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Pursuant to the first paragraph of Article 109 of the Banking Act (Official Gazette of the Republic of Slovenia, Nos. 92/21 and 123/21 [ZBNIP]) 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 the regulation)

(1) This regulation sets out:

1. the content of the general ledger as it relates to the keeping of the books of account;
2. the types and templates of the financial statements and consolidated financial statements of banks and savings banks (hereinafter: banks);
3. the content of the annual report and consolidated annual report of banks;
4. the deadlines for the publication of disclosures set out in 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 Commission Implementing Regulation (EU) 2021/1043 of 24 June 2021 on the extension of the transitional provisions related to own funds requirements for exposures to central counterparties set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 225 of 25 June 2021, p. 52); and
5. the 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 regulation shall apply *mutatis mutandis* to branches of third-country banks.

Article 2

(transposition and implementation of European Union regulations)

(1) This regulation transposes the following into the legislation of the Republic of Slovenia: 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) 2021/338 of the European Parliament and of the Council of 16 February 2021 amending Directive 2014/65/EU as regards information requirements, product

governance and position limits, and Directives 2013/36/EU and (EU) 2019/878 as regards their application to investment firms, to help the recovery from the COVID-19 crisis (OJ L 68 of 26 February 2021, p. 14) (hereinafter: Directive 2013/36/EU).

(2) The regulation governs in more detail the implementation of Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13; OJ L 86 of 31 March 2015, p. 13), last amended by Regulation (EU) 2021/943 of the European Central Bank of 14 May 2021 amending Regulation (EU) 2015/534 on reporting of supervisory financial information (ECB/2021/24; OJ L 210 of 14 June 2021, p. 1).

Article 3

(use of terms, abbreviations and the 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), European Central Bank (hereinafter also: the ECB), the Republic of Slovenia (hereinafter also: the RS) and Banka Slovenije:

1. IFRS shall mean 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 1126/2008 of 3 November 2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council (OJ L 320 of 29 November 2008, p. 1), last amended by Commission Regulation 2021/1421 of 30 August 2021 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 16 (OJ L 305 of 31 August 2021, p.17);

2. Regulation (EU) No 575/2013 or the CRR shall mean 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 Commission Implementing Regulation (EU) 2021/1043 of 24 June 2021 on the extension of the transitional provisions related to own funds requirements for exposures to central counterparties set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 225 of 25 June 2021, p. 52);

3. Council Regulation (EU) No 1024/2013 shall mean 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) No 2021/451 shall mean Commission Implementing Regulation (EU) No 2021/451 of 17 December 2020 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 Implementing Regulation (EU) No 680/2014 (OJ L 97 of 19 March 2021, p.1), last amended by the Corrigendum to Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 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 Implementing Regulation (EU) No 680/2014 (OJ L 136 of 21 April 2021, p. 328);

5. Regulation (EU) No 468/2014 (ECB/2014/17) shall mean 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; ECB/2014/17; OJ L 141 of 14 May 2014, p 1).

6. ZGD-1 shall mean the law governing companies;
7. ZTFI-1 shall mean the law governing the financial instruments market;
8. Guidelines for reporting by MFIs shall mean the Banka Slovenije guidelines governing the implementation of the regulation on reporting by monetary financial institutions.

(2) The terms used in this regulation shall have the same meaning as those defined in the provisions of the Banking Act (Official Gazette of the Republic of Slovenia Nos. 92/21 and 123/21 [ZBNIP]; hereinafter: the ZBan-3), Regulation (EU) No 575/2013, Council Regulation (EU) No 1024/2013 and Regulation (EU) No 468/2014 (ECB/2014/17), and the regulations issued on their basis.

Article 4

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

(1) The 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) The bank shall compile a report on financial information on an individual basis in accordance with Commission Implementing Regulation (EU) No 2021/451.

2. MAINTENANCE OF THE GENERAL LEDGER

Article 5

(maintenance and content of the general ledger)

(1) The bank shall maintain a general ledger according to an internal chart of accounts or accounting items from which it 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 shall serve as an appendix to the Guidelines for reporting by MFIs (hereinafter: REKAPITULACIJA appendix to the Guidelines for reporting by MFIs).

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

3. ANNUAL REPORT AND CONSOLIDATED ANNUAL REPORT

Article 6

(annual report and consolidated annual report)

(1) The bank shall compile an annual report for the financial year consisting of a financial report and a business 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) The bank shall compile a consolidated annual report for the financial year consisting of a consolidated financial report and a consolidated business 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) The annual report and the consolidated annual report shall be approved by all members of the management board or the board of directors by means of their signatures. With their signatures, members of the management board or board of directors collectively ensure that annual reports and all constituent parts thereof, including the corporate governance statement and statement regarding non-financial operations, are compiled and published in accordance with the regulations referred to in the first paragraph of Article 4 of this regulation.

(4) The bank shall enclose the following in the annual report or the consolidated annual report:

1. an auditor's report,
2. information about the adoption of the annual report or consolidated annual report by the bank's management body,
3. a proposal regarding the use of the distributable profit,
4. a report on relations with the controlling undertaking,
5. a statement or report regarding non-financial operations, if the bank is required to compile such a report in accordance with the ZGD-1 and if it is not included in the bank's business report referred to in Section 3.2 or 3.4 of this regulation.

3.1 Financial report

Article 7

(types and itemisation of financial statements)

(1) The bank shall include financial statements in the financial report using the prescribed templates that are given in Appendices 1 to 6 of to this regulation and that serve as an integral part thereof. The financial statements shall include:

- a statement of financial position (template in appendix 1),
- a statement of profit or loss (template in appendix 2),
- a statement of comprehensive income (template in appendix 3),
- a statement of changes in equity (template in appendix 4), and
- a cash flow statement 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 in the financial report by the bank in the statement of comprehensive income instead of the statement of profit or loss.

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

Article 8

(compilation of financial statements)

(1) The bank shall compile a statement of financial position based on accounting information regarding assets, liabilities and equity from the report entitled Accounting items including interest rates (hereinafter:

the BS1S report) prepared in accordance with the Guidelines for reporting by MFIs, applying the methodology for compiling the statement of financial position recapitulation set out in the REKAPITULACIJA appendix to those guidelines.

(2) The bank shall compile a 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 REKAPITULACIJA appendix to the Guidelines for reporting by MFIs.

(3) The bank shall break down the statement of comprehensive income into net profit or loss for the period, and into revenues and expenses included in other comprehensive income for the period on the basis of accounting data regarding revenues and expenses included in profit or loss and other comprehensive income for the period from the BS1S report, applying the methodology set out in the REKAPITULACIJA appendix to the Guidelines for reporting by MFIs. If the bank includes items of profit or loss referred to in the second paragraph of this article in the statement of comprehensive income instead of the 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 5 COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR AFTER TAX, and shall renumber the items in the template as appropriate. In the event of the selection of 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) The 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. The 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 cash flow statement, the bank shall use the direct method for the disclosure of cash flows from operating activities, such that the relevant items from the statement of profit or loss shall be supplemented with receipts and expenditures 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 cash flow statement, the bank shall use the indirect method for the disclosure of cash flows from operating activities, such that the pre-tax profit shall be adjusted for effects not relating to cash flows from operating activities and for unrealised effects from operating activities, and shall be 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. the bank shall use the direct method for disclosing cash flows from investing activities and cash flows from financing activities, irrespective of the chosen variant of the cash flow statement; and

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

(5) The bank shall compile a statement of changes in equity by entering the balance of individual elements of equity at the end of the previous financial year, the amounts of changes in individual elements 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 elements of equity at the end of the accounting period. In an additional row, the bank shall also disclose the amounts across individual elements 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) The 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. The 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 the bank applies accounting policies for the period prior to the reference period or restates or reclassifies individual items in the financial statements and unless stated otherwise by the IFRS, 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. 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 with 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 the bank uses the enclosed 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-annually) 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 periods 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 shall be 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 in exceptional cases, such as business combinations, 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 the financial statements)

(1) In the appendix with notes to the financial statements the bank shall disclose the major accounting policies on which its financial statements are based. The disclosure of accounting policies shall *inter alia* clarify any changes in accounting policy, the methods used for the valuation of individual items in the statement of financial position, the methods for calculating impairment of assets and any write-offs, the provisioning policy, the policy for the recognition of revenues and expenses, the bank's tax liabilities and the exchange rates at which amounts in foreign currencies have been translated into the domestic currency.

(2) The notes to the financial statements shall contain, *mutatis mutandis*, all of the data and information prescribed by the ZGD-1, and the other disclosures required by the IFRS and other regulations.

(3) The bank shall additionally disclose the following in the notes to the statement of financial position:

1. if the bank provides investment services and transactions: information regarding brokerage transactions with clients for whom it provides services pursuant to the ZTFI-1, i.e. services for clients arising from the receipt, submission and execution of orders, asset management and custody of financial instruments. Information regarding claims and liabilities of accounts in which the bank manages the cash of clients from brokerage transactions at the end of the financial year in question and the previous financial year shall be itemised into the items stated in appendix 11 to this regulation (Brokerage operations), which shall serve as an integral part thereof; 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 set out in the previous point.

(4) The bank shall also include information regarding revenues from the provision of managerial and representative services to third parties in the notes to the statement of profit or loss. If the bank provides investment services and transactions, it shall make a separate disclosure of information regarding revenues and expenses from fees and commissions deriving from the provision of investment services and transactions for the financial year in question and the previous financial year. That information shall be itemised into the items stated in appendix 12 to this regulation (Revenues and expenses from fees and commissions in connection with investment services and transactions), which shall serve as an integral part thereof.

3.2 Business report

Article 10

(components of the business report)

The business report of the bank shall also encompass the following:

1. a report on the bank's performance during the financial year,
2. the bank's governance,
3. the branch network,
4. the bank's organisational scheme, and
5. the organisational scheme of the group of affiliates.

3.2.1 *Report on the bank's performance during the financial year*

Article 11

(components of the report on the bank's performance)

(1) The report on the bank's performance during the financial year shall include:

1. a description of the general economic environment,
2. the business policies,
3. material data and performance indicators,
4. details of the share capital and shareholders,
5. a description of the bank's development, and
6. basic data on the group of affiliates.

(2) The bank shall not include data and information that has already been captured in the financial report in the report referred to in the first paragraph of this article.

Article 12
(description of the general economic environment)

Within the framework of the general economic environment, the bank shall describe the main factors directly or indirectly impacting its operations. When the bank generates significant turnover on foreign markets, in this section it shall also present the characteristics of economic developments in the countries in question and their impact on its operations.

Article 13
(business policies)

Under business policies, the bank shall present the long-term objectives of its business policies and shall cite the activities planned for meeting the objectives in the upcoming year. When planning activities, the bank shall devote particular attention to risk management measures.

Article 14
(material data and performance indicators)

(1) The bank shall describe individual types of services and transactions, broken down by groups of clients (non-financial corporations, banks, households) with regard to the activities that they pursue, and broken down into services and transactions provided in the country and in the rest of the world. The bank shall state all the types of financial services that they provided in accordance with the Banka Slovenije authorisation in the period for which the business report is being compiled.

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

(3) The 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.

(4) The bank shall also disclose the following under material 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) the total amount of 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) labour costs, general and administrative costs,
 - (d) amortisation and depreciation,
 - (e) impairment and provisions (credit losses),
 - (f) pre-tax profit from ordinary and discontinued operations,
 - (g) corporate income tax on profit from ordinary and discontinued operations;
 3. from the statement of comprehensive income:
 - (a) other comprehensive income before tax,
 - (b) corporate income tax on 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,
- return on equity before tax,
- 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.

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

(6) When disclosing the values of the relevant indicators referred to in point 7 of the fourth paragraph of this article, the bank shall state whether it applied transitional arrangements in accordance with valid acts of the European Union as a result of which the calculated values of the relevant indicators differ from those that would have been calculated had the transitional arrangements not been applied.

(7) 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 fourth paragraph of this article.

(8) The bank shall also disclose other data and indicators that it assesses are material to the presentation of the bank.

Article 15 (bank's share capital and shareholders)

The bank shall disclose data on its share capital and the components thereof. The bank shall cite data on changes in share capital and the reasons for the change, including the impact of comprehensive income for the financial year after tax and dividend payments, and data on the issue of new shares. The bank shall cite the number of share issues, the classes of shares issued, the total number of shares and the par value of one share or corresponding amount of share capital of one no-par-value share, and the emission value of individual issues. The bank shall also disclose the proportions of domestic and foreign shareholders as at the final day of the financial year, and shall state the ten largest shareholders and their holdings of the bank's share capital.

Article 16 (description of the bank's development)

The bank shall describe its development and shall disclose material data relating to its operations, such as data regarding the branch network, data regarding investments, data regarding employees and data regarding information technology, and other data that it assesses as contributing to the better presentation of the bank.

3.2.2 Governance of the bank

Article 17 (governance of the bank)

In the report the bank shall disclose data regarding the structure of management or supervisory bodies, and regarding senior management.

3.2.3 Schematic illustrations

Article 18 (schematic illustrations)

The bank shall also include a schematic illustration of the its branch network, its organisational scheme and the organisational scheme of the group of affiliates.

3.3 Consolidated financial report

Article 19 (consolidated financial statements)

(1) The 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 and that serve as an integral part thereof. The consolidated financial statements shall comprise:

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

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

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

Article 20 (appendix with notes to the consolidated financial statements)

(1) The 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 from the previous paragraph, the 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, and 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 banks and undertakings not included in consolidation, and the bank's equity holdings and nominal amounts of the equity holdings in such undertakings, and the reasons why they are not included in consolidation;

3. information for each Member State and third country 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) name, nature of the business activities and geographical location,
- (b) turnover from the statement of profit or loss before the execution of consolidated bookings and the methodology,
- (c) number of employees expressed as full-time equivalents,
- (d) pre-tax profit before the execution of consolidated bookings,
- (e) corporate income tax paid, and
- (f) public subsidies received.

3.4 Consolidated business report

Article 21 (consolidated business report)

In the consolidated business report the bank shall present the following in particular:

1. the group of undertakings included in consolidation, and their affiliates, their business activities, the structure of their management or supervisory bodies, and the bank's indirect and direct holdings in the equity or voting rights of the aforementioned undertakings with the nominal value of those holdings as at the final day of the financial year;

2. the expected development and business policies of the bank and the undertakings included in consolidation as a group;

3. other information based on data from the consolidated financial statements compiled in accordance with the IFRS, which shall be disclosed in the bank's business report pursuant to Articles 10 to 18 of this regulation. Notwithstanding the previous sentence, banks shall present the indicators set out in sub-points (a), (b), (e) and (f) of point 7 of the fourth paragraph of Article 14 of this regulation on a consolidated basis, as set out in Part One, Title II, Chapter 2 of Regulation (EU) 575/2013.

4. DEADLINES FOR THE PUBLICATION OF DISCLOSURES SET OUT IN PART EIGHT OF REGULATION (EU) 575/2013

Article 22 (deadlines for the publication of disclosures)

(1) The bank obliged to publish the disclosures set out in Part Eight of Regulation (EU) 575/2013 shall publish those disclosures on the day that it publishes its financial report or financial statements, or no later than 15 days following that publication.

(2) Notwithstanding the previous paragraph, the bank that is not obliged to publish interim financial statements shall publish interim disclosures, depending on the prescribed quarterly or semi-annual frequency of disclosures set out in Articles 433a, 433b and 433c of Regulation (EU) 575/2013, as follows:

- (a) disclosures as at 31 March by no later than 15 June;
- (b) disclosures as at 30 June by no later than 15 October; and
- (c) disclosures as at 30 September by no later than 15 December.

5. REPORTING OF FINANCIAL INFORMATION ON AN INDIVIDUAL BASIS

Article 23

(mandatory reporters and extent of reporting)

(1) The bank or the branch of a bank of a non-participating Member State or a third country that is required to meet prudential requirements in accordance with Regulation (EU) No 575/2013 shall submit a report on financial information on an individual basis to the following extents:

1. the 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: to the extent set out in point 4 of the first paragraph of Article 25 of this regulation;

2. the branch of a bank of a non-participating Member State or a third country that is a significant supervised entity: to the extent set out in point 4 of the first paragraph of Article 25 of this regulation, except the financial information in templates 17.1, 17.2, 17.3, 40.1 and 40.2;

3. the bank that has the position of an EU parent bank and is a significant supervised entity: to the extent set out in point 3 of the first paragraph of Article 25 of this regulation;

4. the 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: to the extent set out in point 3 of the first paragraph of Article 25 of this regulation; and

5. the bank or the branch of a bank of a non-participating Member State or a third country that is not included in points 1 to 4 of this paragraph: to the extent set out in point 1 of the first paragraph of Article 25 of this regulation.

(2) Notwithstanding the previous paragraph, a parent bank that uses the individual consolidation method set out in Article 9 of Regulation (EU) 575/2013 to meet the prudential requirements shall submit a report with the financial information set out in point 3, 4 or 5 of the first paragraph of this article on an individual basis using the individual consolidation method.

(3) The bank referred to in point 3 or 4 of the first paragraph of this article shall submit, in addition to financial information for the bank on an individual basis, financial information on an individual basis in the extent set out in point 2 of the first paragraph of Article 25 of this regulation for each of its subsidiary credit institutions of 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 obliged to meet prudential requirements on a consolidated basis in accordance with Regulation (EU) 575/2013, the requirement from the first sentence of this paragraph shall only apply to the bank if it is obliged to meet prudential requirements at the highest level of consolidation within the EU.

(4) Notwithstanding point 5 of the first paragraph of this article, the bank shall be obliged 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 25 of this regulation when its total assets exceed EUR 1 billion.

Article 24

(commencement or end of reporting with regard to criterion of total assets)

(1) The 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 exceed EUR 3 billion at the end of four consecutive quarters. The bank shall stop reporting financial information for a subsidiary credit institution on the first reference date after the total assets of that subsidiary credit institution are less than or equal to EUR 3 billion at the end of three consecutive quarters.

(2) The bank referred to in point 5 of the first paragraph of the previous article shall submit a report with 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 their total assets exceed EUR 1 billion at the end of four consecutive quarters. If the total assets of the bank no longer exceed EUR 1 billion at the end of three consecutive quarters, its obligation to submit a report with the financial information set out in point 3 of the first paragraph of Article 25 of this regulation shall end on the next reference date.

Article 25

(content and format of report)

(1) The report on financial information shall include the following content from the templates set out in Annex III of Commission Implementing Regulation (EU) No 2021/451 on an individual basis, depending on the extent required by Article 23 of this regulation:

1. basic information on 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 on 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 on templates:

- all templates from 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 on all templates set out in Annex III of Commission Implementing Regulation (EU) No 2021/451.

(2) The financial information in templates 17.1, 17.2, 17.3 and 40.2 referred to in points 3 and 4 of the first paragraph of this article shall only be included in the report set out in the first paragraph of this article by banks that compile consolidated financial statements in accordance with the IFRS and Section 3 of this regulation but are not obliged to meet prudential requirements on a consolidated basis in accordance with Regulation (EU) 575/2013.

(3) The provisions set out in Annex V of Commission Implementing Regulation (EU) No 2021/451 shall be taken into account for the completion of the templates referred to in the first paragraph of this article, while observing the threshold for the purpose of reporting the relevant templates from the second paragraph of Article 11 of the aforementioned regulation.

Article 26
(frequency and submission of reports)

(1) The bank shall compile the report in the extent set out in Article 23 and with the content set out in Article 25 of this regulation as at the final day of each quarter, with the exception of template 40.1 Group structure: “entity-by-entity” and other templates from the entire scope of financial information set out in point 4 of the first paragraph of the previous article, which shall be compiled as at the final day of each semi-annual period or as at the final day of the financial year, in accordance with the second paragraph of Article 11 of Commission Implementing Regulation (EU) No 2021/451.

(2) The 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 27
(deadlines for submitting reports)

The bank shall submit the report in the extent set out in Article 23 and with the content set out in Article 25 of this regulation by the deadlines set out in the first, second, fourth and fifth paragraph of Article 3 of Commission Implementing Regulation (EU) No 2021/451.

6. FINAL PROVISIONS

Article 28
(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, Nos. 69/17, 73/19, 164/20 and 92/21 [ZBan-3]) shall cease to be in force, but shall apply until the beginning of the application of this regulation.

(2) On the day this regulation enters into force, the Guidelines for compiling the statement of financial position, statement of profit or loss and statement of comprehensive income, and calculating the performance indicators of banks and savings banks of 13 November 2020, amended by the Guidelines amending the Guidelines for compiling the statement of financial position, statement of profit or loss and statement of comprehensive income, and calculating the performance indicators of banks and savings banks of 8 December 2020, shall cease to be in force, but shall apply until the issuance of guidelines in accordance with the seventh paragraph of Article 14 of this regulation.

Article 29
(entry into force and beginning of application)

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 December 2021.

Ljubljana, 23 November 2021

Boštjan Vasle (signed)
President
Governing Board of Banka Slovenije