

## Capital buffer for other systemically important institutions

Pursuant to a resolution adopted by the Governing Board of Banka Slovenije at its 546<sup>th</sup> meeting of 8 December 2015, Banka Slovenije introduced the macroprudential measure capital buffer for other systemically important institutions (hereinafter: O-SIIs). The initial phase-in period for banks identified as O-SIIs to meet the capital requirements was set for 1 January 2019.

Pursuant to the Article 242 of Banking Act (Official Gazette of the Republic of Slovenia, No. 92/21 and 123/21 – ZBNIP/ZBan 3) Banka Slovenije at least once a year conducts the O-SII identification process and sets the capital buffers for the identified O-SIIs. The identification process predominately follows the [EBA Guidelines](#), which is regulated by the [Regulation on application of the Guidelines on the criteria to determine the conditions of application of Article 131\(3\) of Directive 2013/36/EU \(CRD\) in relation to the assessment of other systemically important institutions \(O-SIIs\)](#) (Official Gazette of the Republic of Slovenia, No. 66/15 and 68/17). In the identification process Banka Slovenije takes full account of the mandatory EBA indicators for the scoring process, which are listed in the table below.

**Table 1: Mandatory indicators for assessing the systemic importance of banks (i.e. the score)**

Category	Weight	Criterion	Weight
Size	25%	Total assets	25.00%
Importance (including substitutability / financial system infrastructure)	25%	Value of domestic payment transactions	8.33%
		Private sector deposits from depositors in the EU	8.33%
		Private sector loans to recipients in the EU	8.33%
Complexity / cross-border activity	25%	Value of OTC derivatives (notional)	8.33%
		Cross-jurisdictional liabilities	8.33%
		Cross-jurisdictional claims	8.33%
Interconnectedness	25%	Intra-financial system liabilities	8.33%
		Intra-financial system assets	8.33%
		Debt securities outstanding	8.33%

Source: EBA Guidelines.

The score was calculated in accordance with the guidance set out in paragraph 8 of the EBA Guidelines, namely:

- by dividing the indicator value of each individual relevant entity by the aggregate amount of the respective indicator values summed across all institutions in the Member State (the “denominators”);
- by multiplying the resulting percentages by 10,000 (to express the indicator scores in terms of basis points);
- by calculating the category score for each relevant entity by taking a simple average of the indicator scores in that category;
- by calculating the overall score for each relevant entity by taking a simple average of its four category scores.

The O-SII identification process conducted by Banka Slovenije closely follows the methodology outlined in the EBA Guidelines with the exception of paragraph 9, which allows macroprudential authorities to raise the threshold for O-SII identification up to 425 basis points as a maximum. Namely,

in 2017 Banka Slovenije decided to raise the threshold for the identification of O-SIIs from 350 to 500 basis points.

The buffer setting process for O-SIIs is based on the methodology adopted by Banka Slovenije on 18 July 2023 and amended on 8 October 2025. Banks are assigned to buckets according to their systemic importance score, with each bucket associated with a minimum buffer floor. In line with the amended methodology, Banka Slovenije sets the buffer rate for each O-SII at a level that is at least equal to the applicable minimum floor and may exceed it by up to 0.50 percentage points where well-founded reasons exist. Any decision on the buffer rate above the minimum floor is accompanied by a dedicated explanation outlining the underlying facts, data, and the rationale for the set buffer rate. The buckets and their corresponding minimum buffer floors are shown in Table 2.

**Table 2: Capital buffer rate**

Score	Buffer floor
500 - 749	0.25%
750 - 1299	0.50%
1300- 1949	0.75%
1950 - 2699	1.00%
2700 - 4449	1.25%
4450 - ...	1.50%

Source: Regulation on Determining the capital buffer for other systemically important banks ([Official Gazette of the RS No 78/25](#))

Identified banks for 2026 and their corresponding buffer rates, determined on the basis of the above methodologies, are shown in Table 3. The number of identified banks and the buffers rates set for them remain unchanged.

**Table 3: Scores in assessment of systemic importance and capital buffer rates**

Banks	Systemic importance score (EBA guidelines)	Capital buffer rate (as % of total risk weighted exposure), fully phased-in by 1 January 2026
NLB d. d.	4348	1.25%
OTP banka d. d.	2118	1.00%
SID banka, d. d.	729	0.50%
Unicredit Slovenija d. d.	710	0.25%
Intesa Sanpaolo d. d.	596	0.25%

Note: Banks meet the requirements at the highest level of consolidation in the Republic of Slovenia, either at the individual, sub-consolidated, or consolidated level.

Source: Banka Slovenije.