

BANKING AGENCY OF REPUBLIKA SRPSKA

**I N S T R U C T I O N
FOR REPORTING ON
NET STABLE FUNDING RATIO**

Banja Luka, October 2021

Introduction

Instruction for reporting on net stable funding ratio is issued on the basis of Article 5, Paragraph 1, Item b and Article 22, Paragraph 1, Item f of the Law on the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No. 59/13 and 4/17), Article 6, Paragraph 1, Item b and Article 22, Paragraph 4, Item m of the Statute of the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No. 63/17), and Article 48, Paragraph 5 of the Decision on liquidity risk management in banks ("Official Gazette of Republika Srpska", No. 62/21).

Subject matter

Article 1

- (1) This Instruction stipulates in more detail the method of reporting to the Banking Agency of Republika Srpska (hereinafter: the Agency) on the Net Stable Funding Ratio (hereinafter: NSFR) in accordance with the Decision on liquidity risk management (hereinafter: the Decision).
- (2) The provisions of this Instruction shall apply to banks with head office in Republika Srpska, to which the Agency has issued an operating license.

Method of reporting to the Agency

Article 2

- (1) The bank shall report to the Agency on NSFR using the following templates:
 - 1) C 80.00 – Required stable funding,
 - 2) C 81.00 – Available stable funding and
 - 3) C 84.00 – Net stable funding ratio.
- (2) The bank shall fill in the reporting templates referred to in Paragraph 1 of this Article collectively for all currencies denominated in the reporting currency (KM), additional template for each individually significant currency referred to in Article 2, Paragraph 1, Item 3 of the Decision, including the convertible mark template (KM).
- (3) It shall be considered that the bank has duly submitted reports to the Agency if all the following conditions are met:
 - 1) The bank is obliged to submit the reports referred to in Paragraph 1 of this Article to the Agency on a quarterly basis. The deadline for submitting the reports is 30 days after the end of the reporting quarter, and for the last quarter of the previous year, based on the final data, no later than March 5 of the current year;
 - 2) All reports were received by the Agency within the stipulated deadlines and the stipulated reporting form;
 - 3) All reports submitted by the bank met the stipulated technical requirements (data submission format, characteristics and content of the report file, codes, fields, labels, records, method of file submission, etc.), and controls defined by the Instructions for electronic data submission in the field supervision of banks' operations.
- (4) All reporting templates referred to in Paragraph 1 of this Instruction shall be submitted to the Agency on an individual basis, and on a consolidated basis in accordance with the regulations governing supervision on a consolidated basis.
- (5) An integral part of this Instruction are so-called "Decision trees", which are applied as part of the instructions for setting priorities in relation to the criteria for allocating disclosed items C 80.00 and C 81.00, in order to achieve harmonized and comparable reporting of banks on the NSFR. In doing so, it is necessary for the bank to follow not only the criteria stated in the "decision trees" but also other provisions of this Instruction.

(6) The stated reporting templates are made in standard COREP reporting formats, where certain positions, i.e. items in the reporting templates are marked in gray, and the same the bank should not fill in, given that they are currently not applicable to the financial market in Republika Srpska.

(7) For the disclosed data in the stated reporting templates, the bank is obliged to provide full and reliable analytical support, which supports the disclosed amounts and structure of reporting data on the reference reporting date and represents a credible and reliable basis for reporting data. The Agency may request additional documentation, information and data with which the bank explains in more detail the disclosed reporting data, which the bank is obliged to submit to the Agency within a certain deadline.

Required stable funding template (C 80.00)

Article 3

(1) In accordance with Article 58 of the Decision, for the purpose of calculating the required amount of stable funding, the bank shall multiply the gross book amount of assets or off-balance sheet items by the appropriate weights of required stable funding defined in subsection 3.2.2.1. of the Decision, except in the case of derivatives and securities financing transactions.

For the purposes of applying this Paragraph, the carrying amount shall mean the value of the balance sheet asset exposure in accordance with Article 44 of the Decision on calculating capital in banks, i.e. the amount of book value remaining after impairment. In the case of off-balance sheet exposures, this value represents the amount of its carrying amount less the provision for expected credit losses for off-balance sheet exposures. The amount of exposure is observed on a gross basis, i.e. no reduction is made for received collateral.

(2) Where applicable, the bank shall disclose in the appropriate category all assets to which it has the usage right, even when it does not represent an item of its balance sheet. Assets to which the bank has no right of use are not disclosed, even if those assets represent an item of its balance sheet. For example, in cases where in a reverse repo transaction the bank pledges securities that are not recorded in the bank's balance sheet, but the bank has the right to use those securities to obtain additional funding, these securities are included in this report. On the other hand, if the bank cannot dispose of certain assets, i.e. the balance sheet item, it will not be included in this report.

(3) For the purposes of this Instruction, the assets referred to in Art. 25–27 of the Decision shall be deemed as liquid assets, where it is not mandatory to meet the operational requirements from Article 23 of the Decision. These assets are disclosed in the columns provided for the amounts and applicable weights for liquid assets, regardless of their remaining maturity.

(4) All assets and off-balance sheet items that are not recognized as liquid assets in accordance with Paragraph 3 of this Article, shall be disclosed by breakdown according to their remaining maturity. The defined maturities for the amounts and applicable weights are as follows:

- 1) the remaining maturity of less than six months or without the specified maturity,
- 2) the remaining maturity of at least six months, but less than one year,
- 3) the remaining maturity of one year or longer.

Decision tree for required stable funding (for rows of template C 80.00)

#	Item	Decision	Reporting
1.	Netting sets of derivative contracts with a negative fair value without reduction for any collateral posted or settlement payments and receipts related to market valuation changes of these contracts, in accordance with Article 61, Paragraph 3 of the decision.	Yes	No. 1.7.1.
		No	# 2
2.	An asset or an off-balance sheet item posted as initial margin for derivatives <i>At the moment, n/a.</i>	Yes	No. 1.7.3.
		No	# 3
3.	An asset or an off-balance sheet item posted as contribution to CCP default fund <i>At the moment, n/a.</i>	Yes	No. 1.8.
		No	# 4
4.	The item on which the bank reserves the right to use	Yes	# 5
		No	# 23
5.	An asset associated with collateral recognised as variation margin posted for derivatives <i>At the moment, n/a.</i>	Yes	Not to be reported.
		No	# 6
6.	Non-performing assets or defaulted securities, in accordance with Article 74, Paragraph 1, Item 2 of the Decision	Yes	No. 1.9.3.
		No	# 7
7.	Receivables arising from derivatives purchase operations, foreign currencies or commodities, in accordance with Article 60, Paragraph 1, Item 5 of the Decision	Yes	No. 1.9.2.
		No	# 8
8.	Interdependent item in accordance with Article 60, Paragraph 1, Item 6 of the Decision	Yes	Allocate into one relevant item of point no. 1.5.
		No	# 9
9.	Assets within a group or an IPS for which the Agency has granted the preferential treatment <i>At the moment, n/a.</i>	Yes	No. 1.6.
		No	# 10
10.	Exposures to central banks	Yes	Allocate into one relevant item of point no. 1.1.
		No	# 11
11.	Liquid assets	Yes	# 12
		No	# 13
12.	Liquid assets encumbered for a residual maturity of one year or more in a cover pool <i>At the moment, n/a.</i>	Yes	No. 1.2.13.
		No	Allocate into one relevant item of point no. 1.2.1–1.2.12.

13.	Non-liquid asset securities	Yes	Allocate into one relevant item of point no. 1.3
		No	# 14
14.	Trade finance on-balance sheet products	Yes	No. 1.4.7.
		No	# 15
15.	NSFR derivative assets, in accordance with Article 74, Paragraph 2 of the Decision	Yes	No. 1.7.2.
		No	# 16
16.	Loans	Yes	# 17
		No	# 21
17.	Loans encumbered for a residual maturity of one year or more in a cover pool <i>At the moment, n/a.</i>	Yes	No. 1.4.4.
		No	# 18
18.	Loans classified as operational deposits	Yes	No. 1.4.1.
		No	# 19
19.	Securities financing transactions with financial customers	Yes	Allocate into one relevant item of point no. 1.4.2.
		No	# 20
20.	Other loans to financial customers	Yes	No. 1.4.3.
		No	Allocate into one relevant item of point no. 1.4.5. or 1.4.6.
21.	Physically traded commodities, including gold	Yes	Allocate into one relevant item of point no. 1.9.1.
		No	# 22
22.	Any other asset not considered in the above categories	Yes	No. 1.9.4.
		No	Not to be reported.
23.	Off-balance sheet exposures	Yes	# 24
		No	Not to be reported.
24.	Non-performing off-balance sheet exposure	Yes	No. 1.10.4.
		No	# 25
25.	Irrevocable and conditionally revocable credit facilities and liquidity facilities	Yes	# 26
		No	# 27
26.	Irrevocable and conditionally revocable facilities for which the Agency has granted the preferential treatment <i>At the moment, n/a.</i>	Yes	No. 1.10.1.
		No	No. 1.10.2.

27.	Trade finance off-balance sheet item (e.g.. letters of credit)	Yes	No. 1.10.3.
		No	# 28
28.	Other off-balance sheet exposure for which the Agency has determined the RSF factor	Yes	No. 1.10.5.
		No	Not to be reported.

Instruction for specific columns

Column	Instruction for filling in
0010–0030	<p>Amount of non liquid assets, according to remaining maturity</p> <p>In columns 0010–0030, the bank discloses the carrying amount of balance sheet assets and off-balance sheet items that are considered non liquid assets in accordance with Article 3, Paragraph 1 of this Instruction, and shall be allocated to the appropriate column depending on the remaining maturity, that is:</p> <ul style="list-style-type: none"> - the remaining maturity of less than six months or without the specified maturity (0010), - remaining maturity of at least six months but less than one year (0020), - remaining maturity of one year or longer (0030). <p>The above template also includes items that represent capital deductible items (eg intangible assets, deferred tax assets, etc.). Namely, in accordance with the applicable reporting framework, the bank should include in this template all balance sheet assets (less impairment), risk off-balance sheet (less provisions for expected credit losses for credit risk), and unconditionally revocable liabilities.</p> <p>In the case of derivatives, the bank shall apply the weight of the required stable funding to the absolute value of the fair value of the netting sets of derivative contracts, without deduction for any collateral posted, if those netting sets have a negative fair value, in accordance with Article 61, Paragraph 3 of the Decision. In doing so, the bank shall determine the fair value without deduction for any collateral posted or settlement payments and receipts related to market valuation changes of these contracts. The fair value of the netting set represents the sum of the fair values of all transactions included in the netting set. In this case, derivative contracts such as cross-currency interest rate swap, FX forwards, FX futures and FX options, which involve a full swap of principal amount on the same date, are calculated on a net basis by currencies even if those transactions are not covered by the same netting set.</p> <p>The bank applies the weight of required stable funding to the difference, if positive, between the sum of the fair values of all netting sets with positive fair value and the sum of the fair values of all netting sets with negative fair value, in accordance with Article 74, Paragraph 2 of the Decision.</p> <p>Assets and liabilities resulting from securities financing transactions with the same counterparty are calculated on a net basis if those assets and liabilities meet all of the following netting conditions:</p> <ul style="list-style-type: none"> - transactions have the same exclusive final settlement date, - the right to net the amount owed to the counterparty with the amount owed by the counterparty is legally enforceable both in the ordinary course of business and in the event of default, liquidation or bankruptcy, - the counterparties intend to perform settlement on a net basis or to perform simultaneous settlement or transactions are subject to a settlement mechanism that is realized as a functional equivalent of net settlement.
0040	<p>Liquid asset amount</p> <p>In column 0040, the bank discloses the carrying amount of balance sheet assets and off-balance sheet items that are liquid assets.</p> <p>Liquid assets are items of liquid assets listed in Articles 25–27 of the Decision, regardless of whether the operational requirements of Article 23 of the Decision are met.</p>

0050–0080	<p>Standard weight of RSF</p> <p>The standard weights in columns 0050–0080 are the weights of the required stable funding defined in subsection 3.2.2.1. of the Decision and are listed only for the purpose of providing information, i.e. the bank does not fill them.</p>
0090–0120	<p>Applicable weight of RSF</p> <p>In columns 0090–0120, the bank discloses the applicable weight multiplied by the amounts in columns 0010–0040 when calculating the RSF.</p> <p>The applicable weight shall be disclosed in decimal form (e.g. 1.00 in the case where the weight is 100%) and shall be equal to the standard weight defined in subsection 3.2.2.1. of the Decision, except in the following cases:</p> <ul style="list-style-type: none"> - in row 1090, where it will represent the average of the weights defined by the Agency for particular off-balance sheet items, - when the Agency has determined higher weights for particular assets or off-balance sheet items for a particular bank.
0130	<p>Required stable funding</p> <p>In column 0130, the bank discloses the amount of required stable funding, which is calculated in accordance with the following formula:</p> <p>Column 0130 = SUM {(column 0010 * column 0090); (column 0020 * column 0100); (column 0030 * column 0110); (column 0040 * column 0120)}.</p>

Instruction for specific rows

Row	Instruction for filling in
0010	<p>1. REQUIRED STABLE FUNDING</p> <p>In this row, in column 0010–0030, the bank discloses the total amount of assets and off-balance sheet items that are not liquid assets on the basis of which the required stable funding is calculated, and this amount represents the sum of amounts disclosed in rows 0020, 0560, 0620, 0850, 0920, 0970 and 1040.</p> <p>In this row, in column 0040, the bank discloses the total amount of assets and off-balance sheet items that are liquid assets on the basis of which the required stable funding is calculated, and this amount represents the sum of amounts disclosed in rows 0020 and 0080.</p> <p>In this row, in column 0130, the bank discloses the total amount of required stable funding, which is the sum of the amounts disclosed in rows 0020, 0080, 0560, 0620, 0850, 0920, 0970 and 1040.</p>
0020	<p>1.1. Exposures to central banks</p> <p>In this row, in column 0010–0030, the bank discloses the total amount of exposure to central banks that are considered non-liquid assets on the basis of which the required stable funding is calculated, and this amount represents the sum of the amounts disclosed in rows 0030 and 0070.</p> <p>In this row, in column 0040, the bank discloses the total amount of exposure to central banks that are considered liquid assets on the basis of which the required stable funding is calculated, and this amount is equal to the amount disclosed in row 0030.</p> <p>In this row, in column 0130, the bank discloses the total amount of required stable funding based on exposures to central banks, which is the sum of the amounts disclosed in rows 0030 and 0070.</p>
0030	<p>1.1.1. Cash, reserves and HQLA exposures to central banks</p> <p>In this row, the bank discloses cash, reserves and other exposures to central banks, and allocates them in</p>

	<p>columns 0010–0030, depending on the maturity of the exposure in the case of non-liquid assets or in column 0040 in the case of liquid assets.</p> <p>The amount disclosed in this row in columns 0010 and 0040 is equal to the amount disclosed in row 0040, column 0020 is equal to the amount in row 0050, column 0030 is equal to the amount in row 0060, while the amount disclosed in column 0130 is the sum of rows 0040, 0050 and 0060.</p>
0040	<p>1.1.1.1. Unencumbered or encumbered for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0030 relating to assets with central banks that are unencumbered or encumbered with a remaining maturity of less than six months, in accordance with Article 60, Paragraph 1, Item 1 of the Decision.</p> <p><i>In this row, in column 0010, the bank discloses, for example, the total amount of required reserves held by the bank in the reserve account with the Central Bank of BiH, while in column 0040 it discloses the total amount held in the reserve account with the Central Bank of BiH above the required reserves.</i></p> <p><i>If, for example, by a court order funds are reserved on the reserve account with the Central Bank of BiH, and on the basis of court proceedings against the bank, the bank discloses the relevant amount in this row only if it is certain that the proceedings will end in the next six months. Columns 0020 and 0030 are grayed out because currently banks have no unencumbered exposures to the Central Bank of BiH that have a remaining maturity of more than six months.</i></p>
0050	<p>1.1.1.2. Encumbered for a residual maturity of at least six months but less than one year</p> <p>In this row, in column 0020, the bank discloses the amount disclosed in row 0030 relating to assets with central banks that are encumbered with a remaining maturity of at least six months, but less than one year, in accordance with Article 70, Paragraph 1, Item 4 of the Decision.</p> <p><i>If, for example, by court order funds are reserved on the reserve account with the Central Bank of BiH, and on the basis of court proceedings against the bank, the bank discloses the relevant amount in this row only if it is certain that the proceedings will end in more than six months, but less than a year.</i></p>
0060	<p>1.1.1.3. Encumbered for a residual maturity of one year or more</p> <p>In this row, in column 0030, the bank discloses the amount disclosed in row 0030 relating to assets with central banks that are encumbered with a remaining maturity of one year or longer, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p> <p><i>If, for example, by a court order funds are reserved on the reserve account with the Central Bank of BiH, and on the basis of court proceedings against the bank, the bank discloses the relevant amount in this row only if it is not certain that the proceedings will end in less than one year.</i></p>
0070	<p>1.1.2. Other non-HQLA central bank exposures</p> <p>In this row, the bank discloses all other receivables from central banks, except those disclosed in row 0030, in accordance with Article 60, Paragraph 1, Item 2 of the Decision, Article 70, Paragraph 1, Item 4 of the Decision and Article 74, Paragraph 1, Item 2 of the Decision.</p> <p><i>In this row, in column 0010, the bank discloses e.g. funds on the account for clearing international payments with the Central Bank of BiH.</i></p>
0080	<p>1.2. Liquid assets</p> <p>In this row, in column 0040, the bank discloses particular liquid assets from Articles 25–27 of the Decision (except for exposures to central banks from row 0020), whereby the fulfillment of operational requirements from Article 23 of the Decision is not mandatory.</p> <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0090, 0130, 0170, 0210, 0250, 0290, 0370, 0410, 0490 and 0520.</p>
0090	<p>1.2.1. Level 1 assets eligible for 0% LCR haircut</p> <p>In this row, in column 0040 the bank discloses:</p>

	<ul style="list-style-type: none"> • Level 1 liquid assets from Article 25, Paragraph 2, Item 1 of the Decision, excluding covered bonds of extremely high quality, regardless of whether the operational requirements of Article 23 of the Decision are met, i.e.: <ul style="list-style-type: none"> ▪ cash (banknotes and coins); ▪ assets that represent receivables from or guaranteed by the following entities: <ul style="list-style-type: none"> ▪ Council of Ministers of BiH, ▪ the central government of an EU Member State, ▪ the central government of a third country, if there is a credit assessment of a recognized external institution for credit rating assessment which is classified in accordance with Article 69 of the Decision on calculating capital in banks in credit quality level 1 (risk weight 0%, in accordance with Decision on calculating capital in banks), ▪ RS Government, Federation of BiH Government and Brčko District of BiH Government, ▪ regional governments and local authorities in EU Member States, i.e. regional governments and local authorities in third countries, provided that they are treated as exposures to central government in accordance with Article 51 of the Decision on calculating capital in banks, and ▪ public sector entities, provided that they are treated as exposures to the BiH Council of Ministers or RS Government, Federation of BiH Government and Brčko District of BiH Government, as well as to the central government of an EU Member State or one of the regional governments or local authorities of EU Member States from Item 5 of this Paragraph; • assets representing receivables from or guaranteed by the central government or the central bank of a third country, for which there is no credit assessment by a recognized external credit rating institution, which is allocated in accordance with Article 69 of the Decision on calculating capital in banks in credit quality level 1; <ul style="list-style-type: none"> ▪ assets issued by a bank that meets at least one of the following two conditions: <ul style="list-style-type: none"> ▪ the bank was established by the Council of Ministers of BiH, RS Government, Federation of BiH Government and Brčko District of BiH Government or the central government of an EU Member State or regional government and local authorities from an EU Member State treated as the central government in accordance with the Decision on calculating capital in banks and as a founder has a legal obligation to protect the economic basis of the bank and ensure the continuity of its operations, and any exposure to that bank is treated as an exposure to the founder and ▪ the primary goal of the bank is to approve promotional loans for the public policy of the founders listed in Item 1 of this Paragraph, whereby these loans are approved under conditions that are not primarily competitive in the market and profit-oriented and at least 90% of loans approved by the bank are guaranteed by the founders of the bank directly or indirectly; ▪ receivables from the multilateral development bank or international organization referred to in Article 53, Paragraph 2 or Article 54 of the Decision on calculating capital in banks, or receivables guaranteed by the said entities; - Shares or units in investment funds to which a haircut of 0% is applied when calculating the LCR in accordance with Article 25, Paragraph 2, Item 3, Sub-item 1 of the Decision, regardless of whether the operational requirements referred to in Article 23 of the Decision are met, and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision. <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0100, 0110 and 0120.</p>
0100	<p>1.2.1.1. Unencumbered or encumbered for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0090 which refers to assets that are unencumbered or encumbered with a remaining maturity of less than six months, in accordance with Article 60, Paragraph 1, Item 3 and 4 of the Decision and Article 58, Paragraph 8 of the Decision.</p> <p><i>In this row, in column 0040, the bank discloses, for example, cash (including cash at ATMs) and the book value of securities issued by Republika Srpska, BiH and the central governments of EU member states.</i></p> <p><i>Accrued interest receivables are disclosed in columns 0010–0030 in row 1030.</i></p>
0110	<p>1.2.1.2. Encumbered for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0090 which refers to assets encumbered</p>

	with a remaining maturity of at least six months, but shorter than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.
0120	<p>1.2.1.3. Encumbered for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0090 which refers to the assets encumbered with a remaining maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0130	<p>1.2.2. Level 1 assets eligible for 5% LCR haircut</p> <p>In this row, the bank discloses shares or units in investment funds to which a haircut of 5% is applied when calculating the LCR in accordance with Article 25, Paragraph 2, Item 3, Sub-item 2 of the Decision, regardless of whether the operational requirements referred to in Article 23 of the Decision and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met.</p> <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0140, 0150 and 0160.</p>
0140	<p>1.2.2.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Article 61, Paragraph 1, Item 1 of the Decision and Article 58, Paragraph 8 of the Decision.</p>
0150	<p>1.2.2.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.</p>
0160	<p>1.2.2.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0170	<p>1.2.3. Level 1 assets eligible for 7% LCR haircut</p> <p>In this row, the bank discloses assets in the form of covered bonds of extremely high quality referred to in Article 25, Paragraph 1, Item 7 of the Decision, regardless of whether the operational requirements referred to in Article 23 of the Decision and requirements regarding the composition of the liquidity buffer 29 of the Decision are met.</p> <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0180, 0190 and 0200.</p>
0180	<p>1.2.3.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0170 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Article 62 of the Decision and Article 58, Paragraph 8 of the Decision.</p>
0190	<p>1.2.3.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0170 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.</p>
0200	<p>1.2.3.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0170 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0210	<p>1.2.4. Level 1 assets eligible for 12% LCR haircut</p> <p>In this row, the bank discloses shares or units in investment funds to which a haircut of 12% is applied when calculating the LCR in accordance with Article 25, Paragraph 2, Item 3, Sub-item 3 of the Decision, regardless</p>

	<p>of whether the operational requirements referred to in Article 23 of the Decision and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met.</p> <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0220, 0230 and 0240.</p>
0220	<p>1.2.4.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0210 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Articles 65 and 58, Paragraph 8 of the Decision.</p>
0230	<p>1.2.4.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0210 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.</p>
0240	<p>1.2.4.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0210 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0250	<p>1.2.5. Level 2A assets eligible for 15% LCR haircut</p> <p>In this row, the bank discloses assets recognized as liquid assets of level 2a in accordance with Article 26 of the Decision, regardless of whether the operational requirements referred to in Article 23 of the Decision and the requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met.</p> <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0260, 0270 and 0280.</p>
0260	<p>1.2.5.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0250 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Articles 66 and 58, Paragraph 8 of the Decision.</p>
0270	<p>1.2.5.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0250 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.</p>
0280	<p>1.2.5.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0250 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0290	<p>1.2.6. Level 2A assets eligible for 20% LCR haircut</p> <p>In this row, the bank discloses shares or units in investment funds to which a haircut of 20% is applied when calculating the LCR in accordance with Article 26, Paragraph 2, Item 2 of the Decision, regardless of whether the operational requirements of Article 23 of the Decision and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met.</p> <p>The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0300, 0310 and 0320.</p>
0300	<p>1.2.6.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0290 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Articles 67 and 58, Paragraph 8 of the Decision.</p>
0310	<p>1.2.6.2. Encumbered assets for a residual maturity of at least six months but less than one year</p>

	In this row, the bank discloses the part of the amount disclosed in row 0290 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.
0320	1.2.6.3. Encumbered assets for a residual maturity of one year or more In this row, the bank discloses the part of the amount disclosed in row 0290 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.
0330	1.2.7. Level 2B securitizations eligible for 25% LCR haircut <i>At the moment, not applicable.</i>
0340	1.2.7.1. Unencumbered or encumbered assets for a residual maturity of less than six months <i>At the moment, not applicable.</i>
0350	1.2.7.2. Encumbered assets for a residual maturity of at least six months but less than one year <i>At the moment, not applicable.</i>
0360	1.2.7.3. Encumbered assets for a residual maturity of one year or more <i>At the moment, not applicable.</i>
0370	1.2.8. Level 2B assets eligible for 30% LCR haircut In this row, the bank discloses assets in the form of covered high quality bonds referred to in Article 27, Paragraph 1, Item 3 of the Decision, regardless of whether the operational requirements referred to in Article 23 of the Decision and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met. The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0380, 0390 and 0400.
0380	1.2.8.1. Unencumbered or encumbered assets for a residual maturity of less than six months In this row, the bank discloses the part of the amount disclosed in row 0370 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Articles 68 and 58, Paragraph 8 of the Decision.
0390	1.2.8.2. Encumbered assets for a residual maturity of at least six months but less than one year In this row, the bank discloses the part of the amount disclosed in row 0370 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.
0400	1.2.8.3. Encumbered assets for a residual maturity of one year or more In this row, the bank discloses the part of the amount disclosed in row 0370 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.
0410	1.2.9. Level 2B assets eligible for 35% LCR haircut In this row, the bank discloses shares or units in investment funds to which a haircut of 35% is applied when calculating the LCR in accordance with Article 27, Paragraph 2, Item 4 of the Decision, regardless of whether the operational requirements of Article 23 of the Decision and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met. The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0420, 0430 and 0440.
0420	1.2.9.1. Unencumbered or encumbered assets for a residual maturity of less than six months In this row, the bank discloses the part of the amount disclosed in row 0410 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Articles 69 and 58, Paragraph 8 of the Decision.
0430	1.2.9.2. Encumbered assets for a residual maturity of at least six months but less than one year

	In this row, the bank discloses the part of the amount disclosed in row 0410 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.
0440	1.2.9.3. Encumbered assets for a residual maturity of one year or more In this row, the bank discloses the part of the amount disclosed in row 0410 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.
0450	1.2.10. Level 2B assets eligible for 40% LCR haircut <i>At the moment, not applicable.</i>
0460	1.2.10.1. Unencumbered or encumbered assets for a residual maturity of less than six months <i>At the moment, not applicable.</i>
0470	1.2.10.2. Encumbered assets for a residual maturity of at least six months but less than one year <i>At the moment, not applicable.</i>
0480	1.2.10.3. Encumbered assets for a residual maturity of one year or more <i>At the moment, not applicable.</i>
0490	1.2.11. Level 2B assets eligible for 50% LCR haircut In this row, the bank discloses assets recognized as liquid assets of level 2b from Article 27 of the Decision, excluding covered high quality bonds, regardless of whether the operational requirements of Article 23 of the Decision are met. The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0500 and 0510.
0500	1.2.11.1. Unencumbered or encumbered assets for a residual maturity of less than one year In this row, the bank discloses the part of the amount disclosed in row 0490 relating to unencumbered or encumbered assets for a residual maturity of less than one year, in accordance with Article 70, Paragraph 1, Item 1 and 7 of the Decision.
0510	1.2.11.2. Encumbered assets for a residual maturity of one year or more In this row, the bank discloses the part of the amount disclosed in row 0490 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.
0520	1.2.12. Level 2B assets eligible for 55% LCR haircut In this row, the bank discloses shares or units in investment funds to which a haircut of 55% is applied when calculating the LCR in accordance with Article 27, Paragraph 2, Item 4 of the Decision, regardless of whether the operational requirements of Article 23 of the Decision and requirements regarding the composition of the liquidity buffer referred to in Article 29 of the Decision are met. The amount in columns 0040 and 0130 is the sum of the amounts disclosed in rows 0530 and 0540.
0530	1.2.12.1. Unencumbered or encumbered assets for a residual maturity of less than one year In this row, the bank discloses the part of the amount disclosed in row 0520 relating to unencumbered or encumbered assets for a residual maturity of less than one year, in accordance with Article 71 of the Decision.
0540	1.2.12.2. Encumbered assets for a residual maturity of one year or more In this row, the bank discloses the part of the amount disclosed in row 0520 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.
0550	1.2.13. Encumbered assets for a residual maturity of one year and more in cover pool <i>At the moment, not applicable.</i>
0560	1.3. Securities other than liquid assets

	<p>In this row, the bank discloses securities that have not defaulted and are not considered liquid assets, regardless of whether the operational requirements referred to in Article 23 of the Decision are met.</p> <p>The amount in columns 0010 and 0020 is equal to the amount disclosed in row 0570, while the amount in columns 0030 and 0130 is equal to the sum of the amounts disclosed in rows 0570 and 0600.</p>
0570	<p>1.3.1. Non- HQLA securities and exchange traded equities</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0560 relating to securities that are not considered liquid assets, excluding equity investments in companies that are not listed on the stock exchange.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0580 and 0590.</p>
0580	<p>1.3.1.1. Unencumbered or encumbered assets for a residual maturity of less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0570 relating to unencumbered or encumbered assets for a residual maturity of less than one year, in accordance with Article 70, Paragraph 1, Item 5 or 7 of the Decision and Article 73, Paragraph 1, Item 2 and 3 of the Decision.</p> <p><i>In this row, in column 0010, the bank discloses e.g. Visa and MasterCard shares, while shares and units in domestic companies and funds listed on the stock exchange are disclosed in column 0020.</i></p>
0590	<p>1.3.1.2. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0570 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0600	<p>1.3.2. Non-HQLA non-exchange traded equities</p> <p>In this row, in column 0030, the bank discloses equity units in companies that are not listed on the stock exchange and are not considered liquid assets, in accordance with Article 74, Paragraph 1, Item 2 of the Decision.</p> <p><i>The bank, for example, in this row in column 0030 discloses units of SWIFT, the Central Securities Depository, the Banja Luka Stock Exchange, etc.</i></p>
0610	<p>1.3.3. Non-HQLA securities encumbered for a residual maturity of one year and more in a cover pool</p> <p><i>At the moment, not applicable.</i></p>
0620	<p>1.4. Loans and other loan products</p> <p>In this row, the bank discloses cash receivables on loans that have not defaulted.</p> <p>As stated in Article 59, Paragraph 3 of the Decision, for loans in repayment with a remaining agreed maturity of one year and more, the bank treats each part maturing in less than six months as having a remaining maturity of less than six months and each part maturing within six months to one year as if it had a remaining maturity of between six months and one year.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0630, 0640, 0730, 0750, 0800 and 0840.</p>
0630	<p>1.4.1. Operational deposits</p> <p>In this row, in column 0010, the bank discloses the part of the amount disclosed in row 0620 relating to deposits given to other banks that meet the requirements for operational deposits in accordance with Article 38 of the Decision, and pursuant to Article 70, Paragraph 1, Item 2 of the Decision.</p>
0640	<p>1.4.2. Securities financing transactions with financial customers</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0620 relating to cash receivables by securities financing transactions with financial customers. These transactions may relate to e.g. repo and reverse repo transactions, transactions of lending securities or commodities and borrowing securities and commodities, etc.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0650 and</p>

	0690.
0650	<p>1.4.2.1. Collateralized by level 1 assets eligible for 0% LCR haircut</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0640 relating to collateralized by level 1 assets eligible for 0% LCR haircut in accordance with Article 25, Paragraph 2, Items 1-6 of the Decision.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0660, 0670 and 0680.</p>
0660	<p>1.4.2.1.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, in column 0010, the bank discloses the part of the amount disclosed in row 0650 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Article 60, Paragraph 1, Item 7 of the Decision.</p>
0670	<p>1.4.2.1.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, in column 0020, the bank discloses the part of the amount disclosed in row 0650 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.</p>
0680	<p>1.4.2.1.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, in column 0030, the bank discloses the part of the amount disclosed in row 0650 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0690	<p>1.4.2.2. Collateralized by other assets</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0640 relating to transactions collateralized by level 1 assets, except assets eligible for 0% LCR haircut, in accordance with Article 25, Paragraph 2, Items 1-6 of the Decision, which is disclosed in row 0650.</p>
0700	<p>1.4.2.2.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0690 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Article 61, Paragraph 1, Item 2 of the Decision.</p>
0710	<p>1.4.2.2.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0690 relating to encumbered assets for a residual maturity of at least six months but less than one year, but less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision.</p>
0720	<p>1.4.2.2.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0690 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p>
0730	<p>1.4.3. Other exposures to financial customers</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0620 relating to other exposures to financial customers , except those disclosed in 0630 and 0640, in accordance with Article 64, Paragraph 1, Item 2 of the Decision, Article 70, Paragraph 1, Item 4, Sub-item 4 of the Decision and Article 74, Paragraph 1, Item 2 of the Decision.</p>
0740	<p>1.4.4. Assets encumbered for a residual maturity of one year or more in cover pool</p> <p><i>At the moment, not applicable.</i></p>
0750	<p>1.4.5. Loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35% or less</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0620 relating to encumbered and</p>

	<p>unencumbered loans with a risk weight of less than 35% in accordance with the provisions of the Decision on calculating capital in banks.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0770, 0780 and 0790.</p> <p><i>Note: This row includes, for example, loans to the Government of Republika Srpska, FBiH, Brčko District and loans guaranteed by these entities.</i></p>
0760	<p>1.4.5.0.1. Of which, residential mortgages</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0750 relating to residential mortgages, i.e. unencumbered residential loans fully guaranteed by a recognized credit protection provider with a remaining maturity of one year or more, provided that these loans are assigned risk weight less than 35% in accordance with the provisions of the Decision on calculating capital in banks.</p>
0770	<p>1.4.5.1. Unencumbered or encumbered assets for a residual maturity of less than six months</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0750 relating to unencumbered or encumbered assets for a residual maturity of less than six months, in accordance with Article 70, Paragraph 1, Items 3, 5 and 7 of the Decision and Article 72 of the Decision.</p> <p><i>Note: See also explanations for rows 0620 and 0750.</i></p>
0780	<p>1.4.5.2. Encumbered assets for a residual maturity of at least six months but less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0750 relating to encumbered assets for a residual maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Items 3, 5 and 6 of the Decision.</p> <p><i>Note: See also explanations for rows 0620 and 0750.</i></p>
0790	<p>1.4.5.3. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0750 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p> <p><i>Note: See also explanations for rows 0620 and 0750.</i></p>
0800	<p>1.4.6. Other loans to non-financial customers other than central banks</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0620 relating to loans to non-financial customers, except those disclosed in row 0620, i.e. loans with a risk weight greater than 35% in accordance with the Decision on calculating capital in banks.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0820 and 0830.</p>
0810	<p>1.4.6.0.1. Of which, residential mortgages</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0800 relating to loans secured by residential mortgages.</p> <p><i>Note: This row represents memorandum item and disclosed loans need to be included in rows 0820 and 0830.</i></p>
0820	<p>1.4.6.1. Unencumbered or encumbered assets for a residual maturity of less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0800 related to loans to non-financial customers (excluding central banks), as follows:</p> <ul style="list-style-type: none"> • unencumbered loans with a remaining maturity of less than one year, in accordance with Article 70, Paragraph 1, Item 7 of the Decision (columns 0010 and 0020), • encumbered loans with a remaining maturity of less than one year, in accordance with Article 70, Paragraph 1, Item 5 of the Decision (columns 0010 and 0020) and • unencumbered loans with a remaining maturity of one year or more, excluding loans with a risk weight

	<p>of 0% to 65% in accordance with Articles 60–72 of the Decision, provided that they have not matured for more than 90 days and that these loans have been assigned a risk weight greater than 35% in accordance with the provisions of the Decision on calculating capital in banks (column 0030), in accordance with Article 73, Paragraph 1, Item 1 of the Decision.</p> <p><i>Note: See also the explanations for rows 0620 and 0800.</i></p>
0830	<p>1.4.6.2. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0800 relating to loans to non-financial customers (excluding central banks) encumbered for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p> <p><i>Note: See also the explanations for rows 0620 and 0800.</i></p>
0840	<p>1.4.7. Trade finance on-balance sheet products</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0620, relating to:</p> <ul style="list-style-type: none"> • trade finance on-balance sheet products, with a remaining maturity of less than six months, in accordance with Article 64, Paragraph 1, Item 2 of the Decision (column 0010), • trade finance on-balance sheet products, with a remaining maturity of at least six months but less than one year, in accordance with Article 70, Paragraph 1, Item 6 of the Decision (column 0020), • trade finance on-balance sheet products, with a remaining maturity of more than one year, in accordance with Article 73, Paragraph 1, Item 5 of the Decision (column 0030).
0850	<p>1.5. RSF interdependent assets authorised by the Agency</p> <p>In accordance with Article 60, Paragraph 1, Item 6 of the Decision, the bank discloses receivables that are considered interdependent items only if, with the prior approval of the Agency, all conditions defined in Article 53, Paragraph 2, Item 2 of the Decision are met.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the amount disclosed in row 0870.</p>
0860	<p>1.5.1. Centralised regulated savings</p> <p><i>At the moment, not applicable.</i></p>
0870	<p>1.5.2. Credit and liquidity facilities when the bank is an intermediary and does not bear any funding risk</p> <p>In this row, the bank discloses the amount disclosed in row 0850, relating to credit and liquidity facilities when the bank is an intermediary and does not bear any funding risk.</p>
0880	<p>1.5.3. Eligible covered bonds</p> <p><i>At the moment, not applicable.</i></p>
0890	<p>1.5.4. Derivatives client clearing activities</p> <p><i>At the moment, not applicable.</i></p>
0900	<p>1.5.5. Other</p> <p><i>At the moment, not applicable.</i></p>
0910	<p>1.6. RSF from assets within a group or an IPS if subject to preferential treatment approved by the Agency</p> <p><i>At the moment, not applicable.</i></p>
0920	<p>1.7. RSF from derivatives</p> <p>In this row, the bank discloses the required stable funding on the basis of derivatives transactions.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0930 and 0940.</p>
0930	<p>1.7.1. Required stable funding for derivative liabilities</p>

	<p>In this row, the bank discloses the amount disclosed in row 0920 relating to the absolute value of the fair value of the netting sets of derivative contracts, without deduction for any collateral given, if these netting sets have a negative fair value. For the purposes of this Paragraph, the bank shall determine fair value without deduction for any collateral given or payments received and given in connection with changes in the market value of such contracts, in accordance with Article 61, Paragraph 3 of the Decision.</p> <p><i>For example, this position discloses the fair value of the derivative disclosed in the balance sheet.</i></p>
0940	<p>1.7.2. NSFR derivative assets</p> <p>In this row, the bank discloses the amount disclosed in row 0920 relating to the difference, if positive, between the sum of the fair values of all netting sets with positive fair value and the sum of fair values of all netting sets with negative fair value, in accordance with Article 74, Paragraph 2 of the Decision.</p>
0950	<p>1.7.3. Initial margin posted</p> <p><i>At the moment, not applicable.</i></p>
0960	<p>1.8. RSF from contributions to CCP default fund</p> <p><i>At the moment, not applicable.</i></p>
0970	<p>1.9. RSF from other assets</p> <p>In this row, the bank discloses all assets not disclosed in rows 0010 to 0960.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0980, 1010, 1020 and 1030.</p>
0980	<p>1.9.1. Physically traded commodities</p> <p>In this row, in column 0030, the bank discloses the amount disclosed in row 0970 relating to physically traded commodities, including gold. This item does not include commodity derivatives disclosed in row 0920.</p> <p>The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 0990 and 1000.</p>
0990	<p>1.9.1.1. Unencumbered or encumbered assets for a residual maturity of less than one year</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0980 relating to unencumbered or encumbered assets for a residual maturity of less than one year, in accordance with Article 73, Paragraph 1, Item 4 of the Decision.</p> <p><i>Note: See also the explanation for rows 0970 and 0980.</i></p>
1000	<p>1.9.1.2. Encumbered assets for a residual maturity of one year or more</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0980 relating to encumbered assets for a residual maturity of one year or more, in accordance with Article 74, Paragraph 1, Item 1 of the Decision.</p> <p><i>Note: See also the explanation for rows 0970 and 0980.</i></p>
1010	<p>1.9.2. Receivables arising from trading of financial instruments, foreign currencies or commodities</p> <p>In this row, in column 0010, the bank discloses the part of the amount disclosed in row 0970 relating to receivables arising from arising from trading of financial instruments, foreign currencies or commodities that are expected to be settled in the usual period for this type of transaction (e.g. the longest two working days in case of purchase and sale of foreign currencies, maximum five working days in case of purchase and sale of securities, etc.) or receivables that are not settled, but are expected to be settled, in accordance with Article 60, Paragraph 1, Item 5 of the Decision.</p>
1020	<p>1.9.3. Defaulted exposures</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0970 relating to balance sheet defaulted exposures, in accordance with Article 74, Paragraph 1, Item 2 of the Decision.</p>

1030	1.9.4. Other assets In this row, the bank discloses the part of the amount disclosed in row 0970 relating to other balance sheet assets not disclosed in rows 0970-1020.
1040	1.10. RSF from OBS items In this row, the bank discloses all off-balance sheet items not disclosed in rows 0010-1030, and which are the subject of the required stable funding requirement. The amount in columns 0010–0030 and 0130 is equal to the sum of the amounts disclosed in rows 1060, 1070, 1080 and 1090.
1050	1.10.1. Committed facilities within a group or an IPS if subject to preferential treatment <i>At the moment, not applicable.</i>
1060	1.10.2. Committed facilities In this row, the bank discloses the part of the amount disclosed in row 1040 relating to the unwithdrawn part of committed credit and liquidity facilities, in accordance with Article 61, Paragraph 1, Item 3 of the Decision.
1070	1.10.3. Trade finance off-balance sheet items In this row, the bank discloses the part of the amount disclosed in row 1040 relating to trade finance off-balance sheet items (e.g. letters of credit), in accordance with Article 61, Paragraph 1, Item 3, Articles 63 and 64 of the Decision.
1080	1.10.4. Non-performing off-balance sheet items In this row, the bank discloses the part of the amount disclosed in row 1040 relating to defaulted off-balance sheet exposures, in accordance with Article 74, Paragraph 1, Item 2 of the Decision.
1090	1.10.5. Other off-balance sheet exposures for which the Agency has determined RSF factors In this row, the bank discloses the part of the amount disclosed in row 1040 relating to other off-balance sheet exposures for which the Agency has determined the RSF factor, in accordance with Article 61, Paragraph 1, Item 5 and 6 of the Decision and Article 62, Paragraph 1, Item 2 and 3 of the Decision.

Available stable funding template (C 81.00)

Article 4

(1) In accordance with Article 51 of the Decision, for the purposes of calculating the available amount of stable funding, the bank shall multiply the gross carrying amount of liabilities or regulatory capital items by the appropriate weights of available stable funding defined in subsection 3.2.1.1. of the Decision, except in the case of derivatives and securities financing transactions.

For the purposes of applying this Paragraph, the carrying amount of liabilities or capital items shall be the amount disclosed in the balance sheet. The amount of the obligation is observed on a gross basis, i.e. no reduction is made for the given collateral.

When calculating the available amount of stable funding, provisions for covering expected credit losses for off-balance sheet exposures are not taken into account, since they are included in the template C 80.00 - Required stable funding.

(2) For all liabilities with a remaining maturity of one year or more, the bank shall assign a weight of available stable funding of 100%, except for retail deposits with a fixed notice period of less than one year when a weight of available stable funding of 90% is assigned.

(3) All demand deposits shall be reported within the period relating to liabilities with a remaining maturity of less than six months.

(4) All liabilities and items of regulatory capital shall be disclosed by breakdown according to their remaining maturity, respecting the defined rules for determining the maturity period referred to in Article 52 of the Decision. The defined maturities for the amounts and applicable weights are as follows:

- 1) the remaining maturity of less than six months or without the specified maturity,
- 2) the remaining maturity of at least six months, but less than one year,
- 3) the remaining maturity of one year or more.

Decision tree for available stable funding (for rows of template C 81.00)

#	Item	Decision	Reporting
1.	CET 1 item	Yes	No. 2.1.1.
		No	# 2
2.	AT 1 item	Yes	No. 2.1.2.
		No	# 3
3.	Tier 2 item	Yes	No. 2.1.3.
		No	# 4
4.	Other items and capital instruments	Yes	No. 2.1.4.
		No	# 5
5.	Liability related to collateral given as a variation amount of derivatives fee <i>At the moment, not applicable.</i>	Yes	Not to be reported.
		No	# 6
6.	Liabilities related to purchase and sale activities of financial instruments, foreign currencies or commodities, in accordance with Article 53, Paragraph 2, Item 1 of the Decision.	Yes	No. 2.9.1.
		No	# 7
7.	Interdependent item in accordance with Article 53, Paragraph 2, Item 2 of the Decision.	Yes	Allocate into one relevant item of point no. 2.8.
		No	# 8
8.	Liabilities within a group or an IPS if subject to preferential treatment approved by the Agency <i>At the moment, not applicable.</i>	Yes	No. 2.4.
		No	# 9
9.	Net derivative liabilities	Yes	No. 2.7.
		No	# 10
10.	Deferred tax liabilities	Yes	No. 2.9.2.
		No	# 11
11.	Minority stocks <i>At the moment, not applicable.</i>	Yes	No. 2.9.3.
		No	# 12
12.	Stable retail deposits	Yes	No. 2.2.1.
		No	# 13

13.	Other retail deposits	Yes	No. 2.2.2.
		No	# 14
14.	Liabilities provided where the counterparty cannot be determined	Yes	No. 2.6.
		No	# 15
15.	Liabilities from central banks	Yes	Allocate in item 2.5.1. or 2.5.2.
		No	# 16
16.	Liabilities from financial customers	Yes	Allocate into one relevant item of point no. 2.5.3.
		No	# 17
17.	Liabilities from non-financial customers, except central banks	Yes	Allocate into one relevant item of point no. 2.3.
		No	# 18
18.	Other liabilities not disclosed in previous categories	Yes	No. 2.9.4.
		No	Not to be reported.

Instruction for specific columns

Column	Instruction for filling in
0010–0030	<p>Amount</p> <p>In columns 0010–0030, the bank discloses the carrying amount of liabilities and capital items, and they are allocated to the appropriate column depending on the remaining maturity, i.e. for:</p> <ul style="list-style-type: none"> - the remaining maturity of less than six months or without the specified maturity (0010), - remaining maturity of at least six months but less than one year (0020), - remaining maturity of one year or more (0030). <p>In the case of derivatives, the bank applies the weights (factors) of available stable funding to the amount of the difference (only if the difference is negative) between the sum of the fair values of all netting sets with positive fair value and the sum of fair values of all netting sets with negative fair value, in accordance with Article 53, Paragraph 3 of the Decision. The fair value of the netting set represents the sum of the fair values of all transactions included in the netting set. Derivative contracts such as cross-currency interest rate swaps, foreign exchange forwards, foreign exchange futures and foreign exchange options involving a full swap of principal amount on the same date are calculated on a net basis by currencies even if those transactions are not covered by the same netting set.</p>
0040–0060	<p>Standard ASF factor</p> <p>Standard factors in columns 0040–0060 are the factors of available stable funding defined in subsection 3.2.1.1. of the Decision and are disclosed only for the purpose of providing information, i.e. the bank does not fill them.</p>
0070–0090	<p>Applicable ASF factor</p> <p>In columns 0070–0090, the bank discloses the applicable factor multiplied by the amounts in columns 0010–0030 when calculating the available stable funding. The applicable factor shall be disclosed in decimal form (e.g. 1.00 in the case where the factor is 100%) and shall be equal to the standard factor defined in subsection 3.2.1.1. of the Decision, except in cases when the Agency has set lower factors for</p>

	certain liabilities or regulatory capital items for a certain bank.
0100	<p>In columns 0070-0090, the bank discloses the applicable factor multiplied by the amounts in columns 0010-0030 when calculating the available stable funding.</p> <p>Available stable funding</p> <p>In column 0100, the bank discloses the amount of available stable funding, which is calculated in accordance with the following formula:</p> <p>Column 0100 = SUM {(column 0010 * column 0070), (column 0020 * column 0080), (column 0030 * column 0090)}.</p>

Instruction for specific rows

Row	Instruction for filling in
0010	<p>2. AVAILABLE STABLE FUNDING</p> <p>In this row, in column 0010, the bank discloses the total amount of liabilities and capital items on the basis of which the available stable funding is calculated, and this amount represents the sum of the amounts disclosed in rows 0020, 0070, 0130, 0230, 0310, 0320, 0330 and 390.</p> <p>In this row, in columns 0020 and 0030, the bank discloses the total amount of liabilities and capital items on the basis of which the available stable funding is calculated, and this amount represents the sum of the amounts disclosed in rows 0020, 0070, 0130, 0230, 0310, 0330 and 390.</p> <p>In this row, in column 100, the bank discloses the total amount of available stable funding, and this amount represents the sum of the amounts disclosed in rows 0020, 0070, 0130, 0230, 0310, 320, 0330 and 390.</p>
0020	<p>2.1. Capital items and instruments</p> <p>In this row, in column 0010–0030, the bank discloses the total amount of capital items, and this amount represents the sum of the amounts disclosed in rows 0030–0060.</p> <p>In this row, in column 0100, the bank discloses the amount of available stable funding based on regulatory capital items, and this amount represents the sum of the amounts disclosed in rows 0030–0060.</p>
0030	<p>2.1.1. CET 1</p> <p>In this row, in column 0030, the bank discloses CET 1 items referred to in Article 6 of the Decision on calculating capital in banks, before deduction for adjustments and regulatory adjustments defined by that decision, i.e.:</p> <ul style="list-style-type: none"> - equity instruments, if the conditions for recognition referred to in Article 7 of that decision (<i>ordinary shares</i>) are met, - issue premium accounts relating to the equity instruments referred to in Indent 1, - retained earnings, - accumulated other comprehensive income in accordance with Article 2, Paragraph 1, Item 1 of the Decision on calculating capital in banks, - other reserves, - reserves for general banking risks. <p><i>For example, other intangible assets and deferred tax assets are not included in this template, although they represent a deductible item of capital. These assets are disclosed in the template S 80.00 – Required stable funding.</i></p>
0040	<p>2.1.2. AT 1</p> <p>In this row, the bank discloses AT 1 items referred to in Article 16 of the Decision on calculating capital in banks before deduction for adjustments and regulatory adjustments defined by that decision, i.e.:</p> <ul style="list-style-type: none"> - equity instruments, if the conditions for AT 1 capital instruments referred to in Paragraph 2 of the same

	<p>Article are met (<i>e.g. preferential shares</i>),</p> <ul style="list-style-type: none"> - issue premium accounts for the instruments referred to in Indent 1.
0050	<p>2.1.3. Tier 2</p> <p>In this row, the bank discloses the following Tier 2 items referred to in Article 22 of the Decision on calculating capital in banks before deduction for adjustments and regulatory adjustments defined by that decision:</p> <ul style="list-style-type: none"> - equity instruments and subordinated debts, if the conditions specified in Paragraph 2 of the same Article are met (<i>e.g. the carrying amount of bonds issued and subordinated loan</i>), - issue premium accounts related to the instruments referred to in Item 1 of this Paragraph. <p><i>Note: In the case of issued bonds that are repaid in annuity, each principal payment is considered as a separate instrument according to its maturity.</i></p>
0060	<p>2.1.4. Other capital items and instruments</p> <p>In column 0030, the bank discloses other equity instruments with a remaining maturity of one year or more at the reporting date, in accordance with Article 57, Paragraph 4 of the Decision, as well as all other balance sheet capital items (revaluation reserves on fixed assets and intangible assets, as well as retained earnings if it is certain that they will not be paid for a period longer than one year).</p> <p>In the event that it is certain that retained earnings will be paid out in the next year, it is disclosed in column 0010 or 0020.</p>
0070	<p>2.2. Retail deposits</p> <p>In this row, the bank discloses all retail deposits referred to in Article 34 of the Decision, and that amount is the sum of the amounts disclosed in rows 0090 and 0110.</p>
0080	<p>2.2.0.1. Out of which, retail bonds</p> <p><i>At the moment, not applicable.</i></p>
0090	<p>2.2.1. Stable retail deposits</p> <p>In this row, in column 0010, the bank discloses retail deposits that are considered stable retail deposits in accordance with Article 35 of the Decision, and pursuant to Article 56 of the Decision.</p>
0100	<p>2.2.0.2. Out of which, with a significant penalty for early withdrawal</p> <p><i>At the moment, not applicable.</i></p>
0110	<p>2.2.2. Other retail deposits</p> <p>In this row, the bank discloses retail deposits that are considered other retail deposits in accordance with Article 36 of the Decision, and pursuant to Article 55 and Article 57, Paragraph 1, Item 5 of the Decision.</p> <p>In this row, the bank also includes retail deposits, which are excluded from the outflow when calculating the LCR in accordance with Article 34 of the Decision.</p>
0120	<p>2.2.0.3. Out of which, with a significant penalty for early withdrawal</p> <p><i>At the moment, not applicable.</i></p>
0130	<p>2.3. Other non-financial customers (except central banks)</p> <p>In this row, the bank discloses liabilities to legal entities that are non-financial customers, except central banks. The amount in columns 0010–0030 and 100 represents the sum of the amounts disclosed in rows 0160–200.</p>
0140	<p>2.3.0.1. Out of which, securities financing transactions</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to liabilities on securities financing transactions.</p>

0150	<p>2.3.0.1. Out of which, operational deposits</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to operational deposits and which is necessary for the provision of operational services listed in Article 38 of the Decision.</p>
0160	<p>2.3.1. Liabilities to the Council of Ministers of BiH, the central government of an EU member state or a third country</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to liabilities towards the Council of Ministers of BiH, central governments of EU member States or a third country, in accordance with Article 54, Paragraph 1, Item 2 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0170	<p>2.3.2. Liabilities towards the RS Government, the FBiH Government and the Government of the Brčko District, local authorities of BiH, regional and local authorities of an EU Member State or a third country</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to liabilities towards the RS Government, the FBiH Government and Brčko District Government, local authorities of BiH, regional and local authorities of an EU Member State or a third country, in accordance with Article 54, Paragraph 1, Item 2 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0180	<p>2.3.3. Liabilities towards public sector entities of BIH, EU Member State or third country</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to liabilities towards public sector entities of BiH, an EU Member State or a third country, in accordance with Article 54, Paragraph 1, Item 2 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0190	<p>2.3.4. Liabilities to multilateral development banks or international organizations</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to liabilities to multilateral development banks or international organizations, in accordance with Article 54, Paragraph 1, Item 2 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0200	<p>2.3.5. Liabilities to nonfinancial customers legal entities</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0130 relating to liabilities to legal entities that are non-financial customers, in accordance with Article 54, Paragraph 1, Item 2 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0210	<p>2.3.6. Liabilities to credit unions, personal investment companies and deposit brokers</p> <p><i>At the moment, not applicable.</i></p>
0220	<p>2.4. Liabilities within a group or an IPS if subject to preferential treatment approved by the Agency</p> <p><i>At the moment, not applicable.</i></p>
0230	<p>2.5. Financial customers and central banks</p> <p>In this row, the bank discloses liabilities to financial customers and central banks.</p> <p>The amount in columns 0010–0030 and 100 represents the sum of the amounts disclosed in rows 0250–0270.</p>
0240	<p>2.5.0.1. Out of which, demand deposits held by network member at the central counterparty</p> <p><i>At the moment, not applicable.</i></p>
0250	<p>2.5.1. Liabilities to the Central Bank of BiH, the ECB or the central bank of an EU Member State</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0230 relating to liabilities to the Central Bank of BiH, the ECB or the Central Bank of an EU Member State, in accordance with Article 53, Paragraph 2, Item 3, Article 54, Paragraph 1, Item 3 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0260	<p>2.5.2. Liabilities to the Central Bank of a third country</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0230 relating to all liabilities to the central bank of a third country, where applicable, in accordance with Article 53, Paragraph 2, Item 3, Article</p>

	54, Paragraph 1, Item 3 and Article 57, Paragraph 1, Item 5 of the Decision.
0270	<p>2.5.3. Liabilities to financial customers</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0230 relating to all liabilities to financial customers, in accordance with Article 53, Paragraph 2, Item 3, Article 54, Paragraph 1, Item 3 and Article 57, Paragraph 1, Item 5 of the Decision.</p> <p>The amount in columns 0010–0030 and 0100 represents the sum of the amounts disclosed in rows 0280–300.</p>
0280	<p>2.5.3.1. Operational deposits</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0270 relating to the part of operational deposits of financial customers that is necessary for the provision of operational services, in accordance with Article 54, Paragraph 1, Item 1 of the Decision.</p>
0290	<p>2.5.3.2. Operational deposit excess</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0270 relating to the part of operational deposits of financial customers above the amount required for providing operational services (which is therefore considered non-operational and has the same treatment as other deposits of financial customers), in accordance with Article 53, Paragraph 2, Item 3, Article 54, Paragraph 1, Item 3 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0300	<p>2.5.3.3. Other liabilities</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0270 relating to liabilities to financial customers that do not relate to operational deposits and in which the counterparty can be identified, in accordance with Article 53, Paragraph 2, Item 3, Article 54, Paragraph 1, Item 3 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0310	<p>2.6. Liabilities provided where the counterparty cannot be determined</p> <p>In this row, the bank discloses the amount of liabilities to the counterparty that cannot be determined, including issued securities whose holder cannot be identified, Article 53, Paragraph 2, Item 4, Article 54, Paragraph 1, Item 4 and Article 57, Paragraph 1, Item 5 of the Decision.</p>
0320	<p>2.7. Net derivative liabilities</p> <p>In this row, the bank discloses a negative difference between netting sets calculated in accordance with Article 53, Paragraph 3 and 4 of the Decision.</p>
0330	<p>2.8. Interdependent items, with a prior approval of the Agency</p> <p>In this row, the bank discloses liabilities that are considered an interdependent item only if, with the previously obtained approval of the Agency, all conditions defined in Article 53, Paragraph 2, Item 2 of the Decision are met.</p> <p>The amount in columns 0010–0030 and 0100 is equal to the amount disclosed in row 0350.</p>
0340	<p>2.8.1. Centralised regulated savings</p> <p><i>At the moment, not applicable.</i></p>
0350	<p>2.8.2. Credit and liquidity facilities when the bank is an intermediary and does not bear any financing risk</p> <p>In this row, the bank discloses the part of the amount disclosed in row 0330 relating to credit and liquidity facilities when the bank is only an intermediary and does not bear any risk.</p>
0360	<p>2.8.3. Eligible covered bonds</p> <p><i>At the moment, not applicable.</i></p>
0370	<p>2.8.4. Derivatives client clearing activities</p>

	<i>At the moment, not applicable.</i>
0380	2.8.5. Other <i>At the moment, not applicable.</i>
0390	2.9. Other liabilities In this row, the bank discloses liabilities that are not disclosed in the previous rows. The amount in columns 0010–0030 and 0100 is equal to the sum of the amounts disclosed in rows 0400, 0410 and 0430.
0400	2.9.1. Liabilities arising from the purchase and sale of financial instruments, foreign currencies or commodities In this row, the bank discloses liabilities arising from the purchase and sale of financial instruments, foreign currencies and commodities that are expected to be settled in the period usual for this type of transaction (e.g. a maximum of two working days in the case of purchase and sale of foreign currencies, the longest of five working days, in case of purchase and sale of securities, etc.) or obligations that are not settled, but are expected to be settled, in accordance with Article 53, Paragraph 2, Item 1 of the Decision.
0410	2.9.2. Deferred tax liabilities In this row, the bank discloses deferred tax liabilities and take into account as the remaining maturity date the earliest possible date when their amounts can be realized, in accordance with Article 53, Paragraph 1 of the Decision.
0420	2.9.3. Minority stocks <i>At the moment, not applicable.</i>
0430	2.9.4. Other liabilities In this row, the bank discloses all other liabilities, including short positions and open maturity positions, in accordance with Article 53, Paragraph 2, Item 4, Article 54. Paragraph 1, Item 4 and Article 57, Paragraph 1, Item 5 of the Decision.

Template for calculating net stable funding liquidity ratio

Article 5

This template is a summary containing information on calculation for NSFR reporting purposes, where the data specified in templates C 80.00 and C81.00 are being disclosed.

Instruction for specific rows

Row	Instruction for filling in
CALCULATION	
0010	<p>1. REQUIRED STABLE FUNDING</p> <p>In column 0010, disclose the value from {C80.00; row 0010; column 0010 + column 0020 + column 0030 + column 0040}.</p> <p>In column 0020, disclose the value from {C80.00; row 0010; column 0130}.</p>
0020	<p>1.1. Exposures to central banks</p> <p>In column 0010, disclose the value from {C80.00; row 0020; column 0010 + column 0020 + column 0030 + column 0040}.</p> <p>In column 0020, disclose the value from {C80.00; row 0020; column 0130}.</p>
0030	<p>1.2. Liquid assets</p> <p>In column 0010, disclose the value from {C80.00; row 0080; column 0040}.</p> <p>In column 0020, disclose the value from {C80.00; row 0080; column 0130}.</p>
0040	<p>1.3. Non-liquid asset securities</p> <p>In column 0010, disclose the value from {C80.00; row 0560; column 0010 + column 0020 + column 0030}.</p> <p>In column 0020, disclose the value from {C80.00; row 0560; column 0130}.</p>
0050	<p>1.4. Loans and other loan products</p> <p>In column 0010, disclose the value from {C80.00; row 0620; column 0010 + column 0020 + column 0030}.</p> <p>In column 0020, disclose the value from {C80.00; row 0620; column 0130}.</p>
0060	<p>1.5. Interdependent items, with a prior approval by the Agency</p> <p>In column 0010, disclose the value from {C80.00; row 0850; column 0010 + column 0020 + column 0030}.</p> <p>In column 0020, disclose the value from {C80.00; row 0850; column 0130}.</p>
0070	<p>1.6. Assets within a group or an IPS if subject to preferential treatment approved by the Agency</p> <p><i>At the moment, not applicable.</i></p>
0080	<p>1.7. Derivatives</p> <p>In column 0010, disclose the value from {C80.00; row 0920; column 0010}.</p> <p>In column 0020, disclose the value from {C80.00; row 0920; column 0130}.</p>
0090	<p>1.8. Contributions to CCP default fund</p> <p><i>At the moment, not applicable.</i></p>
0100	<p>1.9. Other assets</p> <p>In column 0010, disclose the value from {C80.00; row 0970; column 0010 + column 0020 + column 0030}.</p> <p>In column 0020, disclose the value from {C80.00; row 0970; column 0130}.</p>
0110	<p>1.10. Off-balance sheet items</p> <p>In column 0010, disclose the value from {C80.00; row 1040; column 0010 + column 0020 + column 0030}.</p> <p>In column 0020, disclose the value from {C80.00; row 1040; column 0130}.</p>
0120	<p>2. AVAILABLE STABLE FUNDING</p>

	In column 0010, disclose the value from {C81.00; row 0010; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0010; column 0100}.
0130	2.1. Capital items and instruments In column 0010, disclose the value from {C81.00; row 0020; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0020; column 0100}.
0140	2.2. Retail deposits In column 0010, disclose the value from {C81.00; row 0070; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0070; column 0100}.
0150	2.3. Other non-financial customers (except central banks) In column 0010, disclose the value from {C81.00; row 0130; column 0010 + column 0020 + column 0030} - {C81.00; row 0150; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0130; column 0100} - {C81.00; row 0150; column 0100}.
0160	2.4. Operational deposits In column 0010, disclose the value from {C81.00; row 0150; column 0010 + column 0020 + column 0030} + {C81.00; row 0280; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0150; column 0100} + {C81.00; row 0280; column 0100}.
0170	2.5. Liabilities within a group or an IPS if subject to preferential treatment approved by the Agency <i>At the moment, not applicable.</i>
0180	2.6. Financial customers and central banks In column 0010, disclose the value from {C81.00; row 0230; column 0010 + column 0020 + column 0030} - {C81.00; row 0280; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0230; column 0100} - {C81.00; row 0280; column 0100}.
0190	2.7. Liabilities to counterparty which cannot be determined In column 0010, disclose the value from {C81.00; row 0310; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0310; column 0100}.
0200	2.8. Interdependent items, with a prior approval by the Agency In column 0010, disclose the value from {C81.00; row 0330; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0330; column 0100}.
0210	2.9. Other liabilities In column 0010, disclose the value from {C81.00; row 0390; column 0010 + column 0020 + column 0030}. In column 0030, disclose the value from {C81.00; row 0390; column 0100}.
0220	3. NSFR In column 0010, disclose the value of the net stable funding ratio, which is calculated as follows: $C84.00; \text{ row } 0220; \text{ column } 0040 = \{C84.00; \text{ row } 0120; \text{ column } 0030\} / \{C84.00; \text{ row } 0010; \text{ column } 0020\}.$

Transitional and final provisions
Article 6

This Instruction shall enter into force on the eighth day from the day of its publication in the "Official Gazette of Republika Srpska", and the bank is obliged to submit the first report in accordance with this Instruction on the financial date 31/12/2021 on the stipulated reporting templates that are published on the Agency's website.

Number: D-18/21

Date: 20 October, 2021

Director

Rade Rastoka