

**THIS TEXT IS UNOFFICIAL TRANSLATION AND MAY NOT BE USED AS A BASIS FOR  
SOLVING ANY DISPUTE**

**(unofficial consolidated text)**

- Official Gazette of the Republic of Slovenia, No. 75/17 – basic text (in force as of 23 December 2017)
- Official Gazette of the Republic of Slovenia, No. 81/18 – Amendments (in force as of 15 December 2018)

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Pursuant to the third paragraph of Article 13 of the Banking Act (Official Gazette of the Republic of Slovenia, Nos. 25/15, 44/16 [ZRPPB], 77/16 [ZCKR] and 41/17; hereinafter: the ZBan-2), 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 the application of the Guidelines on the application of the definition of default under Article  
178 of Regulation (EU) No 575/2013**

**Article 1**

**(purpose and field of application)**

- (1) 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; hereinafter: Regulation (EU) No 1093/2010), on 18 January 2017 the European Banking Authority issued the Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013 (hereinafter: the guidelines), which are published on its website.
- (2) The guidelines referred to in the first paragraph of this article set out the requirements for the application of Article 178 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; hereinafter: Regulation (EU) No 575/2013) on the definition of default. They are applied in connection with the internal ratings based approach in accordance with Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013, and with the standardised approach for credit risk owing to the reference to Article 178 in Article 127 of Regulation (EU) No 575/2013.
- (3) The guidelines apply to:
  - a) financial institutions as defined in Article 4(1) of Regulation (EU) No 1093/2010; and
  - b) competent authorities as defined in point (i) of Article 4(2) of Regulation (EU) No 1093/2010.

**Article 2**

**(content of regulation and scope of application of guidelines)**

- (1) By virtue of this regulation the Bank of Slovenia sets out the application of the guidelines to:
  - a) banks and savings banks that in accordance with the ZBan-2 have obtained an authorisation to provide banking services in the Republic of Slovenia (hereinafter: banks); and
  - b) the Bank of Slovenia, when in accordance with the ZBan-2 in its role as the competent authority it is exercising supervisory powers and tasks over banks referred to in point 1 of this paragraph.
- (2) Banks referred to in point 1 of the first paragraph of this article shall take full account of the provisions of the guidelines in the parts addressed to banks.

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(3) In exercising its supervisory powers and tasks in accordance with the ZBan-2 and Regulation (EU) No 575/2013, the Bank of Slovenia 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.

**Article 3  
(entry into force)**

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 31 December 2020.

Ljubljana, 19 December 2017

Boštjan Jazbec  
President,  
Governing Board of the Bank  
of Slovenia

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**The Regulation amending the Regulation on the application of the Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013 (Official Gazette of the Republic of Slovenia, No. 81/18 of 14 December 2018) includes the following final provision:**

**"Article 3**

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