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Unofficial translation of Regulation on the deposit guarantee scheme contains the following:

- Regulation on the deposit guarantee scheme (Official Gazette of the Republic of Slovenia, No. 49/16 of 8 July 2016)
- Regulation amending the Regulation on the deposit guarantee scheme (Official Gazette of the Republic of Slovenia, No. 27/17 of 2 June 2017)
- Regulation amending the Regulation on the deposit guarantee scheme (Official Gazette of the Republic of Slovenia, No. 139/20 of 9 October 2020)

**REGULATION**  
**ON THE DEPOSIT GUARANTEE SCHEME**

**1. GENERAL PROVISIONS**

Article 1  
**(definition of terms)**

(1) The terms used in this regulation shall have the same meaning as in the provisions of the Deposit Guarantee Scheme Act (Official Gazette of the Republic of Slovenia, No 27/16; hereinafter: the ZSJV).

(2) This regulation shall lay down in detail:

- the substance of information on the deposit guarantee scheme provided by banks referred to in Article 11 of the ZSJV;
- the content, scope, method and deadlines for processing and providing data for regular reporting pursuant to Article 23 of the ZSJV;
- the rules for extraordinary reporting pursuant to Article 22 of the ZSJV;
- the rules for setting the annual fee pursuant to Article 24 of the ZSJV and the proportionate allocation of the annual fee to banks;
- the rules on the establishment of the deposit guarantee fund pursuant to Article 26 of the ZSJV;
- the target level of the fund as a proportion of the total of all guaranteed deposits in the Republic of Slovenia pursuant to Article 28 of the ZSJV;
- a definition of the payment obligations pursuant to Article 29 of the ZSJV and the assets deemed to be appropriate collateral for bank payment obligations; and
- the rules for calculating ordinary and extraordinary contributions pursuant to Articles 31 and 32 of the ZSJV.

**2. INFORMATION FOR DEPOSITORS**

Article 2  
**(Regular information from banks for depositors)**

(1) For the purpose of providing regular information for depositors in accordance with Article 11 of the ZSJV, banks shall use the sample form given in Annex I to this regulation, and shall adapt it appropriately using content applicable to the individual bank.

(2) Banks shall publish information regarding changes to the deposit guarantee scheme no later than on the day of implementing such change.

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Article 3

**(Information for depositors at Member State bank branches and EU branches)**

For Member State bank branches and EU branches the method of providing information as set out in Article 0 of this regulation shall apply.

3. FUNCTIONING OF THE DEPOSIT GUARANTEE SCHEME

Article 4

**(Readiness of potential repayment banks)**

(1) The Bank of Slovenia shall verify fulfilment of the criteria laid down in Article 41(2) of the ZSJV at least every two years.

(2) Potential repayment banks and the Bank of Slovenia shall conclude contracts to regulate in detail the substance of the obligations of potential repayment banks during the time of readiness or in the procedure of paying out guaranteed deposits in accordance with the ZSJV, including a definition of the items of actual costs granted to the potential repayment bank in connection with setting up and maintaining readiness pursuant to Article 41 of the ZSJV.

Article 5

**(Establishing a deposit guarantee fund)**

(1) The Bank of Slovenia shall establish a deposit guarantee fund (hereinafter: the fund) as a separate record of fund assets, which in accordance with the ZSJV shall be deemed to be fund assets, and the obligations related to the management of such assets and the repayment of coverage. The record shall ensure the separation of fund assets and liabilities and the effects and costs of managing fund assets from Bank of Slovenia assets and from other assets that the Bank of Slovenia manages for other parties.

(2) The target level of the fund shall amount to 0.8 percent of the sum of all guaranteed deposits in the Republic of Slovenia as at 31 December of the previous year.

Article 6

**(Contributions of banks to the fund)**

The methodology for calculating regular and extraordinary contributions from banks to the fund is given in Annex III to this regulation.

Article 7

**(Payment commitments)**

(1) If in an individual year, taking account of Article 29(2) of the ZSJV, the Bank of Slovenia decides to ensure fulfilment of the target level of the fund in the form of payment commitments, banks may fulfil their liability to pay a regular contribution based on a decision on the payment of contributions to the fund by setting up a payment commitments to the fund. Irrespective of the decision of the Bank of Slovenia regarding the possibility of fulfilling the target level through payment commitments, banks may provide their regular annual contribution through the payment of cash into the fund.

(2) In deciding on the use of payment commitments, the Bank of Slovenia shall abide by the European Banking Authority Guidelines on payment commitments under Directive 2014/49/EU on deposit guarantee schemes (EBA/GL/2015/09, of 11 September 2015) regarding the conditions that must be included in agreements on bank payment commitments in relation to the deposit guarantee scheme and the criteria for eligibility and management of collateral.

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(3) The financial instruments used by banks as collateral for payment commitments may not include securities issued by the banks themselves, or for which they provide guarantees, or which have been issued by a company with which a bank has close links, as defined in the valid General terms and conditions on the implementation of the monetary policy framework, published on the Bank of Slovenia website

(4) Investments in securities intended as collateral for payment commitments may not be included by banks among appropriate financial assets in calculating the liquidity position or liquidity ratios, or be provided as collateral for other obligations.

(5) The Governing Board of the Bank of Slovenia shall decide on the scope for fulfilling payment commitments in an individual year and shall notify all banks of its decision. The Bank of Slovenia shall define the conditions and extent of meeting the target level through payment commitments as referred to in the first paragraph of this article for individual banks in a decision on payment of the annual contribution into the fund.

Article 8

**(Annual fee for management of the deposit guarantee scheme)**

(1) The annual fee paid by the individual liable party is the same as the sum of the actual costs of the Bank of Slovenia associated with managing the scheme and the actual costs of potential repayment banks referred to in Article 41(4) of the ZSJV in an individual year, divided up by the number of all liable parties.

(2) The Bank of Slovenia shall notify banks of the level of actual Bank of Slovenia costs associated with managing the scheme and of the level of actual costs of potential repayment banks referred to in the preceding paragraph, which shall be used in calculating the annual fee.

(3) The cut-off date for calculating the annual fee shall be 31 December of the previous year. Those liable to pay the annual fee for management of the deposit guarantee scheme are entities that are members of the deposit guarantee scheme on the cut-off date for calculating the fee.

4. REPORTING

Article 9

**(Regular reporting by banks for the deposit guarantee scheme)**

(1) Each quarter, banks shall report to the Bank of Slovenia data on guaranteed deposits as at the last day of each quarter.

(2) Banks shall submit reports referred to in the preceding paragraph in hard copy on the JAM form, which constitutes Annex II to this regulation. The Governor of the Bank of Slovenia may issue instructions regulating the method of electronic submission of the report.

(3) The deadline for the submission of the report referred to in the first paragraph of this article shall be the 15th working day of the month at the latest for the previous quarter.

Article 10

**(Extraordinary reporting for the deposit guarantee scheme)**

(1) At the request of the Bank of Slovenia for the purpose of paying out guaranteed deposits, for verifying the functioning of the deposit guarantee scheme or for imposing supervisory measures, banks must immediately submit all or individual data required by the Bank of Slovenia and set out in Annex IV to this regulation.

(2) Banks shall report the data referred to in the first paragraph as at the day determined in the request by the Bank of Slovenia.

(3) Banks shall submit the data referred to in the first paragraph of this article to the Bank of Slovenia in the form laid down in Annex IV to this regulation.

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(4) Banks shall submit data to the Bank of Slovenia via an appropriate data carrier. The banks and the Bank of Slovenia shall agree on the appropriate data carrier and the method of encryption.

(5) On the request of the Bank of Slovenia, banks shall also submit a JAM report as at the day determined in the request by the Bank of Slovenia. Banks shall complete the JAM report requested pursuant to this article using the serial number 6, under which they enter the number of records in both files and give the date of the exchange rate published by the Bank of Slovenia and used to convert currencies.

Article 11  
**(Reporting by EU branches)**

(1) Third-country banks and EU branches must immediately notify the Bank of Slovenia of any change to a third-country deposit guarantee scheme in which the EU branch is included.

(2) EU branches included in the deposit guarantee scheme in the Republic of Slovenia shall be governed *mutatis mutandis* by the provisions of this regulation, taking into account the scope in which such branches are included in this scheme.

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**Regulation on the deposit guarantee scheme (Official Gazette of the Republic of Slovenia, No. 49/16) contains the following transitional and final provisions:**

“5. TRANSITIONAL AND FINAL PROVISIONS

Article 12  
(Transitional provisions)

(1) Banks shall send the first report pursuant to Article 0 of this regulation by 15 January 2017, according to the situation as at 31 December 2016.

(2) Banks shall establish a system enabling them to send data pursuant to Article 10 of this regulation, by 31 December 2016.

(3) Banks shall harmonise the content of information they provide to depositors pursuant to Article 11 of the ZSJV with the requirements of this regulation and Annex I, no later than by 31 December 2016.

Article 13  
(Entry into force)

This regulation shall enter into force on the day after its publication in the Official Gazette of the Republic of Slovenia.”

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**Regulation amending the Regulation on the deposit guarantee scheme (Official Gazette of the Republic of Slovenia, No. 27/17) contains the following final provision:**

“Article 2

This regulation shall enter into force on the day after its publication in the Official Gazette of the Republic of Slovenia.”

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**Regulation amending the Regulation on the deposit guarantee scheme (Official Gazette of the Republic of Slovenia, No. 139/20) contains the following final provision:**

“Article 2

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ANNEX I – SAMPLE INFORMATION FOR DEPOSITORS

Banks may formulate their own information for depositors, but they must include at least what is set out below. The sample information for depositors shall apply *mutatis mutandis*, depending on the scheme in which banks are included, to EU branches and Member State bank branches, which must adapt the wording appropriately to reflect the actual situation in the specific case for which it is being used.

**Basic information on protection of the deposit**

Deposits at the bank are protected by:	The Deposit Guarantee Scheme, established in accordance with the Deposit Guarantee Scheme Act (Official Gazette of the Republic of Slovenia, No 27/2016)
Upper limit of protection:	EUR 100 000 EUR per depositor per bank
For those with multiple deposits at the same bank:	All your deposits at the same bank are “added up”, with the upper limit of EUR 100 000 applying to the total amount
For those with a joint account with another person or persons:	The upper limit of EUR 100 000 applies to each depositor individually
Repayment period in the event of bank failure:	Seven working days
Repayment currency:	EUR
Contact address:	Bank of Slovenia, Slovenska 35, SI-1505 Ljubljana, tel. +386 1 47 19 000, email: <a href="mailto:resolution@bsi.si">resolution@bsi.si</a>
For more information:	<a href="http://www.bsi.si">www.bsi.si</a>
Confirmation of depositor:	
Additional information (all or just some)	

If your bank became insolvent, your deposits would be returned up to the amount of EUR 100 000.

If the deposit is not available because the bank cannot fulfil its financial obligations, depositors will receive payment from the deposit guarantee scheme. This payment covers a maximum of EUR 100 000 EUR per depositor per bank. This means that to determine the level of coverage all deposits at the same bank are added up. If for instance a depositor has a savings account with EUR 90 000 and a current account with EUR 20 000, they will only receive repayment of EUR 100 000.

In the case of joint accounts, the upper limit of EUR 100 000 applies to each depositor individually. However, deposits in an account that can be held by two or more persons as members of a business partnership, association or similar group without legal personality, shall be combined and treated as the deposits of one single depositor in calculating the upper limit of EUR 100 000. In some cases (e.g. purchase or sale of residential property) deposits are guaranteed over the limit of EUR 100 000. For more information visit [www.bsi.si](http://www.bsi.si).

Deposits up to EUR 100 000 will be paid out within seven working days. If they are not paid out within the stated deadline, contact the deposit guarantee scheme. The exceptions for certain deposits are given on the website of the competent deposit guarantee scheme. For more information visit [www.bsi.si](http://www.bsi.si).

Deposits of all small depositors and companies are generally covered by the deposit guarantee schemes. The exceptions for certain deposits are given on the website of the competent deposit guarantee scheme. Your bank will also tell you upon request whether certain products are eligible or not. The bank will confirm eligible deposits on account statements.

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ANNEX II – JAM FORM

\_\_\_\_\_ (bank, savings bank)

JAM form

**REPORT ON GUARANTEED DEPOSITS**  
as at \_\_\_\_\_

EUR thousand

1. DEPOSITS BY GUARANTEED DEPOSITORS	_____		
2. SURPLUS OF DEPOSITS BY GUARANTEED DEPOSITORS OVER EUR 100,000			
- total surplus	_____		
- number of depositors _____			
3. <b>GUARANTEED DEPOSITS up to EUR 100,000</b> (3 = 1 - 2)	_____		
number of depositors _____			
4. SPECIFICATION OF DEPOSITS IN CUSTODIAL ACCOUNT:			
guaranteed deposits	other custodial accounts		
by account	non-identified	identified	
1	2	3	
- amount	_____	_____	_____
- number	_____	_____	_____
5. ADDITIONAL INFORMATION ON DEPOSITS AT BANK BRANCHES			
a) data under numbers 1 to 3 include deposits at bank branches in _____ (Member State) in a total amount of: _____			
for number of depositors: _____			
Deposits at a branch are included in the supplementary guarantee in the host country in a total amount of: _____			
for number of depositors: _____			
b) data under numbers 1 to 3 ARE / ARE NOT (circle as appropriate) included deposits at the bank branch in _____ (third country) in a total amount of: _____			
for number of depositors: _____			

Numbers 1 to 3 also include deposits:

- from column 3 under number 4 (if custodial account deposit beneficiaries are among depositors whose deposits are guaranteed),
- deposits in a fiduciary account (1 under number 4), and
- deposits by groups of depositors.

Banks must report data on the scope of guaranteed deposits as defined pursuant to the Deposit Guarantee Scheme Act (ZSJV). For the purposes of reporting, guaranteed deposits are deemed to be the sum of all deposits by an individual depositor at a bank, up to a total maximum amount of EUR 100,000, without taking into account possible temporary high balances, which in accordance with national legislation may also be temporarily covered by guarantee in an amount over EUR 100,000.

Report prepared by:  
Telephone:  
Date:

Stamp and signature of responsible person:

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ANNEX III – METHODOLOGY FOR CALCULATING BANK CONTRIBUTIONS TO THE DEPOSIT GUARANTEE FUND

The methodology for calculating contributions to the deposit guarantee fund takes into account EBA guidelines (EBA/GL/2015/10 - Guidelines on methods for calculating contributions to deposit guarantee schemes) and defines the method of calculation, the basic indicators and associated weights.

1. The contribution of an individual bank is calculated using the following basic equation:

**basic equation:**

$$C_i = CR * ARW_i * CD_i * \mu$$

**ARW<sub>i</sub> calculation**

$$ARW_i = 75\% + 75\% * ARS_i/100$$

where:

$$ARS_i = \sum_{j=1}^n IW_j * IRS_j$$

and

$$\sum_{j=1}^n IW_j = 100\%$$

where:

- C<sub>i</sub> = expressed annual contribution of member institution “i”
- CR = the level of contribution (equal for all member institutions in the relevant year) is a percentage share that a member institution would have to pay, with an overall asset risk weight (ARW) equal to 100% (i.e. on the assumption that there is no risk differentiation), to achieve the annual target level of contributions
- ARW<sub>i</sub> = overall risk weight for member institution “i”
- CD<sub>i</sub> = guaranteed deposits of member institution “i”
- μ = adjustment ratio (equal for all institutions in the relevant year)
- ARS<sub>i</sub> = overall risk result for an institution
- IRS<sub>j</sub> = individual risk indicator for an individual institution
- IW<sub>j</sub> = weight of individual risk indicator

2. Individual risk indicators for an individual institution are calculated using a sliding scale

for indicators where the higher value of the indicator means greater risk:

$$IRS_j = \begin{cases} 100 & \text{if } A_j > a_j \\ 0 & \text{if } A_j < b_j \\ \frac{A_j - b_j}{a_j - b_j} \times 100, & \text{if } b_j \leq A_j \leq a_j \end{cases}$$

or for indicators where the higher value of the indicator means lower risk:

$$IRS_j = \begin{cases} 0 & \text{if } A_j > a_j \\ 100 & \text{if } A_j < b_j \\ \frac{a_j - A_j}{a_j - b_j} \times 100, & \text{if } b_j \leq A_j \leq a_j \end{cases}$$

where:

- A<sub>j</sub> = value of the indicator of an individual institution
- a<sub>j</sub> = upper limit of indicator
- b<sub>j</sub> = lower limit of indicator



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The lower and upper limits of the indicator are determined, and the linear value between 0 and 100 is calculated.

The annual contribution of member institution  $C_i$  is rounded to the nearest whole euro.

**Table 1: Risk indicators and risk weights**

Risk indicator	Risk weights
Leverage ratio	12%
CET1 ratio	12%
Liquidity coverage ratio (LR1)	24%
Proportion of non-performing loans	18%
Risk-weighted assets / total assets	8.5%
Return on assets	8.5%
Unencumbered assets / guaranteed deposits	17%
<b>Total</b>	<b>100%</b>

In the case of a newly established bank, available data are taken into account for the average values.

In the case of a merger of two or more banks, data for the bank that disclosed the highest total assets at the time of the merger are taken into account for indicators prior to the merger date.

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**Table 2: Description of risk indicators**

<b>Risk indicator</b>	<b>Description</b>	<b>Definition of indicator</b>	<b>Lower limit of indicator</b>	<b>Upper limit of indicator</b>	<b>Effect of indicator on calculation</b>
Leverage ratio	According to the situation as at the final day of the previous year, rounded to four decimal places	Corep_Ind, C 47.00, r340, c010	Lowest observed value on a specific date	Highest observed value on a specific date	A higher value of the indicator means lower risk
CET1 ratio	According to the situation as at the final day of the previous year, rounded to four decimal places	Corep_Ind, C 03.00, r010, c010	4.5%	20%	A higher value of the indicator means lower risk
Liquidity coverage ratio	Annual average of balances on the last day of the month, rounded to four decimal places	Corep_LCR_DA_Ind, C 76.00, r030, c010	100%	250%	A higher value of the indicator means lower risk
Proportion of non-performing loans (net/net) <sup>1</sup>	According to the situation as at the final day of the previous year, rounded to four decimal places	Finrep_Ind_IFRS: (F 18.00.a, r070, c060 + F 18.00.b, r070, c150) ----- (F 18.00.a, r070, c010 + F 18.00.b, r070, c130)	0%	Highest observed value on a specific date	A higher value of the indicator means greater risk

<sup>1</sup> Fields F 18.00.b, r070, c150 and F 18.00.b, r070, c130 are marked with a negative sign.

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Risk-weighted assets / total assets	According to the situation as at the final day of the previous year, rounded to four decimal places	$\frac{\text{Corep\_Ind, C 02.00, r010, c010 (RWA)}}{\text{Finrep\_Ind\_IFRS, F 01.01, r380, c010}}$ <p style="text-align: center;">or</p> $\frac{\text{Corep\_Ind, C 02.00, r010, c010 (RWA)}}{\text{Total assets}}$	Lowest observed value on a specific date	Highest observed value on a specific date	A higher value of the indicator means greater risk
Return on assets	Calculated as the average value as at the final day of the year for a 5-year period, rounded to four decimal places	$\frac{\text{Finrep\_Ind\_IFRS, F 02.00, r610, c010}}{\text{F 01.00, r380, c010}}$ <p style="text-align: center;">or</p> $\frac{\text{IX. Profit/loss from continuing operations}}{\text{Total assets}}$ <p>(data regarding pre-tax profit/loss from continuing operations are used)</p>	Lowest observed value calculated as the average value of the past five years	Highest observed value calculated as the average value of the past five years	A higher value of the indicator means lower risk
Unencumbered assets / guaranteed deposits	According to the situation as at the final day of the previous year, rounded to four decimal places	AE_Ind, F 32.01, r010, c060 / guaranteed deposits	Lowest observed value on a specific date	Highest observed value on a specific date	A higher value of the indicator means lower risk

In publishing the amount of the contribution for an individual bank, Banka Slovenije also publishes the adjustment ratio  $\mu$ .

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ANNEX IV – DATA ON DEPOSITS AND GUARANTEED DEPOSITS BY DEPOSITOR, INCLUDING  
DATA FOR THEIR IDENTIFICATION UPON PAYMENT OF GUARANTEED DEPOSITS

Banks send data on deposits and guaranteed deposits by depositor in two text (txt) files. Balances are recorded as numerical data with leading zeros, a decimal comma and two decimal places. Amounts in both files given below are in Numeric (15.2) form as follows:

- whole places (12 places)
- decimal comma (1 place)
- decimal places (2 places)

Text (alpha numerical) fields are left-justified.

The regulation lays down the following data on deposits for all bank depositors:

- a) Data for payment of guaranteed deposits:

Field name	Description of content	Type of field (length)	Comment/code table
TAX NUMBER	Tax number	Numeric (8)	
COUNTRY OF TAX RESIDENCE	Country code	Numeric (3)	Three-place code from country code table
TAX NUMBER OF FOREIGN PERSON	Tax number	Alpha numeric (30)	
UNIQUE CUSTOMER NUMBER	Unique customer number	Alpha numeric (16)	Linking data with second file
REGISTRATION NUMBER	Statistical registration number for PO and SP	Alpha numeric (10)	
GUARANTEE METHOD	Ordinary guarantee Guarantee by account	Alpha numeric (3)	Linking data with second file
			OBJ JRA
TYPE OF CUSTOMER	PO, FO, SP, SK	Alpha numeric (2)	Linking data with second file
			FO - natural person PO - corporate (legal entity) SP - sole trader, FO undertaking an activity SK - group or person
CUSTOMER NAME	PO – full name SP – name SK – name	Alpha numeric (240)	Not to be completed for FO
ABBREVIATED NAME OF CUSTOMER	PO, SP – abbreviated name of customer	Alpha numeric (35)	
SURNAME	FO – surname	Alpha numeric (75)	Only to be completed for FO
FIRST NAME	FO – first name	Alpha numeric (75)	Only to be completed for FO
ADDRESS	Street name and number	Alpha numeric (35)	
TOWN/CITY	Town/city (including postal code for foreign addresses)	Alpha numeric (35)	
POSTAL CODE	Postal code	Numeric (4)	If the CUSTOMER'S COUNTRY is Slovenia (705), enter the postal code, otherwise enter 0000

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CUSTOMER'S COUNTRY	Country	Numeric (3)	Three-place code from country code table
DATE OF BIRTH	Date of birth	Date dd.mm.yyyy	Identification data for natural person
PLACE OF BIRTH	Place of birth	Alpha numeric (35)	Identification data for natural person
COUNTRY OF BIRTH	Country of birth	Numeric (3)	Three-place code from country code table
AMOUNT OF UNENCUMBERED DEPOSIT <sup>2</sup>	Amount for payment	Numeric (15.2)	Sum of BALANCE IN EUR from Table b where REASON FOR WITHHOLDING OF PAYMENT is UNENCUMBERED
AMOUNT OF WITHHELD DEPOSIT <sup>3</sup>	Potential additional amount for payment	Numeric (15.2)	Sum of BALANCE IN EUR from Table b where REASON FOR WITHHOLDING OF PAYMENT is not UNENCUMBERED
INDICATOR FOR WITHHOLDING PAYMENT	YES/NO – existence of elements for which reason payment of deposit is withheld in part or full	Alpha numeric (2)	– There are one or more accounts/contractual arrangements in Table b where REASON FOR WITHHOLDING OF PAYMENT is not UNENCUMBERED
INVESTOR INDEPENDENTLY DISPOSES OF FUNDS ON ACCOUNT/UNDER CONTRACT	YES – depositor independently disposes of assets on account/under contract MO – minor SO – decision of the court or social work centre (CSD)	Alpha numeric (2)	YES – depositor independently disposes of assets on account/under contract MO – No, investor is a minor Additional documents required to demonstrate entitlement to withdraw assets from such an account. SO – No, decision of the court or CSD. Additional documents required to demonstrate entitlement to withdraw assets from such an account.
NOTES	Content of note	Alpha numeric (200)	

b) Details for the calculation of the amount of guaranteed deposits:

Field name	Description of content	Type of field (length)	Comment/code table
UNIQUE CUSTOMER NUMBER	Unique customer number	Alpha numeric (16)	Linking data with first file
GUARANTEE METHOD	Ordinary guarantee	Alpha numeric (3)	Linking data with first file
	Guarantee by account		OBJ JRA

<sup>2,3</sup> The maximum value of the sum of the fields AMOUNT OF UNENCUMBERED DEPOSIT and AMOUNT OF WITHHELD DEPOSIT for an ordinary guarantee (OBJ) in the table Data for payment of guaranteed deposits is EUR 100,000.

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TYPE OF CUSTOMER	PO, FO, SP, SK	Alpha numeric (2)	Linking data with first file
			FO - natural person PO - corporate (legal entity) SP - sole trader, FO undertaking an activity SK - group or person
ACCOUNT/PARTY	Account number, contract	Alpha numeric (30)	OU (CC) - party
DESCRIPTION	Code for type of deposit/liability	Alpha numeric (3)	CA – current account
			SD - savings deposit
			DEP - deposit
			CD - certificate of deposit
			OD - other deposits
			SAV - savings FA - fiduciary account
CURRENCY	Currency code	Alpha numeric (3)	EUR, CHF, etc.
BALANCE IN CUR		Numeric (15.2)	Balance of an eligible deposit in a foreign currency on a specific account as at the day of bankruptcy (following the netting of overdue unsettled liabilities). Amount may not be less than 0.
BALANCE IN EUR		Numeric (15.2)	Countervalue of an eligible deposit in euros on a specific account as at the day of bankruptcy (following the netting of past-due unsettled liabilities). Amount may not be less than 0.
CUSTOMER'S PAST-DUE UNSETTLED LIABILITIES		Numeric (15.2)	The amount of a customer's past-due unsettled liabilities to the bank in euros that were netted in accordance with the ZSJV and taking into account valid contractual arrangements or regulations that apply to the bank with the customer's claim arising from a deposit, if this was not done on the day the liability arose.
REASON FOR WITHHOLDING PAYMENT 1 <sup>4</sup>	PRO – unencumbered ZAV – collateral IZV – enforcement STE – bankruptcy UMR – deceased OME – RS and EU limitations TOZ – pending action PPD – AMLTF DRU – other	Alpha numeric (3)	PRO – no reason exists to withhold payment of the entire amount on account/under contract ZAV – deposit assets pledged as collateral IZV – deposits relate to holder against whose current account enforcements have been recorded STE – depositor is in personal bankruptcy proceedings UMR – depositor is deceased according to available information

<sup>4</sup> The value of this field may not be equal to the value of the field REASON FOR WITHHOLDING PAYMENT 2. If the field REASON FOR WITHHOLDING PAYMENT 1 is sufficient for stating the reason for withholding, the value 000 is entered in the field REASON FOR WITHHOLDING PAYMENT 2.

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			<p>OME – deposit is subject to restriction measures ordered by Slovenian authorities or the authorities of the European Union, other countries or international institutions, and are binding on the Republic of Slovenia</p> <p>TOZ – deposit is subject to a legal dispute as part of court proceedings</p> <p>PPD – there is a decision of the Office for Money Laundering Prevention/court establishing that the deposit is associated with money laundering or terrorist financing</p> <p>Deposit derives from transactions for which the perpetrator has been convicted for the criminal offence of money laundering or terrorist financing</p> <p>DRU – other reasons for withholding payment</p>
REASON FOR WITHHOLDING PAYMENT 2 <sup>5</sup>	<p>ZAV – collateral</p> <p>IZV – enforcement</p> <p>STE – bankruptcy</p> <p>UMR – deceased</p> <p>OME – RS and EU limitations</p> <p>TOZ – pending action</p> <p>PPD – AMLTF</p> <p>DRU – other</p> <p>000 – no additional reason</p>	Alpha numeric (3)	<p>ZAV – deposit assets pledged as collateral</p> <p>IZV – deposits relate to holder against whose current account enforcements have been recorded</p> <p>STE – depositor is in personal bankruptcy proceedings</p> <p>UMR – depositor is deceased according to available information</p> <p>OME – deposit is subject to restriction measures ordered by Slovenian authorities or the authorities of the European Union, other countries or international institutions, and are binding on the Republic of Slovenia</p> <p>TOZ – deposit is subject to a legal dispute as part of court proceedings</p> <p>PPD – there is a decision of the Office for Money Laundering Prevention/court establishing that the deposit is associated with money laundering or terrorist financing</p> <p>Deposit derives from transactions for which the perpetrator has been convicted for the criminal offence of money laundering or terrorist financing</p> <p>DRU – other reasons for withholding payment</p> <p>000 – the field REASON FOR</p>

<sup>5</sup> The value of this field may not be equal to the value of the field REASON FOR WITHHOLDING PAYMENT 1. If the field REASON FOR WITHHOLDING PAYMENT 1 is sufficient for stating the reason for withholding, the value 000 is entered in the field REASON FOR WITHHOLDING PAYMENT 2.

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			WITHHOLDING PAYMENT 1 is sufficient for stating the reason for withholding
INVESTOR INDEPENDENTLY DISPOSES OF FUNDS ON ACCOUNT/UNDER CONTRACT	YES – depositor independently disposes of assets on account/under contract MO – minor SO – decision of the court, CSD	Alpha numeric (2)	YES – depositor independently disposes of assets on account/under contract MO – No, investor is a minor Additional documents required to demonstrate entitlement to withdraw assets from such an account. SO – No, decision of the court or CSD Additional documents required to demonstrate entitlement to withdraw assets from such an account.