

**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. 1427/26 of 15 September 2026 (in force as of 30 September 2026, apply from 19 October 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), the Governing Board of Banka Slovenije hereby issues the following

REGULATION

**on the application of the Guidelines amending the Guidelines on the application of the
definition of default under Article 178 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, p. 1) (hereinafter: Regulation 1093/2010/EU), the European Banking Authority (hereinafter: the EBA) published the Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013 (EBA/GL/2016/07; hereinafter: Guidelines EBA/GL/2016/07) on its website on 18 January 2017.

(2) Banka Slovenije decided on the application of Guidelines EBA/GL/2016/07 by virtue of the Regulation on the application of the Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013 (Official Gazette of the Republic of Slovenia, No. 75/17 of 22 December 2017), amended by the Regulation amending the Regulation on the application of the Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013 (Official Gazette of the Republic of Slovenia, No. 81/18 of 14 December 2018).

(3) Pursuant to Article 16 of Regulation 1093/2010/EU, the EBA published the Guidelines amending the Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013 on its website on 7 May 2026, revised by a Corrigendum published by the EBA on its website on 17 July 2026 (EBA/GL/2026/05; hereinafter: Guidelines EBA/GL/2026/05).

(4) Guidelines EBA/GL/2026/05 are addressed to:

1. financial institutions as defined in point 1 of Article 4 of Regulation 1093/2010/EU, and
2. competent authorities as defined in point 2, subpoint (i) 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 Guidelines EBA/GL/2026/05 and all future amendments to Guidelines EBA/GL/2016/07, unless provided otherwise 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 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.

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(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 (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 2026/90419 of 28 May 2026, p. 1) (hereinafter: 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 the fifteenth day after its publication in the Official Gazette of the Republic of Slovenia and shall begin to be applied on 19 October 2026.

Ljubljana, 3 September 2026

Primož Dolenc
President,
Governing Board of Banka Slovenije