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- Official Gazette of the Republic of Slovenia, No. 579/26 of 8 May 2026 (in force as of 19 May 2026)

Pursuant to paragraph 3 of Article 13 of the Banking Act (Official Gazette of the Republic of Slovenia, No. 15/26; hereinafter: the ZBan-4), 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]), the Governing Board of Banka Slovenije hereby issues the following

REGULATION

on the application of the Guidelines on proportionate retail diversification methods under Article 123(1) of Regulation (EU) No 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) 2025/2088 of the European Parliament and of the Council of 8 October 2025 amending Regulations (EU) No 1092/2010, (EU) No 1093/2010, (EU) No 1094/2010, (EU) No 1095/2010, (EU) No 806/2014, (EU) 2021/523 and (EU) 2024/1620 as regards certain reporting requirements in the fields of financial services and investment support (OJ L 2025/2088 of 21 October 2025) (hereinafter: Regulation 1093/2010/EU), the European Banking Authority published the Guidelines on proportionate retail diversification methods under Article 123(1) of Regulation (EU) No 575/2013 (EBA/GL/2026/02; hereinafter: the guidelines) on its website on 13 February 2026.

(2) In accordance with Article 123(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 a Corrigendum (OJ L 2025/90998 of 5 December 2025; p. 1) (hereinafter: Regulation 575/2013/EU), these guidelines specify proportionate diversification methods under which an exposure is to be considered as one of a significant number of similar exposures as specified in point (c) of Article 123(1) of Regulation (EU) No 575/2013.

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

Article 2
(content of regulation and scope of application of guidelines)

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

1. banks, savings banks and credit unions for whose supervision Banka Slovenije is responsible in accordance with the ZBan-4 and Council Regulation (EU) No 1024/2013 of 15 October

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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. Banka Slovenije, when in accordance with the ZBan-4 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-4 and Regulation 575/2013/EU, Banka Slovenije 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 19 May 2026.

Ljubljana, 21 April 2026

Primož Dolenc
President
Governing Board of Banka Slovenije