

Pursuant to Article 139 of the Banking Law of Republika Srpska (“Official Gazette of Republika Srpska”, No.: 04/17), Article 5, Paragraph 1, Item b, Article 20, Paragraph 2, Item b, and Article 37 of the Law on Banking Agency of Republika Srpska (“Official Gazette of Republika Srpska”, No.: 59/13 and 4/17) and Article 6, Paragraph 1, Item b and Article 19, Paragraph 1, Item b of the Statute of the Banking Agency of Republika Srpska (“Official Gazette of Republika Srpska”, No.: 63/17), the Management Board of the Banking Agency of the Republika Srpska, on its 44th session held on 11 December, 2017 adopted the following:

DECISION
ON
REPORTING ON BANK CAPITAL ADEQUACY

Subject

Article 1

(1) This Decision shall stipulate the manner and timeframes of reporting of the bank on bank’s regulatory capital, capital requirements and capital adequacy indicators, as well as the content and the form of reports the banks are obliged to submit to the Banking Agency of Republika Srpska (hereinafter: Agency).

(2) The bank member of the banking group with parent holding, i.e. parent company, which is under the control of that holding or company, whose supervision on a consolidated basis conducts the Agency, shall be obliged to apply the provisions of this Decision on a consolidated basis.

Reports on capital

Article 2

(1) The bank is obliged to deliver to the Agency the following reports which relate to the regulatory capital, capital requirements, rates and levels of the bank’s capital, notes and leverage:

- 1) Report on regulatory capital – on the Template KA1,
- 2) Report on capital requirements – on the Template KA2,
- 3) Report on rates and levels of capital – on the Template KA3,
- 4) Report on notes – on the Template KA4 and
- 5) Report on leverage – on the Template FP.

(2) The form of templates referred to in Paragraph 1 of this Decision shall be determined and published on the Agency’s official web page.

Report on credit risk

Article 3

(1) The bank that is applying a standardized approach to credit risk shall be obliged to data on capital requirement for credit risk deliver in the Aggregate report on capital requirement for credit risk – on the Template KR-SP, and the settlement/delivery risk based on free deliveries according to the standardized approach on the Template KR-SI, as well as to deliver the following individual reports:

- 1) Report on exposure to central governments and central banks – on the Template KR-CB,
- 2) Report exposure to regional governments and local authorities – on the Template KR-RL,
- 3) Report on exposure to public sector – on the Template KR-JS,
- 4) Report on exposure to multilateral development banks – on the Template KR-MB,
- 5) Report on exposure to international organizations – on the Template KR-MO,
- 6) Report on exposure to institutions – on the Template KR-IN,
- 7) Report on exposure to companies – on the Template KR-PD,
- 8) Report on exposure to retail – on the Template KR-ST,
- 9) Report on exposure to secured real estate – on the Template KR-ON,
- 10) Report on exposure in default status – on the Template KR-NO,
- 11) Report on high risk exposure – on the Template KR-VI,
- 12) Report on exposure based on covered bonds – on the Template KR-PO,
- 13) Report on exposure to institutions and companies with short term credit rating – on the Template KR-IPKKP,
- 14) Report on exposure based on stock or share in investment funds – on the Template KR-IF,
- 15) Report on exposure based on equity investments – on the Template KR-VU and
- 16) Report on other exposure – on the Template KR-OI.

(2) Data in the aggregate report referred to in Paragraph 1 of this Article shall be obtained by summation of relevant data from individual reports referred to in Paragraph 1, Items 1-16.

Report on settlement/delivery risk

Article 4

(1) The bank that is calculating operational risk under basic approach or standardized approach shall be obliged to deliver to the Agency data on capital requirement for operational risk on the Template OPR and data on gross losses and returns under business lines and types of events in the previous year – on the Template OPR-DET.

(2) The form of templates referred to in Paragraph 1 of this Decision shall be determined and published on the Agency's official web page.

Report on market risk

Article 6

(1) The bank that is calculating market risk under standardized approach shall be obliged to deliver to the Agency the following reports:

- 1) Report on trading book – daily stock - on the Template DSKT,
- 2) Detailed report on trading book operations – on the Template DIPKT and
- 3) Report on position risk for debt trading securities:
 1. in an aggregate form – on the Template TR-SP-RPDHOV and
 2. individually for the following currencies: BAM, EUR, LEK, BGN, CZK, DKK, EGP, GBP, HRK, HUF, ISK, JPY, LTL, MKD, NOK, PLN, RON, RUB, RSD, SEK, CHF, TRY, UAH, USD and other currencies – on the Template TR-CP-RPDHOV (currency).
- 4) Report on position risk for equity securities:
 1. in an aggregate form – on the Template TR-SP-RPVHOV and
 2. individually for the following areas: BiH, eurozone, Bulgaria, Croatia. Czech Republic, Denmark, Egypt, Hungary, Iceland, Liechtenstein, Norway, Poland, Romania, Sweden, Great Britain, Albania, Japan, FRY Macedonia, Russian Federation, Serbia, Switzerland, Turkey, Ukraine and USA and other countries – on the Template TR-SP-RPVHOV (country).

Report on foreign exchange risk

Article 7

The bank that is calculating capital requirement for foreign exchange risk shall be obliged to deliver to the Agency the Report on capital requirement for foreign exchange risk – on the Template TR-SP-DR.

Report on commodity risk

Article 8

(1) The bank that is calculating capital requirement for commodity risk shall be obliged to deliver to the Agency the Report on commodity risk – on the Template TR-SP-RR.

(2) The form of the templates referred to in Paragraph 1 of this Decision shall be determined and published on the Agency's official web page.

Reporting dynamics

Article 9

(1) The bank shall be obliged to, the reports from this Decision, except for the report referred to in Article 6, Paragraph 1, Items 1 and 2, deliver to the Agency on a quarterly basis. The deadline for the delivery of reports is 30 days after the expiration of reporting quarter, and for the last quarter of the previous year based on the final data by 5 March of the current year.

(2) Quarterly reports referred to in Paragraph 1 of this Article the banks shall be obliged to deliver for the last quarter of the previous year, prepared based on the preliminary data until 31 January of the current year.

(3) Monthly reports referred to in Article 6, Paragraph 1, Items 1 and 2 with the condition as of the last calendar day of the previous month the bank shall be obliged to deliver to the Agency until the 20th of the month the latest.

(4) The bank shall be obliged to all reports from this Decision, compiled on a consolidated basis for the banking group, with the condition as of 30th June of the current year, deliver at latest until 30th September of the current year, and consolidated reports compiled based on audited financial statements with the condition as of 31st December of the current year deliver at latest until 31st May of the following year.

(5) Notwithstanding Paragraph 4 of this Article, the bank that is delivering consolidated reports for the banking group shall be obliged to, upon the Agency's request, compile consolidated reports with the condition and within the deadline the Agency stipulates.

(6) The bank shall be obliged to record data in reports from this Decision in an accurate manner and completely, in accordance with the Agency's regulation.

(7) The banks shall be obliged to all amounts that they are recording in the report templates stated in this Decision express in thousands 000 KM, unless otherwise stipulated.

(8) The bank shall be obliged to deliver to the Agency the reports from this Decision in the form of electronic message, in the format and manner stipulated by a separate Agency's Instructions.

Transitional and final provisions

Article 10

(1) This Decision shall come into force on the 8th day from the date of its publication in the Official Gazette of Republika Srpska.

(2) The bank shall be obliged to deliver to the Agency reports stipulated by this Decision starting from the reporting period on 31st December, 2017.

Number: UO-333/17

Date: 11 December, 2017

PRESIDENT OF THE
MANAGEMENT BOARD

Mira Bjelac