

Disclosure of information on supervisory measure of 10 March 2026 imposed on credit institution

Information on perpetrator	
Business name and registered office of legal person	Delavska hranilnica d.d., Ljubljana Miklošičeva cesta 5, 1000 Ljubljana registration number: 5448557000 (hereinafter: the savings bank)
Information on breach	
Description of circumstances and conduct entailing breach of ZBan-3 or Regulation 575/2013/EU	Breaches of Regulation 575/2013/EU were found during an inspection (cited in detail below in the operative part of the decision), whereby the savings bank rectified the identified breach before the issuance of an order on the rectification of breaches, and Banka Slovenije is therefore issuing the savings bank with a declaratory decision
Nature of identified breaches	Breaches in the area of large exposures
<p>1. In conducting supervision of Delavska hranilnica d.d. Ljubljana, Miklošičeva cesta 5, 1000 Ljubljana, registration number: 5448557000, Banka Slovenije found it, owing to an ineligible exemption in respect of a subsidiary in accordance with point (c) of Article 400(2) of Regulation 575/2013/EU in connection with paragraph 3 of Article 9 of the Regulation on the exercise of options and discretions under European Union law:</p> <ul style="list-style-type: none"> • in the period between 30 September 2024 and 30 May 2025, to have breached the limits to large exposures as proceeds from Article 395 of Regulation 575/2013/EU, by incurring an exposure to a group of connected clients (the subsidiary DH Leasing d.o.o., MA-EST d.o.o., and five natural persons; hereinafter: the group of clients connected with DH Leasing d.o.o.) in excess of the limit of 25% of eligible capital;¹ • to have rectified the identified breach on 31 May 2025, when the savings bank's exposure to the group of clients connected with DH Leasing d.o.o. amounted to 24.93% of eligible capital, and was thus below the limit of 25% of eligible capital. <p>2. Banka Slovenije's assessment is that the nature and significance of the breach is relevant to the safe and sound governance of the savings bank, in that it highlights the importance of the correct application of exemptions when calculating large exposures, which has a direct impact on the risk management capacity and the fulfilment of the savings bank's regulatory requirements. The issuance of a declaratory decision makes a significant contribution to improving the governance practices of banks and savings banks, and to preventing conduct that entails a breach of the regulations referred to in paragraph 2 of Article 9 of the ZBan-3.</p> <p>3. In accordance with Article 310 of the ZBan-3, the following information in connection with this supervisory measure is published on the Banka Slovenije website after these proceedings have been completed:</p> <ol style="list-style-type: none"> 1. information about the perpetrator (business name and registered office of legal person); 2. information about the breach: <ul style="list-style-type: none"> - a description of the circumstances and conduct entailing a breach of the ZBan-3 or 	

¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176 of 27 June 2013, p. 1), last amended by Regulation (EU) 2025/1215 of the European Parliament and of the Council of 17 June 2025 amending Regulation (EU) No 575/2013 as regards requirements for securities financing transactions under the net stable funding ratio (OJ L, 2025/1215 of 25 June 2025) (hereinafter: Regulation 575/2013/EU).

Regulation 575/2013/EU,

- the nature of the identified breaches;

3. the operational part of the decision by which the relevant proceedings are completed;

4. information as to whether judicial review proceedings have been initiated against the decision in accordance with the ZBan-3.

Information as to whether judicial review proceedings have been initiated against the declaratory decision in accordance with the ZBan-3

No judicial review proceedings have been initiated against the declaratory decision by the savings bank.

Information on any rectification of breach or implementation of ordered measure

The savings bank rectified the breach before the issuance of the declaratory decision.