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Pursuant to the sixth paragraph of Article 36 of the Purchasers and Servicers of Banks' Non-Performing Loans Act (Official Gazette of the Republic of Slovenia, No. 12/24; hereinafter: the ZKSNKB), and the third paragraph of Article 13 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 the Bank of Slovenia hereby issues the following

REGULATION

on credit institutions' reporting on non-performing loans transferred to credit purchasers

1. GENERAL PROVISIONS

Article 1 (content of regulation)

(1) This regulation sets out in detail the content, deadlines, templates and manner of reporting and the reporting periods in connection with reporting by credit institutions that pursue business activities in the territory of the Republic of Slovenia (hereinafter: credit institutions) on non-performing loans transferred to credit purchasers in accordance with the ZKSNKB.

(2) Wherever this regulation makes reference to the provisions of other regulations, these provisions shall apply in their wording applicable at the time in question.

Article 2 (definition of terms)

(1) The terms used in this regulation shall have the same meaning as those defined in the ZKSNKB and the Banking Act (Official Gazette of the Republic of Slovenia Nos. 92/21 and 123/21 [ZBNIP]).

(2) The following definitions shall apply for the purposes of this regulation:

- (a) "Member State in which the credit was granted" means the Member State in which the credit agreement was concluded;
- (b) "transfer transaction" means the transfer of an individual non-performing loan or a portfolio of non-performing loans to a credit purchaser;
- (c) "secured credit" means credit that is formally secured by any type of collateral, irrespective of the ratio between the outstanding balance of credit and the value of the collateral;
- (d) "unsecured credit" means credit that does not satisfy the definition under the previous point;
- (e) "types of collateral" means the types of pledge as defined in paragraph 173 of Part Two of Annex V of Commission Implementing Regulation (EU) 2021/451 of 17 December 2020

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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), and includes:

- financial guarantees,
 - residential real estate,
 - commercial real estate,
 - movable property,
 - cash, deposits,
 - equities and debt securities,
 - other types of collateral;
- (f) “outstanding balance of credits” means the outstanding balance of principal, the accrued interests and other past-due balance of credits, having regard for formally agreed forbearance measures; value adjustments are not taken into account;
- (g) “outstanding balance of credits covered by collateral” means the outstanding balance of credits or a part thereof that is formally secured by any type of collateral, whereby the most recent available collateral amount that can be taken into account for credits in the executed transfer transaction is taken into account;
- (h) “residential loan” means a credit agreement:
- where the claim is secured by a lien on residential real estate in accordance with the law governing property law relations, or
 - whose purpose is acquiring or retaining title to existing or planned residential real estate (including renovation).

2. CONTENT OF REPORTING

Article 3 (content of reporting)

(1) A credit institution that in the reporting period referred to in Article 4 of this regulation has executed one or more transfer transactions shall report the following information for each transfer transaction:

1. information about the credit purchaser, or its representative when designated in accordance with Article 9 of the ZKSNKB (hereinafter: representative):
 - (a) the LEI, or
 - (b) if there is no LEI:
 - the registration number in the case of a legal person, or the tax number in the case of a natural person;
 - the identity (name or business name) and address of the credit purchaser or its representative, or the identity of members of the senior management of the credit purchaser or its representative;
 - the identity (name or business name) of persons who are holders of qualifying holdings in the credit purchaser or its representative, or of the ten largest members or shareholders if there are no holders of qualifying holdings;

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2. for all non-performing loans in aggregate:
 - the number of loans transferred;
 - the aggregate outstanding balance of credits as at the day of transfer;
 - the average outstanding balance of credits as at the day of transfer calculated as the ratio of the aggregate outstanding balance of credits as at the day of transfer to the number of loans transferred;
3. for all non-performing secured loans:
 - the number of loans transferred;
 - the aggregate outstanding balance of credits as at the day of transfer;
 - the outstanding balance of credits covered by collateral, and
 - the types of collateral used from the list of collateral referred to in point e) of the second paragraph of Article 2 of this regulation. The credit institution shall indicate all of the types of collateral used, including those that exceed the outstanding balance of credits;
4. for all non-performing unsecured loans:
 - the number of loans transferred;
 - the aggregate outstanding balance of credits as at the day of transfer;
5. for non-performing loans concluded with consumers:
 - all the information referred to in points 2 to 4 of this paragraph, namely for:
 - all non-performing loans concluded with consumers;
 - non-performing residential loans concluded with consumers, and
 - other non-performing loans concluded with consumers that are not residential loans;
6. for non-performing loans granted in other Member States:
 - the information referred to in points 1 to 5 of this paragraph separately for each Member State.

(2) The credit institution shall report the information referred to in the previous paragraph solely for transfer transactions concluded in the reporting period cited in Article 4 of this regulation.

3. REPORTING PERIODS, DEADLINES AND MANNER OF REPORTING

Article 4 (reporting periods)

(1) A credit institution shall report the information referred to in the previous article to the Bank of Slovenia twice a year for the preceding six-month period, namely for the periods of 1 January to 30 June, and 1 July to 31 December.

(2) In accordance with the third paragraph of Article 36 of the ZKSNKB, the Bank of Slovenia may require the credit institution to report the information referred to in the previous article on a quarterly basis for the preceding three-month period, namely for the periods of 1 January to 31 March, 1 April to 30 June, 1 July to 30 September, and 1 October to 31 December.

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**Article 5
(reporting deadlines)**

A credit institution shall report the information referred to in Article 3 of this regulation by no later than the fifteenth working day of the month following the end of the period referred to in the previous article.

**Article 6
(templates and manner of reporting)**

(1) A credit institution shall report the information on transferred non-performing loans referred to in points 1 to 5 of the first paragraph of Article 3 of this regulation on the “*Template 1_ZKSNKB_KI_skupaj*”, which is an integral part of this regulation (Appendix 1).

(2) The credit institution shall report the information on transferred non-performing loans referred to in point 6 of the first paragraph of Article 3 of this regulation on the “*Template 2_ZKSNKB_KI_DC*”, which is an integral part of this regulation (Appendix 2). Templates shall be submitted separately for each Member State in which credit was granted (other than Slovenia). To identify the Member States in question, the credit institution shall use the alpha-2 country code in accordance with the International Organization for Standardization’s ISO 3166.

(3) The credit institution shall submit the templates referred to in the first and second paragraphs of this article for each transfer transaction separately.

(4) The manner of reporting shall be set out in detail in technical instructions published on the Bank of Slovenia website.

4. TRANSITIONAL AND FINAL PROVISIONS

**Article 7
(first reporting)**

In its first reporting, a credit institution shall include information on non-performing loans transferred between 24 February and 30 June 2024.

**Article 8
(entry into force)**

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

Ljubljana, 25 April 2024

Boštjan Vasle
President,
Governing Board of the Bank of Slovenia