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Pursuant to the sixth paragraph of Article 26 of the Consumer Credit Act (Official Gazette of the Republic of Slovenia, No. 77/16; hereinafter: the ZPotK-2), and the third paragraph of Article 13 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] and 59/11), the Governing Board of the Bank of Slovenia hereby issues the following

REGULATION

on the reporting of effective interest rates of banks and savings banks in accordance with the Consumer Credit Act

**Article 1
(general provisions)**

- (1) This regulation sets out the scope, manner and deadlines of reporting by banks and savings banks (hereinafter: banks) on the effective interest rates that they apply to consumer credit pursuant to the ZPotK-2.
- (2) The provisions of this regulation shall also apply to branches of Member State banks.
- (3) For the purposes of this regulation, the definition and method of calculation of the effective interest rate set out in the ZPotK-2 shall apply.
- (4) Wherever this regulation makes reference to the provisions of other regulations, these provisions shall apply in their wording applicable at the time in question.

**Article 2
(definition of terms)**

The terms used in this regulation have the same meanings as those defined in the ZPotK-2 and in the Banking Act (Official Gazette of the Republic of Slovenia, Nos. 25/15, 44/16 [ZRPPB], 77/16 [ZCKR] and 41/17).

**Article 3
(maturities and amounts of consumer credits)**

- (1) A bank shall report on the average effective interest rates for the following maturities and amounts of consumer credits:
 - maturity of up to 6 months inclusive, and amount of up to EUR 1,000 inclusive (Category I),
 - maturity of more than 6 months and up to 12 months inclusive, and amount of more than EUR 1,000 and up to EUR 2,000 inclusive (Category II),

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- maturity of more than 12 months and up to 36 months inclusive, and amount of more than EUR 2,000 and up to EUR 4,000 inclusive (Category III),
- maturity of more than 36 months and up to 10 years inclusive, and amount of more than EUR 4,000 and up to EUR 20,000 inclusive (Category IV).

(2) For the purposes of the reporting set out in the first paragraph of this article, the bank shall take account of the agreed effective interest rates from concluded credit agreements.

(3) Consumer credit that is not categorised in any of the combinations of maturity and amount set out in the first paragraph of this article shall in accordance with the fourth paragraph of Article 26 of the ZPotK-2 be placed in the category where its maturity and amount do not exceed the ceilings for the category in question.

**Article 4
(range of consumer credits)**

(1) For the purposes of the reporting of average effective interest rates set out in the first paragraph of Article 3 of this regulation, a bank shall take account of consumer credit, including consumer credit for immovable property.

(2) The first paragraph of this article notwithstanding, the bank shall not take account of credit agreements referred to in points 4, 6 and 12 of Article 2 of the ZPotK-2 as consumer credit.

**Article 5
(method for calculating average effective interest rates of banks)**

(1) In the calculation of average effective interest rates referred to in the first paragraph of Article 3 of this regulation, a bank shall take account of credit agreements concluded in the previous six months, namely for periods of 1 January to 30 June, and 1 July to 31 December.

(2) The bank shall use the ordinary arithmetic mean in the calculation of average effective interest rates in individual categories.

**Article 6
(deadlines and manner of reporting)**

(1) A bank shall report twice a year on the average effective interest rates across the categories set out in Article 3 of this regulation, by the 15th day of the month following the end of each period referred to in the first paragraph of Article 5 of this regulation.

(2) The bank shall report on the average effective interest rates of consumer credit on the EOM-PotK form, the format and submission of which are defined in detail by the technical guidelines published on the Bank of Slovenia website (under Reporting).

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**Article 7
(cessation of application of regulation)**

On the day that this regulation enters into force, the Regulation on the reporting of effective interest rates of banks and savings banks in accordance with the Consumer Credit Act (Official Gazette of the Republic of Slovenia, No. 9/17) shall cease to be applied.

**Article 8
(entry into force)**

This regulation shall enter into force on the day after its publication in the Official Gazette of the Republic of Slovenia.

Ljubljana, 29 August 2017

Boštjan Jazbec
President,
Governing Board of the Bank of Slovenia