



**PRESS RELEASE**

**15 February 2021**

**14:00**

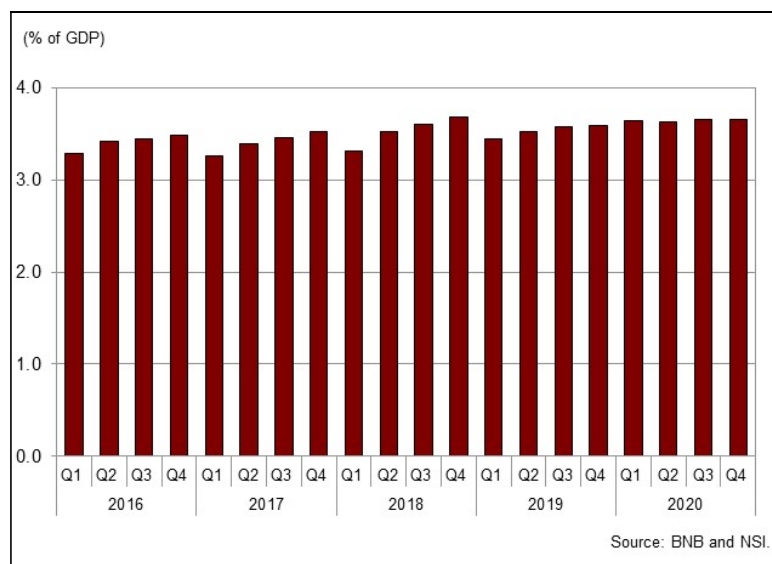
**LEASE ACTIVITY STATISTICS <sup>1</sup>**

**December 2020**

The total amount of leasing companies' claims under financial and operational leases was BGN 4.308 billion (3.7% of GDP<sup>2</sup>) at the end of December 2020 compared to BGN 4.293 billion (3.6% of GDP<sup>2</sup>) at the end of December 2019. At the end of the fourth quarter of 2020 these claims increased annually by 0.4% (BGN 15.8 million) and remained broadly unchanged in comparison with the end of September 2020.

**CLAIMS UNDER LEASE CONTRACTS**

**Figure 1**



**Financial lease claims** amounted to BGN 4.087 billion at the end of the fourth quarter of 2020. They increased annually by 0.3% (BGN 12.9 million), while decreased by 0.1% (BGN 3.7 million) in comparison with the end of the third quarter of 2020. Their share in the total volume of claims under lease agreements at the end of December 2020 was 94.9% and remained unchanged in comparison with the end of the same month of 2019. The new financial lease agreements concluded during the fourth quarter of 2020 amounted to BGN 476 million. Compared to the fourth quarter of 2019 their volume decreased by 8.9% (BGN 46.2 million) and by 0.7% (BGN 3.2 million) compared to the third quarter of 2020.

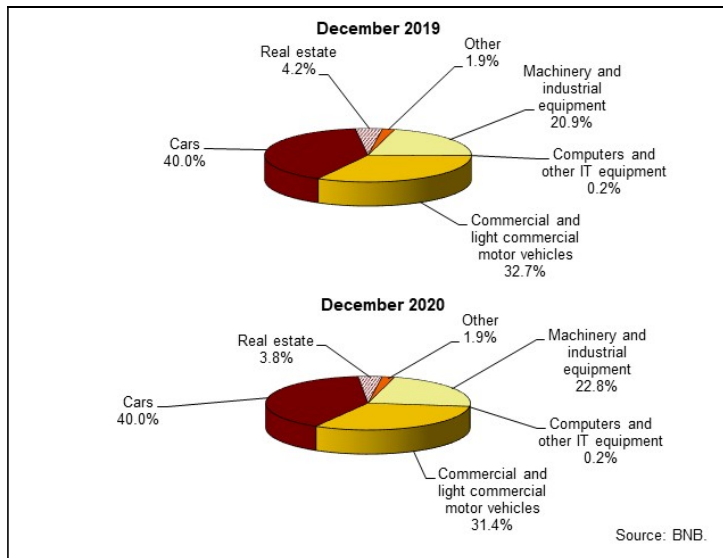
<sup>1</sup> Due to complementary information received, data for the periods as indicated in the respective tables have been revised. The complete set of leasing companies statistics tables, as well as the methodological notes and the press release are available on the website of the Bulgarian National Bank under section *Statistics/Other Financial Institutions/Leasing Companies*. Data is rounded. Unrounded data is available in the appended Excel tables.

<sup>2</sup> GDP for 2020 is BGN 117.899 billion (the BNB forecast), for 2019 – BGN 119.772 billion (the NSI data as of 19.10.2020).

**Financial lease claims by type of asset.** At the end of December 2020 claims under agreements for financial leases of *Cars* amounted to BGN 1.634 billion. Compared to the end of December 2019 these claims increased by 0.2% (BGN 3 million), while decreased by 0.3% (BGN 4.6 million) in comparison with the end of the third quarter of 2020. Their relative share in the total amount of financial lease claims at the end of December 2020 was 40% and remained unchanged compared to the end of the same month of 2019. At the end of the fourth quarter of 2020 the claims under agreements for financial leases of *Commercial and light commercial motor vehicles* amounted to BGN 1.282 billion. They decreased annually by 3.7% (BGN 49.5 million) and by 1.4% (BGN 17.8 million) in comparison with the end of September 2020. Their relative share in the total amount of claims of financial lease decreased from 32.7% at the end of December 2019 to 31.4% at the end of the same month of 2020. At the end of the fourth quarter of 2020 claims under agreements for financial leases of *Machinery and industrial equipment* were BGN 930 million, increasing by 9% (BGN 77.1 million) compared to the end of December 2019 and by 1.3% (BGN 12.2 million) in comparison with the end of September 2020. Their relative share increased from 20.9% at the end of December 2019 to 22.8% at the end of the same month of 2020.

### FINANCIAL LEASE CLAIMS BY TYPE OF ASSET <sup>3</sup>

Figure 2

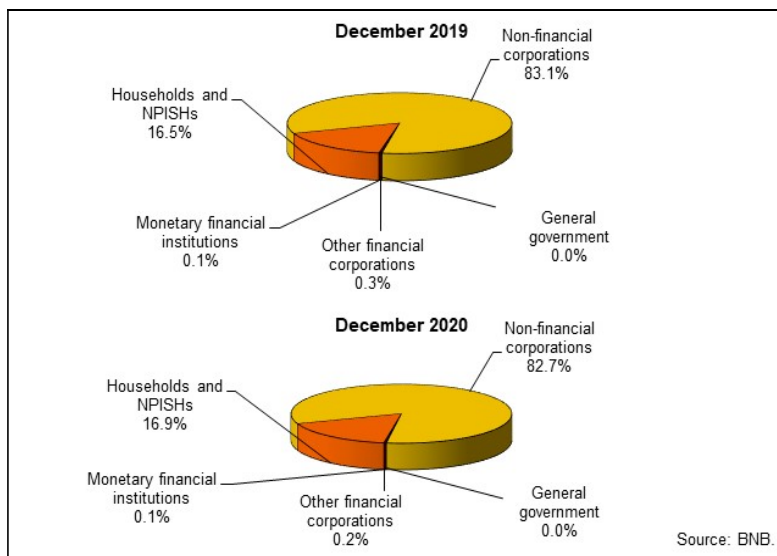


**Financial lease claims on residents by institutional sector.** At the end of December 2020 financial lease claims on sector *Non-financial corporations* amounted to BGN 3.381 billion. They decreased by 0.1% (BGN 3.3 million) compared to the end of the fourth quarter of 2019, while they remained broadly unchanged in comparison with the end of September 2020. The relative share of claims on *Non-financial corporations* in the total amount of the financial lease claims on *residents* was 82.7% at the end of December 2020 compared to 83.1% at the end of December 2019. At the end of the fourth quarter of 2020 claims on sector *Households and NPISHs* amounted to BGN 690.6 million. The amount of these claims increased by 2.7% (BGN 18.4 million) compared to the end of December 2019, while decreased by 0.3% (BGN 1.9 million) in comparison with the end of September 2020. The relative share of claims on *Households and NPISHs* in the total amount of the financial lease claims on *residents* increased from 16.5% at the end of December 2019 to 16.9% at the end of December 2020.

<sup>3</sup> The sum of shares may not add up to 100% due to rounding.

## FINANCIAL LEASE CLAIMS ON RESIDENTS BY INSTITUTIONAL SECTOR <sup>3,4</sup>

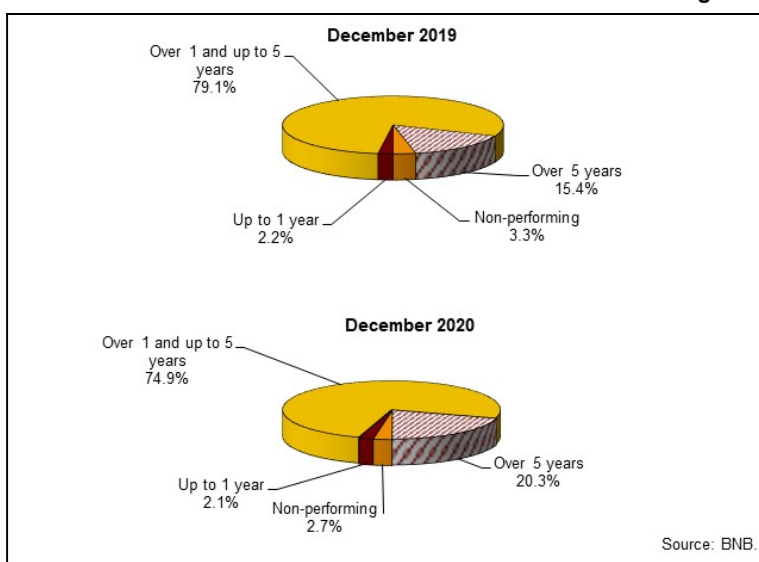
Figure 3



**Structure of financial lease claims.** At the end of December 2020 claims with maturity of over 1 and up to 5 years amounted to BGN 3.061 billion decreasing annually by 5% (BGN 162.2 million) and by 1.8% (BGN 55.4 million) compared to the end of the third quarter of 2020. Their relative share in the total amount of financial lease claims decreased from 79.1% at the end of December 2019 to 74.9% at the end of the same month of 2020. At the end of the fourth quarter of 2020 the amount of claims with maturity of over 5 years was BGN 829.6 million. They increased annually by 32% (BGN 201.3 million) and by 6.5% (BGN 50.8 million) compared to the end of the third quarter of 2020. At the end of December 2020 non-performing claims<sup>5</sup> amounted to BGN 111.8 million. They decreased by 16.8% (BGN 22.6 million) compared to the end of December 2019 and by 4.4% (BGN 5.1 million) in comparison with the end of the third quarter of 2020.

## STRUCTURE OF FINANCIAL LEASE CLAIMS

Figure 4



<sup>4</sup> *Other financial corporations* consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.

<sup>5</sup> *Non-performing claims* in accordance with *Commission Implementing Regulation (EU) №680/2014* with reference to the applied accounting standards.

**Operational lease claims** amounted to BGN 220.9 million at the end of December 2020 increasing annually by 1.3% (BGN 2.9 million) and by 1.6% (BGN 3.5 million) compared to the end of the third quarter of 2020.

**Sources of financing.** At the end of December 2020 leasing companies' liabilities amounted to BGN 5.246 billion compared to BGN 5.154 billion at the end of December 2019. They increased by 1.8% (BGN 92.2 million) on an annual basis, while decreased by 1.2% (BGN 64.2 million) compared to the end of September 2020.

In the structure of liabilities, received loans prevailed. Their relative share decreased from 79.7% at the end of December 2019 to 79.5% at the end of the same month of 2020. The amount of received loans was BGN 4.172 billion at the end of the fourth quarter of 2020. They increased annually by 1.6% (BGN 64.2 million), while decreased by 1.3% (BGN 54.7 million) compared to the end of September 2020.

At the end of December 2020 loans with maturity of over 1 year were 89.5% of the total amount of received loans compared to 84.7% at the end of the same month of 2019. They amounted to BGN 3.732 billion at the end of December 2020 increasing annually by 7.3% (BGN 253.3 million) and by 1.5% (BGN 56.3 million) compared to the end of the third quarter of 2020.

In the structure of received loans those from residents prevailed and amounted to BGN 2.633 billion at the end of December 2020. They increased by 6.6% (BGN 162.1 million) annually, while decreased in comparison with the end of September 2020 by 2.4% (BGN 65.1 million). Their relative share in the total amount of received loans increased from 60.2% at the end of December 2019 to 63.1% at the end of December 2020.

Debt securities issued by leasing companies amounted to BGN 5.8 million at the end of December 2020. They decreased by 42.6% (BGN 4.3 million) annually and by 31.5% (BGN 2.7 million) compared to the end of September 2020.

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CLAIMS UNDER LEASE AGREEMENTS - STOCKS<sup>1</sup>

	31.03.2016	30.06.2016	30.09.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
<b>Total by type of asset</b>	<b>3,122,588</b>	<b>3,251,542</b>	<b>3,314,333</b>	<b>3,331,750</b>	<b>3,474,716</b>	<b>3,534,519</b>	<b>3,604,859</b>	<b>3,635,741</b>	<b>3,651,762</b>	<b>3,949,713</b>	<b>4,037,773</b>	<b>4,115,592</b>	<b>4,217,051</b>	<b>4,273,287</b>	<b>4,292,556</b>	<b>4,296,074</b>	<b>4,374,435</b>	<b>4,308,584</b>	<b>4,308,375</b>
<b>Financial leases</b>	<b>3,026,826</b>	<b>3,145,382</b>	<b>3,183,383</b>	<b>3,206,517</b>	<b>3,316,803</b>	<b>3,369,132</b>	<b>3,424,956</b>	<b>3,438,481</b>	<b>3,652,147</b>	<b>3,729,344</b>	<b>3,812,072</b>	<b>3,893,239</b>	<b>3,984,881</b>	<b>4,059,694</b>	<b>4,074,570</b>	<b>4,080,723</b>	<b>4,065,279</b>	<b>4,091,211</b>	<b>4,087,463</b>
Machinery and industrial equipment	657,222	678,152	680,155	658,122	666,481	671,156	657,657	682,986	720,027	760,157	795,772	783,088	792,606	825,157	852,897	852,733	879,709	917,272	929,988
Computers and other IT equipment	14,810	14,206	13,177	11,366	11,434	11,638	9,771	9,815	9,371	10,335	9,346	8,718	8,718	8,455	7,725	7,725	7,036	7,036	7,036
Commercial and light commercial motor vehicles	975,933	1,035,596	1,089,822	1,090,015	1,114,706	1,111,893	1,131,327	1,145,612	1,201,689	1,212,856	1,248,229	1,307,136	1,386,217	1,348,938	1,381,092	1,323,853	1,314,459	1,299,385	1,281,587
Cars	869,336	917,906	944,416	988,360	1,047,066	1,046,093	1,215,651	1,259,342	1,333,191	1,401,479	1,445,741	1,650,298	1,521,350	1,588,440	1,631,236	1,645,893	1,618,193	1,638,761	1,634,208
Real estate	403,637	305,856	330,453	303,307	305,988	310,287	293,502	297,006	282,854	260,023	253,931	220,034	215,513	217,291	172,008	164,318	161,618	145,667	152,062
Other	105,888	103,865	101,903	98,321	117,189	115,122	113,078	93,748	94,500	94,500	89,538	84,021	80,177	71,040	76,032	86,101	84,021	82,640	70,324
<b>Operational leases</b>	<b>95,762</b>	<b>106,160</b>	<b>121,038</b>	<b>125,233</b>	<b>157,913</b>	<b>165,387</b>	<b>179,903</b>	<b>197,260</b>	<b>209,615</b>	<b>220,369</b>	<b>225,701</b>	<b>232,353</b>	<b>232,170</b>	<b>213,593</b>	<b>217,986</b>	<b>215,351</b>	<b>209,156</b>	<b>217,373</b>	<b>220,912</b>
<b>Financial leases by sector</b>	<b>3,026,826</b>	<b>3,145,382</b>	<b>3,183,383</b>	<b>3,206,517</b>	<b>3,316,803</b>	<b>3,369,132</b>	<b>3,424,956</b>	<b>3,438,481</b>	<b>3,652,147</b>	<b>3,729,344</b>	<b>3,812,072</b>	<b>3,893,239</b>	<b>3,984,881</b>	<b>4,059,694</b>	<b>4,074,570</b>	<b>4,080,723</b>	<b>4,065,279</b>	<b>4,091,211</b>	<b>4,087,463</b>
Resident sector	2,026,625	2,145,265	2,183,272	2,206,006	2,316,739	2,369,055	2,424,884	2,438,402	2,651,693	2,729,203	2,811,947	2,893,123	2,984,770	3,059,566	3,074,477	3,080,642	3,065,203	3,090,600	3,087,235
Non-financial corporations	2,709,042	2,899,296	2,909,498	2,906,523	2,993,587	2,972,785	3,003,776	2,992,427	3,167,579	3,268,050	3,275,162	3,322,306	3,395,221	3,394,759	3,384,276	3,381,472	3,375,113	3,391,702	3,389,057
Monetary financial institutions	2,719	2,433	2,133	1,418	1,789	2,110	2,013	1,833	1,794	1,959	3,926	3,750	4,761	5,795	5,223	4,914	4,742	4,555	3,862
Other financial corporations <sup>2</sup>	5,905	6,167	7,394	8,248	9,267	11,008	11,653	11,760	11,718	11,307	11,165	11,970	11,695	12,001	11,215	11,281	10,620	10,478	9,799
General government	796	860	1,285	1,238	1,087	941	704	648	683	1,315	1,354	1,510	1,340	1,415	1,494	1,547	1,675	1,708	2,030
Households and NPISHs	222,319	236,781	273,258	288,981	311,049	382,207	406,738	431,734	470,219	504,276	520,340	543,587	571,753	646,632	672,269	681,428	673,053	692,547	690,827
Non-resident sector	151	120	111	129	84	77	72	79	154	141	125	116	111	99	81	76	76	221	228
<b>Total</b>	<b>3,122,588</b>	<b>3,251,542</b>	<b>3,314,333</b>	<b>3,331,750</b>	<b>3,474,716</b>	<b>3,534,519</b>	<b>3,604,859</b>	<b>3,635,741</b>	<b>3,651,762</b>	<b>3,949,713</b>	<b>4,037,773</b>	<b>4,115,592</b>	<b>4,217,051</b>	<b>4,273,287</b>	<b>4,292,556</b>	<b>4,296,074</b>	<b>4,274,435</b>	<b>4,308,584</b>	<b>4,308,375</b>
<b>Financial leases</b>	<b>3,026,826</b>	<b>3,145,382</b>	<b>3,183,383</b>	<b>3,206,517</b>	<b>3,316,803</b>	<b>3,369,132</b>	<b>3,424,956</b>	<b>3,438,481</b>	<b>3,652,147</b>	<b>3,729,344</b>	<b>3,812,072</b>	<b>3,893,239</b>	<b>3,984,881</b>	<b>4,059,694</b>	<b>4,074,570</b>	<b>4,080,723</b>	<b>4,065,279</b>	<b>4,091,211</b>	<b>4,087,463</b>
By maturity	2,635,364	2,739,390	2,873,841	2,908,204	3,023,329	3,060,316	3,140,225	3,181,676	3,400,195	3,446,394	3,545,643	3,678,675	3,833,876	3,909,087	3,940,188	3,945,935	3,925,965	3,974,301	3,975,654
Up to 1 year	24,829	27,979	31,063	35,713	42,380	43,175	46,992	47,291	66,572	77,472	83,648	69,224	73,129	85,724	86,580	88,664	65,266	79,001	84,920
Over 1 up to 5 years	2,093,939	2,181,001	2,227,981	2,330,467	2,443,522	2,476,125	2,594,626	2,606,955	2,762,686	2,639,803	2,916,925	3,006,647	3,142,304	3,190,374	3,223,384	3,210,276	3,112,400	3,116,957	3,061,182
Over 5 years	540,596	530,410	534,664	507,661	503,305	536,632	557,201	558,308	566,038	527,378	545,070	602,804	616,443	632,989	628,244	646,775	730,499	778,743	829,852
Non-performing <sup>3</sup>	391,462	405,992	374,675	319,454	299,474	288,814	278,731	256,805	251,951	262,750	286,429	204,564	151,005	150,607	134,382	134,788	139,294	116,910	111,809
<b>Operational leases</b>	<b>95,762</b>	<b>106,160</b>	<b>110,950</b>	<b>125,233</b>	<b>157,913</b>	<b>165,387</b>	<b>179,903</b>	<b>197,260</b>	<b>209,615</b>	<b>220,369</b>	<b>225,701</b>	<b>232,353</b>	<b>232,170</b>	<b>213,593</b>	<b>217,986</b>	<b>215,351</b>	<b>209,156</b>	<b>217,373</b>	<b>220,912</b>

<sup>1</sup>Data for September 2020 have been revised. The list of the reporting agents is updated in accordance with the Financial Institutions Register under art.3a of the Law on Credit Institutions.

<sup>2</sup>Other financial corporations consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.

<sup>3</sup>Non-performing claims in accordance with Commission Implementing Regulation (EU) No 680/2014 with reference to the applied accounting standards.

Source: Leasing companies

CLAIMS UNDER LEASE AGREEMENTS - NEW BUSINESS<sup>1</sup>

	in thousands of BGN																			
	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
<b>Total by type of asset</b>	<b>319,811</b>	<b>410,972</b>	<b>381,507</b>	<b>464,046</b>	<b>359,847</b>	<b>467,073</b>	<b>418,307</b>	<b>475,927</b>	<b>467,252</b>	<b>535,472</b>	<b>496,105</b>	<b>570,112</b>	<b>555,112</b>	<b>570,996</b>	<b>515,252</b>	<b>546,670</b>	<b>465,584</b>	<b>356,299</b>	<b>503,193</b>	<b>498,747</b>
<b>Financial leases</b>	<b>312,687</b>	<b>392,074</b>	<b>369,918</b>	<b>443,975</b>	<b>347,402</b>	<b>426,957</b>	<b>401,659</b>	<b>450,557</b>	<b>441,909</b>	<b>511,030</b>	<b>473,400</b>	<b>547,795</b>	<b>538,071</b>	<b>543,490</b>	<b>494,758</b>	<b>522,248</b>	<b>449,649</b>	<b>341,506</b>	<b>479,168</b>	<b>476,017</b>
Machinery and industrial equipment	64,980	74,247	87,486	90,257	61,515	69,691	72,695	76,822	87,256	108,700	106,031	106,856	116,731	108,504	119,364	137,836	92,785	98,154	135,451	126,378
Computers and other IT equipment	888	2,071	1,317	2,354	1,877	1,973	2,244	1,826	898	1,365	2,830	1,184	1,070	1,701	1,577	1,170	441	719	770	1,569
Commercial and light commercial motor vehicle	122,693	151,897	127,159	168,623	117,704	135,305	128,747	145,421	147,672	169,417	141,521	181,549	226,142	202,251	133,088	150,832	135,185	87,255	129,704	128,254
Cars	109,757	147,184	129,504	169,429	161,272	183,202	170,599	218,052	202,394	220,721	219,078	245,486	190,897	227,284	232,983	227,762	207,252	151,187	206,625	199,114
Real estate	4,672	4,632	20,039	9,369	3,134	9,071	23,276	5,367	3,108	2,242	1,794	12,307	2,688	2,601	5,560	2,077	5,513	973	2,988	18,818
Other	9,697	12,043	4,413	3,943	1,900	27,715	4,098	3,069	581	8,585	2,146	414	543	1,149	2,176	2,135	11,909	3,218	3,620	1,884
<b>Operational leases</b>	<b>7,124</b>	<b>18,898</b>	<b>11,589</b>	<b>20,071</b>	<b>12,445</b>	<b>40,116</b>	<b>16,648</b>	<b>25,370</b>	<b>25,343</b>	<b>24,442</b>	<b>22,705</b>	<b>22,317</b>	<b>17,041</b>	<b>27,506</b>	<b>20,494</b>	<b>24,422</b>	<b>15,935</b>	<b>14,793</b>	<b>24,025</b>	<b>22,730</b>
<b>Financial leases by sector</b>	<b>312,687</b>	<b>392,074</b>	<b>369,918</b>	<b>443,975</b>	<b>347,402</b>	<b>426,957</b>	<b>401,659</b>	<b>450,557</b>	<b>441,909</b>	<b>511,030</b>	<b>473,400</b>	<b>547,795</b>	<b>538,071</b>	<b>543,490</b>	<b>494,758</b>	<b>522,248</b>	<b>449,649</b>	<b>341,506</b>	<b>479,168</b>	<b>476,017</b>
Resident sector	312,687	392,074	369,909	443,975	347,402	426,957	401,659	450,557	441,909	511,030	473,400	547,795	538,071	543,487	494,752	522,248	449,647	341,506	479,018	475,998
Non-financial corporations	281,103	352,716	326,502	392,202	299,371	370,472	335,220	372,198	368,936	430,306	386,176	449,215	465,233	459,942	394,077	426,832	369,517	281,167	393,170	402,119
Monetary financial institutions	52	42	59	-	-	557	565	167	35	102	2,551	63	164	1,099	1,264	167	-	356	338	103
Other financial corporations <sup>2</sup>	692	705	982	1,965	1,278	1,778	2,150	1,504	1,146	1,184	637	1,087	1,970	874	1,614	866	2,176	766	1,053	925
General Government	217	118	21	106	95	13	-	-	32	160	759	77	276	17	194	313	325	293	254	181
Households and NPISHs	30,623	38,493	42,345	49,612	46,658	54,137	63,724	76,688	71,760	79,278	83,277	97,353	70,428	81,555	97,603	94,070	77,629	58,924	84,203	72,670
Non-resident sector	-	-	-	9	-	-	-	-	-	-	-	-	-	3	6	-	2	-	150	19
<b>By maturity</b>	<b>319,811</b>	<b>410,972</b>	<b>381,507</b>	<b>464,046</b>	<b>359,847</b>	<b>467,073</b>	<b>418,307</b>	<b>475,927</b>	<b>467,252</b>	<b>535,472</b>	<b>496,105</b>	<b>570,112</b>	<b>555,112</b>	<b>570,996</b>	<b>515,252</b>	<b>546,670</b>	<b>465,584</b>	<b>356,299</b>	<b>503,193</b>	<b>498,747</b>
<b>Financial leases</b>	<b>312,687</b>	<b>392,074</b>	<b>369,918</b>	<b>443,975</b>	<b>347,402</b>	<b>426,957</b>	<b>401,659</b>	<b>450,557</b>	<b>441,909</b>	<b>511,030</b>	<b>473,400</b>	<b>547,795</b>	<b>538,071</b>	<b>543,490</b>	<b>494,758</b>	<b>522,248</b>	<b>449,649</b>	<b>341,506</b>	<b>479,168</b>	<b>476,017</b>
Up to 1 year	14,990	14,974	14,261	19,314	16,765	15,163	20,783	26,910	28,981	25,913	29,869	52,526	24,878	26,515	28,030	26,166	24,429	12,687	19,799	26,080
Over 1 up to 5 years	281,851	353,501	304,943	386,414	308,157	352,714	334,760	392,911	382,100	440,957	404,424	436,288	434,204	471,297	417,835	436,283	370,600	279,197	375,464	371,893
Over 5 years	15,846	23,599	50,714	36,247	22,480	59,080	46,116	31,436	30,828	44,160	39,107	58,981	78,989	45,678	48,893	59,799	54,620	49,622	83,905	78,044
<b>Operational leases</b>	<b>7,124</b>	<b>18,898</b>	<b>11,589</b>	<b>20,071</b>	<b>12,445</b>	<b>40,116</b>	<b>16,648</b>	<b>25,370</b>	<b>25,343</b>	<b>24,442</b>	<b>22,705</b>	<b>22,317</b>	<b>17,041</b>	<b>27,506</b>	<b>20,494</b>	<b>24,422</b>	<b>15,935</b>	<b>14,793</b>	<b>24,025</b>	<b>22,730</b>

<sup>1</sup> Data for September 2020 have been revised. The list of the reporting agents is updated in accordance with the Financial Institutions Register under art.3a of the Law on Credit Institutions.

<sup>2</sup> Other financial corporations consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.

Source: Leasing companies

ASSETS AND LIABILITIES OF LEASING COMPANIES<sup>1</sup>

	31.03.2016	30.06.2016	30.09.2016	31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
<b>Assets</b>	<b>3,861,426</b>	<b>4,022,364</b>	<b>4,020,738</b>	<b>4,032,548</b>	<b>4,051,568</b>	<b>4,165,234</b>	<b>4,287,129</b>	<b>4,444,689</b>	<b>4,359,057</b>	<b>4,661,974</b>	<b>4,736,963</b>	<b>4,817,918</b>	<b>4,886,341</b>	<b>5,092,020</b>	<b>5,155,120</b>	<b>5,153,794</b>	<b>5,140,551</b>	<b>5,269,522</b>	<b>5,310,296</b>	<b>5,246,029</b>
Loans	3,301,077	3,459,590	3,464,993	3,485,807	3,506,568	3,623,735	3,680,494	3,796,185	3,747,207	3,982,496	4,070,343	4,141,763	4,185,210	4,315,653	4,396,055	4,406,170	4,426,231	4,539,093	4,545,725	4,499,852
Repos	-	-	-	-	-	-	-	-	-	-	4,950	4,213	4,358	-	4,303	2,673	2,713	2,751	2,539	2,188
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	13,153	13,154	12,613	12,242	11,815	13,675	19,673	13,725	15,166	15,440	20,186	19,653	21,306	19,532	3,688	1,286	1,606	1,609	1,355	41
Investment fund shares	-	-	-	-	-	-	-	-	-	-	5,004	5,001	5,019	3,027	21,628	24,484	25,157	25,088	36,473	36,751
Other shares	13,153	13,154	12,613	12,242	11,815	13,675	19,673	13,725	15,166	15,440	5,004	5,001	5,019	3,027	1,705	1,544	1,535	1,521	1,530	1,541
Other assets	547,196	549,620	543,132	534,499	533,185	527,824	586,962	634,759	596,684	664,038	641,504	652,289	672,467	752,504	729,296	719,201	684,844	700,981	724,164	707,197
<b>Liabilities</b>	<b>3,861,426</b>	<b>4,022,364</b>	<b>4,020,738</b>	<b>4,032,548</b>	<b>4,051,568</b>	<b>4,165,234</b>	<b>4,287,129</b>	<b>4,444,689</b>	<b>4,359,057</b>	<b>4,661,974</b>	<b>4,736,963</b>	<b>4,817,918</b>	<b>4,886,341</b>	<b>5,092,020</b>	<b>5,155,120</b>	<b>5,153,794</b>	<b>5,140,551</b>	<b>5,269,522</b>	<b>5,310,296</b>	<b>5,246,029</b>
Loans	2,806,437	2,972,341	3,003,036	2,992,217	3,015,546	3,065,822	3,180,312	3,341,260	3,231,551	3,511,028	3,585,578	3,707,612	3,788,152	4,010,062	4,095,555	4,107,522	4,098,285	4,221,044	4,226,463	4,171,738
Up to 1 year	736,705	792,415	817,665	880,362	873,108	796,244	818,106	815,844	567,027	603,770	577,597	527,207	554,960	560,399	592,764	629,146	606,022	595,953	551,137	440,092
Over 1 year	2,069,732	2,179,926	2,085,371	2,111,835	2,142,438	2,269,578	2,362,206	2,525,416	2,664,524	2,907,258	3,007,981	3,180,405	3,233,192	3,449,663	3,502,791	3,478,376	3,492,263	3,625,091	3,675,326	3,731,646
Debt securities issued	33,738	32,467	31,196	29,357	27,518	25,680	34,130	32,291	31,137	30,038	28,968	26,260	25,748	25,117	24,618	10,184	9,665	9,050	8,533	8,645
Other liabilities	516,041	513,251	493,030	489,398	467,331	478,589	487,338	493,403	499,965	527,912	523,245	459,801	422,588	396,123	362,328	349,886	336,646	355,329	367,566	362,908
Total equity	505,210	504,305	493,476	521,576	541,173	575,163	585,349	577,175	596,404	592,966	599,172	624,245	649,873	660,718	672,321	686,202	695,955	684,099	707,694	705,538
ow Capital	220,633	207,972	202,272	228,849	231,899	262,205	285,660	267,570	285,370	284,068	286,200	287,450	288,450	292,172	301,878	304,027	302,427	300,427	319,728	319,728
ow Financial result	34,352	86,525	91,394	112,736	20,732	41,809	53,866	56,486	37,633	51,007	61,619	69,335	31,740	51,119	74,550	80,821	28,400	38,568	54,729	52,526
Number of reporting agents	45	43	43	42	44	45	47	47	47	48	49	49	49	50	50	48	46	44	44	44

<sup>1</sup>The list of the reporting agents is updated in accordance with the Financial Institutions Register under art.3a of the Law on Credit Institutions.

Source: Leasing companies