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

- Official Gazette of the Republic of Slovenia, No. 50/15 of 10 Julay 2015 (in force since 11 Julay 2015)
- Official Gazette of the Republic of Slovenia, No. 79/16 of 9 December 2016 (in force since 10 December 2016)

Pursuant to the third paragraph of Article 29 of the Bank of Slovenia Act (Official Gazette of the Republic of Slovenia, Nos. 72/06 [official consolidated version] and 59/11) and the second paragraph of Article 13 of the Regulation on the minimum requirements for ensuring an adequate liquidity position at banks and savings banks (Official Gazette of the Republic of Slovenia, No. 50/15, 44/16 and 79/16), the Governor of the Bank of Slovenia hereby issues the following

G U I D EL I N E S
for implementing the Regulation on the minimum requirements for ensuring an adequate liquidity position of banks and savings banks

I. PURPOSE OF THE GUIDELINES

(1) These guidelines set out the method for calculating and reporting liquidity ratios for ensuring an adequate liquidity position, ~~liquidity flows~~ and loan-to-deposit ratio for the non-banking sector in accordance with the Regulation on the minimum requirements for ensuring an adequate liquidity position of banks and savings banks (Official Gazette of the Republic of Slovenia, No. 50/15, 44/16 and 79/16; hereinafter: the regulation).

(2) A bank, a savings bank, a branch of a Member State bank or a branch of a third-country bank (hereinafter: the bank) submits the report referred to in point (1) of these guidelines on the following forms prescribed by the regulation:

(a) KL-1: Report on liquidity ratios of bank,
~~(b) TL: Report on liquidity flows, and~~
(b) GLTDF: Report on loan-to-deposit ratio for non-banking sector

II. GUIDELINES FOR COMPLETING REPORT ON LIQUIDITY RATIOS OF BANK ON KL-1 FORM

(3) The bank classifies items of financial assets (hereinafter: assets) and liabilities (hereinafter: liabilities) separately in domestic and foreign currency with regard to residual maturity into three buckets, namely up to 30 days, up to 180 days, and 181 days and more.

(4) Material changes in assets and liabilities that impact the bank's liquidity and that cannot be included in individual categories of asset or liability are included by the bank in row A090 Other asset items or row L070 Other liability items.

(5) All assets and liabilities are included in the report, irrespective of whether they are a legal or contractual obligation, or whether the concluded transaction has already been included in the financial statements. For assets or liabilities maturing at regular time intervals, the residual maturity of an individual portion of the asset or liability is equal to the period between the date for which the liquidity ratio is being

calculated, and the maturity date of the individual portion. For liabilities redeemable at notice and assets on demand or short-notice assets, the residual maturity is equal to the shortest possible notice period.

(6) The bank does not take the criterion of residual maturity into account for assets referred to in the first paragraph of Article 5 of the regulation, which includes them in both buckets. Domestic equities (shares) and participating interests in undertakings in the Republic of Slovenia are not included in the assets referred to in the first paragraph of Article 5 of the regulation. In the case of forward transactions for the sale or purchase of such assets, the cash flows from such transactions are included in the report.

(7) Assets pledged in the pool of eligible collateral for securing Eurosystem claims at the Bank of Slovenia (hereinafter: the pool) are included in the relevant categories of asset, which means that the bank does not deduct assets pledged in the pool from the total of such assets (e.g. the total value is entered in row A070 Slovenian government securities). The bank discloses the size of the pool for information purposes only, in row A110. The value of the pool in row A110 is disclosed as follows:

- the first bucket includes the value of the pool minus the portion of the pool used to secure liabilities whose residual maturity is more than 30 days,
- the second bucket includes the value of the pool minus the portion of the pool used to secure liabilities whose residual maturity is more than 180 days,
- the third bucket includes the portion of the pool used to secure liabilities whose residual maturity is more than 180 days.

(8) The bank reports contractually raised credit lines in row A102 and the undrawn portion of raised loans in row A103 in the full amount, without taking account of the weight referred to in the second indent of point (d) of the first paragraph of Article 4 of the regulation.

(9) The bank reports sight deposits of non-financial corporations in row L041 and of households in row L042 in the full amount, without taking account of the weights referred to in points (b) and (c) of the first paragraph of Article 6 of the regulation.

(10) If the bank uses an internal methodology for calculating the proportion of stable sight deposits for the entire portfolio or a portion of the sight deposits of non-financial corporations and/or households, it must submit the estimated weights for stable sight deposits of non-financial corporations and/or households in the first and second buckets based on which it calculates the liquidity ratios in writing to the Bank of Slovenia five business days before commencing use or reporting.

(11) For off-balance-sheet items in the portion of liabilities in rows L081 to L086, the bank reports weighted amounts using the prescribed weights referred to in point (d) of the first paragraph of Article 6 of the regulation.

(12) In reports for the current month, for all transactions including sight deposits the bank takes account of accrued interest whose payment falls due in the first or second buckets. Because monthly reports of account balances for the final day of the previous month are submitted on the sixth business day of the current month, or on the tenth business day for the balance as at 31 December, in the report on liquidity ratios the bank takes account of the new calculation of the allocation of accrued interest for the previous month by no later than the sixth or tenth business day of the current month. The bank also includes accounted but unpaid interest in the amount of accrued interest, provided that the interest derives from financial assets referred to in point (b) of the first paragraph of Article 4 of the regulation.

(13) For the calculation of liquidity ratios, the bank converts assets and liabilities in foreign currency into the domestic currency at the exchange rate published by the Bank of Slovenia applicable on the reporting date.

(14) The first-bucket liquidity ratio and second-bucket liquidity ratio are calculated as the ratio of the sum of all assets in the particular bucket in domestic and foreign currency, excluding row A110, to the sum of all liabilities for the same bucket in domestic and foreign currency. When the bank is using at least part of the assets in the pool, the liquidity ratio for the particular bucket is calculated as follows:

(a) the first-bucket liquidity ratio is calculated as the ratio of the sum of all assets (excluding row A110), minus the portion of the pool used for liabilities with a residual maturity of more than 30 days, to the sum of all liabilities. The portion of the pool used for liabilities with a residual maturity of more than 30 days is calculated as follows:
row A110 in the second bucket plus row A110 in the third bucket minus row A110 in the first bucket.

(b) the second-bucket liquidity ratio is calculated as the ratio of the sum of all assets in the second bucket (excluding row A110), minus the portion of the pool used for liabilities with a residual maturity of more than 180 days, to the sum of all liabilities. The portion of the pool used for liabilities with a residual maturity of more than 180 days is equal to row A110 in the third bucket.

(15) The bank must store the ten most recently compiled daily reports on liquidity ratios and the documentation based on which the aforementioned reports were compiled. The bank must store explanations of those items of a report that had a material impact on the liquidity ratios for at least one year.

(16) Point (14)(a) of these guidelines notwithstanding, the first-bucket liquidity ratio is calculated as the ratio of the sum of all assets, excluding row A110, to the sum of all liabilities.

~~III. GUIDELINES FOR COMPLETING REPORT ON LIQUIDITY FLOWS ON TL FORM~~

~~(17) In accordance with the third paragraph of Article 10 of the regulation, the bank enters the following information:~~

- ~~the planned and realised inflows and outflows for the previous business day (t-1);~~
- ~~the expected inflows and outflows by individual day, for the current business day (t), and for the next 15 business days (t+1..., t+15);~~
- ~~the expected inflows and outflows until the end of the current month (m);~~
- ~~the expected inflows and outflows from the beginning until the end of the next month (m+1).~~

~~Saturdays are not deemed business days.~~

~~(18) The following information is entered in the TL form:~~

~~Row 1. Outflows~~

~~Row 1.1 Disbursement of loans (total of rows 1.1.1 to 1.1.5)~~
~~Rows 1.1.1 to 1.1.5: the bank enters all the expected outflows from the disbursement of loans by individual sector, whereby the sector of “other financial institutions” does not include banks and savings banks. The outflows also include projected disbursements from contractually approved credit lines and overdrafts.~~

~~Row 1.2 Outflows from securities (total of rows 1.2.1 and 1.2.2)~~
~~Row 1.2.1: the bank enters all the expected outflows from the purchase of securities.~~

~~Row 1.2.2: the bank enters the expected outflows from the payment of principal and other liabilities on the basis of securities (ordinary bonds, subordinated bonds, mortgage bonds, municipal bonds, asset-backed securities, etc.) issued by the bank itself.~~

~~Row 1.3 Deposits (total of rows 1.5.1 to 1.5.6)~~
~~Rows 1.3.1 to 1.3.5: the bank enters all the expected outflows from deposits by individual sector, whereby the sector of "other financial institutions" does not include banks and savings banks. The expected outflows do not include expected outflows from sight deposits.~~
~~Row 1.3.6: the bank enters the expected outflows from sight deposits as defined in the first indent of the third paragraph of Article 10 of the regulation, collectively for all sectors from rows 1.3.1 to 1.3.5.~~

~~Row 1.4 Eurosystem monetary policy instruments (total of rows 1.4.1 to 1.4.4)~~
~~Rows 1.4.1 to 1.4.4: the bank enters the expected outflows from monetary policy instruments, separately disclosing the expected outflows from main refinancing operations (MROs), longer-term refinancing operations (LTROs), fine-tuning operations (FTOs) and any other monetary policy instruments.~~

~~Row 1.5 Interbank market, bank loans (total of rows 1.5.1 and 1.5.2)~~
~~Row 1.5.1: the bank enters all the expected outflows from repayments of loans received from other banks.~~
~~Row 1.5.1.1: the bank discloses expected outflows from repayments of loans received from banks in the group, separately from the amount in row 1.5.1.~~
~~Row 1.5.2: the bank enters all the expected outflows from loans approved by the bank to other banks. In so doing the bank takes account of the projected disbursements from credit lines, overdrafts and other contractual commitments approved by the bank to other banks.~~
~~Row 1.5.2.1: the bank discloses the expected outflows from loans approved by the bank to other banks in the group, including the projected disbursements from credit lines, overdrafts and other contractual commitments approved by the bank to other banks in the group, separately from the amount in row 1.5.2.~~

~~Row 1.6 Other~~
~~The bank enters information about other expected outflows not included in any of rows 1.1 to 1.5.~~
~~In this row the bank reports *inter alia* on outflows from off-balance-sheet liabilities, whereby it does not take account of contractually approved credit lines and overdrafts or disbursements from such products, which it has already taken into account in row 1.1. Disbursement of loans.~~

~~Row A TOTAL OUTFLOWS~~
~~The sum of rows 1.1 to 1.6 is entered.~~

~~Row 2. Inflows~~

~~Row 2.1 Repayment of loans and other claims (total of rows 2.1.1 to 2.1.5)~~
~~Rows 2.1.1 to 2.1.5: the bank enters all the expected inflows in connection with repayments of loans and other claims by individual sector, whereby the sector of "other financial institutions" does not include banks and savings banks.~~

~~Row 2.2 Sale of securities (total of rows 2.2.1 to 2.2.3)~~
~~Row 2.2.1: the bank enters all the expected inflows from the sale of securities that it holds in its portfolio.~~
~~Row 2.2.2: the bank enters all the expected inflows from maturing securities and interest on securities that it holds in its portfolio.~~

~~Row 2.2.3: the bank enters all the expected inflows from the sale of own securities on the primary market.~~

~~Row 2.3 Deposits (total of rows 2.3.1 to 2.3.5)~~

~~Rows 2.3.1 to 2.3.5: the bank enters all the expected inflows from deposits by individual sector, whereby the sector of "other financial institutions" does not include banks and savings banks.~~

~~Row 2.4 Eurosystem monetary policy instruments (total of rows 2.5.1 to 2.5.4)~~
~~Rows 2.4.1 to 2.4.4: the bank enters the expected inflows from monetary policy instruments, separately disclosing the expected inflows from main refinancing operations (MROs), longer-term refinancing operations (LTROs), fine-tuning operations (FTOs) and any other monetary policy instruments.~~

~~Row 2.5 Interbank market, bank loans (total of rows 2.5.1 and 2.5.2)~~
~~Row 2.5.1: the bank enters all the expected inflows from repayments of loans approved to other banks.~~
~~Row 2.5.1.1: the bank discloses expected inflows from repayments of loans approved to other banks in the group, separately from the amount in row 2.5.1.~~
~~Row 2.5.2: the bank enters all the expected inflows from loans received by the bank from other banks. In so doing the bank takes account of the projected disbursements from credit lines, overdrafts and other contractual commitments received from other banks.~~
~~Row 2.5.2.2: the bank discloses the expected inflows from loans received by the bank from other banks in the group, including the projected disbursements from credit lines, overdrafts and other contractual commitments received from other banks in the group, separately from the amount in row 2.5.2.~~

~~Row 2.6 Other~~
~~The bank enters information about other expected inflows not included in any of rows 2.1 to 2.6.~~

~~Row B TOTAL INFLOWS~~
~~The sum of rows 2.1 to 2.6 is entered.~~

~~Row B – A (INFLOWS – OUTFLOWS)~~
~~The difference between rows B and A is entered.~~

~~Row 3. Liquid assets~~
~~Row 3.1: the bank enters the cash balance.~~
~~Row 3.2: the bank enters the balance in the settlement account.~~
~~Row 3.3.: the bank enters the balance of available assets in accounts at other banks in Slovenia and abroad that are available to the bank.~~
~~Row 3.4: the bank enters the balance of financial assets satisfying the criteria of eligibility as collateral for Eurosystem claims that is available, taking account of assets inside and outside the pool.~~

~~(19) When the amount of a particular item in the form is material, the bank indicates a brief explanation in a note.~~

~~(20) The bank converts inflows and outflows in foreign currency into euros at the exchange rate published by the Bank of Slovenia applicable on the reporting date.~~

IV. GUIDELINES FOR COMPLETING REPORT ON LOAN-TO-DEPOSIT RATIO FOR NON-BANKING SECTOR ON GLTDF FORM

(21) The values of individual items for calculating GLTDF on the basis of the methodology for calculating loans to the non-banking sector, deposits by the non-banking sector and write-offs of loans to the non-

banking sector, which is based on the substantive definition of items, codes and value data in the BS1S and BS1V reports defined in the Guidelines for implementing the Regulation on reporting by monetary financial institutions (Official Gazette of the Republic of Slovenia, No. 21/16), ~~(Official Gazette of the Republic of Slovenia, No. 50/15),~~ are entered by the bank in the GLTDF report.

(22) The items are entered in the GLTDF form as follows:

(a) row 1: Increase in loans to non-banking sector (gross, before impairments)
The bank calculates the balance of loans to the non-banking sector (hereinafter: the NBS) (gross, before impairments) on the basis of the following methodology:

type of report: BS1S
A0408, A0418, A0419 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(04), value: 80, 82, 83, 84
A0410 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(04), value: 80, 81, 82, 83
A0411 + Š.9(S.123, S.124, S.125, S.126, S.127), Š.44(04), value: 80, 82, 83
A0416 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(04), value: 80, 82, 83

The bank calculates the increase in loans to the NBS (gross, before impairments) in the last year as the difference between the balance of loans to the NBS (gross, before impairments) as at the reporting date for GLTDF (the final day of the previous quarter) and the balance of loans to the NBS (gross, before impairments) 12 months before the reporting date for GLTDF.

The bank calculates the increase in loans to the NBS (gross, before impairments) in the last quarter as the difference between the balance of loans to the NBS (gross, before impairments) as at the reporting date for GLTDF (the final day of the previous quarter) and the balance of loans to the NBS (gross, before impairments) three months before the reporting date for GLTDF.

(b) row 2: Increase in deposits by the NBS
The bank calculates the balance of deposits by the NBS on the basis of the following methodology:

type of report: BS1S
P0201, P0321 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(09), value: 80, 82, 83
P0322 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(09), value: 80, 82, 83
P0320 + Š.44(09), value: 80, 82, 83
P0401, P0512 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(09), value: 80, 82, 83, 84

The bank calculates the increase in deposits by the NBS in the last year as the difference between the balance of deposits by the NBS as at the reporting date for GLTDF (the final day of the previous quarter) and the balance of deposits by the NBS 12 months before the reporting date for GLTDF.

The bank calculates the increase in deposits by the NBS in the last quarter as the difference between the balance of deposits by the NBS as at the reporting date for GLTDF (the final day of the previous quarter) and the balance of deposits by the NBS three months before the reporting date for GLTDF.

(c) row 3: Exemptions
If applying the exemptions referred to in the third paragraph of Article 11 of the regulation or the seventh paragraph of Article 12 of the regulation, the bank enters the sum of the exemptions from rows 3a and 3b, separately for the last 12 months and the last three months with regard to the reporting date (the final day of the previous quarter).

The bank enters the value of the exemption referred to in point (a) of the third paragraph of Article 11 of the regulation or in point (a) of the seventh paragraph of Article 12 of the regulation in row 3a. The bank reports the value of the aforementioned exemptions separately:

- in the last year, as the sum of exemptions in the last 12 months with regard to the reporting date (the final day of the previous quarter),
- in the last quarter, as the sum of exemptions in the last three months with regard to the reporting date (the final day of the previous quarter).

The bank enters the value of the individual types of exemption referred to in point (b) of the third paragraph of Article 11 of the regulation or in point (b) of the seventh paragraph of Article 12 of the regulation in row 3b. The bank reports the value of the individual types of exemption separately:

- in the last year, as the sum of exemptions (of an individual type) in the last 12 months with regard to the reporting date (the final day of the previous quarter),
- in the last quarter, as the sum of exemptions (of an individual type) in the last three months with regard to the reporting date (the final day of the previous quarter).

The bank calculates the value of write-offs of loans to the NBS being reported in the third indent of row 3b on the basis of the following methodology:

type of report: BS1V
A0408, A0418, A0419 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(04), value: 41, 82, 83
A0410 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(04), value: 41, 82, 83
A0411 + Š.9(S.123, S.124, S.125, S.126, S.127), Š.44(04), value: 41, 82, 83
A0416 + Š.9(≠ (S.121, (S.122 + Š.55(1)))), Š.44(04), value: 41, 82, 83

The bank reports the value of write-offs of loans to the NBS:

- in the last year, as the sum of write-offs of loans to the NBS in the last 12 months with regard to the reporting date (the final day of the previous quarter),
- in the last quarter, as the sum of write-offs of loans to the NBS in the last three months with regard to the reporting date (the final day of the previous quarter).

In the fifth indent of row 3b the bank takes account of the conversion of debt into equity in the debtor from claims in the sense of the restructuring of financial assets vis-à-vis the debtor as defined in point (d) of the third paragraph of Article 21 of the Regulation on the assessment of credit risk losses of banks and savings banks (Official Gazette of the Republic of Slovenia, No. 50/15).

(d) row GLTDF:
The bank enters the value of the GLTDF as calculated by the ratio of the increase in loans to the NBS (gross, before impairments) in the last year from row 1 to the increase in deposits by the NBS in the last year from row 2, taking account of the exemptions in the last year from row 3.

(d) row GLTDFq:
The bank enters the value of the GLTDFq as calculated by the ratio of the increase in loans to the NBS (gross, before impairments) in the last quarter from row 1 to the increase in deposits by the NBS in the last quarter from row 2, taking account of the exemptions in the last quarter from row 3.

V. SUBMISSION OF REPORTS

(23) The bank submits the KL-1 report to the Bank of Slovenia by email. The bank submits only the information that is entered in the KL-1 form under the sections with a four-digit designation.

Address and structure of records:

(a) email: **ll@bsi.si**;

(b) the subject is indicated in the form YYYYMMDDBBBBBBB.dat, where YYYYMMDD is the reporting date, and BBBBBBB is the bank's seven-digit registration number;

(c) the record is 22 (twenty-two) characters long, of which the first eight characters are the designation of the information evident in the KL-1 form, where the fifth character has a value from "1" to "6" with regard to the column in the form, and the final three characters are spaces. The next 14 characters comprise the numerical information, right-justified with leading zeroes, the first character being the positive/negative sign. The information comprises amounts in thousands of the domestic currency. The file contains a control record, where the information designation is "K001", the final four characters are spaces, and the numerical information is the sum of all the amounts.

The bank uses a PGP key when submitting the KL-1 report. The Bank of Slovenia's public PGP key for the KL-1 report is published on its website (http://www.bsi.si/poslovanje-bank-in-podjetij-r.asp?MapaId=737).

(24) The bank submits the TL report to the Bank of Slovenia in encrypted emails containing the prescribed Excel files.

Address and structure of records:

(a) The bank sends the reports by email to tl@bsi.si.

(b) Reports are sent for test purposes to a test address: tltest@bsi.si.

(c) The subject of the email is indicated in the following form:

TL	application code at the Bank of Slovenia
NNNNNNN	seven-digit registration number
YYYYMMDD	reporting date
(SMIME)	an indication that S/MIME with X.509 infrastructure is being used
(CP)	code table (mandatory when a UTF-8 code table is not being used)

The general technical guidelines for reporting to the Bank of Slovenia as described in the documents entitled Guidelines for business entities for secure electronic transactions with the Bank of Slovenia and Guidelines for data exchange between the Bank of Slovenia and business entities need to be taken into account. The documents are published in Slovene on the Bank of Slovenia website (http://www.bsi.si/porocanje.asp?MapaId=1096).

(25) The bank submits the GLTDF report to the Bank of Slovenia by email to GLTDF@bsi.si.

VI. TRANSITIONAL AND FINAL PROVISIONS

(26) On the day that this regulation enters into force, the Guidelines for the implementing of the Regulation on the minimum requirements for ensuring an adequate liquidity position of banks and savings banks (Official Gazette of the Republic of Slovenia, Nos. 28/07, 28/07, 55/07, 112/08, 44/09, 78/09 and 100/13) shall cease to be in force.

(27) These guidelines shall enter into force on the day after their publication in the Official Gazette of the Republic of Slovenia.

Ljubljana, 7 July 2015

Boštjan Jazbec
Governor

The Guidelines amending the Guidelines for implementing the Regulation on the minimum requirements for ensuring an adequate liquidity position of banks and savings banks (Official Gazette of the Republic of Slovenia, No. 79/16 of 9 December 2016) also includes the following provision:

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