- Official Gazette of the Republic of Slovenia, No. 887/2026 of 10 June 2026 (begins to be applied on 1 January 2027)

Pursuant to the first paragraph of Article 131 and the first paragraph of Article 136 of the Banking Act (Official Gazette of the Republic of Slovenia, No. 15/26, hereinafter: ZBan-4), 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, 55/17 and 15/26 [ZBan-4]), the Governing Board of Banka Slovenije hereby issues the following

REGULATION

ON THE BOOKS OF ACCOUNT AND ANNUAL REPORTS OF BANKS

I. CHAPTER

GENERAL PROVISIONS

Article 1
(content of Regulation)

(1) This Regulation sets forth the following for banks, savings banks and credit undertakings (hereinafter: banks):

1. the content of the general ledger as it relates to the keeping of the books of account;
2. the types and templates of the financial statements and consolidated financial statements,
3. the detailed content of the annual report and the consolidated annual report;
4. the deadlines for and place of publication of the disclosures under Part Eight 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, 27.6.2013, p. 1), last amended by a Corrigendum (OJ L 2025/90998, 5.12.2025, p. 1);
5. the detailed content, form, method, frequency and deadlines for the submission of financial information in connection with the financial statements on an individual basis.

(2) The provisions of this Regulation shall apply *mutatis mutandis* to branches of third-country banks and approved parent financial holding companies of the Republic of Slovenia, parent mixed financial holding companies of the Republic of Slovenia, EU parent financial holding companies and EU parent mixed financial holding companies, all established in the Republic of Slovenia.

Article 2
(transposition and implementation of European Union regulations)

(1) This Regulation transposes Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6. 2013, p. 338), last amended by the Corrigendum to Directive (EU) 2024/2994 of the European Parliament and of the Council of 27 November 2024 amending Directives 2009/65/EC, 2013/36/EU and (EU) 2019/2034 as regards the treatment of concentration risk arising from exposures towards central counterparties and of counterparty risk in centrally cleared derivative transactions (OJ L 2024/2994, 15.1.2025) into Slovenian law.

(2) The Regulation governs in more detail the implementation of Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13;

OJ L 86, 31.3.2015, p. 13), last amended by Regulation (EU) 2025/1958 of the European Central Bank of 9 September 2025 amending Regulation (EU) 2015/534 on reporting of supervisory financial information (ECB/2015/13) (ECB/2025/31; OJ L 1958, 17.10.2025, p. 1).

Article 3
(use of terms, abbreviations and abbreviated names of regulations)

(1) The following abbreviations or abbreviated names are used in this Regulation for acts issued by the European Union (hereinafter also: the EU), the European Central Bank (hereinafter also: the ECB), the Republic of Slovenia (hereinafter also: the RS) and Banka Slovenije:

1. IFRS means the International Financial Reporting Standards adopted by the European Commission under Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1), last amended by Regulation (EC) No 297/2008 of the European Parliament and of the Council of 11 March 2008 amending Regulation (EC) No 1606/2002 on the application of international accounting standards, as regards the implementing powers conferred on the Commission (OJ L 97, 9.4.2008, p. 62), and Commission Regulation (EU) No 2023/1803 of 13 September 2023 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council (OJ L 237, 26.9.2023, p. 1), last amended by Commission Regulation (EU) 2026/338 of 13 February 2026 amending Regulation (EU) 2023/1803 as regards International Accounting Standard 18 (OJ L 2026/338, 16.2.2026, p. 1);
2. Regulation 575/2013/EU or CRR means 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, 27.6.2013, p. 1), last amended by a Corrigendum (OJ L 2025/90998, 5.12.2025, p. 1);
3. Regulation 1024/2013/EU means 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, 29.10.2013, p. 63);
4. Commission Implementing Regulation (EU) 2024/3117 means 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, 27.12.2024, p. 1), last amended by Commission Implementing Regulation 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 (UL L 2025/2475, 9.12.2025, p. 1);
5. Regulation 468/2014/EU (ECB/2014/17) means 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 (SSM Framework Regulation; ECB/2014/17; OJ L 141, 14.5.2014, p. 1);
6. ZGD-1 means the law governing companies;
7. ZTFI-1 means the law governing the market in financial instruments;
8. EBA guidelines on resubmission of historical data means the Guidelines on resubmission of historical data under the EBA reporting framework (EBA/GL/2024/04) of 9 April 2024 published on the website of the European Banking Authority, as set out for application at banks by Banka Slovenije and the European Central Bank.

(2) The terms used in this Regulation shall have the same meanings as ascribed to them in ZBan-4, ZTFI-1, the IFRS, Regulation 575/2013/EU, Regulation 1024/2013/EU and Regulation 468/2014/EU (ECB/2014/17), and regulations issued on their basis.

Article 4
(application of provisions of ZGD-1, IFRS and other regulations)

(1) Banks shall administer books of account and compile an annual report and a consolidated annual report in accordance with ZGD-1, the IFRS, other regulations and this regulation.

(2) Banks shall compile a report on financial information on an individual basis in accordance with Commission Implementing Regulation (EU) 2024/3117.

II. CHAPTER

MAINTENANCE OF THE GENERAL LEDGER

Article 5
(maintenance and content of the general ledger)

Banks shall maintain a general ledger according to an internal chart of accounts or accounting items at least at the lowest level of numbered items from the methodology for compiling the statement of financial position, the income statement and the statement of comprehensive income prescribed by the guidelines issued pursuant to the second paragraph of Article 22 of this Regulation, and at least at the level of off-balance-sheet exposure under subpoint ~~(~~d) of point 1 of the fifth paragraph of Article 11 of this Regulation.

III. CHAPTER

ANNUAL REPORT AND CONSOLIDATED ANNUAL REPORT

Section 1:

General matters concerning the annual report and consolidated annual report

Article 6
(annual report and consolidated annual report)

(1) Banks shall compile an annual report for the financial year consisting of a financial report and a business report. The financial report shall comprise a statement of financial position, an income statement, a statement of comprehensive income, a statement of cash flows, a statement of changes in equity, and notes to the financial statements.

(2) When a bank is also required to compile a consolidated annual report in accordance with the regulations referred to in the first paragraph of Article 4 of this Regulation for the financial year, it shall comprise a consolidated financial report and a consolidated business report of the undertakings included in consolidation. The consolidated financial report shall comprise a consolidated statement of financial position, a consolidated income statement, a consolidated statement of comprehensive income, a consolidated statement of cash flows, a consolidated statement of changes in equity, and notes to the consolidated financial statements.

(3) Banks shall enclose the following in their annual report or consolidated annual report:
1. the auditor’s report on the financial statements or the consolidated financial statements, and, if required to compile a sustainability report or a consolidated sustainability report, the auditor’s assurance report on sustainability reporting; and
2. other appendices in accordance with ZGD-1 and the other regulations referred to in the first paragraph of Article 4 of this Regulation.

Section 2:

Financial report

Article 7
(financial statement types and templates)

The financial statements presented by banks in the financial report shall be drawn up in accordance with the IFRS. To this end, banks may use the financial statement templates, or the relevant items from those templates, contained in Appendices 1 to 6 of this Regulation.

Article 8
(presentation of financial statements)

(1) Banks that use the templates contained in Appendices 1, 2 and 3 of this Regulation to present their statement of financial position, income statement and statement of comprehensive income shall take due account of the instructions issued pursuant to the second paragraph of Article 22 of this Regulation.

(2) The income statement and statement of comprehensive income templates contained in Appendices 2 and 3 are directly applicable to banks that choose to present them separately in accordance with point b) of Article 12 of IFRS 18. Banks that choose to present the items of the income statement and the statement of other comprehensive income in a single statement in accordance with point a) of Article 12 of IFRS 18 shall present revenues and expenses items from the income statement template in Appendix 2 in the statement of comprehensive income before the PROFIT OR LOSS item. It shall, in this case, present items with the relevant indicators after the COMPREHENSIVE INCOME item.

(3) In the statement of cash flows, banks shall present cash flows during the period classified by operating, investing and financing activities, as per Article 10 of IAS 7. To this end, banks may, depending on their chosen method of presenting cash flows from operating activities as set out in Article 18 of IAS 7, use the template from Appendix 5 (direct method) or the template from Appendix 6 (indirect method).

(4) Banks shall present the statement of changes in equity in accordance with the provisions of IFRS 18. If a bank does not use the template from Appendix 4 for this purpose, it shall also present, under an additional item, amounts by individual equity component from which the distributable profit or distributable loss for the accounting period for which the statement of changes in equity is being compiled is composed, should this not already be included among the notes to the statement of financial position.

(5) Banks may add additional rows to the financial statement templates, where such presentation of information is set out by the IFRS.

(6) There is no need to present items in the financial statements where the amount is zero, except where necessary for comparison with the amount in the previous financial year(s). Items that are not material to a true and fair picture of the bank’s financial position, net profit or loss and comprehensive income may be combined.

(7) The amounts in the financial statements shall be presented in thousands of euros.

Article 9
(notes to the financial statements)

(1) The notes to the financial statements shall cite all data and information whose disclosure is prescribed by the IFRS, the ZGD-1 and other regulations.

(2) Banks shall additionally disclose the following in the notes to the statement of financial position:
1. if the bank provides investment services and activities, information regarding brokerage transactions with clients for whom it provides services pursuant to the ZTFI-1, i.e. services for clients arising from the reception, transmission and execution of orders, and the management and custody of financial instruments. Information regarding claims and liabilities from brokerage transactions on behalf of clients at the end of the financial year in question and the previous financial year is itemised into the items stated in Appendix 7 to this Regulation; and
2. information regarding material transactions that the bank provides on behalf of clients (regarding syndicated and other loans, and other transactions on behalf of clients), if they are not included in the data under the previous point.

(3) Banks shall also include information regarding revenues from the provision of managerial and representative services to third parties in the notes to the income statement. When a bank provides investment services and products, it shall separately disclose data on revenues and expenses from fees and commission deriving from the provision of investment services and products for the financial year in question and the previous financial year, which should be itemised into the items cited in Appendix 8 to this Regulation.

Section 3:

Business report

Article 10
(components of the business report)

(1) In addition to the data and information prescribed by ZGD-1 and other regulations, banks shall also include the following in the business report:

1. a description of the general economic environment, presenting the main factors that have directly and indirectly affected its performance. When the bank generates significant turnover on foreign markets, it shall also present the characteristics of economic developments in the countries in question, and their impact on its operations;
2. a schematic illustration of the bank's business network and organisational structure;
3. the major metrics and performance indicators prescribed in Article 11 of this Regulation, where these are not already covered within the framework of the financial report.

(2) If a bank has within its group the undertakings referred to in subpoints a) and b) of point 1 of the second paragraph of Article 13 of this Regulation and is not required to compile a consolidated annual report, it shall include in its annual report, in addition to the elements referred to in the previous paragraph, a schematic illustration of the group as per point 1 of the first paragraph of Article 14 of this Regulation.

Article 11
(material information, metrics and performance indicators)

(1) Banks shall describe individual types of service and transaction, broken down by client segment (non-financial corporations, banks, households) with regard to the activity that they pursue, and broken down into services and transactions provided in the country and in the rest of the world. Banks shall state all the types of financial service that they provided in accordance with a Banka Slovenije authorisation in the period for which the business report is being compiled.

(2) Banks shall disclose the breakdown of assets, liabilities and equity, and off-balance-sheet commitments given, and shall explain changes in individual items compared with the previous financial year(s). Banks shall describe their exposures to credit risk, to market risks, including currency risk and interest rate risk, to operational risk and to liquidity risk, defining their approach to the take-up of risks and explaining their strategy for the take-up and management of risks. When disclosing exposures to individual types of risk, banks shall provide sufficient and comparable data for the previous financial year(s). They shall also present their policy and methodology for allowances for credit losses and provisions.

(3) Banks shall cite their ten largest shareholders and their holdings of voting rights, and shall disclose the total holding of voting rights held by non-resident shareholders in the bank as at the final day of the financial year. Where the shareholders' holdings of the bank's equity differ from their holdings of voting rights, the holdings referred to in the previous sentence shall also be disclosed with regard to participation in the bank's equity, or with an indication that the holding is the same.

(4) Banks shall present their profit or loss or comprehensive income by itemising the revenues and expenses by basic type. In this regard, banks shall disclose the impact that individual types of transaction have on performance, and the impact that transactions with significant risk and transactions executed by the bank in high-risk geographical regions have on performance.

(5) In addition to the information referred to in the previous paragraphs of this article, banks shall present at least the following metrics and performance indicators:

1. from the statement of financial position:
(a) total assets,
(b) total deposits by the non-banking sector measured at amortised cost:
– of legal entities and other persons pursuing business activities,
– of households,
(c) total amount of loans to the non-banking sector:
– to legal entities and other persons pursuing business activities,
– to households,
(č) total shareholders' equity,
(d) off-balance-sheet exposures;

2. from the income statement:
(a) net interest,
(b) net non-interest income,
(c) net turnover,
(č) operating costs,
(d) impairments and provisions (credit losses),
(e) pre-tax profit from ordinary and discontinued operations,
(f) corporate income tax on ordinary and discontinued operations;

3. from the statement of comprehensive income:
(a) other comprehensive income before tax,

(b) corporate income tax on other comprehensive income;

4. number of branches (as at the end of the financial year);

5. number of employees (as at the end of the financial year);

6. shares:
(a) number of shares,
(b) nominal value of one share or corresponding amount of share capital of one no-par-value share,
(c) book value of one share;

7. selected indicators:
(a) capital:
- common equity Tier 1 capital ratio,
- Tier 1 capital ratio,
- total capital ratio;

(b) quality of assets and commitments given:
- non-performing loans ratio,
- coverage of non-performing loans by allowances for credit losses,
- coverage of non-performing loans by collateral;

(c) profitability:
- interest margin,
- financial intermediation margin,
- net return on assets,
- net return on equity;

(č) operating costs:
- cost-income ratio;

(d) liquidity:
- liquidity coverage ratio,
- net stable funding ratio;

(e) leverage:
- leverage ratio.

(6) Banks shall use the methodology from the Guidelines referred to in the second paragraph of Article 22 of this Regulation to calculate the metrics and performance indicators referred to in the previous paragraph.

(7) Banks shall show in the report the metrics and indicators referred to in the fifth paragraph of this article for the last three financial years.

(8) When disclosing the values of the relevant indicators referred to in point 7 of the fifth paragraph of this article, banks shall state whether they used transitional arrangements in accordance with applicable acts of the European Union, for which reason the calculated values of the relevant indicators are different than if those transitional arrangements had not been used.

(9) Banks shall also disclose other metrics and indicators that they deem material to the presentation of the bank.

Section 4:

Consolidated financial report

Article 12
(consolidated financial statements)

(1) Banks shall include consolidated financial statements compiled in accordance with the IFRS in their consolidated financial report. To this end, banks may use the consolidated financial statement templates, or the relevant items from those templates, contained in Appendices 1 to 6 of this Regulation.

(2) Banks shall take due account of the provisions of Article 8 of this Regulation when compiling consolidated financial statements.

Article 13
(notes to the consolidated financial statements)

(1) Banks shall apply the provisions of Article 9 of this Regulation *mutatis mutandis* when compiling the notes to the consolidated financial statements.

(2) In addition to the notes referred to in the previous paragraph, banks shall also disclose the following in the notes to the consolidated financial statements:

1. information on the official company name, registered office and the nominal amounts of the equity holdings in the following undertakings:
   (a) subsidiaries included in consolidation;
   (b) subsidiaries not included in consolidation;
   (c) associates; and
   (č) joint ventures;
2. information by individual Member State and third country in which branches of the bank and/or undertakings referred to in the previous paragraph operate:
   (a) the name, nature of the business activities and geographical location,
   (b) net income from the income statement before the execution of consolidating bookings,
   (c) the number of employees expressed as full-time equivalents,
   (č) pre-tax profit before the execution of consolidating bookings,
   (d) corporate income tax,
   (e) public subsidies received.

Section 5:

Consolidated business report

Article 14
(consolidated business report)

(1) In addition to the data and information prescribed by ZGD-1 and other regulations, banks shall present the following in their consolidated business report:

1. a schematic illustration of the group containing the undertakings referred to in point 1 of the second paragraph of Article 13 of this Regulation clearly showing the links between entities in the group from direct and indirect holdings of equity and voting rights, or the other ways in which entities are linked as set out in Article 18 of Regulation 575/2013/EU;
2. information on the basis of data from the consolidated financial statements, having regard for the provisions of the first paragraph of Article 10 and Article 11 of this Regulation *mutatis mutandis*. Notwithstanding the previous sentence, banks shall present the indicators set out in sub-points (a), (b), (d)

and (e) of point 7 of the fifth paragraph of Article 11 of this regulation on a consolidated basis, as set out in Part One, Title II, Chapter 2 of Regulation 575/2013/EU.

(2) Banks may compile the consolidated business report referred to in this article and the business report referred to in Article 10 of this Regulation as a single report.

IV. CHAPTER

PUBLICATION OF DISCLOSURES FROM PART 8 OF REGULATION 575/2013/EU

Article 15
(deadlines for the publication and the publication of disclosures)

Banks subject to disclosure requirements under Part Eight of Regulation 575/2013/EU shall publish their disclosures on their website by the deadlines set out in Article 434 of that Regulation. If its disclosures are published on the European Banking Authority's website, the bank may simply publish a link to that website.

V. CHAPTER

REPORTING OF FINANCIAL INFORMATION ON INDIVIDUAL BASIS

Article 16
(reporting entities and extent of reporting)

(1) A bank or a branch of a bank of a non-participating Member State or a third country that is subject to prudential requirements in accordance with Regulation 575/2013/EU on an individual basis shall submit a report on financial information on an individual basis in the following extents:

1. a bank that does not have the position of a parent or subsidiary bank and is not part of a supervised group, but is a significant supervised entity: in the extent set out in point 4 of the first paragraph of Article 18 of this regulation;
2. a branch of a bank of a non-participating Member State or a third country that is a significant supervised entity: in the extent set out in point 4 of the first paragraph of Article 18 of this regulation, except the financial information in templates 17.1, 17.2, 17.3, 40.1 and 40.2;
3. a bank that has the position of an EU parent bank and is a significant supervised entity: in the extent set out in point 3 of the first paragraph of Article 18 of this regulation;
4. a bank that is a subsidiary of an EU parent credit institution or an EU parent financial holding company or EU parent mixed financial holding company and is a significant supervised entity or part of a significant supervised group: in the extent set out in point 3 of the first paragraph of Article 18 of this regulation; and
5. a bank or a branch of a bank of a non-participating Member State or a third country that is not covered under points 1 to 4 of this paragraph: in the extent set out in point 1 of the first paragraph of Article 18 of this regulation.

(2) Notwithstanding the previous paragraph, a parent bank that uses the individual consolidation method set out in Article 9 of Regulation 575/2013/EU to meet the prudential requirements shall submit a report on the financial information set out in point 3, 4 or 5 of the previous paragraph on an individual basis using the individual consolidation method.

(3) A bank referred to in point 3 or 4 of the first paragraph of this article shall submit, in addition to the financial information for the bank on an individual basis, the financial information on an individual basis in the extent set out in point 2 of the first paragraph of Article 18 of this regulation for each of its subsidiary credit institutions from a non-participating Member State or third country that the bank includes in

prudential consolidation, provided that the total assets of the subsidiary credit institution exceed EUR 3 billion. If several credit institutions from a participating Member State within a supervised group are subject to prudential requirements on a consolidated basis in accordance with Regulation 575/2013/EU, the requirement referred to in the first sentence of this paragraph shall only apply to the bank if it is subject to prudential requirements at the highest level of consolidation within the EU.

(4) Notwithstanding point 5 of the first paragraph of this article, a bank shall be required to submit the report on financial information on an individual basis in the extent set out in point 3 of the first paragraph of Article 18 of this regulation when its total assets exceed EUR 1 billion.

Article 17
(commencement or end of reporting with regard to criterion of total assets)

(1) A bank referred to in point 3 or 4 of the first paragraph of the previous article shall report financial information for a subsidiary credit institution in accordance with the provisions of the third paragraph of the previous article on the first reference date after the total assets of that subsidiary credit institution have exceeded EUR 3 billion at the end of four consecutive quarters. A bank shall cease reporting financial information for a subsidiary credit institution on the first reference date after the total assets of that 13 subsidiary credit institution have been less than or equal to EUR 3 billion at the end of three consecutive quarters.

(2) A bank referred to in point 5 of the first paragraph of the previous article shall submit a report on financial information for the first time in accordance with the provisions of the fourth paragraph of the previous article on the first reference date after its total assets have exceeded EUR 1 billion at the end of four consecutive quarters. If the total assets of a bank no longer exceed EUR 1 billion at the end of three consecutive quarters, its obligation to submit a report on the financial information set out in point 3 of the first paragraph of Article 18 of this regulation shall cease on the next reference date.

Article 18
(content and format of report)

(1) The report on financial information shall include the following content from the templates set out in Section 2 of Annex I of Commission Implementing Regulation (EU) No 2024/3117 on an individual basis, depending on the extent required under Article 16 of this regulation:

1. basic information in templates:

- − 1.1. Balance Sheet Statement (Statement of Financial Position): Assets,
- − 1.2. Balance Sheet Statement (Statement of Financial Position): Liabilities,
- − 1.3. Balance Sheet Statement (Statement of Financial Position): Equity,
- − 2. Statement of profit or loss,
- − 5.1 Loans and advances other than held for trading, trading or held for sale assets by product,
- − 8.1 Breakdown of financial liabilities by product and by counterparty sector,
- − 8.2 Breakdown of financial liabilities: subordinated financial liabilities,
- − 10. Derivatives –Trading and economic hedges,
- − 11.1 Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge,
- − 18.0 Information on performing and non-performing exposures,
- − 19. Information forborne exposures;

2. over-simplified financial reporting in templates:

- − templates from point 1,

– − 4.1 Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading,
– − 4.2.1 Breakdown of financial assets by instrument and by counterparty sector: Non-trading financial assets mandatorily at fair value through profit or loss,
– − 4.2.2 Breakdown of financial assets by instrument and by counterparty sector: Financial assets designated at fair value through profit or loss,
– − 4.3.1 Breakdown of financial assets by instrument and by counterparty sector: Financial assets at fair value through other comprehensive income,
– − 4.4.1 Breakdown of financial assets by instrument and by counterparty sector: Financial assets at amortised cost,
– − 4.5 Breakdown of financial assets by instrument and by counterparty sector: Subordinated financial assets
– − 9.1.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given,
– − 12.1 Movements in allowances and provisions for credit losses,
– − 14. Fair value hierarchy: financial instruments at fair value
– − 18.1 Information on performing and non-performing exposures: inflows and outflows of nonperforming exposures – loans and advances by counterparty sector,
– − 18.2 Information on performing and non-performing exposures: Commercial Real Estate (CRE) loans, and additional information on loans secured by immovable property;

3. simplified financial reporting in templates:

– − all templates referred to in points 1 and 2 of this paragraph,
– − 6.1 Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes,
– − 9.2 Loan commitments, financial guarantees and other commitments received,
– − 13.1 Collateral and guarantees received: Breakdown of collateral and guarantees by loans and advances other than held for trading,
– − 13.2.1 Collateral and guarantees received: Collateral obtained by taking possession during the period (held at the reference date),
– − 13.3.1 Collateral and guarantees received: Collateral obtained by taking possession accumulated,
– − 16.1 Breakdown of selected statement of profit or loss items: Interest income and expenses by instrument and counterparty sector,
– − 16.3 Breakdown of selected statement of profit or loss items: Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument,
– − 17.1 Reconciliation between accounting and CRR scope of consolidation: Assets,
– − 17.2 Reconciliation between accounting and CRR scope of consolidation: Off-balance-sheet exposures – Loan commitments, financial guarantees and other commitments given,
– − 17.3 Reconciliation between accounting and CRR scope of consolidation: Liabilities and equity,
– − 20.4 Geographical breakdown of assets by residence of the counterparty,
– − 20.5 Geographical breakdown of off-balance-sheet exposures by residence of the counterparty,
– − 20.6 Geographical breakdown of liabilities by residence of the counterparty,
– − 40.1 Group structure: “entity-by-entity“ (annual reporting frequency);

4. full financial reporting in all templates set out in Section 2 of Annex I of Commission Implementing Regulation (EU) No 2024/3117.

(2) The financial information in templates 17.1, 17.2, 17.3 and 40.2 referred to in points 3 and 4 of the previous paragraph shall only be included in the report referred to in the previous paragraph by a bank that compiles consolidated financial statements in accordance with the IFRS and Section 3 of this

regulation but is not subject to prudential requirements on a consolidated basis in accordance with Regulation 575/2013/EU.

(3) The instructions published by the European Banking Authority on its website in accordance with Article 22 of Commission Implementing Regulation (EU) 2024/3117 shall be taken into account when completing the templates referred to in the first paragraph of this article.

Article 19
(frequency and method of submission of reports)

(1) A bank shall compile the report in the extent set out in Article 16 and with the content set out in Article 18 of this regulation with the frequency and taking account of the reporting threshold for the relevant templates as set out by Article 11 of Commission Implementing Regulation (EU) 2024/3117.

(2) A bank shall compile the report referred to in the previous paragraph in accordance with the Technical guidelines for reporting published on Banka Slovenije's website.

Article 20
(deadlines for submitting reports)

(1) A bank shall submit the report in the extent set out in Article 16 and with the content set out in Article 18 of this regulation by the deadlines set out in the first, second, fourth and fifth paragraphs of Article 3 of Commission Implementing Regulation (EU) No 2024/3117.

(2) In the resubmission of reports for reason of identified errors, a bank shall take account of the European Banking Authority's guidelines on resubmission of historical data.

VI. C H A P T E R

TRANSITIONAL AND FINAL PROVISIONS

Article 21
(cessation of validity of regulations)

(1) On the day this Regulation comes into force, the Regulation on the books of account and annual reports of banks and savings banks (Official Gazette of the Republic of Slovenia, No. 36/25) shall cease to be in force.

(2) On the day this Regulation comes into force, the Guidelines for calculating performance indicators of banks and savings banks (Official Gazette of the Republic of Slovenia, No. 36/25) shall cease to be in force, but shall continue to be applied until the guidelines referred to in the second paragraph of Article 22 of this Regulation are issued.

Article 22
(entry into force and application)

(1) This Regulation shall come into force on the day after its publication in the Official Gazette of the Republic of Slovenia (Uradni list Republike Slovenije), and shall begin to be applied on 1 January 2027.

(2) The Governor of Banka Slovenije shall issue guidelines for the implementation of this Regulation that define in detail the methodology used to compile the statement of financial position, the income statement and the statement of comprehensive income referred to in the first paragraph of Article 8 of this

Regulation and the methodology for calculating the metrics and performance indicators referred to in the fifth paragraph of Article 11 of this Regulation.

No. 016/2026

Ljubljana, 2 June 2026

EDA 2026-5023912000-0017

Primož Dolenc
President
of the Governing Board of Banka Slovenije

Appendix 1: Statement of financial position/Consolidated statement of financial position

Appendix 2: Income statement/Consolidated income statement

Appendix 3: Statement of comprehensive income/Consolidated statement of comprehensive income

Appendix 4: Statement of changes in equity/Consolidated statement of changes in equity

Appendix 5: Statement of cash flows/Consolidated statement of cash flows (by direct method or Variant I)

Appendix 6: Statement of cash flows/Consolidated statement of cash flows (by indirect method or Variant II)

Appendix 7: Brokerage operations (operations with customers)

Appendix 8: Revenues and expenses from fees and commission in connection with investment services and products (operations with customers)