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DECREE
of Národná banka Slovenska
of 8 January 2019
amending Decree No 9/2017 of Národná banka Slovenska laying down national discretions for
institutions under a separate regulation

Národná banka Slovenska, in accordance with Article 114b(3) of Act No 483/2001 on banks (and amending certain laws), as amended by Act No 213/2014, and in accordance with Article 160a(3) of Act No 566/2001 on securities and investment services (and amending certain laws) (the Securities Act), as amended by Act No 213/2014, has adopted this Decree:

Article I

Decree No 9/2017 of Národná banka Slovenska laying down national discretions for institutions under a separate regulation (Notification No 305/2017) is amended as follows:

1. Article 3 is replaced by the following:

“Article 3

(1) Under the national discretion exercised in accordance with Article 178(2)(d) of a separate regulation,¹ the materiality threshold for a credit obligation past due for retail exposures consists of the following components:

- (a) an absolute component,^{3a} set at €100, and
- (b) a relative component,^{3a} set at 1%.

(2) Under the national discretion exercised in accordance with Article 178(2)(d) of a separate regulation,¹ the materiality threshold for a credit obligation past due for other than retail exposures consists of the following components:

- (a) an absolute component,^{3b} set at €500, and
- (b) a relative component,^{3b} set at 1%.”.

Footnotes 3a and 3b are added as follows:

“3a) Article 1 of Commission Delegated Regulation (EU) 2018/171 of 19 October 2017 on supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the materiality threshold for credit obligations past due (OJ L 32, 6.2.2018).

3b) Article 2 of Commission Delegated Regulation (EU) No 2018/171.”.

2. Article 6a is inserted after Article 6 as follows:

“Article 6a

Under the national discretion exercised in accordance with Article 24(4) of a separate regulation,⁵ the amount of stable retail deposits covered by a deposit guarantee scheme is multiplied by a factor of 0.03, provided that the European Commission, after receiving a reasoned notification from Národná banka Slovenska in accordance with Article 24(5) of the separate regulation,⁵ has

granted, pursuant to Article 24(5) of the regulation,⁵ a prior approval confirming that all requirements under Article 24(4) of the regulation⁵ are met.“.

Footnote 5 is added as follows:

“5) Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015).”.

Article II

This Decree enters into force on 31 January 2019, with the exception of point 1, which enters into force on 31 December 2020.

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