

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

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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, 123/21 [ZBNIP], 2/25 [constitutional court decision] and 17/25; 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 ADC exposures to residential property under Article
126a of Regulation (EU) 575/2013**

**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) No 2024/1620 of the European Parliament and of the Council of 31 May 2024 establishing the Authority for Anti-Money Laundering and Countering the Financing of Terrorism and amending Regulations (EU) No 1093/2010, (EU) No 1094/2010 and (EU) No 1095/2010 (OJ L 2024/1620 of 19 June 2024; hereinafter: Regulation 1093/2010/EU), on 1 July 2025 the European Banking Authority published the Guidelines on ADC exposures to residential property under Article 126a of Regulation (EU) 575/2013 of 27 June 2025 (EBA/GL/2025/03; hereinafter: the guidelines) on its website.

(2) The guidelines referred to in the first paragraph of this Article specify, in accordance with Article 126a(3) 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 Commission Delegated Regulation (EU) 2025/1496 of 12 June 2025 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the date of application of the own funds requirements for market risk (OJ L 2025/1496 of 19 September 2025) (hereinafter: Regulation 575/2013/EU), the terms “substantial cash deposits”, “financing ensured in an equivalent manner”, “appropriate amount of obligor-contributed equity” and “significant portion of total contracts”, taking into account the specificities of institutions’ lending to public housing or not-for-profit entities across the Union that are regulated by law and that exist to serve social purposes and to offer tenants long-term housing, for the purposes of Article 126a(2) of Regulation 575/2013/EU.

- (3) The guidelines are addressed to:
1. competent authorities referred to in point (i) of Article 4(2) of Regulation 1093/2010/EU; and
 2. financial institutions referred to in Article 4(1) of Regulation 1093/2010/EU.

Article 2

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(content of regulation and scope of application of guidelines)

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

1. banks and savings banks for whose supervision 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. 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 shall take full account of the provisions of the guidelines in the parts addressed to banks.

(3) In exercising its supervisory powers and tasks in accordance with the ZBan-3 and Regulation 575/2013/EU, 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
(entry into force)**

This regulation shall enter into force on 4 November 2025.

Ljubljana, 22 October 2025

Primož Dolenc
Acting President,
Governing Board of the Bank of
Slovenia