

INFORMATION ON DEPOSIT GUARANTEE SCHEME FOR DEPOSITORS

Deposits in UniCredit Banka Slovenija d.d. are protected by the deposit guarantee scheme in accordance with the Deposit Guarantee Scheme Act (Official Gazette of the Republic of Slovenia No 27/2016; hereinafter referred to as: the ZSJV), which entered into force on 12 April 2016.

The deposit guarantee scheme established and managed by the Bank of Slovenia guarantees the availability of deposits to depositors in the event of the unavailability of deposits in the bank with the coverage of guaranteed deposits or with other measures that maintain depositor access to guaranteed deposits in the event of the resolution or compulsory dissolution of the bank.

A deposit is the total stock of claims that a depositor holds against the bank deriving from the positive balances in the depositor's accounts that are the consequence of funds left in the account or temporary balances that are the consequence of the usual bank transactions and that the bank must repay to the depositor in accordance with law and contracts, including the funds that a depositor holds at a bank on the basis of a current account agreement, a savings account agreement, a cash deposit agreement, a certificate of deposit or a treasury bill when issued as a registered security.

If **the bank becomes insolvent**, depositors receive repayments from the deposit guarantee scheme.

The upper limit of the guarantee is EUR 100,000 per depositor in an individual bank, which means that all the deposits of an investor in an individual bank are added in order to establish the level of coverage.

The ZSJV stipulates that assets that are the direct result of the following are covered by the guarantee in full in the deposit guarantee scheme, i.e. **above the amount of EUR 100,000**:

- the purchase or sale of residential real estate including the young family's subsidy for first-time homeowners from the national housing fund scheme;
- payouts from social insurance, health insurance or life insurance, in accordance with the regulations that regulate social insurance, health insurance or life insurance;
- disability benefit payments in accordance with the regulations that regulate disability insurance or the protection of persons with physical or mental disabilities;
- payments of compensation in connection with criminal offences;
- payments of cash assistance for natural and man-made disasters in accordance with the regulations, with the exception of assistance paid in connection with business activities;
- payments of compensation for wrongful conviction and imprisonment in accordance with the law regulating criminal proceedings, cash compensation for non-material damage received in accordance with the law regulating the protection of right to a trial without undue delay, and compensation for victims of criminal offences according to the law regulating compensation for victims of criminal offences, with the exception of compensation for loss of earnings;
- payouts from property insurance for damage to personal property;
- payments of solidarity benefit and similar assistance in the event of death, maintenance payments on the basis of a court ruling or maintenance agreement concluded in accordance with the regulations, and maintenance substitutes paid on the basis of the law;
- payments of termination benefits in the event of retirement or redundancy.

In the aforementioned cases, the deposit guarantee scheme guarantees additional coverage for **six months from the date the depositor acquired a claim against the bank**. The depositor who is entitled to payments of the coverage of the guaranteed deposit above the amount of EUR 100,000 on such basis, enforces the claim separately in the deposit guarantee scheme and submits clarification and any supporting documents justifying the reasons for the additional coverage.

The depositor's claims against a bank are not classed as a deposit when they have one of the following attributes:

- they arise from financial instruments as defined in the law regulating the financial instruments market, unless it is a savings product for which there is an appropriate certificate registered to a name and that was in existence on 2 July 2014;
- the principal is not repaid at the nominal value;
- the principal is repaid at the nominal value only if there is a guarantee, surety or other similar guarantee agreement from a bank or third party;
- they are classed as a debt security of the bank or arise from the bank's own acceptances and promissory notes;
- pursuant to an agreement or regulations, they may be used exclusively for the repayment of the depositor's liabilities to the bank, or
- they can be included in the bank's own funds calculation in accordance with Regulation (EU) No 575/2013 with regard to their attributes.

Funds in a custody account, in the share pertaining to each de facto beneficial owner, are considered part of a deposit of that beneficial owner, if information for the identification of that beneficial owner was submitted to the bank. If information on de facto beneficial owners of the funds in the custody account is not submitted to the bank, the custody account is treated as a deposit in bearer form, for the purposes of the ZSJV, for which a deposit guarantee does not apply. An exception is a custody account that is, on the basis of a regulation, held by a particular person as an agent or manager on behalf of a community established on the basis of a regulation and with no independent legal personality (e.g. fund of divided co-owners).

The deposits of the following depositors are excluded from any repayment by a deposit guarantee scheme:

- deposits in bearer form, including deposits for which the bank has not obtained the requisite information for the identification of the de facto beneficial owner by the cut-off date for the calculation of the guarantee;
- deposits by banks and investment firms and other financial institutions that were deposited in their own name and for their own account;
- deposits by insurance corporations, reinsurance corporations and insurance holding companies;
- deposits by collective investment undertakings, including investment undertakings of the closed-end type (they are not treated as joint or custody accounts for direct beneficial owners);
- deposits by pension funds and pension companies (they are not treated as joint or custody accounts for direct beneficial owners);
- deposits by governments and central banks and deposits of entities that are direct or indirect users of the state budget;
- deposits by local communities and deposits by direct and indirect users of the budgets of local communities.

The period of the reimbursement of a guaranteed deposit is seven working days. Exceptions for particular deposits are stated on the website of the Deposit Guarantee Scheme.

The calculation of the amount of guaranteed deposits for repayment to a depositor does not take into account the **depositor's liabilities to the bank**, except in one case, when the liabilities to the bank fell due for payment before or on the cut-off date for the calculation of the guarantee and the liability may be offset against the depositor's claims from the guaranteed deposit in accordance with applicable contracts or regulations.

More information is available on the internet at <https://www.bsi.si>

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