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- Official Gazette of the Republic of Slovenia, No. 146/22 of 25 November 2022 (in force since 31 December 2022)
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Pursuant to the third paragraph of Article 13 of the Banking Act (Official Gazette of the Republic of Slovenia, Nos. 92/21 and 123/21 [ZBNIP]; hereinafter: the ZBan-3), and the first paragraph of Article 31 of the Bank of Slovenia Act (Official Gazette of the Republic of Slovenia, Nos. 72/06 [official consolidated version], 59/11 and 55/17), the Governing Board of the Bank of Slovenia hereby issues the following

**REGULATION**

**on the application of the Guidelines on disclosure of non-performing and forborne exposures**

**Article 1**

**(purpose and field of application of guidelines)**

(1) Pursuant to Article 16(1) of Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331 of 15 December 2010, p. 12), last amended by Regulation (EU) 2019/2175 of the European Parliament and of the Council of 18 December 2019 amending Regulation (EU) No 1093/2010 establishing a European Supervisory Authority (European Banking Authority), Regulation (EU) No 1094/2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), Regulation (EU) No 1095/2010 establishing a European Supervisory Authority (European Securities and Markets Authority), Regulation (EU) No 600/2014 on markets in financial instruments, Regulation (EU) 2016/1011 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds, and Regulation (EU) 2015/847 on information accompanying transfers of funds (OJ L 334 of 27 December 2019, p. 1) (hereinafter: Regulation (EU) No 1093/2010), on 17 December 2018 the European Banking Authority published the Guidelines on disclosure of non-performing and forborne exposures (EBA/GL/2018/10; hereinafter: the guidelines) on its website, which were amended by the Guidelines amending Guidelines EBA/GL/2018/10 on disclosure of non-performing and forborne exposures (EBA/GL/2022/13) of 12 October 2022.

(2) The guidelines referred to in the first paragraph of this article specify the content and uniform disclosure formats for credit institutions for disclosures related to non-performing exposures, forborne exposures and foreclosed assets.

(3) The guidelines are addressed to:

1. competent authorities referred to in Article 4(2) of Regulation (EU) No 1093/2010;
2. credit institutions that are classified as:
  - a. small and non-complex institutions as defined in point 145 of Article 4(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176 of 27 June 2013, p. 1), last amended by the Corrigendum to Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012

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(OJ L 398 of 11 November 2021) (hereinafter: Regulation (EU) No 575/2013) that are listed institutions;

- b. other institutions (i.e. that are not large or small and non-complex institutions) and that are non-listed institutions as defined in point 148 of Article 4(1) of Regulation (EU) No 575/2013.

**Article 2**

**(content of regulation and scope of application of guidelines)**

(1) By virtue of this regulation the Bank of Slovenia sets out the application of the guidelines and all their future amendments, unless stipulated otherwise in respect of a particular amendment to the guidelines, to:

1. banks and savings banks for whose supervision the Bank of Slovenia is responsible in accordance with the ZBan-3 and Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287 of 29 October 2013, p. 63) (hereinafter: banks); and
2. the Bank of Slovenia, when in accordance with the ZBan-3 in its role as the competent authority it is exercising supervisory powers and tasks over banks referred to in point 1 of this paragraph.

(2) Banks referred to in point 1 of the previous paragraph that are subject to all or some of the disclosure requirements specified in Part Eight of Regulation (EU) No 575/2013 in accordance with Articles 6, 10 and 13 of the same Regulation, shall take full account of the provisions of the guidelines in the parts addressed to them.

(3) In exercising its supervisory powers and tasks in accordance with the ZBan-3 and Regulation (EU) No 575/2013, Bank of Slovenia shall take full account of the provisions of the guidelines in the parts relating to the exercise of the powers and tasks of the competent authority.

**Article 3**

**(repeal of previous regulation)**

On the day this regulation is applied, the Regulation on the application of the Guidelines on disclosure of non-performing and forborne exposures (EBA/GL/2018/10) (Official Gazette of the Republic of Slovenia, No 38/19) shall cease to be in force.

**Article 4**

**(entry into force)**

This regulation shall enter into force on 31 December 2022.

Ljubljana, 22 November 2022

**Boštjan Vasle**  
President,  
Governing Board of the Bank  
of Slovenia

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