

## Information on deposit guarantee scheme in banks and savings banks

A deposit in an individual bank or savings bank in the Republic of Slovenia is guaranteed in the amount of **EUR 100,000** on the basis of the Deposit Guarantee Scheme Act (Official Gazette of the Republic of Slovenia, No. 27/2016 17/2022 and 113/2024; hereinafter: the ZSJV).

**A deposit is the aggregate balance** of all claims of an individual depositor against the bank arising from any positive balance that results from funds remaining in the account or from temporary balances resulting from the usual banking transactions and which the bank is required to return in accordance with the applicable legal and contractual conditions, including the agreement to maintain a current account, a savings deposit, a cash deposit, a certificate of deposit and a bill of exchange, where they are issued as registered securities.

**A depositor** is the holder of the deposit, either a natural or a legal person.

### **Claims with one of the following characteristics shall NOT be considered a deposit:**

- they derive from financial instruments as defined in the law governing the market in financial instruments, except in the case of a savings product, the existence of which can be demonstrated by means of a relevant certificate registered to the name and which existed on 2 July 2014;
- the principal is not paid at nominal value;
- the principal is paid at nominal value only if there is an indemnity, guarantee or other similar contractual security from a bank or a third party;
- they are considered as bank debt securities or are derived from the bank's own acceptances and notes;
- they may be used, by agreement or regulation, solely to meet a depositor's obligations towards the bank; or
- they may, based on their characteristics, be included in the calculation of a bank's capital in accordance with Regulation (EU) No 575/2013.

### **Deposits of the following depositors are NOT eligible for the guarantee:**

- bearer deposits, including the deposits for which the bank did not obtain suitable data to identify actual beneficiaries by the cut-off date for calculating the guarantee;
- deposits by banks, investment companies and other financial institutions which made deposits on their behalf and for their own account;
- deposits by insurance companies, reinsurance companies and insurance holdings;
- deposits of collective investment undertakings including the closed-end type undertakings;
- deposits of pension funds and pension companies;
- government and central bank deposits and deposits by entities who are not direct or indirect state budget users;
- deposits by local communities and by direct or indirect local community budget users.

### **In the cases determined by the ZSJV, deposits are guaranteed above the amount of EUR 100,000 and up to EUR 500,000, when resulting directly from the following transactions:**

- the purchase or sale of private residential real estate, including the subsidy belonging to a young family for buying their first home pursuant to the law governing the national housing savings scheme, in case of transactions concluded by natural persons, subject to providing proof;
- social, health or life insurance payments in accordance with the regulations governing social, health or life insurance;
- the payment of a disability allowance in accordance with the regulations governing disability insurance or the care of mentally and physically handicapped persons;
- the payment of compensation in relation to committed crimes;
- the payment of financial assistance received by an individual as a result of a natural or other disaster in accordance with the regulations, with the exception of financial assistance received by an individual in connection with the performance of an activity;
- the payment of compensation to those unjustly convicted and detained in accordance with the law governing criminal proceedings, financial compensation for non-material damage received in accordance with the law governing the protection of the right to a trial without undue delay, and compensation to victims of crimes under the law governing compensation to victims of crimes, except compensation which constitutes compensation for lost income;
- property insurance payments for damage to personal property;

- the payment of solidarity and similar assistance in the event of death, alimonies made pursuant to a court decision or an arrangement for alimony allowance made in accordance with regulations, and alimonies made pursuant to the law;
- the severance payment upon retirement or termination of employment for business reasons.

The deposit guarantee scheme provides coverage in such cases for six months from the date on which the depositor has acquired a claim against the bank. A depositor who claims the repayment of the coverage of a deposit guarantee in an amount exceeding EUR 100,000 on this basis shall claim such payment separately and shall provide the DGS with an explanation and any supporting evidence justifying the reasons for such coverage.

**The portion of funds in the escrow account** that belongs to an actual beneficiary is considered part of that actual beneficiary's deposit, if the bank was submitted data for the beneficiary's identification. If the bank is not informed of the actual beneficiaries of funds on the escrow account, the escrow account is considered as bearer deposit for the purpose of the ZSJV and is not subject to deposit guarantee. An exception is an escrow account that is on the basis of a regulation disposed with by a certain person acting as a representative or fiduciary for the account of a community established on the basis of the regulation without an independent legal personality (e.g. a fund of commonhold owners).

**Any liabilities of the depositor vis-à-vis the bank** shall not be included in the calculation of the amount to be covered from the guaranteed deposit scheme, unless the liabilities of the depositor vis-à-vis the bank have fallen due before or on the cut-off date for the calculation of the guarantee and, subject to the contractual or regulatory provisions applicable to the bank, this liability may be offset against the depositor's claim arising from the payment from the guaranteed deposit coverage.

**The payment of the guaranteed coverage shall be made 7 working days** after the cut-off date for the calculation of the guaranteed coverage, unless stipulated otherwise by the ZSJV, namely by the paying bank to be determined by the Bank of Slovenia. Guaranteed deposits in foreign currencies shall be paid out in euros at the exchange rate published by the Bank of Slovenia at the cut-off date for the calculation of the guaranteed coverage.

For more information, see the Bank of Slovenia's website [www.bsi.si](http://www.bsi.si) - Deposit guarantee scheme.

**The contact address** for deposit guarantee information scheme is:

Bank of Slovenia  
Slovenska 35  
SI-1505 Ljubljana  
tel. +386 1 47 19 000  
email: [resolution@bsi.si](mailto:resolution@bsi.si)

NLB d.d.