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DECREE
of Národná banka Slovenska
of 12 December 2017
on reporting for supervision purposes by creditors that provide consumer loans

Národná banka Slovenska, in accordance with Article 20a(22), Article 20b(9) and Article 23(11) of Act No 129/2010 Coll. on consumer credits and on other credits and loans for consumers (and amending certain laws), as amended (hereinafter “the Act”), has adopted this Decree:

Article 1

(1) Creditors providing consumer loans in unlimited scope shall submit the following statements:

- (a) Report on the volume of provided consumer loans Spo (OBN) 3-04, containing the information as specified in the template in Annex 1 hereof according to the instructions therein;
- (b) Report on financial indicators Spo (FUK) 4-04, containing the information as specified in the template in Annex 2 hereof according to the instructions therein;
- (c) Report on consumer loans Spo (SPU) 5-01, containing the information as specified in the template in Annex 3 hereof according to the instructions therein;
- (d) Report on other loans Spo (INU) 6-01, containing the information as specified in the template in Annex 4 hereof according to the instructions therein;
- (e) Report on complaints, lawsuits and criminal complaints Spo (RST) 7-01, containing the information as specified in the template in Annex 5 hereof according to the instructions therein;
- (f) Report on new consumer loans Spo (RPMN) 8-04, containing the information as specified in the template in Annex 6 hereof according to the instructions therein;

(2) Creditors providing consumer loans in limited scope shall submit the following statements:

- (a) Report on the volume of provided consumer loans Spo (OBO) 2-12, containing the information as specified in the template in Annex 7 hereof according to the instructions therein;
- (b) Report on financial indicators Spo (FUK) 4-04, containing the information as specified in the template in Annex 2 hereof according to the instructions therein;
- (c) Report on new consumer loans Spo (RPMN) 8-04, containing the information as specified in the template in Annex 6 hereof according to the instructions therein;

(3) Other creditors shall submit the following statements:

- (a) Report on other loans Spo (INU) 6-01, containing the information as specified in the template in Annex 4 hereof according to the instructions therein;
- (b) Report on complaints, lawsuits and criminal complaints Spo (RST) 7-01, containing the information as specified in the template in Annex 5 hereof according to the instructions therein;

Article 2

(1) The statements referred to in Article 1(2)(a) shall be produced at a monthly frequency based on the status as at the last day of the given calendar month.

(2) The statements referred to in Article 1(1)(a), (b) and (f) and (2)(b) and (c) shall be produced at a quarterly frequency based on the status as at the last day of the given quarter of the calendar year.

(3) The statements referred to in Article 1(1)(c) to (e) and (3)(a) and (b) shall be produced at an annual frequency based on the status as at the last day of the given calendar year.

(4) Where the accounting period is a fiscal year rather than a calendar year the deadline for the production of statements referred to in paragraphs (1) and (2) shall be extended by the period of time between the end of the calendar year and the end of the fiscal year.

Article 3

(1) The statements referred to in Article 1 shall be submitted electronically using the information system Statistics Collection Portal.

(2) The statements referred to in Article 1(1)(a) and (f) and (2)(a) and (c) shall be submitted by no later than 25 calendar days after the day as at which they are produced.

(3) The statements referred to in Article 1(1)(b) and (2)(b) shall be submitted by no later than 25 calendar days after the day as at which they are produced, with the exception of the statements produced based on the status as at the last day of the given calendar year.

(4) The statements referred to in Article 1(1)(c) to (e) and (3)(a) and (b) shall be submitted by 31 March of the following calendar year.

(5) The statements referred to in Article 1(1)(b) and (2)(b), produced based on the status as at the last day of the given calendar year, shall be submitted as follows:

(a) a preliminary report based on preliminary data known as at the last day of the previous calendar year and adjusted for accounting transactions recorded during the period from 1 January to 10 January of the following calendar year, by 31 January of the following calendar year;

(b) a regular report based on data from the annual financial statements, by no later than 30 calendar days after the completion of the annual financial statements;

(c) where the deadline for the production of regular financial statements has been extended by the tax authority, a special report based on data as at the last day of the previous calendar year known as at 31 March of the following calendar year, by 25 April of the following calendar year.

(6) Where the accounting period is a fiscal year rather than a calendar year, the deadlines for submitting the statements referred to in paragraphs (2), (3) and (5) shall be extended by the period of time between the end of the calendar year and the end of the fiscal year.

Article 4

This Decree shall not apply to a creditor which is a bank, foreign bank or foreign bank branch.

Article 5

This Decree repeals Decree No 9/2015 of Národná banka Slovenska of 5 October 2015 on reporting by creditors that provide consumer loans in limited scope (Notification No 251/2015 Coll.).

Article 6

This Decree shall enter into force on 1 January 2018.

Jozef Makúch
Governor

Issuing unit: Regulation Department
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