THIS TEXT IS UNOFFICIAL TRANSLATION AND MAY NOT BE USED AS A BASIS FOR SOLVING ANY DISPUTE

- Official Gazette of the Republic of Slovenia, No. 1251/26 of 21 July 2026 (in force as of 5 August 2026)

Pursuant to point 3 of Article 184, paragraph 6 of Article 200 and Article 270 of the Banking Act (Official Gazette of the Republic of Slovenia, No. 15/26; hereinafter: the ZBan-4), and paragraph 2 of Article 13 and paragraph 1 of Article 31 of the Bank of Slovenia Act (Official Gazette of the Republic of Slovenia, Nos. 72/06 [official consolidated version], 59/11, 55/17 and 15/26 [ZBan-4]), and in connection with 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 a Corrigendum (OJ L 2025/90998 of 5 December 2025, p. 1) (hereinafter: Regulation 575/2013/EU) and Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for credit institutions (OJ L 11 of 17 January 2015, p. 1), last amended by Commission Delegated Regulation (EU) 2022/786 of 10 February 2022 amending Commission Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for credit institutions (OJ L 141 of 20 May 2022, p. 1; hereinafter: Delegated Regulation 2015/61/EU), the Governing Board of Banka Slovenije hereby issues the following

R E G U L A T I O N

on the reporting of individual facts and circumstances of banks

CHAPTER I
GENERAL PROVISIONS

Article 1
(content of regulation)

(1) This regulation sets out in detail the content of the notifications and reports by which banks, savings banks or credit undertakings (hereinafter: banks) report to Banka Slovenije, and the deadlines, form and manner of reporting, in connection with:

a) requirements pursuant to the ZBan-4;
b) requirements pursuant to Regulation 575/2013/EU and Delegated Regulation 2015/61/EU; and
c) other requirements proceeding directly from regulations under paragraph 3 of Article 9 of the ZBan-4.

(2) The provisions of this regulation shall apply to all banks established in the Republic of Slovenia that have obtained an authorisation to provide banking services in accordance with the ZBan-4, except for the provisions of Articles 13 to 16 of this regulation, which shall apply only to banks that are not considered significant credit institutions in accordance with Article 6(4) of 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: Regulation 1024/2013/EU), and Part IV and Article 147(1) of Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing a framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (OJ L 141 of 14 May 2014, p. 1).

(3) The previous paragraph notwithstanding, certain provisions of this regulation shall also apply to financial holding companies and mixed financial holding companies that have obtained an approval or exemption from approval in accordance with the ZBan-4.

(4) The provisions of Chapter II of this regulation shall apply to banks on an individual basis, unless this regulation explicitly stipulates in specific cases the obligation to report and issue notifications on a consolidated basis as defined in Chapter 2 of Title II of Part One of Regulation 575/2013/EU. The provisions of Chapter III of this regulation shall apply to banks on an individual basis or a consolidated

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basis, as proceeds from Title II of Part One of Regulation 575/2013/EU, unless this regulation explicitly stipulates in specific cases the obligation to report on an individual basis. The provisions of Chapter IV of this regulation shall apply to banks on an individual basis or a consolidated basis, as proceeds from the regulations under paragraph 3 of Article 9 of the ZBan-4.

(5) Wherever the ZBan-4 or Regulation 575/2013/EU and Delegated Regulation 2015/61/EU in connection with this regulation and having regard for the exemption under paragraph 2 of this article require notifications and reporting to the European Central Bank as the competent authority for the exercise of powers and tasks of prudential supervision of banks in accordance with Regulation 1024/2013/EU, the notifications and reports pursuant to this regulation shall always be sent also to Banka Slovenije.

(6) Wherever this regulation refers to the provisions of other regulations, such provisions shall apply in their wording applicable at the time in question.

Article 2
(definition of terms)

The terms used in this regulation shall have the same meaning as in the provisions of the ZBan-4, Regulation 575/2013/EU, Delegated Regulation 2015/61/EU, and regulations issued on their basis.

CHAPTER II
REPORTING IN CONNECTION WITH REQUIREMENTS UNDER THE ZBan-4

Chapter 1
Reporting of material circumstances under Article 270 of the ZBan-4

Article 3
(data entered in companies register)

(1) Evidence of data and changes to data that is entered in the companies register shall be submitted to Banka Slovenije by banks within five business days of receiving the relevant order by the competent court.

(2) The provisions of the previous paragraph shall also apply *mutatis mutandis* to financial holding companies and mixed financial holding companies that have obtained an approval or exemption from approval in accordance with the ZBan-4.

Article 4
(convening and resolutions of general meeting)

(1) Banks shall notify Banka Slovenije of the convening of their general meeting by submitting the notice to convene within five business days of its publication. Banks shall also notify Banka Slovenije of any additions to the agenda of the general meeting, or shall submit a fair copy of the agenda of the general meeting within five business days of its publication.

(2) The previous paragraph notwithstanding, in the event of planned amendments to its articles of association a bank shall also submit the proposed amendments to its articles of association simultaneously with the notice to convene the general meeting.

(3) Banks shall send Banka Slovenije a notarised copy of the minutes with the resolutions passed at the general meeting, together with appendices, within five business days of the session of the general meeting. In the case of amendments to the articles of association banks shall also submit a fair copy of the articles of association.

(4) The provisions of this article shall also apply *mutatis mutandis* to financial holding companies and mixed financial holding companies that have obtained an approval or exemption from approval in accordance with the ZBan-4.

Article 5
(shareholders and qualifying holders)

(1) Within five business days of the entry of the change in the share register at the Central Securities Clearing Corporation (KDD d.o.o.), banks shall notify Banka Slovenije in accordance with paragraph 1 of Article 95 of the ZBan-4 of any change that result in the holding of an individual shareholder changing such that:

a) it exceeds the threshold for a qualifying holding, or as a result of a reduction no longer reaches a qualifying holding; or

b) exceeds the upper limit of the range or falls below the lower limit of the range of the qualifying holding for which the qualifying holder has been granted a decision to not oppose acquisition.

(2) Banks shall notify Banka Slovenije of any change in the ownership of the bank's shares where an individual qualifying holder's holding of equity or voting rights changes within the range of the qualifying holding for which the qualifying holder has been granted a decision to not oppose acquisition, within five business days of the entry of the change in the share register at the Central Securities Clearing Corporation.

(3) Banks whose shares are traded on a regulated market shall notify Banka Slovenije in accordance with paragraph 2 of Article 95 of the ZBan-4 with regard to the shareholders that hold a qualifying holding and with regard to those qualifying holdings as at 31 December of the previous year by the end of January of the current year.

(4) In accordance with paragraph 3 of Article 95 of the ZBan-4 banks shall notify Banka Slovenije of agreements or other circumstances in connection with future or existing qualifying holders that would threaten the bank's ability to act in accordance with risk management rules or to meet the requirements set out by the ZBan-4, Regulation 575/2013/EU and other regulations applying to the bank, and of the conclusion of a shareholders' agreement, within eight days of the agreement or shareholders' agreement being concluded or the bank learning of the relevant facts and circumstances.

(5) The notification referred to paragraphs 1 and 2 of this article shall at a minimum contain information about the name of the shareholder, their holding before and after any change, and the date of the change.

Article 6
(acquisition and disposal of shares, participating interests and membership rights in legal entities)

(1) Banks shall notify Banka Slovenije within five business days of the *de facto* acquisition or disposal of a direct holding of shares, participating interests or membership rights in other legal entities not included in the trading book. The notification shall cite the basic information about the legal entity (business name, registered office, address, registration number), the size of the holding or the change, the amount of consideration in the case of acquisition, and the date of acquisition or disposal of the shares, participating interests or membership rights in other legal entities.

(2) The previous paragraph notwithstanding, banks shall notify Banka Slovenije within five business days of *de facto* contributions to other legal entities, even if the bank's holding of shares, participating interests or membership rights in other legal entities remains unchanged.

(3) Banks shall report annually to Banka Slovenije on a list of all direct holdings of shares, participating interests or membership rights in all legal entities on the POR-1 form in Appendix 1 to this regulation as at the reference date for annual reporting set out in Article 2 of Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451 (OJ L 2024/3117 of 27 December 2024, p. 1), last amended by Commission Implementing Regulation

(EU) 2025/2475 of 8 December 2025 amending the implementing technical standards laid down in Implementing Regulation (EU) 2024/3117 as regards operational risk supervisory reporting of institutions (OJ L 2025/2475 of 9 December 2025, p. 1) (hereinafter: ITS for supervisory reporting).

(4) The deadline for submitting the reports referred to in the previous paragraph is the remittance date for annual information set out in Article 3 of the ITS for supervisory reporting.

Article 7
(cessation of provision of certain services)

(1) Banks shall notify Banka Slovenije of the cessation of the provision of particular services referred to in paragraphs 1 and 3 of Article 37 of the ZBan-4 within five business days of the passing of the relevant resolution by the bank's management body.

(2) Banks shall also notify Banka Slovenije of the cessation of the provision of specific services in the cases referred to in points 1 and 2 of paragraph 1 of Article 150 of the ZBan-4 within five business days of the aforementioned circumstances arising.

Article 8
(other facts and circumstances)

(1) Banks shall notify Banka Slovenije of facts and circumstances that are material to an assessment of whether the bank operates in accordance with the regulations set out in paragraph 3 of Article 9 of the ZBan-4, and shall submit a description thereof within five business days of the facts and circumstances arising or being confirmed by the bank's management body.

(2) The following in particular shall be deemed facts and circumstances referred to in the previous paragraph:

a) a change in the bank's business model;
b) a change in the business strategy of the bank or the group;
c) major organisational, personnel or other changes that have an impact on the operations of the bank or the group (e.g. IT infrastructure, replacement of key personnel);
č) circumstances when the internal audit function in accordance with paragraphs 1 and 2 of Article 194 of the ZBan-4 finds during an audit that the bank is in breach of risk management rules and is thus exposed to the risk of illiquidity or capital inadequacy, or the security of operations is jeopardised and the deposit guarantee scheme could be activated.

(3) After the auditing of the annual report or consolidated annual report, the bank shall submit a copy of the letter to the bank's management body to Banka Slovenije, within five business days of the service of the letter by the audit firm.

(4) Banks shall report to Banka Slovenije in accordance with paragraph 2 of Article 206 of the ZBan-4 regarding the preliminary assessment of any exposure to cryptoassets that they intend to take up, separately by individual category and in the extent as defined in points (a), (b) and (c) of Article 501d(2) of Regulation 575/2013/EU, within five business days of the preliminary assessment being conducted.

Chapter 2
Reporting in connection with other requirements under the ZBan-4

Article 9
(notification of introduction or withdrawal of individual type of product)

Banks shall notify Banka Slovenije of:

a) their intention to introduce a new product within the scope of the authorisation to provide services and its classification within the framework of the services for which they hold an authorisation in accordance with the ZBan-4 or Regulation 1024/2013/EU;
b) the passing of a resolution by the management body on the fulfilment of the conditions for introducing a new product set out in Article 28 of the Regulation on internal governance arrangements, the management body and the internal capital adequacy assessment process for banks and savings banks (Official Gazette of the Republic of Slovenia, Nos. 115/21, 11/25 and

15/26 [ZBan-4]; hereinafter: the internal governance arrangements regulation), at least 14 days before marketing of the new product commences; and

c) the passing of a resolution by the bank's management body on the withdrawal and cessation of marketing of a product referred to in Article 28 of the internal governance arrangements regulation, within 14 days of the withdrawal of the product and the cessation of marketing.

Article 10
(transactions with persons in special relationship with bank)

(1) Banks shall notify Banka Slovenije in accordance with paragraph 6 of Article 200 of the ZBan-4 of legal transactions with persons in a special relationship with the bank concluded under terms that are more favourable than those under which the bank typically concludes transactions with other persons during the same period.

(2) The notification referred to in the previous paragraph shall contain the essential information about the concluded transaction encompassing at least the following: the name of the person in a special relationship with the bank with whom the transaction was concluded, the date that the supervisory board's approval was obtained, the date of the conclusion of the transaction, the type, amount and maturity of the transaction, a description of the contractual terms that are the subject of more favourable treatment, and the grounds for concluding the transaction under more favourable terms.

(3) (3) The notification referred to in paragraph 1 of this article shall be sent by the bank within five business days of the transaction being concluded.

Article 11
(notification of material transfers of assets and liabilities)

(1) Entities referred to in paragraph 1 of Article 268 of the ZBan-4 who intend to transfer assets or liabilities or to whom assets or liabilities are intended to be transferred shall submit to Banka Slovenije a notification encompassing:

a) information about the intended operation:
- a description of the assets or liabilities to be transferred,
- the amount/volume of the assets or liabilities to be transferred,
- a description of the legal terms of the proposed operation (e.g. sale, reorganisation), including the essential elements of the contract (e.g. conditions for transfer, conditions precedent or subsequent, special arrangements) and the timeline for its execution,
- an assessment of the impact of the transfer on the fulfilment of prudential requirements under the ZBan-4 and Regulation 575/2013/EU (calculation of own funds and capital requirements, including capital buffers, liquidity requirements, large exposures, etc. before and after the intended transaction);

b) information about the other entity involved in the same proposed operation:
- its name and registered office, and an indication of whether it is part of the same group as the person submitting the notification,
- an overview of its business activities, unless it belongs to the same group as the person submitting the notification;

c) information about the materiality threshold reached, including a description of the determination of the materiality threshold of the proposed operation as stipulated in paragraph 2 of this article, including the purchase price and the payment deadline and means of payment.

(2) The materiality threshold referred to in paragraph 3 of Article 268 of the ZBan-4 shall be determined as the greater of the following, separately for assets and liabilities:

a) the ratio between the purchase price of the transferred assets or transferred liabilities and the book value of the total assets or of the total liabilities recorded on the latest available financial statements of the person submitting the notification; or

b) the ratio between the book value of the transferred assets or transferred liabilities and the book value of the total assets or of the liabilities recorded on the latest available financial statements of the person submitting the notification.

(3) When the notification is being submitted by a financial holding company or a mixed financial holding company that has obtained the approval referred to in Article 108 of the ZBan-4, the values reported at

consolidated level in the latest reporting submission in accordance with the ITS for supervisory reporting shall be used for the purposes of the previous paragraph.

(4) When an entity referred to in paragraph 1 of Article 268 of the ZBan-4 who is submitting the notification to Banka Slovenije is the proposed transferee under a material transfer of assets or liabilities, the notification referred to in paragraph 1 of this article shall also include the following information:

a) the explanation of the business rationale of the proposed operation, and the business strategy of the proposed operation;

b) the material changes to the entity's business model and risk profile after the proposed operation;

c) the envisaged synergies from the proposed operation;

č) a description of the integration of the proposed operation in the entity's operations, including:
- the organisational structure and the governance arrangements after the transfer,
- the integration of the risk management system and internal control functions.

(5) When an entity referred to in paragraph 1 of Article 268 of the ZBan-4 who is submitting the notification to Banka Slovenije is the proposed transferor under a material transfer of assets or liabilities, the notification referred to in paragraph 1 of this article shall also include the following information:

a) the proposed operation's impact on profitability;

b) a description of the material changes to the business model as a result of the proposed operation.

CHAPTER III
REPORTING IN CONNECTION WITH REQUIREMENTS UNDER REGULATION 575/2013/EU

Article 12
(use of ECAI or ECA for purposes of calculating capital requirements for credit risk under standardised approach)

(1) Banks shall notify Banka Slovenije in accordance with Article 138 of Regulation 575/2013/EU of the nomination of external credit assessment institutions (hereinafter: ECAIs) and in accordance with Article 137 of Regulation 575/2013/EU of the nomination of export credit agencies (hereinafter: ECAs), of the revocation of the nomination of an ECAI or ECA, and of any changes in exposure classes set out in Article 112 of Regulation 575/2013/EU for the nominated ECAIs within five business days of the decision being taken by the bank's management body.

(2) Banks shall cite the following in the notification referred to in the previous paragraph:

(a) upon nomination: the name of the ECAI or the ECA, and the exposure classes set out in Article 112 of Regulation 575/2013/EU to which the external credit ratings of the ECAI will apply;

(b) upon revocation of the nomination: the name of the ECAI or ECA, the exposure classes set out in Article 112 of Regulation 575/2013/EU to which the external credit ratings of the ECAI will no longer apply, and the relevant arguments for the decision;

(c) upon changes in exposure classes: the name of the nominated ECAI, the exposure class set out in Article 112 of Regulation 575/2013/EU, and the arguments for the change.

Article 13
(compliance with liquidity requirements)

(1) Banks shall send Banka Slovenije a plan for the timely restoration of compliance referred to in Article 414 of Regulation 575/2013/EU in connection with the liquidity coverage requirement set out in Article 412 of Regulation 575/2013/EU within three business days, and in connection with the stable funding requirement set out in paragraph 1 of Article 413 of Regulation 575/2013/EU within seven business days of the day when the bank no longer complied or when it expected that it would no longer comply with the requirements set out in one or both of the aforementioned articles of Regulation 575/2013/EU and officially notified Banka Slovenije accordingly.

(2) The plan referred to in the previous paragraph shall contain the following information:

a) the timeframe in which the bank intends to restore compliance with Article 412 or with paragraph 1 of Article 413 of Regulation 575/2013/EU; and
b) the bank's measures to comply with the requirements set out in Article 412 and paragraph 1 of Article 413 of Regulation 575/2013/EU.

Article 14
(inclusion of shares or units in CIUs in liquidity buffer)

(1) Banks that intend to report shares or units in collective investment undertakings (hereinafter: CIUs) as liquid assets for the purposes of the liquidity coverage requirement in accordance with paragraph 1 of Article 15 of Delegated Regulation 2015/61/EU shall send Banka Slovenije documentation with the methodology and procedures to calculate the market value and haircuts for shares or units in CIUs referred to in paragraph 4 of Article 15 of Delegated Regulation 2015/61/EU, by the remittance date of the report in connection with the liquidity coverage requirement in which the shares or units in CIUs are being included as liquid assets for the first time.

(2) Banks that for the purposes of the liquidity coverage requirement do not intend to develop methodologies to calculate the market value and haircuts for shares or units in CIUs that they wish to consider liquid assets shall submit to Banka Slovenije, at least two months before the planned consideration, an explanation with their arguments of why the materiality of the exposures in such shares or units in CIUs does not justify the development of internal methodologies. Banks may consider shares or units in CIUs liquid assets without the development of methodologies and procedures referred to in paragraph 4 of Article 15 of Delegated Regulation 2015/61/EU only on the basis of having obtained Banka Slovenije's consent.

(3) For the purposes of the explanation referred to in the previous paragraph, the bank shall submit:
a) an indication of the CIU whose shares or units it wishes to consider liquid assets for the purposes of the liquidity coverage requirement;
b) the defined materiality threshold for exposures in shares or units in CIUs referred to in the previous point, including the bank's internal policies and other bylaws with regard to the definition of the materiality of an exposure;
c) the stock of investments in shares or units in CIUs referred to in point a) of this paragraph and the ratio of the stock of investments in shares or units in CIUs to the stock of liquid assets for the purposes of the liquidity coverage requirement plus the stock of investments in shares or units in CIUs as at the final day of the month for a period of one year before the submission of the explanation;
č) an indication of the third party referred to in point (a) or (b) of paragraph 4 of Article 15 of Delegated Regulation 2015/61/EU that will calculate and report the market values and haircuts for shares or units in CIUs referred to in point a) of this paragraph.

Article 15
(additional liquidity outflows for other products and services for purposes of liquidity coverage requirement)

(1) Banks shall on an annual basis submit to Banka Slovenije a report on products and services referred to in paragraph 2 of Article 23 of Delegated Regulation 2015/61/EU as at the reference date for annual reporting set out in Article 2 of the ITS for supervisory reporting.

(2) The report referred to in the previous paragraph shall contain the following:
a) documentation or an explanation that makes evident how the bank defined the likelihood and potential volume of liquidity outflows in the next 30 calendar days and the estimated volume of liquidity outflows for individual products and services referred to in paragraph 1 of this article in the next 30 calendar days, whereby it should be evident from the documentation or explanation how the bank takes account of the stress scenarios referred to in Article 5 of Delegated Regulation 2015/61/EU in the assessment;
b) the stock of liabilities for each type of product and service referred to in the previous paragraph as at the final day of the month for each month of the previous year;
c) the volume of liquidity outflows in connection with products and services referred to in the previous paragraph in each month of the previous year;

č) the bank's proposal with regard to the level of outflows for each type of product and service referred to in paragraph 1 of this article, whereby the proposed level of outflows reflects the ratio between the estimated volume of liquidity outflows in the next 30 calendar days referred to in point a) of this paragraph and the stock of liabilities for each type of product and service referred to in point b) of this paragraph.

(3) The deadline for submitting the report referred to in paragraph 1 of this article is the remittance date for annual information set out in Article 3 of the ITS for supervisory reporting.

Article 16
(additional outflows for purpose of liquidity coverage requirement)

(1) Banks shall notify Banka Slovenije of all concluded contracts referred to in paragraph 2 of Article 30 of Delegated Regulation 2015/61/EU within three business days of:

a) the date of conclusion of the contract;

b) the date of a change in the contractual terms relating to a deterioration in the bank's credit quality and the resulting liquidity outflows or additional collateral needs in the next 30 days.

(2) The report referred to in the previous paragraph shall contain the following:

a) essential information from the contract encompassing at least the contracting parties, the amount, maturity and subject of the contract, and a description of the contractual terms that in the event of a deterioration in the bank's credit quality would result in liquidity outflows or additional collateral needs in the next 30 days;

b) the size of the outflows or additional collateral needs referred to in the previous point.

(3) In the event of a deterioration in the bank's credit quality in accordance with paragraph 2 of Article 30 of Delegated Regulation 2015/61/EU that could result in liquidity outflows or additional collateral needs, the bank shall notify Banka Slovenije accordingly within three business days of the change occurring.

CHAPTER IV
OTHER REPORTING

Article 17
(other reporting requirements)

Banks shall notify Banka Slovenije of all other requirements deriving directly from regulations under paragraph 3 of Article 9 of the ZBan-4 that are not regulated in detail in the aforementioned regulations, within five business days of the circumstances arising or the changes occurring.

CHAPTER V
METHOD OF REPORTING

Article 18
(general)

Banks shall submit to Banka Slovenije notifications, reports and other information referred to in this regulation by the prescribed deadlines via the B2B system using the Individual Facts and Circumstances (PDO) field by means of a digital certificate. The bank shall submit the report on the form referenced POR-1, which is an appendix to this regulation, in the form of an Excel file. The instructions for obtaining a digital certificate and exchanging files are laid down in greater detail in the technical guidelines published on the Banka Slovenije website (under Reporting).

CHAPTER VI
TRANSITIONAL AND FINAL PROVISIONS

Article 19
(repeal of previous regulation)

On the day that this regulation enters into force, the Regulation on the reporting of individual facts and circumstances of banks and savings banks (Official Gazette of the Republic of Slovenia, Nos. 115/21, 161/22 and 15/26 [ZBan-4]) shall be repealed.

Article 20
(entry into force)

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

(2) The previous paragraph notwithstanding, there shall be no need for banks to report as at 30 June 2026 on the POR-3 and POR-4 forms, which are appendices to the Regulation on the reporting of individual facts and circumstances of banks and savings banks (Official Gazette of the Republic of Slovenia, Nos. 115/21, 161/22 and 15/26 [ZBan-4]).

Ljubljana, 7 July 2026

Primož Dolenc
President
of the Governing Board of Banka Slovenije

Appendix 1: Form POR-1