in the non-residents portfolio is still relatively low, at 4%.

Deposits by the non-banking sector again increased slightly in March, but the year-on-year rate of growth slowed further to 4.3%. Growth in March was half of that at the end of last year, on account of a decline in deposits over the first quarter of this year, and the large inflows in the same months of last year. Household deposits declined in March, similarly to the same month last year. The sharp decline of EUR 276 million on this occasion was the result of a decline in deposits at the majority of banks. This slowed the year-on-year rate of growth to 4.2%. However, deposits by non-financial corporations and other financial institutions increased in March, and together compensated for the decline in household deposits on this occasion. Rising inflation and a more lively consumption could also have an impact on the stock of bank deposits.

The improvement in income developments in the banking system that began in the second half of last year is continuing. In the first quarter of this year the improvement was again driven by an increase in net fees and commission, and also by an increase in dividend income at individual banks in March. The banking system's gross income in the first quarter was up 6.1% in year-on-year terms. The increase in net fees and commission accounted for more than 70% of the increase, the remainder coming from a slight increase in net interest. Growth in net income increased to 12.2% as the growth in operating costs of 2.8% was moderate and outpaced by growth in the balance sheet total. Net interest margin stood at 1.40% in March, comparable to the previous month. Its decline has further slowed this year, to just 0.01 percentage points over the first quarter, as the gap between growth in net interest and aggregate growth in net interest-bearing assets has narrowed in the wake of increased lending to the non-banking sector and the simultaneous decline in the lower-yielding highly liquid assets.

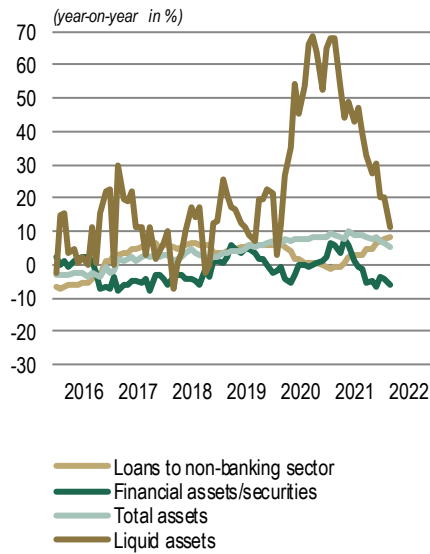
The banking system's pre-tax profit amounted to EUR 96.8 million in the first quarter of this year, down slightly on the same period last year (by 7.4%). With income rising, the decline in pre-tax profit was attributable to the renewed creation of net impairments and provisions, which amounted to EUR 10.6 million over the first three months of the year, compared with a net release of EUR 8.9 million over the same period last year. The net creation of impairments and provisions in March was attributable to the change in the macroeconomic situation, the worsening in the outlook, and to uncertainty. Nine of the 16 credit institutions recorded net creation. Net impairments and provisions accounted for less than 4% of the disposal of gross income, compared with the long-term average of slightly over a fifth. Pre-tax ROE in the first quarter of this year stood at 8.0%, down on the same period last year (9.1%) and the whole of 2021 (11.3%).

The banking system's capital position remained sound, and liquidity remained high despite a deterioration in certain indicators. The banking system's total capital ratio stood at 18.4% on a consolidated basis, while the common equity Tier 1 capital ratio stood at 16.9%. There remains considerable variation in the banks' capital surpluses over their allocated capital requirements, largely on account of differences in the structure and quality of their assets. Primary liquidity, which comprises cash on hand, balances at the central bank and sight deposits at banks, declined in March for the third consecutive month. Despite the decline of EUR 239 million, primary liquidity is still more than a fifth of the balance sheet total, at EUR 10.6 billion. The gradual decline in liquid assets is also reducing the liquidity coverage ratio (LCR). It was down 16 percentage points in March at 278%, but remained well above the regulatory requirement of 100%.

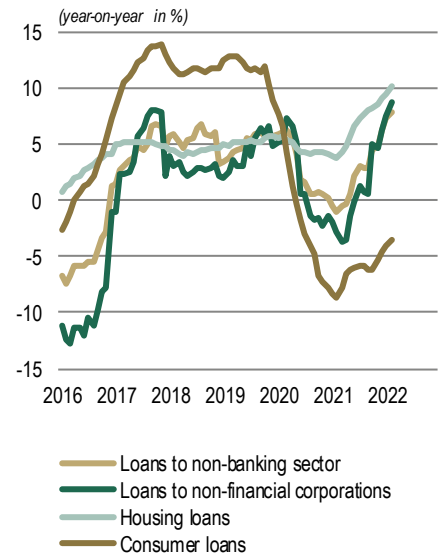
Key trends in the banking sector

Figure 1: Bank investments and loans

Growth in bank investments



Loans by sector and loan type

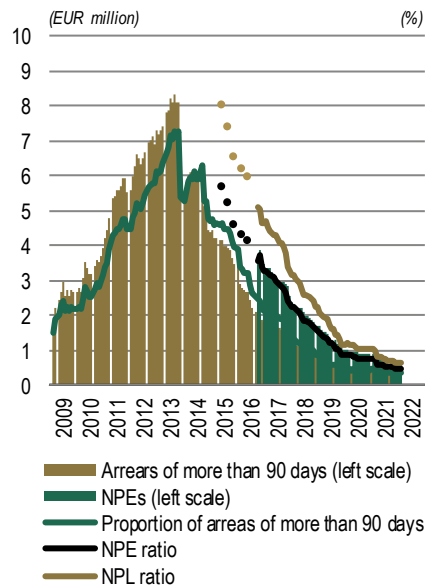


Note: The category 'Financial assets/securities' also includes debt securities from the category of loans and receivables.
The category "Liquid assets" include cash, balances at CB and sight deposits at banks.
Source: Bank of Slovenia.

Source: Bank of Slovenia.

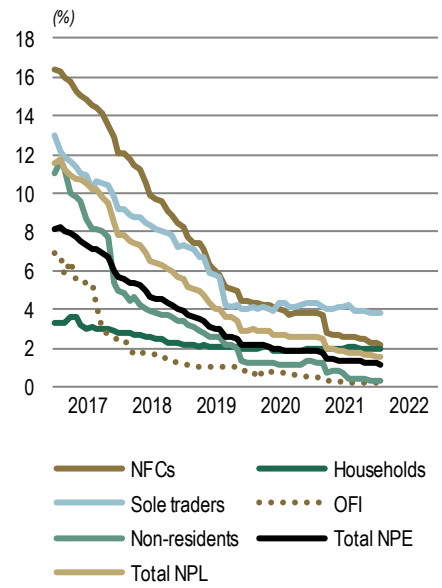
Figure 2: Non-performing exposure

NPEs, NPLs and claims more than 90 days in arrears, stocks and ratios



Source: Bank of Slovenia.

NPE ratio by client segment



Source: Bank of Slovenia.

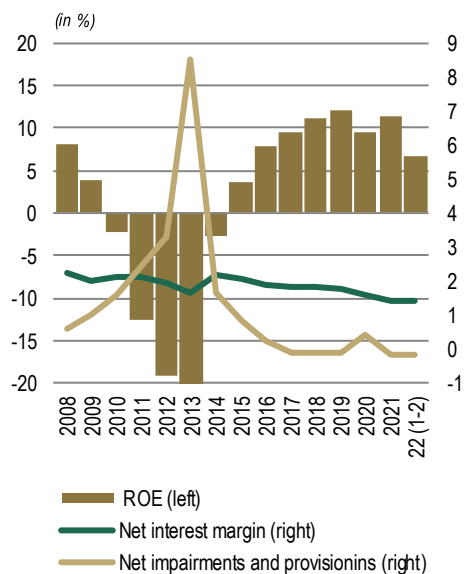
Figure 3: Deposits and selected banks' performance indicators

Deposits by sector



Source: Bank of Slovenia.

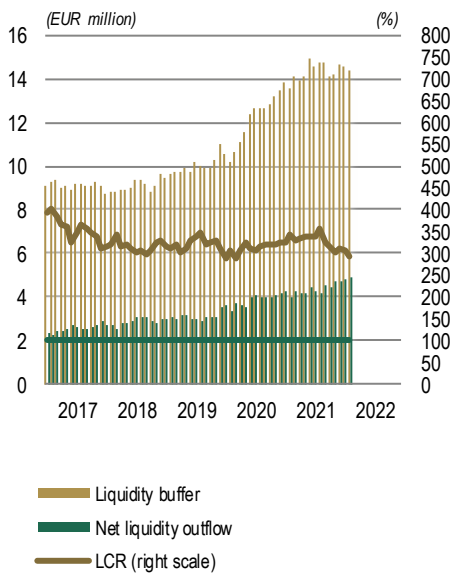
ROE, net interest margin, and ratio of impairment and provisioning costs to total assets



Note: The ratios of net interest margin to interest-bearing assets and net impairment and provisioning costs to total assets are always calculated for the preceding 12 months. Pre-tax ROE is calculated during the year on a cumulative basis up to the most recent data available.
 Source: Bank of Slovenia.

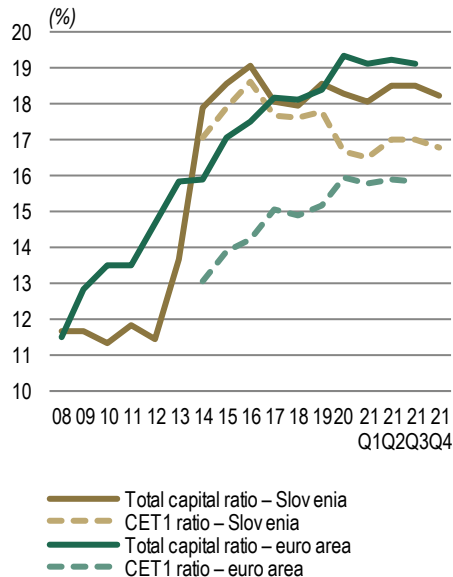
Figure 4: Indicators of liquidity and solvency

Liquidity coverage ratio (LCR)



Note: The horizontal line denotes the minimum requirement for the LCR (100%) in accordance with the CRR.
 Source: Bank of Slovenia.

Capital ratios compared with the euro area, consolidated basis



Source: Bank of Slovenia, ECB (SDW).

Table 1: Banking system's assets and liabilities, as at 31 March 2022

	Break		Break		Break		Increase		Growth in	
	Stock	down	Stock	down	Stock	down	in mio EUR		Mar 22, %	
EUR million unless stated, growth rates in %	dec.08	(%)	dec.21	(%)	mar.22	(%)	mar.22	2022 month.	on-year	
Assets	47.948	100,0	48.252	100,0	48.561	100,0	200,2	309,4	0,4	5,6
Cash in hand, balances at CB and sight deposits at banks	1.250	2,6	11.495	23,8	10.626	21,9	-238,9	-868,8	-2,2	11,2
Loans to banks at amortised cost (including central bank)	4.101	8,6	1.544	3,2	1.636	3,4	197,6	91,4	13,7	6,8
domestic banks	2.673	5,6	466	1,0	651	1,3	191,9	185,2	41,8	2,1
foreign banks	1.428	3,0	1.078	2,2	985	2,0	5,7	-93,8	0,6	10,1
short-term loans to banks	2.056	4,3	426	0,9	531	1,1	190,0	104,4	55,8	50,6
long-term loans to banks	2.046	4,3	1.118	2,3	1.105	2,3	7,6	-13,0	0,7	-6,3
Loans to non-banking sector*	33.718	70,3	25.045	51,9	25.813	53,2	308,2	767,7	1,2	8,1
of which non-financial corporations	20.260	42,3	9.299	19,3	9.796	20,2	112,7	496,8	1,2	8,6
households	7.558	15,8	11.263	23,3	11.483	23,6	140,9	220,1	1,2	7,0
of which residential			7.373	15,3	7.573	15,6	100,3	200,8	1,3	11,0
consumer			2.472	5,1	2.467	5,1	6,1	-4,8	0,2	-3,4
government	506	1,1	1.481	3,1	1.438	3,0	-30,5	-43,5	-2,1	-2,6
other financial institutions	2.829	5,9	1.365	2,8	1.458	3,0	56,0	92,3	4,0	23,8
non-residents	2.515	5,2	1.611	3,3	1.613	3,3	29,5	2,3	1,9	12,7
Other FA classed as loans and receivables (at amortised cost)	0	0,0	148	0,3	152	0,3	-11,0	3,5	-6,7	0,7
Securities / financial assets (FA)**	7.323	15,3	8.355	17,3	8.631	17,8	-106,8	275,7	-1,2	-6,3
a) FA held for trading	1.177	2,5	50	0,1	68	0,1	-3,8	17,2	-5,3	-6,3
of which debt securities held for trading	571	1,2	1	0,0	5	0,0	-3,3	3,7	-40,9	-46,3
... government debt securities held for trading	56	0,1	1	0,0	5	0,0	-3,3	3,7	-40,9	-46,3
b) FA measured at FV through P&L not held for trading	0	0,0	95	0,2	97	0,2	3,4	2,6	3,6	3,6
of which debt securities measured at FV through P&L not held for	0	0,0	3	0,0	3	0,0	0,1	0,1	3,6	11,3
c) FA designated for measurement at FV through P&L	179	0,4	0	0,0	0	0,0	0,0	0,0	0,0	0,0
of which debt securities designated for measurement at FV through	163	0,3	0	0,0	0	0,0	0,0	0,0	0,0	0,0
... government debt securities designated for measurement at FV	0	0,0	0	0,0	0	0,0	0,0	0,0	0,0	0,0
d) FA measured at FV through other comprehensive income	4.552	9,5	4.941	10,2	4.661	9,6	-251,5	-280,1	-5,1	-16,8
of which debt securities measured at FV through other	4.318	9,0	4.743	9,8	4.467	9,2	-250,9	-276,7	-5,3	-17,3
... government debt securities measured at FV through other	2.875	6,0	3.140	6,5	2.993	6,2	-187,7	-147,3	-5,9	-18,1
comprehensive income										
e) Debt securities at amortised cost	1.415	3,0	3.269	6,8	3.805	7,8	145,1	536,0	4,0	10,6
of which government debt securities at amortised cost	1.182	2,5	2.248	4,7	2.543	5,2	76,1	295,3	3,1	-5,9
Investments in subsidiaries, joint ventures and associates	627	1,3	945	2,0	990	2,0	45,1	45,1	4,8	9,6
Other assets	928	1,9	718	1,5	713	1,5	6,0	-5,3	0,8	-9,0
Equity and liabilities	47.948	100,0	48.252	100,0	48.561	100,0	200,2	309,4	0,4	5,6
Financial liabilities measured at amortised cost (deposits)***	41.895	89,9	42.850	88,8	43.164	88,9	204,6	314,1	0,5	6,0
a) Financial liabilities to central bank (Eurosystem)	1.229	2,6	2.344	4,9	2.171	4,5	-170,2	-173,6	-7,3	55,2
b) Liabilities to banks	18.168	37,9	1.716	3,6	2.033	4,2	358,0	317,7	21,4	-14,4
of which to domestic banks	2.065	4,3	649	1,3	878	1,8	232,1	228,8	35,9	9,3
of which to foreign banks	16.098	33,6	1.066	2,2	1.155	2,4	125,9	88,9	12,2	-26,6
c) Liabilities to non-banking sector (deposits by NBS)	20.883	43,6	37.185	77,1	37.024	76,2	58,2	-161,5	0,2	4,3
of which to non-financial corporations	3.728	7,8	8.998	18,6	8.794	18,1	211,1	-203,9	2,5	3,4
households	13.407	28,0	23.953	49,6	23.993	49,4	-276,3	39,6	-1,1	4,2
government	1.879	3,9	1.005	2,1	867	1,8	-11,6	-138,6	-1,3	1,4
other financial institutions	1.065	2,2	1.417	2,9	1.562	3,2	106,7	144,4	7,3	24,4
non-residents	475	1,0	1.293	2,7	1.303	2,7	33,6	9,5	2,6	-6,1
d) Debt securities	1.276	2,7	1.250	2,6	1.544	3,2	-0,6	294,9	0,0	46,1
e) Other financial liabilities measured at amortised cost****	1.568	3,3	355	0,7	392	0,8	-40,8	36,5	-9,4	0,4
Provisions	176	0,4	151	0,3	148	0,3	-1,4	-3,4	-0,9	-15,5
Shareholder equity	4.010	8,4	5.061	10,5	5.047	10,4	11,0	-13,9	0,2	3,3
Other liabilities	1.867	1,3	190	0,4	202	0,4	-14,0	12,6	-6,5	-5,7
Balance sheet total	47.948	100,0	48.252	100,0	48.561	100,0	200,2	309,4	0,4	5,6

Notes: * Loans to non-banking sector not held for trading based on "Methodology for compiling the recapitulation of the statement of financial position" comprise loans and other financial assets at amortised cost (from A.VI), at fair value (FV) through P&L (from A.III), and at FV through other comprehensive income (from A.IV).

** 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).

***Total financial liabilities measured at amortised cost in 2008 also include banks' liabilities to the central bank.

**** 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 2: Income statement for 2020, 2021 and 2022

	2020	Break-down	2021	Break-down	2021	Break-down	2022	Break-down	Annual growth, %
(EUR million unless stated)		v %		v %	jan.-mar.	v %	jan.-mar.	v %	jan.- mar. 22/ jan.- mar. 21
Interest income	754,0		737,2		183,4		190,6		4,0
Interest expenses	114,9		112,0		30,0		32,7		8,8
Net interest	639,1	47,0	625,2	51,9	153,3	55,4	158,0	53,8	3,0
Non-interest income	721,0	53,0	580,5	48,1	123,2	44,6	135,4	46,2	9,9
of which net fees and commission	329,7	24,2	377,3	31,3	87,9	31,8	100,1	34,1	13,9
of which net gains/losses on financial assets and liabilities held for trading	16,0	1,2	17,7	1,5	7,9	2,9	8,8	3,0	11,4
Gross income	1.360,1	100,0	1.205,6	100,0	276,6	100,0	293,4	100,0	6,1
Operating costs	-718,4	-52,8	-717,1	-59,5	-180,8	-65,4	-185,9	-63,4	2,8
Net income	641,6	47,2	488,5	40,5	95,7	34,6	107,5	36,6	12,2
Net impairments and provisions	-169,6	-12,5	73,7	6,1	8,9	3,2	-10,6	-3,6	-219,8
Pre-tax profit	472,0	34,7	562,2	46,6	104,6	37,8	96,8	33,0	-7,4
Taxes	-21,7		-36,9		-9,6		-9,6		0,0
Net profit	450,3		525,3		95,0		87,2		-8,2

Source: Bank of Slovenia.

Table 3: Selected performance indicators

					2021		2022	mar.2021	mar.2022	
in %	2016	2017	2018	2019	2020	2021	jan.-mar.	jan.-mar.	(last 12 mon.)	(last 12 mon.)
Profitability										
Financial intermediation margin*	3,05	2,88	3,01	3,13	3,16	2,58	2,50	2,48	3,14	2,57
ROA	0,99	1,19	1,38	1,48	1,10	1,20	0,94	0,81	1,15	1,17
ROE	7,96	9,58	11,07	12,16	9,57	11,33	9,07	8,00	10,35	11,06
Interest margin on interest-bearing assets	1,91	1,83	1,84	1,79	1,57	1,41	1,46	1,40	1,51	1,40
Net non-interest income / operating costs	68,53	62,67	71,93	80,84	100,35	80,95	68,15	72,83	103,93	82,06
Operating costs										
Labour costs / average assets	1,01	1,02	1,02	1,00	0,90	0,85	0,86	0,79	0,88	0,83
Other costs / average assets	0,80	0,78	0,73	0,77	0,77	0,69	0,75	0,76	0,78	0,69
Asset quality										
Impairments of financial assets	5,38	4,09	2,64	1,53	1,59	1,14	1,49	1,15	/	/

Gross income / average assets*

Source: Bank of Slovenia.

Table 4: Comparison of interest rates on new variable-rate loans in Slovenia with those across the euro area, in percentages

Interest rate		Loans								Deposits			
		Households				Corporates				Households			
		Housing		Consumer		up to EUR 1m		over EUR 1m		up to 1 year		over 1 year	
v %	ECB	EMU	SLO	EMU	SLO	EMU	SLO	EMU	SLO	EMU	SLO	EMU	SLO
dec.16	0,00	1,8	2,0	4,7	4,2	2,3	3,5	1,4	1,1	0,4	0,2	0,5	0,5
dec.17	0,00	1,7	2,0	4,5	4,4	2,1	3,6	1,3	1,1	0,3	0,1	0,5	0,5
dec.18	0,00	1,6	1,9	4,9	4,6	2,0	3,2	1,3	0,7	0,3	0,2	0,5	0,6
dec.19	0,00	1,5	1,8	5,4	4,6	1,9	3,3	1,2	0,9	0,2	0,2	0,5	0,3
dec.20	0,00	1,3	1,8	5,0	4,5	1,8	3,1	1,3	0,3	0,2	0,1	0,5	0,3
dec.21	0,00	1,3	1,6	5,1	4,7	1,7	2,2	1,1	1,1	0,2	0,0	0,5	0,2
jan.22	0,00	1,3	1,5	5,6	4,7	1,8	2,1	1,2	1,7	0,2	0,0	0,4	0,2
feb.22	0,00	1,4	1,6	5,4	4,7	1,7	2,0	1,1	2,7	0,2	0,0	0,4	0,2
mar.22	0,00	1,4	1,5	5,5	4,7	1,7	1,9	1,2	1,2	0,2	0,0	0,4	0,1

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

Table 5: Comparison of interest rates on new fixed-rate loans in Slovenia with those across the euro area, in percentages

v %	Loans							
	Households				Corporates			
	Housing		Consumer		up to EUR 1m		over EUR 1m	
	EMU	SLO	EMU	SLO	EMU	SLO	EMU	SLO
dec.16	1,8	2,6	5,5	6,0	2,0	3,2	1,6	2,2
dec.17	1,9	2,9	5,4	6,1	2,0	3,4	1,5	1,8
dec.18	1,9	2,9	5,5	6,2	2,0	3,3	1,6	1,5
dec.19	1,4	2,7	5,3	6,2	1,7	3,5	1,4	1,1
dec.20	1,3	2,2	5,1	6,0	1,7	3,3	1,3	1,7
dec.21	1,3	1,7	5,1	6,0	1,6	2,2	1,2	1,2
jan.22	1,3	1,7	5,3	6,0	1,7	2,6	1,3	1,1
feb.22	1,4	1,7	5,3	6,0	1,8	2,7	1,5	1,7
mar.22	1,5	1,7	5,3	5,9	1,8	2,4	1,5	1,4

Source: Bank of Slovenia.

Table 6²: Non-performing exposures by client segment

	Exposures						Non-performing exposures (NPEs)					
	UR million		in %		EUR million				ratio, in %			
	mar.22	mar.22	dec.20	dec.21	feb.22	mar.22	dec.20	dec.21	feb.22	mar.22		
NFCs	15.580	29,2	552	347	337	337	3,9	2,3	2,2	2,2		
large NFCs	7.773	14,6	227	71	69	72	3,1	0,9	0,9	0,9		
SME	7.604	14,3	325	276	268	265	4,7	3,7	3,5	3,5		
OFIs	1.710	3,2	8	4	4	4	0,6	0,2	0,2	0,2		
Households	12.821	24,0	255	261	258	256	2,1	2,1	2,0	2,0		
sole traders	716	1,3	30	27	28	26	4,3	3,9	3,9	3,7		
individuals	12.104	22,7	225	233	230	229	2,0	2,0	1,9	1,9		
consumer loans	2.531	4,7	84	94	94	94	3,2	3,7	3,7	3,7		
housing loans	7.467	14,0	115	114	110	109	1,7	1,6	1,5	1,5		
other	2.107	3,9	25	24	25	25	1,3	1,2	1,2	1,2		
Non-residents	9.008	16,9	106	30	30	36	1,3	0,3	0,3	0,4		
Government	4.117	7,7	8	0	0	0	0,2	0,0	0,0	0,0		
Banks and savings banks	1.004	1,9	0	0	0	0	0,0	0,0	0,0	0,0		
Central bank	9.106	17,1	0	0	0	0	0,0	0,0	0,0	0,0		
Total	53.347	100,0	929	641	629	633	1,9	1,2	1,2	1,2		

Source: Bank of Slovenia.

Table 7²: Non-performing exposures to non-financial corporations by sector

	Exposures		Nedonosne izpostavljenosti (NPE)				NPE ratio			
	EUR million		EUR million				(%)			
	mar.22	mar.22	dec.20	dec.21	feb.22	mar.22	dec.20	dec.21	feb.22	mar.22
Agriculture, forestry, fishing, mining	144	0,9	3	2	2	2	3,2	1,5	1,5	1,4
Manufacturing	4.239	27,2	93	61	62	61	2,3	1,5	1,5	1,4
Electricity, gas, water, remediation	1.579	10,1	9	8	7	6	0,6	0,5	0,5	0,4
Construction	1.523	9,8	61	41	41	40	4,8	2,8	2,8	2,7
Wholesale and retail trade	2.679	17,2	208	75	74	73	8,1	2,8	2,7	2,7
Transportation and storage	1.660	10,7	25	19	19	19	1,5	1,3	1,1	1,1
Accommodation and food service	565	3,6	61	77	74	80	9,8	13,3	12,9	14,1
Information and communication	624	4,0	5	4	4	4	0,9	0,7	0,7	0,6
Financial and insurance activities	198	1,3	0	0	0	0	0,0	0,1	0,1	0,1
Real estate activities	713	4,6	24	6	6	6	4,1	0,9	0,8	0,8
Professional, scientific and technical	1.402	9,0	50	43	41	41	3,7	2,9	2,9	2,9
Education, health, public admin.	147	0,9	5	4	4	4	3,8	2,8	2,7	2,6
Arts, recreation and entertainment	108	0,7	7	6	2	2	6,5	5,2	1,7	1,7
Total	15.580	100,0	552	347	337	337	3,9	2,3	2,2	2,2

Source: Bank of Slovenia.

²The 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 April 2015).

Table 8: Exposures by credit risk stages by client segment

	S1			S2			S3			Exposure to stage 2		
							Share in %			amount, EUR million		
	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22
NFCs	84,7	87,5	88,5	12,3	10,2	9,4	3,0	2,3	2,1	1.743	1.549	1.463
large NFCs	88,4	91,9	92,3	10,0	7,2	6,7	1,5	0,9	0,9	718	527	509
SME	81,0	83,4	84,8	14,5	13,1	11,9	4,5	3,5	3,3	1.026	1.022	954
OFIs	99,2	99,5	99,6	0,3	0,2	0,1	0,6	0,2	0,2	4	3	2
Households	89,4	88,4	89,4	8,5	9,5	8,6	2,1	2,1	2,0	1.010	1.199	1.108
sole traders	84,3	82,3	84,9	11,3	13,8	11,4	4,3	3,9	3,7	78	98	82
individuals	89,7	88,8	89,6	8,3	9,3	8,5	2,0	2,0	1,9	932	1.101	1.026
consumer loans	89,6	85,1	86,5	7,2	11,2	9,8	3,2	3,7	3,7	189	283	248
housing loans	88,3	89,5	90,2	10,0	8,9	8,4	1,7	1,6	1,5	660	644	624
other	94,6	90,5	91,4	4,1	8,3	7,4	1,3	1,2	1,2	83	174	155
Non-residents	94,5	96,8	95,7	4,6	2,9	4,0	1,0	0,3	0,3	366	251	357
Government	99,2	99,1	98,7	0,6	0,9	1,3	0,2	0,0	0,0	33	39	52
Total	91,9	93,0	93,2	6,5	5,8	5,6	1,6	1,2	1,2	3.166	3.060	2.994

Source: Bank of Slovenia.

Table 9: Exposures by credit risk stages by sector

	S1			S2			S3			Exposure to stage 2		
							Share in %			amount, EUR million		
	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22
Agriculture, forestry, fishing, mining	85,0	91,0	91,5	11,8	7,4	7,1	3,2	1,5	1,4	12	10	10
Manufacturing	80,6	86,8	87,4	17,1	11,7	11,2	2,3	1,5	1,4	681	477	473
Electricity, gas, water, remediation	96,1	96,9	97,0	3,3	2,6	2,6	0,6	0,5	0,4	45	40	41
Construction	84,5	90,8	92,4	10,7	6,5	5,1	4,8	2,7	2,6	136	95	77
Wholesale and retail trade	88,0	89,2	89,4	8,2	7,9	7,9	3,8	2,8	2,7	199	210	212
Transportation and storage	93,8	92,2	93,2	4,7	6,5	5,6	1,5	1,3	1,1	78	100	94
Accommodation and food service	44,1	32,8	38,2	46,7	54,4	48,1	9,2	12,7	13,6	288	315	271
Information and communication	92,1	96,8	97,6	7,0	2,5	1,8	0,9	0,7	0,6	39	16	11
Financial and insurance activities	99,1	95,7	97,6	0,8	4,2	2,3	0,0	0,1	0,1	1	5	5
Real estate activities	86,1	91,0	92,6	9,7	8,0	6,6	4,1	0,9	0,8	56	51	47
Professional, scientific and technical	85,5	86,6	86,5	10,8	10,5	10,6	3,7	2,9	2,9	145	155	149
Education, health, public admin.	85,4	88,6	89,1	10,8	8,6	8,3	3,8	2,8	2,6	15	13	12
Arts, recreation and entertainment	47,8	38,6	39,9	45,7	56,2	58,5	6,5	5,2	1,7	48	61	63
Total	84,7	87,5	88,5	12,3	10,2	9,4	3,0	2,3	2,1	1.743	1.549	1.463

Source: Bank of Slovenia.

Table 10: Coverage of NPEs and credit risk stages with impairments and provisions

(in %)	Credit risk stages									NPE		
	S1			S2			S3					
	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22	dec.20	dec.21	mar.22
NFCs	0,7	0,4	0,4	5,6	4,4	4,3	52,5	57,2	57,7	46,5	57,4	57,8
OFIs	0,5	0,4	0,3	1,2	1,6	1,3	54,3	92,8	92,6	54,2	92,8	92,6
Households	0,3	0,2	0,3	4,7	4,3	4,5	51,2	53,9	55,0	51,1	53,9	55,0
sole traders	1,0	0,9	0,9	5,8	5,1	5,7	46,4	52,6	53,1	46,4	52,8	53,3
individuals	0,3	0,2	0,2	4,6	4,2	4,4	51,8	54,0	55,2	51,7	54,0	55,2
consumer loans	0,6	0,4	0,4	8,4	6,0	6,3	60,9	64,3	65,7	61,0	64,3	65,7
housing loans	0,2	0,2	0,2	3,7	3,9	4,0	43,4	43,5	43,8	43,5	43,5	43,8
other	0,3	0,2	0,2	3,3	2,7	2,9	58,8	62,8	64,8	58,0	63,6	65,7
Non-residents	0,3	0,2	0,3	3,7	4,3	4,3	78,1	77,2	76,5	65,1	77,2	81,0
Government	0,1	0,1	0,1	3,6	2,8	2,8	93,9	92,8	92,8	93,9	92,8	92,8
Total	0,3	0,2	0,3	5,1	4,3	4,3	55,0	57,0	57,7	50,3	57,1	58,2

Source: Bank of Slovenia.

Table 11: New leasing business by type of leasing and institutional sector

	Real estate leasing					Equipment leasing				
	NFCs	Households	Other sectors	Rest of world	Total	NFCs	Households	Other sectors	Rest of world	Total
2016	49,4	4,4	2,4	0,0	56,2	472,4	440,3	1,1	6,3	920,0
2017	39,5	2,8	10,8	2,9	56,0	520,5	477,8	9,6	6,3	1.014,2
2018	9,2	0,3	0,9	0,0	10,5	567,3	510,4	1,3	0,7	1.079,7
2019	5,3	0,1	1,0	0,0	6,4	558,8	531,7	2,2	7,2	1.099,9
2020	6,3	0,3	0,3		6,8	391,2	465,2	3,0	0,7	860,1
2021 mar.	0,2	0,0			0,2	127,6	142,8	0,6	0,3	271,4
jun.	2,9	0,0			2,9	151,8	157,6	0,7	0,2	310,3
sep.	0,8	0,1	0,0		0,9	117,3	154,2	0,5	0,6	272,6
dec.	1,8	0,2	0,0		2,0	134,8	145,9	1,5	0,1	282,3
2022 mar.	0,3	0,1	0,1		0,4	146,1	170,0	5,7	0,1	321,8

Source: Bank of Slovenia.

Table 12: Stock of leasing business by type of leasing and institutional sector

	Real estate leasing					Equipment leasing				
	NFCs	Households	Other sectors	Rest of world	Total	NFCs	Households	Other sectors	Rest of world	Total
2016	556,5	59,9	52,5	3,2	672,2	710,6	933,4	3,7	23,7	1.671,3
2017	468,8	49,2	44,0	2,0	564,0	816,5	1.018,8	12,5	4,4	1.852,2
2018	286,3	35,8	29,7	1,3	353,1	888,4	1.074,2	14,5	2,6	1.979,7
2019	165,3	27,9	21,8	0,7	215,8	909,1	1.151,0	13,3	7,5	2.080,9
2020	141,8	22,2	12,9	0,1	176,9	847,3	1.173,5	11,9	1,8	2.034,5
2021 mar.	126,8	20,7	12,1		159,7	836,9	1.197,2	12,0	2,0	2.048,1
jun.	117,4	19,4	11,5		148,3	875,0	1.234,3	12,1	2,2	2.123,5
sep.	98,2	24,0	12,4		134,5	945,7	1.265,7	11,7	2,6	2.225,7
dec.	92,4	22,5	9,8		124,7	969,7	1.285,3	12,2	1,6	2.268,8
2022 mar.	88,8	15,9	8,5		113,2	1.067,5	1.331,6	24,7	1,6	2.425,4

Source: Bank of Slovenia.

Table 13: Leasing business by type of leasing and maturity - New leasing business by maturity

	Up to 1 year		1 to 5 years		5 to 10 years		Over 10 years		Total		
	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	All leasing
2016	178,2	31,5	352,8	8,1	385,5	11,8	3,6	4,7	920,0	56,2	976,2
2017	210,8	34,0	368,7	3,8	434,2	2,0	0,4	16,2	1.014,2	56,0	1.070,2
2018	211,7	0,3	371,4	0,5	496,3	2,5	0,4	7,2	1.079,7	10,5	1.090,2
2019	226,9	1,5	371,7	0,3	501,1	1,5	0,3	3,1	1.099,9	6,4	1.106,3
2020	124,1	0,4	319,1	0,3	416,4	0,1	0,5	6,0	860,1	6,8	866,9
2021 mar.	50,1	0,1	85,3		135,9		0,0	0,1	271,4	0,2	271,6
jun.	54,7	0,6	104,4	0,0	151,2	0,9		1,4	310,3	2,9	313,2
sep.	33,7	0,8	96,0	0,0	142,4	0,0	0,4	0,1	272,6	0,9	273,5
dec.	27,2	0,0	109,5	0,3	145,5	1,6	0,1	0,1	282,3	2,0	284,3
2022 mar.	33,9	0,0	120,2	0,1	167,7	0,0		0,2	321,8	0,4	322,2

Source: Bank of Slovenia.

Table 14: Leasing business by type of leasing and maturity - Stock of leasing business by maturity

	Up to 1 year		1 to 5 years		5 to 10 years		Over 10 years		Total		
	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate	All leasing
2016	228,2	164,0	1.113,8	290,3	322,9	155,5	6,4	62,3	1.671,3	672,2	2.343,5
2017	251,1	161,4	1.243,3	189,6	353,0	157,5	4,8	55,5	1.852,2	564,0	2.416,2
2018	226,6	106,1	1.332,9	109,2	419,6	102,6	0,7	35,3	1.979,7	353,1	2.332,9
2019	232,8	73,4	1.390,8	59,3	456,6	61,2	0,7	21,8	2.080,9	215,8	2.296,7
2020	186,5	63,5	1.401,3	42,4	446,2	48,7	0,5	22,4	2.034,5	176,9	2.211,5
2021 mar.	180,8	59,9	1.393,3	38,5	473,5	46,4	0,5	14,9	2.048,1	159,7	2.207,8
jun.	201,7	53,9	1.426,8	35,9	494,3	44,0	0,7	14,6	2.123,5	148,3	2.271,9
sep.	206,1	52,4	1.511,1	31,6	507,6	36,2	0,8	14,3	2.225,7	134,5	2.360,2
dec.	198,2	50,8	1.544,3	33,9	525,4	26,5	0,7	13,6	2.268,8	124,7	2.393,5
2022 mar.	208,0	50,4	1.659,1	24,0	557,8	25,4	0,5	13,4	2.425,4	113,2	2.538,5

Source: Bank of Slovenia.

Table 15: Stock of leasing business with non-financial corporations by type of leasing - Real estate leasing business

EUR million	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Total
2016	5,5	27,2	0,9	21,1	204,2	7,3	22,7	7,2	2,8	213,9	18,6	22,3	553,7
2017	0,1	30,0	1,1	25,2	135,9	10,5	19,3	7,1	4,8	158,9	41,3	33,6	467,9
2018		15,0	0,9	8,8	110,0	6,3	12,3	5,1	3,2	66,9	33,4	24,3	286,3
2019		11,4	0,5	4,6	74,7	5,0	8,4	3,1	2,2	13,1	28,5	13,8	165,3
2020		10,5	0,6	4,0	62,5	5,5	5,4	2,1	1,9	12,4	25,1	11,8	141,8
2021	mar.	10,4	0,5	2,8	56,3	0,7	5,3	0,7	1,9	12,0	24,8	11,5	126,8
	jun.	10,2	0,5	2,7	48,9	0,6	5,1	0,7	1,8	11,3	25,0	10,6	117,4
	sep.	9,8	0,5	2,7	34,7	0,6	4,4	0,7	1,7	11,2	24,2	7,8	98,2
	dec.	8,8	0,4	2,6	32,7	0,5	4,4	0,6	1,6	9,6	24,0	7,2	92,4
2022	mar.	9,3	0,4	2,5	30,0	0,4	4,3	1,2	1,5	10,1	23,2	5,9	88,8

Source: Bank of Slovenia.

Table 16: Stock of leasing business with non-financial corporations by type of leasing - Equipment leasing business

EUR million	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Total
2016	11,9	96,7	27,2	65,7	139,1	196,4	52,5	12,3	4,4	4,9	66,4	33,1	710,6
2017	8,6	107,1	28,4	73,0	163,4	237,0	46,6	27,5	5,5	4,8	76,0	38,6	816,5
2018	9,4	129,2	17,6	92,8	167,7	289,9	26,3	24,2	4,9	5,6	87,1	33,7	888,4
2019	11,4	134,0	18,0	98,3	183,3	285,3	21,6	23,1	5,3	5,8	92,0	30,8	909,1
2020	11,5	123,7	17,7	102,7	155,8	251,0	17,5	18,2	4,4	6,5	110,4	27,8	847,3
2021	mar.	11,3	116,1	16,7	105,6	154,0	246,6	18,1	17,5	4,4	7,9	111,2	836,9
	jun.	11,8	118,9	17,0	109,9	160,2	249,7	17,7	18,8	4,4	7,2	130,5	874,9
	sep.	68,1	115,9	17,4	113,7	160,0	241,2	17,9	14,8	4,2	7,1	156,4	945,7
	dec.	68,6	116,8	17,3	124,0	155,6	246,1	17,8	14,6	4,3	7,1	168,8	969,7
2022	mar.	68,0	122,2	17,3	134,5	166,7	249,8	17,0	15,6	4,4	7,2	236,2	1.067,4

Source: Bank of Slovenia.

Table 17: Arrears in leasing business with non-financial corporations by type of leasing and sector - Real estate leasing business

%	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Overall Overall leasing)	Overall (all leasing)
2016	96,6	4,3	0,5	38,7	8,1	1,1	14,2	0,2	4,6	6,3	14,1	12,3	9,6	9,1
2017	63,6	6,3	0,0	41,0	13,9	27,6	23,1	0,2	36,0	6,6	48,3	7,4	15,6	10,6
2018		9,6	1,0	47,9	14,7	2,1	22,4	0,0	1,4	8,4	51,2	5,5	17,1	7,7
2019		11,6	0,0	21,5	21,5	2,3	27,6	0,0	2,2	32,8	74,0	1,1	28,0	7,5
2020		12,6	0,0	22,4	23,0	1,7	39,6	0,0	2,2	33,3	81,4	0,2	30,6	7,8
2021 mar.		12,8	0,0	31,6	25,4	13,3	41,5	0,0	2,3	32,8	82,6	0,4	34,1	8,0
jun.		13,1	0,0	32,8	29,2	14,3	41,5	0,0	2,4	32,6	81,8	0,5	36,6	7,7
sep.		11,5	0,0	33,1	39,4	16,1	47,7	0,0	2,5	33,0	84,5	0,5	42,9	7,1
dec.		12,6	0,0	34,6	38,6	16,7	48,5	0,0	2,6	38,3	85,3	0,2	44,4	6,9
2022 mar.		8,5	0,0	35,2	41,9	3,4	47,5	0,0	2,6	36,4	88,2	0,2	45,6	6,2

Source: Bank of Slovenia.

Table 18: Arrears in leasing business with non-financial corporations by type of leasing and sector - Equipment leasing business

v %	Agri, mining	Manuf	Elec, gas, water	Construct	Trade	Trans, storage	Acco, food	Info, comms	Fin, insur	Real estate	PSTAs, ASSAs	Public services	Overall Overall leasing)	Overall (all leasing)
2016	13,3	7,9	15,8	26,7	6,9	2,0	10,3	9,0	20,7	20,9	8,5	7,8	8,6	9,1
2017	7,8	8,1	13,7	15,8	5,8	5,6	5,4	3,9	8,8	13,5	6,2	15,4	7,7	10,6
2018	5,4	5,6	6,7	10,9	3,0	4,4	2,4	4,4	0,9	3,5	1,8	4,1	4,7	7,7
2019	4,6	5,3	6,0	4,2	2,4	4,4	1,9	4,6	0,5	1,5	1,4	4,4	3,8	7,5
2020	4,3	5,3	6,1	3,9	2,6	5,2	7,2	5,7	0,5	2,9	0,6	5,0	4,0	7,8
2021 mar.	4,4	5,5	6,4	3,7	2,7	5,2	7,8	5,9	0,5	2,2	0,5	4,5	4,0	8,0
jun.	4,1	5,4	6,2	3,7	2,3	5,2	8,0	5,5	0,5	2,4	0,5	4,4	3,8	7,7
sep.	0,7	5,4	6,1	3,4	1,9	5,4	6,4	6,8	0,5	2,4	0,4	4,4	3,4	7,1
dec.	0,7	5,5	5,9	3,1	1,8	5,4	5,2	7,1	0,5	2,4	0,3	4,4	3,3	6,9
2022 mar.	0,7	5,2	6,0	2,9	1,7	5,3	5,5	6,7	0,5	2,4	0,2	4,4	3,0	6,2

Source: Bank of Slovenia.

Tabela 19: Confiscated contract items by type and type of transaction and sale of seized items

	Finance leases		Operating leases		Loans		Total		
	EUR milion	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate and Equipment	
2016	8,8	3,9	0,0	1,1	1,4	0,1	10,2	5,1	15,3
2017	2,9	1,0	0,0	1,0	0,4	0,0	3,3	2,0	5,3
2018	0,0	1,5	0,0	0,8	0,0	0,0	0,0	2,3	2,3
2019	0,0	1,8	0,0	2,2	0,0	0,0	0,0	4,0	4,0
2020	0,0	6,0	0,0	2,1	0,0	0,0	0,0	8,0	8,0
2021 mar.	0,0	1,1	0,0	0,3	0,0	0,0	0,0	1,5	1,5
jun.	0,0	0,4	0,0	0,2	0,0	0,0	0,0	0,7	0,7
sep.	0,0	0,2	0,0	0,3	0,0	0,0	0,0	0,5	0,5
dec.	0,0	1,5	0,0	0,4	0,0	0,0	0,0	1,8	1,8
2022 mar.	0,0	0,3	0,0	0,6	0,0	0,0	0,0	0,9	0,9

Source: Bank of Slovenia.

Table 20: Confiscated contract items by type and type of transaction and sale of seized items

	Finance leases		Operating leases		Loans		Total		
	EUR milion	Real estate	Equipment	Real estate	Equipment	Real estate	Equipment	Real estate and Equipment	
2016	70,6	6,4	0,2	0,4	1,4	0,1	72,1	6,9	79,0
2017	53,0	5,2	0,0	0,4	0,0	0,1	53,0	5,7	58,7
2018	38,1	4,8	0,0	0,4	0,0	0,1	38,1	5,3	43,4
2019	31,2	4,6	0,0	0,9	0,0	0,1	31,2	5,6	36,8
2020	28,0	5,1	0,0	0,6	0,0	0,1	28,0	5,7	33,7
2021 mar.	28,0	5,4	0,0	0,4	0,0	0,1	28,0	5,8	33,8
jun.	27,9	4,4	0,0	0,3	0,0	0,1	27,9	4,8	32,7
sep.	27,6	4,5	0,0	0,3	0,0	0,1	27,6	4,9	32,5
dec.	26,7	5,0	0,0	0,4	0,0	0,1	26,7	5,5	32,3
2022 mar.	22,2	3,9	0,0	0,7	0,0	0,1	22,2	4,6	26,8

Source: Bank of Slovenia.

Table 21: Leasing companies' performance and funding

							Growth, %					
	2017	2018	2019	2020	2021	Q1 2022	2017	2018	2019	2020	2021	Q1 2022
Total assets, EUR million	2.809	2.711	2.548	2.377	2.488	2.627	5,0	-3,5	-6,0	-6,7	4,7	10,4
Shareholder equity, EUR million	479	527	551	439	481	514	19,7	10,0	4,6	-20,3	9,5	13,5
Net profit, EUR million	82	88	124	44	50	14	62,1	6,8	41,4	-64,3	12,6	33,2
ROA, %	3,0	3,1	4,6	1,8	2,1	2,2						
ROE, %	19,8	17,2	22,3	9,4	11,0	11,4						
Financial and operating liabilities, EUR million	2.259	2.133	1.947	1.895	1.966	2.073	3,2	-5,6	-8,7	-2,6	3,7	10,5
liabilities to banks and undertakings in group / total assets, %	80	79	76	80	79	79						
Investment property	389	362	69	39	36	36	-31,5	-7,0	-80,8	-43,8	-6,8	-17,1
investment property / assets, %	14	13	3	2	1	1						
Finance expenses from impairments and write-offs, EUR million	54	43	34	45	34	8	-11,4	-21,4	-20,2	32,7	-24,0	-23,7

Source: Bank of Slovenia.

Loans under moratoria and newly approved loans as a result of the Covid-19 epidemic

Table 22: Loans as at 31 March 2022 by sector

	Total loans, EUR million	Loans under moratoria, EUR million	in % of total loans	Loans under legislative moratoria, EUR million	in % of total loans	Loans under bilaterally agreed moratoria, EUR million	in % of total loans
	(1)	(2)	(3)=(2)/(1)	(4)	(5)=(4)/(1)	(6)	(7)=(6)/(1)
Central banks and credit institutions	11,819	0	0.0	0	0.0	0	0.0
Other financial organizations	1,919	9	0.5	0	0.0	9	0.5
Government	1,477	0	0.0	0	0.0	0	0.0
Non-financial corporations	11,247	1,448	12.9	1,174	10.4	274	2.4
large companies	4,852	497	10.3	466	9.6	31	0.6
micro, small and medium-sized	6,395	951	14.9	708	11.1	243	3.8
Households	11,809	485	4.1	451	3.8	33	0.3
sole traders	614	71	11.6	55	9.0	16	2.6
other households	11,194	414	3.7	396	3.5	17	0.2
Total	38,271	1,943	5.1	1,626	4.2	317	0.8

Note: Balance sheet exposures of banks, savings banks and branches are shown. They also include loans granted to foreigners. Loans under moratoria are loans in which banks have granted borrowers a deferral of payment of obligations under a credit agreement, regardless of whether the moratorium has already expired or not.
Source: Bank of Slovenia.

Table 23: Loans to non-financial corporations as at 31 March 2022 by activity

	Total loans, EUR million	Loans under mora- toria,		Loans under legis- lative mora- toria,		Loans under bilaterally agreed mora- toria,		Newly approved loans as result of the Covid-19 epidemic,	
		EUR million	in % of total loans	EUR million	in % of total loans	EUR million	in % of total loans	EUR million	in % of total loans
	(1)	(2)	(3)=(2)/(1)	(4)	(5)=(4)/(1)	(6)	(7)=(6)/(1)	(8)	(9)=(8)/(1)
Agriculture, forestry and fishing	54	1	2.5	1	1.8	0	0.8	1	1.6
Mining and quarrying	90	7	8.1	3	3.0	5	5.1	1	0.9
Manufacturing	3,169	475	15.0	435	13.7	40	1.3	113	3.6
Electricity, gas, remediation	995	1	0.1	1	0.1	0	0.0	0	0.0
Water supply	136	12	9.1	10	7.4	2	1.7	0	0.1
Construction	607	50	8.2	26	4.3	24	4.0	11	1.9
Wholesale and retail trade	1,772	134	7.6	114	6.4	20	1.1	34	1.9
Transport and storage	1,299	90	6.9	78	6.0	11	0.9	20	1.5
Accommodation and food service	558	293	52.5	225	40.4	68	12.1	35	6.3
Information and communication	470	24	5.1	21	4.6	2	0.5	5	1.2
Financial and insurance	175	0	0.2	0	0.1	0	0.1	0	0.0
Real estate activities	814	180	22.1	113	13.9	66	8.2	0	0.0
Professional, scientific and tech.	676	51	7.5	47	6.9	4	0.6	7	1.0
Administrative and support service	169	25	14.6	14	8.3	11	6.3	10	5.6
Public admini., defence, soc. sec.	1	1	61.9	1	61.9	0	0.0	0	0.0
Education	20	9	47.4	3	14.9	6	32.5	0	0.8
Health and social security	152	43	28.3	34	22.4	9	5.8	1	0.5
Arts, entertainment and recreation	74	49	66.5	46	62.1	3	4.4	1	0.8
Other services	17	4	22.7	2	11.7	2	11.0	0	2.6
Total	11,247	1,448	12.9	1,174	10.4	274	2.4	238	2.1

Note: Balance sheet exposures of banks, savings banks and branches are shown. They also include loans granted to foreigners. Loans under moratoria are loans in which banks have granted borrowers a deferral of payment of obligations under a credit agreement, regardless of whether the moratorium has already expired or not.
Source: Bank of Slovenia..

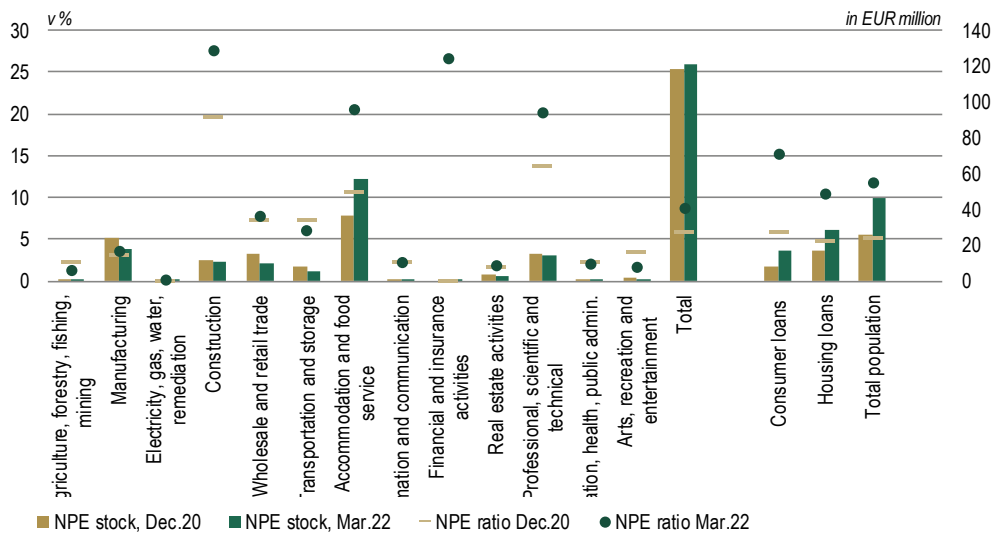
Table 20: Loans by moratoria according to the maturity of the deferral as at 31 March 2022 by activity

	Loans under legislative moratoria, in mio EUR	Loans under bilaterally agreed moratoria, in mio EUR	Of which: expired moratoria, in mio EUR	in % of 'loans under legislative moratoria	Of which: active moratoria, in mio EUR	in % of 'loans under bilaterally agreed moratoria	Of which: Residual maturity of moratoria up to 3 months	Of which: Residual maturity of moratoria up to 3 months	Of which: Residual maturity of moratoria up to 3 months.	Of which: Residual maturity of moratoria up to 3 months
	(1)	(2)	(3)	(4)=(3)/(2)	(5)	(6)=(5)/(2)	(7)	(8)	(9)	(10)
Agriculture, forestry and fishing	1	0	0	100.0	0	0.0	0	0	0	0
Mining and quarrying	3	5	5	100.0	0	0.0	0	0	0	0
Manufacturing	435	40	39	96.8	1	3.2	1	0	0	0
Electricity, gas, remediation	1	0	0	0.0	0	0.0	-	0	0	0
Water supply	10	2	2	100.0	0	0.0	0	0	0	0
Construction	26	24	24	98.5	0	1.5	0	0	0	0
Wholesale and retail trade	114	20	20	100.0	0	0.0	0	0	0	0
Transport and storage	78	11	11	98.5	0	1.5	0	0	0	0
Accommodation and food service	225	68	50	73.6	18	26.4	12	1	0	4
Information and communication	21	2	2	100.0	0	0.0	0	0	0	0
Financial and insurance activities	0	0	0	100.0	0	0.0	0	0	0	0
Real estate activities	113	66	66	100.0	0	0.0	0	0	0	0
Professional, scientific and tech.	47	4	4	100.0	0	0.0	0	0	0	0
Administrative and support service	14	11	11	98.6	0	1.4	0	0	0	0
Public admini., defence, soc. sec.	1	0	0	0.0	0	0.0	0	0	0	0
Education	3	6	6	100.0	0	0.0	0	0	0	0
Health and social security	34	9	9	100.0	0	0.0	0	0	0	0
Arts, entertainment and recreation	46	3	2	69.0	1	31.0	0	0	1	0
Other services	2	2	2	100.0	0	0.0	0	0	0	0
Total	1,174	274	253	92.4	21	7.6	14	1	1	5

Source: Bank of Slovenia

Note: Loans include on-balance sheet exposures of banks, savings banks and branches of Member State banks. They include loans to non-residents

Figure 5: NPEs in exposures under moratoria in NFCs by sector and by type of loans to households



Source: Bank of Slovenia.