Pursuant to the third paragraph of Article 13 of the Banking Act (Official Gazette of the Republic of Slovenia, Nos. 92/21 and 123/21 [ZBNIP]; hereinafter: the ZBan-3), the third paragraph of Article 9 of the Resolution and Compulsory Winding-Up of Banks Act (Official Gazette of the Republic of Slovenia, No. 92/21; hereinafter: the ZRPPB-1), Article 47 of the Deposit Guarantee Scheme Act (Official Gazette of the Republic of Slovenia, No. 27/16; hereinafter: the ZSJV) in connection with the third paragraph of Article 13 of the ZBan-3, the first paragraph of Article 151 of the Prevention of Money Laundering and Terrorist Financing Act (Official Gazette of the Republic of Slovenia, Nos. 68/16, 81/19, 91/20 and 2/21 [corrigendum]; hereinafter: the ZPPDFT-1) 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 application of the Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU (Revised)

Article 1

(purpose and field of application of guidelines)

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) 2019/2175 of the European Parliament and of the Council of 18 December 2019 amending Regulation (EU) No 1093/2010 establishing a European Supervisory Authority (European Banking Authority), Regulation (EU) No 1094/2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), Regulation (EU) No 1095/2010 establishing a European Supervisory Authority (European Securities and Markets Authority), Regulation (EU) No 600/2014 on markets in financial instruments, Regulation (EU) 2016/1011 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds, and Regulation (EU) 2015/847 on information accompanying transfers of funds (OJ L 334 of 27 December 2019, p. 1) (hereinafter: Regulation (EU) No 1093/2010), the European Banking Authority (hereinafter: the EBA) published the Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU (Revised) (EBA/GL/2021/10; hereinafter: the Guidelines) on its website on 15 September 2021.

(2) The guidelines referred to in the first paragraph of this article set out the minimum principles and content of stress tests that deposit guarantee schemes must perform pursuant to Article 4(10) of Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173 of 12 June 2014, p. 149), last amended by a Corrigendum (OJ L 309 of 30 October 2014, p. 37) (hereinafter: Directive 2014/49/EU). The aim of the guidelines is to help designated authorities and deposit guarantee schemes to increase the resilience of the schemes within the European Union by setting a minimum level of consistency, quality and comparability of stress tests of deposit guarantee schemes. The resilience of deposit guarantee schemes can be defined as their ability to perform the tasks entrusted to them in accordance with Directive 2014/49/EU and Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council (OJ L 173 of 12 June 2014, p. 190), last amended by a Corrigendum (OJ L 283 of 31 August 2020, p. 2). This definition covers all the tasks that a deposit guarantee scheme is mandated to perform according to the national legislation. The resilience of deposit guarantee schemes can be assessed by means of the stress tests provided in the guidelines.

(3) The guidelines are addressed to:

1. competent authorities referred to in point (i) of Article 4(2) of Regulation (EU) No 1093/2010;
2. authorities that supervise providers in the financial sector and are competent for ensuring their compliance with the requirements set out in Directive (EU) 2015/849, referred to in Article 4(2)(iii) of Regulation (EU) No 1093/2010;
3. bodies that administer deposit guarantee schemes referred to in Article 4(2)(iv) of Regulation (EU) No 1093/2010; and
4. resolution authorities referred to in Article 4(2)(v) of Regulation (EU) No 1093/2010.

Article 2

(content of regulation and scope of application of guidelines)

(1) By virtue of this regulation Banka Slovenije sets out the application of the guidelines and all their future amendments, unless stipulated otherwise by Banka Slovenije in respect of a particular amendment to the guidelines, to:

1. Banka Slovenije, when in accordance with the ZBan-3 in its role as the competent authority it is exercising supervisory powers and tasks over banks and savings banks that in accordance with the ZBan-3 have obtained an authorisation to provide banking services in the Republic of Slovenia;
2. Banka Slovenije, when in accordance with the ZPPDFT-1 in its role as the competent authority it is exercising supervisory powers and tasks over banks and savings banks referred to in points 1 and 2 of the first paragraph of Article 4 of the ZPPDFT-1;
3. Banka Slovenije, when in accordance with the ZSJV it is exercising the powers and tasks of the body that administers the deposit guarantee scheme; and
4. Banka Slovenije, when in accordance with ZRPPB-1 it is exercising the powers and tasks of the resolution authority.

(2) In exercising its supervisory powers and tasks in accordance with the ZBan-3 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 406 of 3 December 2020, p. 67), Banka Slovenije shall take full account of the provisions of the guidelines in those parts relating to the exercise of the powers and tasks of the competent authority.

(3) In exercising its supervisory powers and tasks in accordance with the ZPPDFT-1, 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.

(4) In exercising the powers and tasks of the body that administers the deposit guarantee scheme in accordance with the ZSJV, Banka Slovenije shall take full account of the provisions of the guidelines in those parts relating to the exercise of the powers and tasks of the body that administers the deposit guarantee scheme.

(5) In exercising the powers and tasks of the resolution authority in accordance with the ZRPPB-1, Banka Slovenije shall take full account of the provisions of the guidelines in those parts relating to the exercise of the powers and tasks of the resolution authority.

**Article 3**

(repeal of regulations)

On the day that this regulation enters into force, the Regulation on the application of the Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU (Official Gazette of the Republic of Slovenia, No. 80/16) shall cease to be in force.

Article 4

(entry into force)

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

Ljubljana, 25 January 2022

**Boštjan Vasle**

President,

Governing Board of Banka Slovenije