

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. 36/2025 of 16 May 2025 (begins to be applied on
30 June 2025)

Pursuant to the first paragraph of Article 109 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 Banka Slovenije hereby issues the following

REGULATION

ON THE BOOKS OF ACCOUNT AND ANNUAL REPORTS OF BANKS AND SAVINGS BANKS

1. GENERAL PROVISIONS

Article 1 (content of regulation)

- (1) This regulation sets out the following for banks and savings banks (hereinafter: a bank):
- (a) the content of the general ledger as it relates to the keeping of the books of account;
 - (b) the types and schemes of the financial statements and consolidated financial statements,
 - (c) the detailed content of the annual report and the consolidated annual report;
 - (d) the deadlines for the 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 of 27 June 2013, p. 1), last amended by Regulation (EU) 2024/2987 of the European Parliament and of the Council of 27 November 2024 amending Regulations (EU) No 648/2012, (EU) No 575/2013 and (EU) 2017/1131 as regards measures to mitigate excessive exposures to third-country central counterparties and improve the efficiency of Union clearing markets (OJ L 2024/2987 of 4 December 2024);
 - (e) the detailed content, form, method and frequency of and deadlines for the submission of financial information in connection with the financial statements on an individual basis.

(2) The provisions of this regulations 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 of 27 June 2013, p. 338), last amended by 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 of 4 December 2024, p. 1) into Slovenian law.

(2) This regulation provides more detailed arrangements for the implementation of Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (OJ L 86 of 31 March 2015, p. 13; ECB/2015/13), last amended by Regulation (EU) 2023/1678 of the European Central Bank of 17 August 2023 amending Regulation (EU) 2015/534 on reporting of supervisory financial information (OJ L 216 of 1 September 2023, p. 93; ECB/2023/20).

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 of 11 September 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 of 9 April 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 of 26 September 2023, p. 1), last amended by Commission Regulation (EU) 2024/2862 of 12 November 2024 amending Regulation (EU) 2023/1803 as regards International Accounting Standard 21 (OJ L 2024/2862 of 13 November 2024, p.17);

2. Regulation 575/2013/EU or the 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 of 27 June 2013, p. 1), last amended by Regulation (EU) 2024/2987 of the European Parliament and of the Council of 27 November 2024 amending Regulations (EU) No 648/2012, (EU) No 575/2013 and (EU) 2017/1131 as regards measures to mitigate excessive exposures to third-country central counterparties and improve the efficiency of Union clearing markets (OJ L 2024/2987 of 4 December 2024);

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 of 29 October 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 of 27 December 2024, 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; OJ L 141 of 14 May 2014, p. 1; ECB/2014/17);

6. ZGD-1 means the law governing companies;

7. ZTFI-1 means the law governing the market in financial instruments;

8. Guidelines on reporting by MFIs means the Banka Slovenije guidelines governing the implementation of the regulation on reporting by monetary financial institutions;

9. Directive 2013/34/EU means Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182 of 29 June 2013, p. 19), last amended by Directive (EU) 2024/1306 of the European Parliament and of the Council of 29 April 2024 amending Directive 2013/34/EU as regards the time limits for the adoption of sustainability reporting standards for certain sectors and for certain third-country undertakings (OJ L 2024/1306 of 8 May 2024, p. 1);

10. 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 in the ZBan-3, the ZTFI-1, Regulation 575/2013/EU, Regulation 1024/2013/EU and Regulation 468/2014/EU (ECB/2014/17), and in regulations issued on their basis.

Article 4

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

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

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

2. MAINTENANCE OF GENERAL LEDGER

Article 5

(maintenance and content of general ledger)

(1) A bank shall maintain a general ledger according to an internal chart of accounts or accounting items from which they can compile a recapitulation of the statement of financial position and the statement of comprehensive income that is drawn up in accordance with the methodology for compiling the recapitulation, which is attached as an appendix to the Guidelines on reporting by MFIs (hereinafter: RECAPITULATION appendix to the Guidelines on reporting by MFIs).

(2) A bank shall present the accounting items referred to in the first paragraph of this article in accordance with their content, where they shall, in addition to the regulations referred to in the previous article, take into account, *mutatis mutandis*, the substantive definition of items, codes and value data set out in the Guidelines on reporting by MFIs considered in the compilation of the recapitulation referred to in the previous paragraph.

3. ANNUAL REPORT AND CONSOLIDATED ANNUAL REPORT

Article 6

(annual report and consolidated annual report)

(1) A bank shall compile an annual report for the financial year consisting of a financial report and a management report. The financial report shall comprise a statement of financial position, a statement of profit or loss, a statement of comprehensive income, a statement of cash flows, a statement of changes in equity, and an appendix with 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 Article 4 of this regulation for the financial year, it shall comprise a consolidated financial report and a consolidated management report of the undertakings included in consolidation. The consolidated financial report shall comprise a consolidated statement of financial position, a consolidated statement of profit or loss, a consolidated statement of comprehensive income, a consolidated statement of cash flows, a consolidated statement of changes in equity, and an appendix with notes to the consolidated financial statements.

(3) A bank shall enclose the following in the annual report or the 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 report on sustainability assurances, and

2. other appendices in accordance with the ZGD-1 and other regulations referred to in the first paragraph of Article 4 of this regulation.

3.1 Financial report

Article 7

(types and itemisation of financial statements)

(1) A bank shall include financial statements in the financial report using the prescribed templates that are given in Appendices 1 to 6 of this regulation, which are an integral part hereof. The financial statements are:

- the statement of financial position (template in Appendix 1),
- the statement of profit or loss (template in Appendix 2),
- the statement of comprehensive income (template in Appendix 3),
- the statement of changes in equity (template in Appendix 4), and
- the statement of cash flows according to Variant I (template in Appendix 5) or Variant II (template in Appendix 6).

(2) Statement of profit or loss items may be included by a bank in the financial report in a statement of comprehensive income instead of a statement of profit or loss.

(3) The content of individual items and the method for compiling the financial statements are defined by the IFRS and this regulation.

Article 8
(compilation of financial statements)

(1) A bank shall compile the statement of financial position based on accounting information regarding assets, liabilities and equity from the report Accounting items including interest rates (hereinafter: the BS1S report) prepared in accordance with the Guidelines on reporting by MFIs, applying the methodology for compiling the statement of financial position recapitulation set out in the RECAPITULATION appendix to the Guidelines on reporting by MFIs.

(2) A bank shall compile the statement of profit or loss on the basis of accounting data regarding revenues and expenses included in profit or loss from the BS1S report, applying the methodology set out in the RECAPITULATION appendix to the Guidelines on reporting by MFIs.

(3) A bank shall itemise the statement of other comprehensive income into net profit or loss in the period, and into revenues and expenses included in other comprehensive income in the period on the basis of accounting data regarding revenues and expenses included in profit or loss and other comprehensive income in the period from the BS1S report, applying the methodology set out in the RECAPITULATION appendix to the Guidelines on reporting by MFIs. If a bank includes items of profit or loss referred to in the second paragraph of this article in a statement of comprehensive income instead of a statement of profit or loss, it shall enter them before Item 1 NET PROFIT (LOSS) FOR THE FINANCIAL YEAR in the statement of comprehensive income, with the exception of the indicators “Net earnings per share” and “Diluted net earnings per share”, which shall be included after Item COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR AFTER TAX. In the event of selecting the variant referred to in the previous sentence, the bank may itemise in greater detail the items of the statement of comprehensive income that relate to individual components of accumulated other comprehensive income (Items 4.1.1, 4.1.2, 4.1.3, 4.1.4, 4.2.1, 4.2.2, 4.2.3, 4.3.1, 4.3.2, 4.3.3, 4.4.1, 4.4.2 and 4.4.3) in the notes to the statement of comprehensive income instead of disclosing them in the statement itself.

(4) A bank shall itemise the statement of cash flows into cash flows from operating activities, cash flows from investing activities and cash flows from financing activities. A bank shall compile the statement of cash flows according to Variant I or Variant II in a manner proceeding from the template of the statement of cash flows appended to this regulation:

1. in Variant I of the statement of cash flows, the bank uses the direct method for the disclosure of cash flows from operating activities, such that the relevant items from the statement of profit or loss are supplemented with inflows and outflows or changes in assets and liabilities associated with operating activities in the period for which the statement of cash flows is being compiled;

2. in Variant II of the statement of cash flows, the bank uses the indirect method for the disclosure of cash flows from operating activities, such that the pre-tax profit is adjusted for effects not relating to cash flows from operating activities and for unrealised effects from operating activities, and is supplemented by changes in assets and liabilities associated with operating activities in the period for which the statement of cash flows is being compiled;

3. a bank uses the direct method for disclosing cash flows from investing activities and cash flows from financing activities, irrespective of the chosen variant of the statement of cash flows; and

4. a bank takes account of cash equivalents in the statement of cash flows in accordance with their accounting policies. Financial assets whose maturity is no more than three months from the date of purchase are generally classed as cash equivalents.

(5) A bank shall compile the statement of changes in equity by entering the balance of individual components of equity at the end of the previous financial year, the amounts of changes in individual components of equity in the accounting period, including the use of the net profit and the coverage of loss in the accounting period, and the balance of individual components of equity at the end of the accounting

period under the relevant items. In an additional row a bank shall also disclose the amounts across individual components of equity 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 in the notes to the financial statements.

(6) A bank shall enter the data from the audited financial statements of the previous financial year in the columns in the financial statements designated for amounts from the previous year. A bank may add columns for earlier financial years in the financial statements after the column for the previous year, and may add notes for the comparative periods in the notes to the financial statements.

(7) When a bank applies accounting policies for the period prior to the reference period or restates or reclassifies individual items in the financial statements, it shall also adjust the amounts from the previous year or earlier years as appropriate to make them comparable with the amounts from the financial year in question, unless stipulated otherwise by the IFRS. In the case referred to in the previous sentence, the bank shall also add a column for the beginning of the first comparative period to which the change in question relates after the column for the amount from the previous year or an earlier year in the statement of financial position, and notes for this comparative period in the notes to the statement of financial position.

(8) When a bank uses the appended financial statement templates for the purposes of interim reporting, it shall enter data for the following periods:

1. in the statement of financial position, data as at the end of the interim period (quarterly, semi-annual) in question, and as at the end of the previous financial year;
2. in the statement of profit or loss and the statement of comprehensive income, data for the interim period in question and cumulative data for the financial year in question until the given date, and data for comparable interim periods of the previous financial year (for example, in quarterly reporting this means data for the last quarter, cumulative data for the period from the beginning of the financial year to the end of the quarter in question, and data for the same period of the previous financial year);
3. in the statement of cash flows and the statement of changes in equity, cumulative data for the financial year in question until the given date, and data for the comparable period of the previous financial year.

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

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

(11) Additional rows may be added to the financial statement templates, where such presentation of information is set out by the IFRS. When inserting additional rows into the statement of financial position, statement of profit or loss and statement of comprehensive income templates, the itemisation set out in the prescribed methodology for compiling the financial statements referred to in the first, second and third paragraphs of this article shall generally be taken into account.

Article 9
(appendix with notes to financial statements)

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

(2) A bank 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, 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 11 to this regulation (Brokerage operations), which is an integral part hereof; 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) A bank shall also include information regarding revenues from the provision of managerial and agency services to third parties in the notes to the statement of profit or loss. If the bank provides investment services and activities, it shall make a separate disclosure of information regarding income and expenses from fee and commission deriving from the provision of investment services and activities for the financial year in question and the previous financial year. That information is itemised into the items stated in Appendix 12 to this regulation (Income and expenses from fee and commission in connection with investment services and activities), which is an integral part hereof.

3.2 Management report

Article 10
(components of management report)

In addition to the data and information prescribed by the ZGD-1 and other regulations, a bank shall also include the following in the management 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 also presents 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 data and performance indicators prescribed in Article 11 of this regulation, where these are not already covered within the framework of the financial report.

Article 11
(major data and performance indicators)

(1) A bank shall describe individual types of services and transactions, broken down by client segments (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. A bank shall state all the types of financial services that it provided in accordance with a Banka Slovenije authorisation in the period for which the management report is being compiled.

(2) A bank 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). A bank shall describe its exposures to credit risk, to market risks, including currency risk and interest rate risk, to operational risk and to liquidity risk, defining its approach to the take-up of risks and explaining its strategy for the take-up and management of risks. When disclosing exposures to individual types of risk, a bank shall provide sufficient and comparable data for the previous financial year(s). It shall also present its policy and methodology for allowances for credit losses and provisions.

(3) A bank shall cite its ten largest shareholders and their proportion of the voting rights, and shall disclose the total proportion of the voting rights held by non-resident shareholders in the bank as at the final day of the financial year. Where the shareholders' proportion of the bank's equity differ from their proportion of the voting rights, the proportions 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 proportion is the same.

(4) A bank shall present the net profit for the financial year or the comprehensive income for the financial year after tax, itemising the revenues and expenses by basic type. In this section the bank 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) A bank shall also as a rule disclose the following under major data 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 natural persons,
 - (c) total loans and advances to the non-banking sector:
 - to legal entities and other persons pursuing business activities,
 - to natural persons,
 - (d) total equity,
 - (e) allowances and provisions for credit losses,
 - (f) off-balance sheet items;
2. from the statement of profit or loss:
 - (a) net interest,
 - (b) net non-interest income,
 - (c) net turnover,
 - (d) labour costs, general and administrative costs,
 - (e) amortisation and depreciation,
 - (f) impairment and provisions (credit losses),
 - (g) pre-tax profit from ordinary and discontinued operations,

- (h) income tax related to continuing and discontinued operations;
- 3. from the statement of comprehensive income:
 - (a) other comprehensive income before tax,
 - (b) income tax related to 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 shareholders,
 - (b) number of shares,
 - (c) nominal value of one share or corresponding amount of share capital of one no-par-value share,
 - (d) 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 (on-balance-sheet and off-balance-sheet) exposures / classified on-balance-sheet and off-balance-sheet exposures,
 - non-performing loans and advances / classified loans and advances (excluding cash balances at central banks and demand deposits at banks),
 - allowances for credit losses / non-performing loans and advances (excluding cash balances at central banks and demand deposits at banks),
 - collateral received / non-performing loans and advances (excluding cash balances at central banks and demand deposits at banks),
 - non-performing loans and advances / classified loans and advances (including cash balances at central banks and demand deposits at banks),
 - allowances for credit losses / non-performing loans and advances (including cash balances at central banks and demand deposits at banks);
 - (c) profitability:
 - interest margin,
 - financial intermediation margin,
 - return on assets after tax,
 - pre-tax return on equity,
 - return on equity after tax;
 - (d) operating costs:
 - operating costs / average assets;
 - (e) liquidity:
 - liquidity coverage ratio,
 - net stable funding ratio;
 - (f) leverage:
 - leverage ratio.

(6) In the report a bank shall disclose the data and indicators set out in the previous paragraph for the last three financial years.

(7) When disclosing the values of the relevant indicators referred to in point 7 of the fifth paragraph of this article, a bank 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 previous arrangements had not been used.

(8) A bank shall also disclose other data and indicators that it deems material to the presentation of the bank.

3.3 Consolidated financial report

Article 12 (consolidated financial statements)

(1) A bank shall include consolidated financial statements in the consolidated financial report using the prescribed templates that are given in Appendices 5 to 10 of this regulation, which are an integral part hereof. The consolidated financial statements are:

- the consolidated statement of financial position (template in Appendix 7),
- the consolidated statement of profit or loss (template in Appendix 8),
- the consolidated statement of comprehensive income (template in Appendix 9),
- the consolidated statement of changes in equity (template in Appendix 10), and
- the consolidated statement of cash flows according to Variant I (template in Appendix 5) or Variant II (template in Appendix 6).

(2) Statement of profit or loss items may be included by a bank in the consolidated financial report in a consolidated statement of comprehensive income instead of a consolidated statement of profit or loss.

(3) In compiling the consolidated financial statements a bank shall take account of the IFRS and, *mutatis mutandis*, the provisions of Article 8 of this regulation.

Article 13 (appendix with notes to consolidated financial statements)

(1) A bank shall apply the provisions of Article 9 of this regulation *mutatis mutandis* when compiling the appendix with notes to the consolidated financial statements.

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

1. information regarding the business names and registered offices of the banks and undertakings included in consolidation, the proportion of the equity holdings and nominal amounts of the equity holdings in the banks and undertakings included in consolidation other than the parent bank;
2. information regarding the business names and registered offices of the undertakings not included in consolidation, and the bank's equity holdings and nominal amounts of the equity holdings in these undertakings, and the reasons why they are not included in consolidation;
3. information by individual Member States and third countries in which branches of the bank and/or undertakings over which the bank exerts a significant influence or exercises control (subsidiaries, associates and joint ventures) operate:
 - (a) the name, nature of the business activities and geographical location,
 - (b) net turnover from the statement of profit or loss before execution of consolidating bookings,
 - (c) the number of employees expressed as full-time equivalents,
 - (d) pre-tax profit before the execution of consolidating bookings,

- (e) corporate income tax paid, and
- (f) public subsidies received.

3.4 Consolidated management report

Article 14 (consolidated management report)

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

1. a schematic illustration of the group's organisational structure;
2. information on the basis of data from the consolidated financial statements, having regard for the provisions of Articles 10 and 11 of this regulation *mutatis mutandis*. Notwithstanding the previous sentence, a bank shall present the indicators set out in sub-points (a), (b), (e) and (f) 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) A bank may compile the consolidated management report referred to in this article and the management report referred to in Article 10 of this regulation as a single report.

4. DEADLINES FOR PUBLICATION OF DISCLOSURES UNDER PART EIGHT OF REGULATION 575/2013/EU

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

(1) A bank subject to disclosure requirements under Part Eight of Regulation 575/2013/EU that are not small and non-complex shall submit the disclosures to the European Banking Authority for publication by no later than fifteen days after the publication of the financial report or the financial statements. The exception is disclosures under Article 450 of Regulation 575/2013/EU, which are subject to the deadlines referred to in Article 434(3) of the aforementioned regulation.

(2) A bank referred to in the previous paragraph that publishes financial statements before submitting supervisory reports pursuant to Commission Implementing Regulation (EU) 2024/3117 may submit the disclosures to the European Banking Authority by no later than fifteen days after the date of submission of the supervisory reports. The deadline for submitting disclosures to the European Banking Authority under the previous sentence shall also apply when the bank is not required to publish interim financial statements.

(3) A bank subject to disclosure requirements under Part Eight of Regulation 575/2013/EU shall publish the disclosures on their website; after the creation of the European Banking Authority's website for centralised disclosures, they may also be given in the form of a link to the bank's disclosures on the aforementioned website.

5. 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

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:

- on 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 non-performing 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.

6. FINAL PROVISIONS

Article 21
(cessation of validity of regulations)

(1) On the day that this regulation enters 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. 184/21) shall cease to be in force.

(2) On the day that this regulation enters into force, the Guidelines for calculating performance indicators of banks and savings banks (Official Gazette of the Republic of Slovenia, No. 195/21) shall cease to be in force, but shall continue to be applied until the issuance of guidelines under the second paragraph of Article 22 of this regulation.

Article 22
(entry into force and application)

(1) This regulation shall enter into force on the day after its publication in the Official Gazette of the Republic of Slovenia, and shall begin to be applied on 30 June 2025.

(2) The Governor of Banka Slovenije shall issue guidelines for the implementation of this regulation, which shall define in detail the methodology used to calculate the indicators set out in the fifth paragraph of Article 11 of this regulation.

Ljubljana, 13 May 2025

Primož Dolenc
Acting President,
Governing Board of Banka Slovenije