

DECREE No 16/2018
of Národná banka Slovenska
of 11 December 2018

on financial intermediation and financial advisory services reporting

Národná banka Slovenska, in accordance with Article 36(9) of Act No 186/2009 on financial intermediation and financial advisory services (and amending certain laws), as amended by Act No 282/2017, (hereinafter referred to as 'the Act'), and Article 35(2) of Act No 747/2004 on financial market supervision (and amending certain laws), as amended, has adopted this Decree:

Article 1

Reports submitted by an independent financial agent shall include:

- a) the quarterly financial intermediation report; its template and the methodology for its preparation are in Annex 1;
- b) the annual financial intermediation report; its template and the methodology for its preparation are in Annex 2.

Article 2

Reports submitted by a financial adviser shall include:

- a) the quarterly financial advisory services report; its template and the methodology for its preparation are in Annex 3,
- b) the annual financial advisory services report; its template and the methodology for its preparation are in Annex 4.

Article 3

(1) The reports under Article 1(a) and Article 2(a) shall be drawn up on a quarterly basis, using the interim data available as at the last day of the relevant calendar quarter and they shall cover the period from the first day until the end of the relevant calendar quarter.

(2) The reports under Article 1(b) and Article 2(b) shall be drawn up on an annual basis as at the last day of the relevant calendar year and cover the period from the beginning until the end of the relevant calendar year.

Article 4

(1) The reports under Article 1(a) and Article 2(a) shall be submitted electronically via the REGFAP information system within two months from the end of the relevant calendar quarter covered by the report concerned.

(2) The reports under Article 1(b) and Article 2(b) shall be submitted electronically via the REGFAP information system within three months from the end of the relevant calendar year covered by the report concerned.

Article 5

(1) The reports under Article 1(a) and Article 2(a) shall be drawn up and submitted for the first time based on the interim data available as at the last day of the first calendar quarter of 2019.

(2) The reports under Article 1(b) and Article 2(b) shall be drawn up and submitted for the first time in the year 2020 in respect of the year 2019.

Article 6

This Decree enters into force on 1 January 2019.

Jozef Makúch
Governor

Issuing department: Regulation Department
Insurance Regulation Section
Telephone: +421 2 5787 3399

Quarterly Financial Intermediation Report

Full name of the person responsible for communication with Národná banka Slovenska

Telephone number

Email address

Full name of the expert guarantor

Telephone number

Email address

Several expert guarantors

Full name of the statutory body's member responsible for the performance of financial intermediation where a legal entity is involved

Telephone number

Email address

Several members of the statutory body who are responsible for the performance of financial intermediation

Number of received complaints

Number of addressed client complaints

Number of justified client complaints resolved in favour of clients

Number of client complaints addressed in more than 30 days

Number of subordinated financial agents found to have breached their obligations and legal rules

Number of employees found to have breached their obligations and legal rules

Number of employees

Number of contact data providers (tip givers)

Financial remuneration paid to contact data providers (tip givers)

Liability insurance for damage

The liability insurance for damage contract has been changed during this year quarter

Part 1 - Collection under Article 28(4) of the Act.

Amount of money collected from clients	
of which: amount collected in cash	
Number of clients from who money was collected	
of which: number of clients from who cash was collected	

Part 2 - Insurance or reinsurance sector

Number of intermediated contracts	life insurance	non-life insurance	reinsurance	total
new contracts				
supplements to contracts				
group contracts				
ceded contracts				

Annual premium amount	life insurance	non-life insurance	reinsurance	total
new contracts				
group contracts				
ceded contracts				

Number of terminated contracts	life insurance	non-life insurance	reinsurance	total
by way of a notice given within three years from concluding the contract				
by way of a failure to pay premium within three months from the premium due date				
by way of a withdrawal within 30 days from concluding the contract				

Number of subordinated financial agents, supplementary insurance intermediaries, and employees	subordinated financial agents	supplementary insurance intermediaries	employees
0 intermediated contracts			
1 to 5 intermediated contracts			
6 to 30 intermediated contracts			
more than 30 intermediated contracts			
total			

Positive cash flow	
Negative cash flow	
Total positive cash flow netted against financial institutions	
Total negative cash flow netted against financial institutions	

Part 3 - Sector of credits, housing loans and consumer loans

Number of intermediated contracts	housing loans	consumer loans	other credits	total
Intermediated contracts				
of which: refinancing loans				

Number of ceded contracts

Volume of intermediated contracts	housing loans	consumer loans	other credits	total
Intermediated contracts				
of which: refinancing loans				

Number of terminated contracts
of which: number of contracts terminated due to a withdrawal within 14 days from their conclusion

Number of subordinated financial agents and employees broken down according to the number of intermediated contracts	subordinated financial agents	employees of the independent financial agent
0 intermediated contracts		
1 to 5 intermediated contracts		
6 to 30 intermediated contracts		
more than 30 intermediated contracts		
total		

Positive cash flow	
Negative cash flow	
Total positive cash flow netted against financial institutions	
Total negative cash flow netted against financial institutions	

Part 4 - Deposit-taking sector

Number of intermediated contracts	
current accounts	
deposit accounts	
building savings accounts	
other	
total	

Number of ceded contracts	
Number of terminated contracts	

Number of subordinated financial agents and employees broken down according to the number of intermediated contracts	subordinated financial agents	employees of the independent financial agent
0 intermediated contracts		
1 to 5 intermediated contracts		
6 to 30 intermediated contracts		
more than 30 intermediated contracts		
total		

Positive cash flow	
Negative cash flow	
Total positive cash flow netted against financial institutions	
Total negative cash flow netted against financial institutions	
Part 5 - Capital market sector	

Number of concluded investment advisory service contracts	
Number of intermediated contracts	
UCITS	
Non-UCITS	
other	
total	

Number of ceded contracts	
Number of terminated contracts	

Number of subordinated financial agents and employees broken down according to the number of intermediated contracts	subordinated financial agents	employees of the independent financial agent
0 intermediated contracts		
1 to 5 intermediated contracts		
6 to 30 intermediated contracts		
more than 30 intermediated contracts		
total		

Remuneration for the provision of financial advisory services	
Positive cash flow	
Negative cash flow	
Total positive cash flow netted against financial institutions	
Total negative cash flow netted against financial institutions	

Part 6 - Supplementary pension saving sector

Number of intermediated contracts	
Number of ceded contracts	
Number of terminated contracts	

Number of subordinated financial agents and employees broken down according to the number of intermediated contracts	subordinated financial agents	employees of the independent financial agent
0 intermediated contracts		
1 to 5 intermediated contracts		
6 to 30 intermediated contracts		
more than 30 intermediated contracts		
total		

Positive cash flow

Negative cash flow

Total positive cash flow netted against financial institutions

Total negative cash flow netted against financial institutions

Part 7 - Old-age pension saving sector

Number of intermediated contracts

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Number of ceded contracts

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Number of terminated contracts

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Number of subordinated financial agents and employees broken down according to the number of intermediated contracts	subordinated financial agents	employees of the independent financial agent
0 intermediated contracts		
1 to 5 intermediated contracts		
6 to 30 intermediated contracts		
more than 30 intermediated contracts		
total		

Positive cash flow

Negative cash flow

Total positive cash flow netted against financial institutions

Total negative cash flow netted against financial institutions

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Methodology for the preparation of quarterly financial intermediation reports

Reported data are to be stated in the euro currency; any data in other currencies must be converted using the reference exchange rate established and published by the European Central Bank or Národná banka Slovenska as at the end of the relevant calendar quarter.

1. Where an independent financial agent has several expert guarantors, this fact is stated in the field “**several expert guarantors**” along with the contact data of each expert guarantor.
2. Where an independent financial agent has several members of the statutory body who are responsible for the performance of financial intermediation, this fact is stated in the field “**several members of the statutory body who are responsible for the performance of financial intermediation**” along with the contact details of each statutory body member who is responsible for financial intermediation performance.
3. The field “**Number of received complaints**” contains the total number of complaints delivered to the independent financial agent and their subordinated financial agents during the relevant calendar quarter directly from clients or through financial institutions. A complaint means any dissatisfaction expressed in connection with intermediation activities performed by the independent financial agent and their subordinated financial agents.
4. The field “**Number of addressed client complaints**” contains the number of all complaints resolved by the independent financial agent and their subordinated financial agents during the relevant calendar quarter regardless of when the complaints were received.
5. The field “**Number of justified complaints resolved in favour of clients**” contains the number of complaints that the independent financial agent and their subordinated financial agents resolved during the relevant calendar quarter in favour of clients.
6. The field “**Number of client complaints addressed in more than 30 days**” contains the number of complaints that the independent financial agent and their subordinated financial agents addressed during the relevant calendar quarter, more than 30 days after they were received.
7. The field “**Number of subordinated financial agents found to have breached their obligations and legal rules**” contains the number of subordinated financial agents that were found, during the relevant calendar quarter, to have breached their obligations and legal rules; established breaches also include filed complaints.
8. The field “**Number of employees found to have breached their obligations and legal rules**” contains the number of the independent financial agent’s employees and the number of their subordinated financial agents’ employees performing financial intermediation who were found to have breached their obligations or against who complaints were filed during the relevant calendar quarter.
9. The field “**Number of employees**” contains the number of the independent financial agent’s employees and the number of subordinated financial agents’ employees as at the last day of the relevant calendar quarter; it means the employees through whom the independent financial agent and the subordinated financial agent perform financial intermediation. This number includes only the employees performing financial intermediation.
10. The field “**Number of contact data providers (tip givers)**” contains the number of persons who carry out the activity under Article 1(2)(b) of the Act (hereinafter referred to as “contact data providers”) for the independent financial agent and their subordinated financial agents as at the last day of the relevant calendar quarter.
11. The field “**Financial remuneration paid to contact data providers**” contains the total remuneration amount paid during the relevant calendar quarter to contact data providers based on the activities performed for the independent financial agent and their subordinated financial agents in compliance with Article 1(2)(b) of the Act.
12. Where the liability insurance contract under Article 30 of the Act was amended during the

relevant calendar quarter, this fact is stated in the field entitled “**Liability insurance for damage**”.

Part 1 Collection under Article 28(4) of the Act.

1. The field “**Amount of money collected from clients**” contains the amount of money received by the independent financial agent from clients in cash or credited to its account under Article 28(4) of the Act during the relevant calendar quarter.
2. The field “**of which: amount collected in cash**” contains the amount of money that the independent financial agent and their subordinated financial agents received in cash from clients during the relevant calendar quarter.
3. The field “**Number of clients from who money was collected**” contains the number of clients from who the independent financial agent and their subordinated financial agents received money in cash or credited to its account under Article 28(4) of the Act during the relevant calendar quarter.
4. The field “**of which: number of clients from who cash was collected**” contains the number of clients from who the independent financial agent and their subordinated financial agents received cash during the relevant calendar quarter.

Part 2 Insurance or reinsurance sector

1. The field “**new contracts**” in the table “**Number of intermediated contracts**” contains the number of insurance contracts and draft insurance contracts concluded with or signed by clients during the relevant calendar quarter, broken down into life insurance, non-life insurance and reinsurance.
2. The field “**supplements to contracts**” in the table “**Number of intermediated contracts**” contains the number of supplements to insurance contracts and draft supplements to already existing insurance contracts, which were concluded with or signed by clients during the relevant calendar quarter, broken down into life insurance and non-life insurance.
3. The field “**group contracts**” in the table “**Number of intermediated contracts**” contains the number of insurance contracts concluded between the financial institution and policyholders during the relevant calendar quarter; other legal and natural persons may accede to such contracts as insured persons based on an application; such contracts are broken down into life insurance and non-life insurance.
4. The field “**ceded contracts**” in the table “**Number of intermediated contracts**” contains the number of contracts ceded to the independent financial agent from other independent financial agents or financial institutions during the relevant calendar quarter, broken down into life insurance and non-life insurance.
5. The field “**new contracts**” in the table “**Annual premium amount**” contains the annual premium amount resulting from intermediated insurance contracts and draft insurance contracts concluded with or signed by clients during the relevant calendar quarter, broken down into life insurance, non-life insurance and reinsurance. Where premium is paid regularly, the total premium for the 12 months of existence of the contract is stated. Where premium is settled as a lump sum, the amount of the single premium payment is stated.
6. The field “**group contracts**” in the table “**Annual premium amount**” contains the annual premium amount resulting from group contracts as at the end of the relevant calendar quarter, broken down into life insurance and non-life insurance.
7. The field “**ceded contracts**” in the table “**Annual premium amount**” contains the annual premium amount resulting from the contracts transferred from other independent financial agents or financial institutions during the relevant calendar quarter, broken down into life insurance and non-life insurance.
8. The field “**by way of a notice given within three years from concluding the contract**” in the table “**Number of terminated contracts**” contains the total number of contracts

- where insurance was terminated under Article 800 of the Civil Code within three years from concluding the contracts, broken down into life insurance, non-life insurance and reinsurance.
9. The field “**by way of a failure to pay premium within three months from the premium due date**” in the table “**Number of terminated contracts**” contains the number of contracts terminated due to a failure to pay the premium within three months from the premium due date under Article 801 of the Civil Code, broken down into life insurance, non-life insurance and reinsurance.
 10. The field “**by way of a withdrawal within 30 days from concluding the contract**” in the table “**Number of terminated contracts**” contains the number of contracts terminated due to the withdrawal by the policyholder from the insurance contract under Article 802a of the Civil Code.
 11. The table “**Number of subordinated financial agents, supplementary insurance intermediaries, and employees**” contains the numbers of subordinated financial agents, supplementary insurance intermediaries, and employees as at the last day of the relevant calendar quarter broken down according to the number of contracts they intermediated.
 12. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar quarter by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar quarter are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
 13. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar quarter where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
 14. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
 15. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 3 Sector of credits, housing loans and consumer loans

1. The table “**Number of intermediated contracts**” contains the number of contracts and draft contracts concluded with or signed by clients in the area of credits, housing loans and consumer loans during the relevant calendar quarter, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
2. The field “**Number of ceded contracts**” contains the number of contracts transferred from other independent financial agents during the relevant calendar quarter.
3. The table “**Volume of intermediated contracts**” contains the total amount of housing loans, consumer loans and other credits intermediated during the relevant calendar quarter. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
4. The field “**Number of terminated contracts**” contains the total number of contracts terminated during the relevant calendar quarter. The number of contracts terminated due to a withdrawal within 14 days from their conclusion is reported separately.
5. The table “**Number of subordinated financial agents and employees broken down according to the number of intermediated contracts**” contains the numbers of subordinated financial agents and employees of the independent financial agent as at the

- last day of the relevant calendar quarter, broken down according to the number of contracts they intermediated.
6. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar quarter by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar quarter are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
 7. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar quarter where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
 8. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
 9. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 4 Deposit-taking sector

1. The table “**Number of intermediated contracts**” contains the number of contracts and draft contracts concluded with or signed by clients in the deposit-taking sector during the relevant calendar quarter, broken down into current accounts, deposit accounts, building savings accounts, and other accounts.
2. The field “**Number of ceded contracts**” contains the number of contracts transferred from other independent financial agents during the relevant calendar quarter.
3. The field “**Number of terminated contracts**” contains the total number of contracts terminated during the relevant calendar quarter.
4. In the table “**Number of subordinated financial agents and employees broken down according to the number of intermediated contracts**” contains the numbers of subordinated financial agents and employees of the independent financial agent as at the last day of the relevant calendar quarter, broken down according to the number of contracts they intermediated.
5. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar quarter by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar quarter are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
6. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar quarter where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
7. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
8. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 5 Capital market sector

1. The field: “**Number of concluded investment advisory service contracts**” contains the number of investment advisory service contracts and draft investment advisory service contracts concluded by clients with the independent financial agent during the relevant calendar quarter.
2. The table “**Number of intermediated contracts**” contains the number of contracts and draft contracts concluded with or signed by clients in the capital market area during the relevant calendar quarter, broken down into undertakings for collective investments into transferable securities (UCITS), alternative funds (non-UCITS), and other instruments.
3. The field “**Number of ceded contracts**” contains the number of contracts transferred from other independent financial agents during the relevant calendar quarter.
4. The field “**Number of terminated contracts**” contains the total number of contracts terminated during the relevant calendar quarter.
5. The table “**Number of subordinated financial agents and employees broken down according to the number of intermediated contracts**” contains the numbers of subordinated financial agents and employees of the independent financial agent as at the last day of the relevant calendar quarter, broken down according to the number of contracts they intermediated.
6. The field “**Remuneration for the provision of financial advisory services**” contains the amount of remuneration received by the independent financial agent and the subordinated financial agent from clients during the relevant calendar quarter in connection with the performance of financial intermediation.
7. The field “**Positive cash flow**” contains the total amount of all remunerations paid to the independent financial agent during the relevant calendar quarter by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar quarter are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
8. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar quarter where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
9. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
10. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 6 Supplementary pension saving sector

1. The field “**Number of intermediated contracts**” contains the number of supplementary pension saving contracts and draft supplementary pension saving contracts concluded with or signed by clients during the relevant calendar quarter.
2. The field “**Number of ceded contracts**” contains the number of contracts transferred from other independent financial agents during the relevant calendar quarter.
3. The field “**Number of terminated contracts**” contains the total number of contracts terminated during the relevant calendar quarter.
4. The table “**Numbers of subordinated financial agents and employees broken down according to the number of intermediated contracts**” contains the numbers of subordinated financial agents and employees of the independent financial agent as at the last day of the relevant calendar quarter, broken down according to the number of contracts

- they intermediated.
5. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar quarter by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar quarter are reported as positive cash flow regardless of the period to which these financial remuneration amounts pertain.
 6. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar quarter where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
 7. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
 8. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 7 Old-age pension saving sector

1. The field “**Number of intermediated contracts**” contains the number of old-age pension saving contracts and draft old-age pension saving contracts concluded with or signed by clients during the relevant calendar quarter.
2. The field “**Number of ceded contracts**” contains the number of contracts transferred from other independent financial agents during the relevant calendar quarter.
3. The field “**Number of terminated contracts**” contains the total number of contracts terminated during the relevant calendar quarter.
4. The table “**Numbers of subordinated financial agents and employees broken down according to the number of intermediated contracts**” contains the numbers of subordinated financial agents and employees of the independent financial agent as at the last day of the relevant calendar quarter, broken down according to the number of contracts they intermediated.
5. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar quarter by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar quarter are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
6. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar quarter where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
7. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
8. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

List of abbreviations

1. UCITS – undertakings for collective investments into transferrable securities established

in compliance with Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS)

2. Non-UCITS – alternative investment funds under Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers (AIFMD)

Part 6 - Supplementary pension saving sector

Financial intermediation activities conducted in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of intermediated contracts	Positive cash flow	Negative cash flow	Total positive cash flow netted against financial institutions	Total negative cash flow netted against financial institutions

Part 7 - Old-age pension saving sector

Financial intermediation activities conducted in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of intermediated contracts	Positive cash flow	Negative cash flow	Total positive cash flow netted against financial institutions	Total negative cash flow netted against financial institutions

Methodology for the preparation of annual financial intermediation reports

All data in the reports are to be stated in the euro currency; any data in other currencies must be converted using the reference exchange rate established and published by the European Central Bank or Národná banka Slovenska and valid as at the date of the report.

Part 1 Protection against money laundering and terrorist financing

1. The field “**Number of unusual transactions reported to the Financial Intelligence Unit**” contains the number of unusual business transactions reported to the Financial Intelligence Unit under Article 17 of Act No 297/2008 on the prevention of money laundering and terrorist financing (and amending certain laws), as amended (hereinafter referred to as “the Anti-Money Laundering Act”), during the relevant calendar year.
2. The field “**Number of life insurance contracts**” contains the number of contracts and draft contracts on providing financial services concluded with or signed by clients during the relevant calendar year where the premium per calendar year exceeds EUR 1 000 or where the premium paid as a lump sum exceeds EUR 2 500.
3. The field “**Number of cash transactions of not less than EUR 10 000**” contains the number of transactions executed during the relevant calendar year in cash with the value of not less than EUR 10 000 regardless of whether such a transaction is executed individually or as several consecutive transactions that are or may be linked.
4. The field “**Number of transactions of not less than EUR 10 000**” contains the number of transactions executed during the relevant calendar year with the value of not less than EUR 10 000 regardless of whether such a transaction is executed individually or as several consecutive transactions that are or may be linked.
5. The field “**Applied enhanced due diligence under Article 12 of the Anti-Money Laundering Act**” contains the number of clients that were subject to enhanced customer due diligence of the obliged person during the relevant calendar year in compliance with the Anti-Money Laundering Act.
6. The field “**Number of persons for who specialised AML training was organised**” contains the number of persons for who specialised AML training and education were organised in the relevant calendar year.
7. The field “**Subordinated financial agents who organised specialised AML training for their employees independently**” contains the number of subordinated financial agents who organised specialised AML training and education for themselves and their employees in the relevant calendar year.
8. The field “**Number of inspections of compliance with the programme**” contains the number of executed inspections focusing on compliance with the obliged person’s programme of internal activities under Article 20(2)(k) of the Anti-Money Laundering Act during the relevant calendar year.
9. The field “**Shortcomings identified by inspections**” contains a brief characterisation of shortcomings established during the inspection of compliance with the obliged person’s programme of internal activities during the relevant calendar year.
10. The field “**Follow-up measures**” contains a description of measures adopted to resolve the shortcomings identified by inspections of the obliged person’s programme of internal activities during the relevant calendar year.

Part 2. Insurance or reinsurance sector

1. In the table “**Financial intermediation activities conducted in other EEA member states**”, each country, in which the independent financial agent performs financial intermediation, is stated in a separate line. The field “**EEA member state**” contains the country’s abbreviation according to the index.

2. The field “**Number of intermediated contracts**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the number of insurance contracts or draft insurance contracts concluded with or signed by clients in respect of the activities conducted in the EEA member state during the relevant calendar year, broken down into life insurance, non-life insurance, and reinsurance.
3. The field “**Annual premium amount**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the amount of annual premiums in individual members states broken down into life insurance, non-life insurance, and reinsurance. The annual premium of regularly paid premiums means the premium amount for 12 months of existence of a contract; where the insurance coverage is less than one year, the annual premium equals the total premium for the entire term of the contract. The annual premium of contracts with premium paid as a lump sum means the amount of the premium payment.
4. The field “**Number of received complaints**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the number of complaints delivered to the independent financial agent and their subordinated financial agents during the relevant calendar year directly from clients or through financial institutions. A complaint means any dissatisfaction expressed in connection with the independent financial agent and their subordinated financial agents’ intermediation activities conducted in the relevant EEA member state.
5. The field “**Number of justified complaints resolved in favour of clients**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the number of complaints concerning activities in the relevant EEA member state resolved in favour of clients during the relevant calendar year, regardless of their delivery time.
6. The field “**Financial institution’s name**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the name of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
7. The field “**Financial institution’s ID no.**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the identification number of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
8. The field “**Number of intermediated contracts**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the number of insurance contracts or draft insurance contracts concluded with or signed by clients during the relevant calendar year, broken down into life insurance, non-life insurance, and reinsurance.
9. The field “**Annual premium amount**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the annual premium amount broken down into life insurance, non-life insurance, and reinsurance. Where premium is paid regularly,

- the premium for 12 months of existence of the contract is stated. Where premium is settled as a lump sum, the amount of the premium payment is stated.
10. The field “**Positive cash flow**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar year by the financial institutions cooperating with the independent financial agent based on an agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar year are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
 11. The field “**Negative cash flow**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar year where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
 12. The field “**Total positive cash flow netted against financial institutions**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
 13. The field “**Total negative cash flow netted against financial institutions**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 3 Sector of credits, housing loans, and consumer loans

1. In the table “**Financial intermediation activities conducted in other EEA member states**”, each country, in which the independent financial agent performs financial intermediation, is stated in a separate line. The field “**EEA member state**” contains the country’s abbreviation according to the index.
2. The field “**Number of intermediated contracts**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the number of contracts and draft contracts concluded with or signed by clients in the area of credits, housing loans, and consumer loans in the relevant EEA member state during the relevant calendar year.
3. The field “**Volume of intermediated contracts**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the total amount of housing loans, consumer loans and other credits intermediated in the relevant EEA member state during the relevant calendar year.
4. The field “**Number of received complaints**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the number of complaints delivered to the independent financial agent and their subordinated financial agents during the relevant calendar year directly from clients or through financial institutions. A complaint means any dissatisfaction expressed in connection with the independent financial agent and their subordinated financial agents’ intermediation activities conducted in the relevant EEA member state.
5. The field “**Number of justified complaints resolved in favour of clients**” in the table “**Financial intermediation activities conducted in other EEA member states**” contains the number of complaints resolved in favour of clients in the relevant EEA member state during the relevant calendar year, regardless of their delivery time.
6. The field “**Financial institution’s name**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the name of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.

7. The field “**Financial institution’s ID no.**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the identification number of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
8. The field “**Number of intermediated contracts**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the number of contracts and draft contracts concluded with or signed by clients in the area of credits, housing loans, and consumer loans during the relevant calendar year, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
9. The field “**Volume of intermediated contracts**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of housing loans, consumer loans and other credits intermediated during the relevant calendar year. The refinancing of housing loans and the refinancing of consumer loans, which serve to repay one or several existing loans, is reported separately.
10. The field “**Positive cash flow**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar year by the financial institutions cooperating with the independent financial agent based on a written agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar year are reported as positive cash flow regardless of the period to which these financial remunerations pertain.
11. The field “**Negative cash flow**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar year where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
12. The field “**Total positive cash flow netted against financial institutions**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
13. The field “**Total negative cash flow netted against financial institutions**” in the table “**Financial intermediation activities conducted in the Slovak Republic**” contains the total amount of all financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 4 Deposit-taking sector

1. The field “**Financial institution’s name**” contains the name of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
2. The field “**Financial institution’s ID no.**” contains the ID number of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
3. The field “**Number of intermediated contracts**” contains the number of contracts and draft contracts concluded with or signed by clients in the deposit-taking sector during the relevant calendar year, broken down into current accounts, deposit accounts, building savings accounts, and other accounts.
4. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar year by the financial institutions cooperating with the independent financial agent based on a written agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar year are reported as positive cash flow regardless of the period to which such financial remuneration amounts pertain.
5. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar year where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
6. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
7. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 5 Capital market sector

1. The field “**Number of concluded investment advisory service contracts**” contains the number of investment advisory service contracts and draft investment advisory service contracts concluded between clients and the independent financial agent during the relevant calendar year.
2. The field “**Financial institution’s name**” contains the name of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
3. The field “**Financial institution’s ID no.**” contains the ID number of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
4. The table “**Number of intermediated contracts**” contains the number of contracts and draft contracts concluded with or signed by clients in the capital market area during the relevant calendar year, broken down into undertakings for collective investments into transferable securities (UCITS), alternative funds (non-UCITS), and other instruments.
5. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar year by the financial institutions cooperating with the independent financial agent based on a written agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar year are reported as positive cash flow regardless of the period to which such financial remuneration amounts pertain.

6. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar year where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
7. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
8. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 6 Supplementary pension saving sector

1. The field “**Financial institution’s name**” contains the name of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
2. The field “**Financial institution’s ID no.**” contains the ID number of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
3. The field “**Number of intermediated contracts**” contains the number of supplementary pension saving contracts and draft supplementary pension saving contracts concluded with or signed by clients during the relevant calendar year.
4. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant calendar year by the financial institutions cooperating with the independent financial agent based on a written agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar year are reported as positive cash flow regardless of the period to which such financial remuneration amounts pertain.
5. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar year where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
6. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
7. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

Part 7 Old-age pension saving sector

1. The field “**Financial institution’s name**” contains the name of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
2. The field “**Financial institution’s ID no.**” contains the ID number of the financial institution with which the independent financial agent concluded a written agreement on performing financial intermediation under Article 7 of the Act.
3. The field “**Number of intermediated contracts**” contains the number of old-age pension saving contracts and draft old-age pension saving contracts concluded with or signed by clients during the relevant calendar year.
4. The field “**Positive cash flow**” contains the total amount of all financial remunerations under Article 32(2) of the Act paid to the independent financial agent during the relevant

calendar year by the financial institutions cooperating with the independent financial agent based on a written agreement under Article 7 of the Act. Financial remunerations received by the independent financial agent from financial institutions during the relevant calendar year are reported as positive cash flow regardless of the period to which these financial remunerations pertain.

5. The field “**Negative cash flow**” contains the total amount of all financial remunerations debited to the account of the independent financial agent and returned to financial institutions during the relevant calendar year where the independent financial agent’s entitlement to such amounts either ceased to exist or did not arise.
6. The field “**Total positive cash flow netted against financial institutions**” contains the total amount of all financial remunerations that were not reported in the field “Positive cash flow” due to their netting against negative cash flow.
7. The field “**Total negative cash flow netted against financial institutions**” contains the total amount of all returned financial remunerations that were not reported in the field “Negative cash flow” due to their netting against positive cash flow.

List of abbreviations

1. AML – Anti-Money Laundering – protection against money laundering and terrorist financing
2. EEA – European Economic Area
3. SR – Slovak Republic
4. ID no. – identification number
5. UCITS – undertakings for collective investments into transferrable securities established in compliance with Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS)
6. Non-UCITS – alternative investment funds under Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers (AIFMD)

Quarterly Report on the Provision of Financial Advisory Services

Full name of the person responsible for communication with Národná banka Slovenska
 Telephone number
 Email address

Full name of the expert guarantor
 Telephone number
 Email address

Several expert guarantors

Full name of the statutory body’s member responsible for the provision of financial advisory services where a legal entity is involved
 Telephone number
 Email address

Several members of the statutory body who are responsible for the provision of financial advisory services

Number of received complaints
 Number of addressed client complaints
 Number of justified client complaints resolved in favour of clients
 Number of client complaints addressed in more than 30 days
 Number of the employees found to have breached regulations
 Number of employees

Liability insurance for damage

The liability insurance for damage contract has been changed during this year quarter

Part 1 - Insurance or reinsurance sector

Number of financial advisory service contracts	
Remuneration for the provision of financial advisory services	

Contracts concluded on behalf of clients	life insurance	non-life insurance	total
Number of contracts concluded on behalf of clients			
Volume of contracts concluded on behalf of clients			

Part 2 - Sector of credits, housing loans and consumer loans

Number of financial advisory service contracts	
Remuneration for the provision of financial advisory services	

Contracts concluded on behalf of clients	Number of contracts concluded on behalf of clients	Volume of contracts concluded on behalf of clients
Housing loans		
of which: refinancing loans		
Consumer loans		
out of this: refinancing loans		
Other credits		
Total		

Part 3 - Deposit-taking sector

Number of financial advisory service contracts	
Remuneration for the provision of financial advisory services	
Number of contracts concluded on behalf of clients	
Volume of contracts concluded on behalf of clients	

Part 4 - Capital market sector

Number of financial advisory service contracts
Remuneration for the provision of financial advisory services
Number of contracts concluded on behalf of clients
Volume of contracts concluded on behalf of clients

Part 5 - Supplementary pension saving sector

Number of financial advisory service contracts
Remuneration for the provision of financial advisory services
Number of contracts concluded on behalf of clients
Volume of contracts concluded on behalf of clients

Part 6 - Old-age pension saving sector

Number of financial advisory service contracts
Remuneration for the provision of financial advisory services
Number of contracts concluded on behalf of clients
Volume of contracts concluded on behalf of clients

Methodology for the preparation of quarterly reports on the provision of financial advisory services

All data in the reports are to be stated in the euro currency, any data in other currencies must be converted using the reference exchange rate established and published by the European Central Bank or Národná banka Slovenska and valid as at the date of the report.

1. Where the financial adviser has several expert guarantors, this fact is stated in the field “**Several expert guarantors**” along with the contact data of each expert guarantor.
2. Where the financial adviser has several members of the statutory body who are responsible for the provision of financial advisory services, this fact is stated in the field “**Several members of the statutory body who are responsible for the provision of financial advisory services**” along with the contact data of each member of the statutory body who is responsible for the provision of financial advisory services.
3. The field “**Number of received complaints**” contains the number of complaints delivered to the financial adviser during the relevant calendar quarter directly from clients or through financial institutions. A complaint means any dissatisfaction expressed in connection with the financial adviser’s advisory activities.
4. The field “**Number of addressed client complaints**” contains the number of all complaints resolved by the financial adviser during the relevant calendar quarter regardless of the period during which they were received.
5. The field “**Number of justified complaints resolved in favour of clients**” contains the number of complaints that the financial adviser resolved during the relevant calendar quarter in favour of clients.
6. The field “**Number of client complaints addressed in more than 30 days**” contains the number of complaints that the financial adviser addressed during the relevant calendar quarter, more than 30 days after they were received.
7. The field “**Number of employees found to have breached regulations**” contains the number of the financial adviser’s employees who were found to have breached regulations or against who complaints were filed during the relevant calendar quarter.
8. The field “**Number of employees**” contains the number of the financial adviser’s employees as at the last day of the relevant calendar quarter through whom the financial adviser provides financial advisory services. This number includes only the employees conducting financial advisory activities.
9. Where the liability insurance contract under Article 30 of the Act was amended during the relevant calendar quarter, this fact is stated in the field “**Liability insurance for damage**”.

Part 1 Insurance or reinsurance sector

1. The field “**Number of financial advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar quarter.
2. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar quarter in relation to the provision of financial advisory services.
3. The table “**Contracts concluded on behalf of clients**” contains the number and volume of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter, broken down into life insurance and non-life insurance. The field “**Volume of contracts concluded on behalf of clients**” contains the total premium for the 12 months of existence of the contracts where the premium is paid regularly, or the amount of the single premium payment where the premium is paid as a lump sum.

Part 2 Sector of credits, housing loans, and consumer loans

1. The field “**Number of financial advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar quarter.
2. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar quarter in relation to the provision of financial advisory services.
3. The table “**Contracts concluded on behalf of clients**” contains the number and volume of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.

Part 3 Deposit-taking sector

1. The field “**Number of financial advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar quarter.
2. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar quarter in relation to the provision of financial advisory services.
3. The field “**Number of contracts concluded on behalf of clients**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.
4. The field “**Volume of contracts concluded on behalf of clients**” contains the volume of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.

Part 4 Capital market sector

1. The field “**Number of financial advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar quarter.
2. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar quarter in relation to the provision of financial advisory services.
3. The field “**Number of contracts concluded on behalf of clients**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.
4. The field “**Volume of contracts concluded on behalf of clients**” contains the volume of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.

Part 5 Supplementary pension saving sector

1. The field “**Number of financial advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar quarter.
2. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount in euro received by the financial adviser from clients during the relevant calendar quarter in relation to the provision of financial advisory services.
3. The field “**Number of contracts concluded on behalf of clients**” contains the number of contracts and draft contracts on providing financial services concluded by the financial

adviser on behalf of clients during the relevant calendar quarter.

4. The field “**Volume of contracts concluded on behalf of clients**” contains the volume in euro of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.

Part 6 Old-age pension saving sector

1. The field “**Number of financial advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar quarter.
2. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar quarter in relation to the provision of financial advisory services.
3. The field “**Number of contracts concluded on behalf of clients**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.
4. The field “**Volume of contracts concluded on behalf of clients**” contains the volume of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar quarter.

Annual Report on the Provision of Financial Advisory Services

Full name of the person responsible for communication with Národná banka Slovenska
 Telephone number
 Email address

Part 1 - Protection against money laundering and terrorist financing

Number of unusual transactions reported to the Financial Intelligence Unit
 Number of life insurance contracts
 Number of cash transactions of not less than EUR 10 000
 Number of transactions of not less than EUR 10 000
 Applied enhanced due diligence under Article 12 of the Anti-Money Laundering Act
 Number of persons for who specialised AML training was organised
 Number of inspections of compliance with the programme
 Shortcomings identified by inspections
 Follow-up measures

Part 2 - Insurance or reinsurance sector

Financial advisory services provided in other EEA member states

EEA member state	Number of contracts concluded on behalf of clients			Volume of contracts concluded on behalf of clients			Number of received complaints	Number of justified complaints resolved in favour of clients
	life insurance	non-life insurance	reinsurance	life insurance	non-life insurance	reinsurance		

Financial advisory services provided in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of contracts concluded on behalf of clients			Volume of contracts concluded on behalf of clients			Remuneration for the provision of financial advisory services
		life insurance	non-life insurance	reinsurance	life insurance	non-life insurance	reinsurance	

Financial advisory services provided in other EEA member states

EEA member state	Number of contracts concluded on behalf of clients	Volume of contracts concluded on behalf of clients	Number of received complaints	Number of justified complaints resolved in favour of clients

Financial advisory services provided in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of contracts concluded on behalf of clients						Volume of contracts concluded on behalf of clients				
		Housing loans	of which: Refinancing of housing loans	Consumer loans	of which: Refinancing of consumer loans	Other credits	Total	Housing loans	of which: Refinancing of housing loans	Consumer loans	of which: Refinancing of consumer loans	

Table continuation: Financial advisory services provided in the Slovak Republic

Volume of contracts concluded on behalf of clients		Remuneration for the provision of financial advisory services
Other credits	Total	

Part 4 - Deposit-taking sector

Financial advisory services provided in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of contracts concluded on behalf of clients	Remuneration for the provision of financial advisory services

Part 5 - Capital market sector

Number of concluded investment advisory service contracts

Financial institution's name	Financial institution's ID no.	Number of contracts concluded on behalf of clients				Remuneration for the provision of financial advisory services
		Investment funds (UCITS)	Investment funds (non-UCITS)	Other financial instruments	Total	

Part 6 - Supplementary pension saving sector

Financial advisory services provided in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of contracts concluded on behalf of clients	Remuneration for the provision of financial advisory services

Part 7 - Old-age pension saving sector

Financial advisory services provided in the Slovak Republic

Financial institution's name	Financial institution's ID no.	Number of contracts concluded on behalf of clients	Remuneration for the provision of financial advisory services

Methodology for the preparation of annual reports on the provision of financial advisory services

All data in the reports are to be stated in the euro currency; any data in other currencies must be converted using the reference exchange rate established and published by the European Central Bank or Národná banka Slovenska and valid as at the date of the report.

Part 1 Protection against money laundering and terrorist financing

1. The field “**Number of unusual transactions reported to the Financial Intelligence Unit**” contains the number of unusual business transactions reported to the Financial Intelligence Unit under Article 17 of Act No 297/2008 on the prevention of money laundering and terrorist financing (and amending certain laws), as amended (hereinafter referred to as “the Anti-Money Laundering Act”), during the relevant calendar year.
2. The field “**Number of life insurance contracts**” contains the number of contracts and draft contracts on providing financial services concluded with or signed by clients during the relevant calendar year where the premium per calendar year exceeds EUR 1 000 or where the premium paid as a lump sum exceeds EUR 2 500.
3. The field “**Number of cash transactions of not less than EUR 10 000**” contains the number of transactions executed during the relevant calendar year in cash with the value of not less than EUR 10 000 regardless of whether such a transaction is executed individually or as several consecutive transactions that are or may be linked.
4. The field “**Number of transactions of not less than EUR 10 000**” contains the number of transactions executed during the relevant calendar year with value of not less than EUR 10 000 regardless of whether such a transaction is executed individually or as several consecutive transactions that are or may be linked.
5. The field “**Applied enhanced due diligence under Article 12 of the Anti-Money Laundering Act**” contains the number of clients that were subject to enhanced customer due diligence of the obliged person during the relevant calendar year in compliance with the Anti-Money Laundering Act.
6. The field “**Number of persons for who specialised AML training was organised**” contains the number of persons for who specialised AML training and education were organised in the relevant calendar year.
7. The field “**Number of inspections of compliance with the programme**” contains the number of executed inspections focusing on compliance with the obliged person’s programme of internal activities under Article 20(2)(k) of the Anti-Money Laundering Act during the relevant calendar year.
8. The field “**Shortcomings identified by inspections**” contains a brief characterisation of the shortcomings established during inspections of compliance with the obliged person’s programme of internal activities during the relevant calendar year.
9. The field “**Follow-up measures**” contains a description of measures adopted to resolve the shortcomings identified by inspections of the obliged person’s programme of internal activities during the relevant calendar year.

Part 2 Insurance or reinsurance sector

1. In the table “**Financial advisory services provided in other EEA member states**”, each country, in which the financial adviser provides financial advisory services, is stated in a separate line. The field “**EEA member state**” contains the country’s abbreviation according to the index.
2. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in other EEA member states**” contains the number of contracts and draft contracts on providing financial services in respect of the activities conducted in the relevant EEA member state, which the financial adviser concluded on

- behalf of clients during the relevant calendar year, broken down into life insurance, non-life insurance, and reinsurance.
3. The field “**Volume of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in other EEA member states**” contains the annual premium amount resulting from contracts and draft contracts on providing financial services in the relevant EEA member state, which the financial adviser concluded on behalf of clients during the relevant calendar year, broken down into life insurance, non-life insurance, and reinsurance. Where premium is paid regularly, the total premium for the 12 months of existence of the contract is stated. Where premium is settled as a lump sum, the amount of the single premium payment is stated.
 4. The field “**Number of received complaints**” in the table “**Financial advisory services provided in other EEA member states**” contains the number of complaints delivered to the financial adviser during the relevant calendar year directly from clients or through financial institutions. A complaint means any dissatisfaction expressed in connection with the financial adviser’s activities conducted in the relevant EEA member state.
 5. The field “**Number of justified complaints resolved in favour of clients**” in the table “**Financial advisory services provided in other EEA member states**” contains the number of complaints concerning activities in the relevant EEA member state resolved in favour of clients during the relevant calendar year, regardless of their delivery time.
 6. The field “**Financial institution’s name**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the name of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
 7. The field “**Financial institution’s ID no.**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the identification number of the financial institution the contracts and draft contracts of which for provision of financial services were concluded by the financial adviser on behalf of clients during the relevant calendar year.
 8. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the number of contracts and draft contracts on providing financial services which were concluded by the financial adviser on behalf of clients during the relevant calendar year, broken down into life insurance, non-life insurance, and reinsurance.
 9. The field “**Volume of contracts concluded on behalf clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the volume of the annual premiums resulting from financial service contracts and draft financial service contracts concluded by the financial adviser on behalf of clients during the relevant calendar year, broken down into life insurance, non-life insurance, and reinsurance. Where premium is paid regularly, the total premium for the 12 months of existence of the contract is stated. Where premium is settled as a lump sum, the amount of the single premium payment is stated.
 10. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar year in relation to the provision of financial advisory services.

Part 3 Sector of credits, housing loans, and consumer loans

1. In the table “**Financial advisory services provided in other EEA member states**”, each country, in which the financial adviser provides financial advisory services, is stated in a separate line. The field “**EEA member state**” contains the country’s abbreviation according to the index.
2. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in other EEA member states**” contains the number of contracts and draft contracts on providing financial services in relation to activities conducted in the relevant EEA member state, which the financial adviser concluded on

- behalf of clients during the relevant calendar year, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
3. The field “**Volume of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in other EEA member states**” contains the volume of contracts and draft contracts on providing financial services in the relevant EEA member state, which the financial adviser concluded on behalf of clients during the relevant calendar year, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
 4. The field “**Number of received complaints**” in the table “**Financial advisory services provided in other EEA member states**” contains the number of complaints delivered to the financial adviser during the relevant calendar year directly from clients or through financial institutions. A complaint means any dissatisfaction expressed in connection with the financial adviser’s activities conducted in the relevant EEA member state.
 5. The field “**Number of justified complaints resolved in favour of clients**” in the table “**Financial advisory services provided in other EEA member states**” contains the number of complaints concerning activities in the relevant EEA member state resolved in favour of clients during the relevant calendar year, regardless of their delivery time.
 6. The field “**Financial institution’s name**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the name of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
 7. The field “**Financial institution’s ID no.**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the identification number of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
 8. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar year, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
 9. The field “**Volume of contracts concluded on behalf clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the volume of the annual premiums resulting from financial service contracts and draft financial service contracts concluded by the financial adviser on behalf of clients during the relevant calendar year, broken down into housing loans, consumer loans, and other credits. The refinancing of housing loans and the refinancing of consumer loans, which serves to repay one or several existing loans, is reported separately.
 10. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar year in relation to the provision of financial advisory services.

Part 4 Deposit-taking sector

1. The field “**Financial institution’s name**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the name of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the relevant calendar year.
2. The field “**Financial institution’s ID no.**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the identification number of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the relevant calendar year.

3. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar year.
4. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar year in relation to the provision of financial advisory services.

Part 5 Capital market sector

1. The field “**Number of concluded investment advisory service contracts**” contains the number of contracts on providing financial advisory services under Article 10(1) of the Act concluded during the relevant calendar year.
2. The field “**Financial institution’s name**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the name of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
3. The field “**Financial institution’s ID no.**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the identification number of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
4. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar year, broken down into investment funds (UCITS), investment funds (non-UCITS), and other financial market instruments.
5. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar year in relation to the provision of financial advisory services.

Part 6 Supplementary pension saving sector

1. The field “**Financial institution’s name**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the name of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
2. The field “**Financial institution’s ID no.**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the identification number of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
3. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar year.
4. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar year in relation to the provision of financial advisory services.

Part 7 Old-age pension saving sector

1. The field “**Financial institution’s name**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the name of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
2. The field “**Financial institution’s ID no.**” in the table “**Financial advisory services**

- provided in the Slovak Republic**” contains the identification number of the financial institution whose contracts and draft contracts on providing financial services were concluded by the financial adviser on behalf of clients during the calendar year.
3. The field “**Number of contracts concluded on behalf of clients**” in the table “**Financial advisory services provided in the Slovak Republic**” contains the number of contracts and draft contracts on providing financial services concluded by the financial adviser on behalf of clients during the relevant calendar year.
 4. The field “**Remuneration for the provision of financial advisory services**” contains the remuneration amount received by the financial adviser from clients during the relevant calendar year in relation to the provision of financial advisory services.

List of abbreviations

1. AML – Anti-Money Laundering – protection against money laundering and terrorist financing
2. EEA – European Economic Area
3. SR – Slovak Republic
4. ID no. – identification number
5. UCITS – standard funds or European standard funds under Directive of the European Parliament and the Council No 2009/65/EC
6. Non-UCITS – special funds or foreign alternative funds under Directive of the European Parliament and the Council No 2011/61/EU.