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LEASING SECTOR OF THE FEDERATION OF FBiH IN 2012.

During the last two years the regional economic trends, which had an adverse effect on the local economy through the overflowing of the debt crises from the Euro zone and the region, have caused a trend of weakening of the local demand and slowing down of the business activities of the leasing companies.

In the Federation of BiH as of 31.12.2012, there were operating 7 leasing companies, in comparison to 2011, one company less.

The leasing sector in 2012 recorded a slight decline in the performance in comparison to the previous year. The aggregate balance sheet of the leasing sector as of 31.12.2012 was 694.364 thousand KM, which is by 8,84 % less than in comparison to 31.12.2011. The total liabilities on loans as of 31.12.2012 were 622.603 thousand KM and they declined by 9,33% in comparison to 31.12.2011. Total amount of financing (financing and operating leasing contracts) in 2012 was 214.927 thousand KM, which is by 18,35% less than in comparison to the total amount of financing in the same period previous business year. Of the noted total amount of financing, in the period from 01.01 to 31.12.2012, 201.580 thousand KM or 93,79% refer to financial leasing contracts, and 13.347 thousand KM or 6,21% to operating leasing contracts.

The capital of the leasing company was 48.584 thousand KM and in comparison to 31.12.2011., is less by 4.437 thousand KM or 8,37%. Due to the slowing down of the business activities and other adverse factors, the leasing sector in the period from 01.01 to 31.12.2012 realized losses in the amount of 23.017 thousand KM.

Within its authorizations for the supervision of the leasing companies the Agency will continue to be guided by the principles of transparency, building the trust in leasing companies as well as the adequate protection of the users of the financial services who are financed through leasing, with an aim to reach a financial stability of an individual leasing company and the leasing operations on the level of the Federation of BiH.

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