

Pursuant to Article 12, Paragraph 1, Item f of the Law on the Banking Agency of Republika Srpska - Revised text ("Official Gazette of Republika Srpska" No. 67/07, 40/11), Article 19, Paragraph 3 of the Statute of the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska" No. 67/04) and Article 1, Item 29 of the Decision on the form and content of reports submitted by banks to the Banking Agency of Republika Srpska and reporting deadlines ("Official Gazette of Republika Srpska" No. 61/08, 91/11 and 123/12), the Director of the Banking Agency of Republika Srpska issues

**INSTRUCTIONS**  
**FOR FILLING IN TEMPLATES FOR ANTI-MONEY LAUNDERING AND FINANCING**  
**TERRORISM**  
**- FOR BANKS -**

**I**

This Instruction shall stipulate the method of filling in templates for anti-money laundering and financing terrorism (AML/FT Template) - Report on cash transactions of 30,000.00 KM or more, related and suspicious transactions, suspicious clients and amounts of blocked funds, which in accordance with the provisions Article 101 of the Banking Law ("Official Gazette of Republika Srpska" No. 44/03, 74/04, 116/11 and 5/12) and the provisions of Article 34 of the Decision on minimum standards of banks' activities on anti-money laundering and financing terrorism ("Official Gazette of Republika Srpska" No. 68/12), shall be delivered to the Banking Agency of Republika Srpska.

**II**

**TABLE - A**

Table A presents a table containing the total transfers that banks are obliged to, under the Law on anti-money laundering and financing terrorism ("Official Gazette of BiH" No. 53/09) (hereinafter: the Law), inform the Financial Intelligence Department (in hereinafter: FID), according to the type of transaction and the deadline for submission of reports.

Type of transfer, column 2 represents the type of transactions for which banks are required by the Law to notify the FID.

*1. Cash transactions, 30.000,00 KM and more*

On ordinal number 1, in columns 3 and 4, the total number and value of cash transactions in the amount of KM 30,000.00 and more shall be entered, about which the bank, in accordance with the provisions of Article 30, Paragraph (1), Item b) and Article 31, Paragraph (3) of the Law, has notified the FID.

*2. Related cash transactions, 30.000,00 KM and more*

On ordinal number 2, in columns 3 and 4, the total number and value of related transactions on which the bank has notified the FID in accordance with the provisions of Article 30, Paragraph (1), Item z) and Article 31, Paragraph (3) of the Law, shall be entered. The term related transaction is defined by the provisions of Article 3 of the Law. The basis of the connection is determined by the bank by monitoring the accounts and transactions of clients in certain time periods, and when the sum of two or more related transactions is 30,000.00 KM or more.

*3. Suspicious transactions*

On ordinal number 3, in columns 3 and 4, the total number and value of suspicious transactions, on which the bank has notified the FID, and which represent the sum of suspicious transactions for money laundering and suspicious transactions for financing terrorism shall be entered. These are transactions (cash and non-cash) which are defined by the provisions of Article 30, Paragraph (1), Item a) and Article 31, Paragraph (1) of the Law and do not fit into the nature

and activity of the bank's clients, which the bank determined based on monitoring client's accounts and transactions and due to which it expresses its suspicion.

### **Number and value of reported transfers (columns 5 - 10)**

The number and value of reported transfers, depending on the type of transaction and the time of reporting to the FID, shall be entered in the appropriate rows of columns 5-10.

In columns 5 and 6, the number and value of reported transfers before execution shall be entered, in columns 7 and 8, the number and value of reported transfers within 3 days shall be entered, and in columns 9 and 10, the number and value of reported transfers after a period of 3 days shall be entered.

#### *3. Total*

On the ordinal number 4, the sum of the number and value of all reported transfers shall be entered.

### **TABLE - B**

Table B elaborates the suspicious transactions listed in columns 5 and 6 of Table A.

#### *1. Number and value of reported transfers before execution*

In columns 3 and 4, the total number and value of these transfers, which are obtained by summing the number and value of transfers from columns 5, 7 and 9, i.e. 6, 8 and 10, shall be entered.

#### *2. Number and value of transfers suspended by FID*

In columns 5 and 6, the number and value of transfers reported by the bank before execution, which the FID suspended from execution due to suspicion of money laundering or financing terrorism, as defined by the provisions of Article 48, Paragraph ( 1) of the Law, shall be entered.

#### *3. Number and value of executed transfers by FID notification*

In columns 7 and 8, the number and value of transfers executed after receiving notification from the FID that there is no longer any basis for suspicion that it is money laundering and financing terrorism, and that the transaction can be executed, as defined by the provisions Article 49, Paragraph (1) of the Law, shall be entered.

#### *4. Number and value of transfers after the expiration date of 5 days*

In columns 9 and 10, in accordance with the provisions of Article 49, Paragraph (2) of the Law, the number and value of transfers notified by the bank to the FID before execution, and for which the FID did not undertake any measures within five days, i.e. did not notify the bank on undertaking measures, and the bank executed the transaction, shall be entered.

#### *5. Total*

On the ordinal number 4, the sum of the number and value of all transfers reported before execution shall be entered.

### **TABLE - C**

In Table C, cash transactions of KM 30,000.00 and more are elaborated as well as related cash transactions which are listed in columns 7 and 8 of Table A.

#### *1. Number and value of transfers within 3 days*

In columns 3 and 4, the total number and value of reported transfers within the stipulated period, which are obtained by summing the number and value of transfers from columns 5 and 7, or 6 and 8, respectively shall be entered.

*2. Number and value of transfers for which FID requested data*

In columns 5 and 6, the number and value of transfers reported by the bank within the stipulated period, for which the FID, due to suspicion of money laundering and financing terrorism, requested additional information, as defined by the provisions of Article 47 of the Law, shall be entered.

*3. Number and value of transfers for which FID did not request data*

In columns 7 and 8, the number and value of transfers reported by the bank within the stipulated period, for which the FID, due to the lack of suspicion of money laundering and financing terrorism, did not request additional data, shall be entered.

*4. Total*

On the ordinal number 4, the sum of the number and value of all transfers reported within 3 days shall be entered.

**TABLE - D**

Table D contains transactions performed by the bank, but despite the existence of the obligation defined by the provisions of Article 47 of the Banking Law, and the provisions of Articles 30 and 31 of the Law, it did not inform the FID about their execution (columns 9 and 10 of Table A). These are transfers that, due to certain weaknesses in the bank, were not reported to the FID in a timely manner, and by testing the bank's compliance with the stipulated standards by internal bodies (authorized person and internal audit) or external control body (Banking Agency), the same were identified and reported to the FID.

*1. Number and value of reported transfers after the period of 3 days*

In columns 3 and 4, the total number and value of transfers reported by the bank after the expiration of the stipulated period, which are obtained by summing the number and value of transfers from columns 5 and 7, i.e. 6 and 8, shall be entered.

*2. Number and value of transfers for which FID requested data*

In columns 5 and 6, the number and value of transfers reported by the bank after the stipulated period, for which the FID, due to suspicion of money laundering and financing terrorism, requested additional information, as defined by the provisions of Article 47 of the Law, shall be entered.

*3. Number and value of transfers for which FID did not request data*

In columns 7 and 8, the number and value of transfers reported by the bank after the stipulated period, for which the FID, due to the lack of suspicion of money laundering and financing terrorism, did not request additional data, shall be entered.

*4. Total*

On the ordinal number 4, the sum of the number and value of all transfers reported after 3 days shall be entered.

**TABLE - E**

Table E contains data on suspicious clients reported by the bank to the FID, for which the FID requested additional data due to suspicion of money laundering and financing terrorism, i.e. for which the FID did not request additional data due to no suspicion of money laundering and financing terrorism.

The type of suspicion of the client, column number 2, represents the type of suspicion of the bank on the activities undertaken by the client, i.e. suspicion that the client uses the business relation, transactions, services or product directly or indirectly for money laundering, i.e. for financing terrorism.

*1. Number of reported suspicious clients*

Column 3 represents the sum of columns 4 and 5, i.e. the sum of the number of reported suspicious clients for which the FID requested additional data and the number of reported suspicious clients for which the FID did not request additional data, and depending on the type of suspicion of the client, rows 1 and 2.

*2. Number of reported suspicious clients for which FID requested additional data*

In column 4, the number of suspicious clients reported by the bank to the FID, for which the FID, depending on the type of suspicion (rows 1 and 2), requested additional data, as defined by the provisions of Article 47 of the Law, shall be entered.

*3. Number of reported suspicious clients for which FID did not request additional data data*

In column 5, the number of suspicious clients reported by the bank to the FID, and for which the FID, due to the lack of suspicion of money laundering and financing terrorism, did not request additional data, shall be entered.

*4. Total*

On the ordinal number 3, the sum of rows 1 and 2, under columns 3, 4 and 5 shall be entered.

**TABLE - F**

Table F contains data on transactions reported by the bank to the FID, the execution of which has been temporarily suspended by order of the Court.

*1. Number of blocked clients and amount of blocked funds*

In row 1 and columns 3 and 4, the number of blocked clients and the amount of blocked clients funds on the basis of money laundering shall be entered, and in row 2 and columns 3 and 4, the number of blocked clients and the amount of blocked clients funds on the basis of financing terrorism shall be entered.

*2. Total*

On the ordinal number 3, the sum of rows 1 and 2, under columns 3 and 4 shall be entered.

**III**

This Instruction shall enter into force on the day of its adoption, and shall be applied as of 1 January 2013.

Number: D-1/13  
Banja Luka, 21 January, 2013

DIRECTOR

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Slavica Injac