

Pursuant to Article 179, Paragraph 4 of the Banking Law of Republika Srpska ("Official Gazette of Republika Srpska", number 4/17, 19/18 and 54/19), Article 5, Paragraph 2, Item b, Article 20, Paragraph 1, Item b and Article 37 of the Law on the 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" number 63/17), the Management Board of the Banking Agency of Republika Srpska, at the 38<sup>th</sup> session, held on 27 December 2021 adopted

## **DECISION**

### **ON THE FORM AND CONTENT OF REPORTS BANKS DELIVER TO THE BANKING AGENCY OF REPUBLIKA SRPSKA**

#### **Subject**

#### **Article 1**

(1) This Decision shall stipulate the form and content of the reports on business operations that banks with headquarters in Republika Srpska and organizational units of banks with headquarters in the Federation of Bosnia and Herzegovina or the Brčko District of Bosnia and Herzegovina submit to the Banking Agency of Republika Srpska (hereinafter: the Agency), as well as manner and deadlines for reporting, whereby:

1. banks with headquarters in Republika Srpska shall submit all reports stipulated by this Decision,
2. organizational units of banks with headquarters in the Federation of Bosnia and Herzegovina or Brčko District of Bosnia and Herzegovina shall submit reports from Article 2, Paragraph 1, Item 9, Sub-items 2 and 3, and Items 10, 17 and 19, Sub-items 1-5 of the same Paragraph.

(2) All organizational units that the bank with headquarters in the Federation of Bosnia and Herzegovina or the Brčko District of Bosnia and Herzegovina from Paragraph 1 of this Article established in Republika Srpska, from the point of reporting to the Agency in accordance with the provisions of this Decision, are considered as a single organizational unit.

#### **Reports**

#### **Article 2**

(1) The bank is obliged to submit the following reports to the Agency:

- 1) Bank balance sheet – Template BS with accompanying templates:
  1. Cash and deposit accounts with depository institutions - Template BS-NS,
  2. Loans, receivables from leasing operations and overdue receivables - Template BS-K, including:
    - Receivables due by days in default - Template BS-K-DP,
  3. Deposits by maturity - Template BS-D,
  4. Off-balance sheet records - Template BS-VB, including:
    - Report on the stock of revocable credit obligations by sector structure - Template BS-VB-OP and
  5. Report on obligations per taken loans - Template BS-UKR;
- 2) Income statement - Template BU;
- 3) Report on cash flows - Template NT;

- 4) Share capital report - Template AKC with accompanying templates:
  1. List of the largest shareholders - Template LAKC,
  2. Structure of share capital according to the country of origin - Template - AKC-additional;
- 5) Report on the bank's balance and off-balance sheet financial assets:
  1. Financial assets - balance sheet, Template FI-B,
  2. Financial assets - off-balance sheet, Template FI-VB,
  3. Overview of the loan sector structure - Template FI-SKK,
  4. Overview of the loan portfolio - Template FI-PKP,
  5. Data on real estate that serves as collateral - Template FI-ON,
  6. Data on write-offs - Template FI-write-off;
- 6) Report on bank risk concentration:
  1. Overview of the bank's largest debtors - Template KN-1,
  2. Balance and off-balance sheet of receivables from the Government of the RS, the Government of the FBiH, the Government of the Brčko District of BiH and the Council of Ministers of BiH - Template KN-5;
- 7) Report on the bank's large exposures:
  1. Large exposure limits - Template VI,
  2. Data on the counterparty - Template VI-1,
  3. Exposures in the banking book and trading book - Template VI-2 and
  4. Data on exposures to individual persons from groups of related persons - Template VI-3;
- 8) Report on maturity mismatch of the bank's assets and liabilities:
  1. Maturity mismatch of financial assets and financial liabilities up to 180 days - Template RU-1,
  2. Maturity mismatch of financial assets and financial liabilities - Template RU-2,
  3. Overview of the largest funding sources - Template RU-3 and
  4. Report on the maturity structure of the subordinated debt - Template RU-4;
- 9) Basic bank data:
  1. General data - Template OP-1,
  2. Overview of organizational units of the bank - Template OP-2 and
  3. Staff qualification - Template OP-3;
- 10) Report on the stock of total loans and deposits - Template UDC, including:
  1. Specification of private individuals' loans for general consumption - Template UDC-OP;
- 11) Data on acquired material assets - Template SMI;
- 12) Report on the stock of loans and deposits secured by a foreign currency clause and in foreign currency - Template DVK 1-2;
- 13) Report on the amount and structure of non-replacement and replacement loans to private individuals - Template NZK - basic, including:
  1. the structure of non-replacement and replacement loans to private individuals by credit risk levels - Template NZK - additional;

- 14) Report on written complaints from clients - Template PPK;
- 15) Report on transactions with persons in a special relation with the bank - Template LPO;
- 16) Report on securities - Template HOV;
- 17) Report on weighted nominal and effective interest rates:
  1. by loans - Template PKS-1,
  2. by deposits - Template PKS-2 and
  3. for account overdrafts and demand deposits - Template PKS-3;
- 18) Interbank dependency:
  1. Balance on accounts and placements with banks and other financial organizations - Template MBZ-1,
  2. Balance of received deposits and loans from domestic and foreign banks and other financial organizations Template MBZ-10;
- 19) Report on payment transactions:
  1. Report on completed payment transactions in KM - Template TPP-1,
  2. Report on the number and status of accounts of legal entities and the basis for blocking blocked accounts - Template TPP-2,
  3. Report on the number and status of accounts of private individuals - Template TPP-3,
  4. Report on executed foreign currency payment transactions - Template TPP-4,
  5. Report on the bank's foreign exchange transactions - Template TPP-5,
  6. Report on completed exchange transactions by authorized money changers - Template TPP-6;
- 20) Report on cash transactions of 30,000.00 KM or more, related cash transactions of 30,000.00 KM or more and suspicious transactions - Template SPN-GT 1-4;
- 21) Report on suspicious clients and the amount of blocked funds - Template SPN-SKL 1-2;
- 22) Report on the bank's daily liquidity - Template DL,
- 23) Report on foreign exchange mismatch of financial assets and financial liabilities - Template DU;
- 24) Report on outsourcing management - Template UEA;
- 25) Loan repayment by means of the guarantor/co-debtor/mortgage - Template OKJ;
- 26) Report on assessments carried out by external and internal appraisers - Template KOL;
- 27) financial reports (*FINREP*):
  1. Balance sheet: Assets - Template F 01.01,
  2. Balance sheet: Liabilities - Template F 01.02,
  3. Balance sheet: Capital - Template F 01.03,
  4. Income statement - Template F 02.00,
  5. Report on accumulated other comprehensive income - Template F 03.00

(2) The form of the templates referred to in Paragraph 1 of this Decision has been determined and published on the Agency's official website.

(3) The bank is obliged to present the data in the reports from Paragraph 1 accurately and completely, in accordance with the regulations.

(4) The method of reporting on assets, liabilities, capital, income and expenses, and accumulated other comprehensive income in the templates referred to in Article 2, Paragraph 1, Item 27 of this Decision is stipulated in more detail by the Financial Reporting Instructions (FINREP).

### **Reporting dynamics**

#### **Article 3**

(1) The bank is obliged to quarterly submit reports from Article 2, Paragraph 1, Item 1–16 and 27 of this Decision to the Agency. The deadline for submitting reports is 30 days after the last day of the reporting quarter, and for the last quarter of the previous year, based on final data, no later than 5 March of the current year, except for the report from Article 2, Paragraph 1, Item 27 of this Article on the financial date as of 31 December 2021, which is delivered by 31 March 2022.

(2) Reports from Article 2, Paragraph 1, Item 1–16 and 27 of this Decision for the last quarter of the previous year, prepared on the basis of preliminary data, the bank is obliged to submit no later than 31 January of the current year, excluding the report from Article 2, Paragraph 1, Item 27 of this Article, on the financial date as of 31/12/2021.

(3) The bank is obliged to monthly submit reports from Article 2, Paragraph 1, Item 1, 2, 8, 17–21 and 27 of this Decision to the Agency. The deadline for submitting the report is by the twentieth day of the month with the balance on the last calendar day of the previous month, and quarterly 30 days after the last day of the reporting quarter.

(4) The bank is obliged to submit the report from Article 2, Paragraph 1, Item 22 of this Decision every working day by 10 am, and for the balance as of the end of the previous working day.

(5) The bank is obliged to submit the report from Article 2, Paragraph 1, Item 23 of this Decision no later than two days after the day to which the report refers.

(6) The bank is obliged to submit updated reports from Paragraphs 4 and 5 of this Article by the twentieth day of the month with the balance on the last calendar day of the previous month, and quarterly 30 days after the last day of the reporting quarter.

(7) The bank is obliged to annually submit reports from Article 2, Paragraph 1, Item 24–26 of this Decision to the Agency. The deadline for submitting the report is 60 days after the last day of the reporting year, except for the report from Article 2, Paragraph 1, Item 26 of this Article on the financial date as of 31/12/2021, which is delivered by 30/04/2022.

(8) Along with the quarterly reports from Article 2, Paragraph 1, Item 1–16 and 27 of this Decision, the banks are also obliged to submit the mandatory accompanying template BRS-ABRS, including other quarterly reports that are submitted to the Agency on the basis of other Agency's by-laws.

(9) Banks are obliged to report all the amounts they present in the report templates specified in this Decision in thousands of KM, unless otherwise stated in the same or in a special instruction of the Agency.

(10) The bank is obliged to submit the reports from this Decision electronically to the Agency, in the format and in the manner stipulated by a special instruction of the Agency.

### **Transitional and final provisions**

#### **Article 4**

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

(2) On the date of this Decision coming into force, the Decision on the form and content of reports banks deliver to the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No.: 116/17, 109/19 and 73/21) ceases to be valid.

Number: UO-285/21

Date: 27 December, 2021

PRESIDENT OF THE  
MANAGEMENT BOARD  
Bratoljub Radulović