

Brussels,  
(2016)1335437

16. 03. 2016

Mr Jean BERTHON  
Chairman of the European Federation of  
Investors and Financial Services Users  
Rue du Lombard 76  
BE - 1000 Brussels

*Dear Mr. Berthon,*

Thank you for your letter of 8 February concerning the bail-in of subordinated bondholders in five Slovenian banks in December 2013 (NLB, NKBM, Abanka, Probanka and Factor Banka) and in a sixth Slovenian bank in December 2014.

I have taken careful note of the positions you have expressed.

However, as this file does not fall under my direct responsibility, I have forwarded your letter to Ms Margrethe Vestager, Commissioner responsible for Competition, so that she may be able to provide you with a more detailed answer.

I remain, of course, available for any other questions you may have.

*Yours sincerely,*

*Jonathan Hill*  
JONATHAN HILL