

Pursuant to Article 219 of the Banking Law of Republika Srpska ("Official Gazette of Republika Srpska", No.: 4/17, 19/18, 54/19, 63/24 and 45/25), Article 5, Paragraph 1, Item b), Article 20, Paragraph 2, Item b) and Article 37 of the Law on the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No.: 59/13 and 04/17), and Article 6, Paragraph 1, Item b) and Article 19, Paragraph 1, Item b) of the Statute of the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No.: 63/17), the Management Board of the Banking Agency of Republika Srpska, at its 22nd session, held on 3 December 2025 adopted the

DECISION ON REQUIREMENTS ON A CONSOLIDATED BASIS FOR A BANKING GROUP

General provisions

Article 1

- (1) This Decision shall stipulate the detailed conditions and method of performing the consolidation of a banking group in Republika Srpska, the detailed conditions and method of risk management at the level of that group, the competences of the supervisory board, as well as the method and frequency of reporting to the Banking Agency of Republika Srpska (hereinafter: the Agency) and the disclosure of data and information of the banking group.
- (2) A parent bank within a banking group or a bank controlled by a holding or mixed holding within a banking group, and to which the Agency has issued an operating license, shall apply the provisions of this Decision, the provisions of the Banking Law of Republika Srpska relating to consolidation, the provisions of the Law on Accounting and Auditing, and other by-laws and international accounting regulations relating to consolidation.
- (3) This Decision shall regulate the requirements that a parent bank or a bank controlled by a holding or mixed holding within a banking group is required to set and apply on a consolidated basis in accordance with the Banking Law of Republika Srpska, in relation to:
 - 1) capital adequacy ratios,
 - 2) large exposures,
 - 3) exposures to related persons,
 - 4) investments in other legal entities and in fixed assets,
 - 5) restrictions on lending within the group,
 - 6) open net foreign exchange position,
 - 7) liquidity of the banking group,
 - 8) structure of the banking group and
 - 9) leverage.
- (4) For the purpose of calculating the restrictions on investments in other legal entities and fixed assets, a parent bank or a bank controlled by a holding or mixed holding shall calculate its eligible capital on a consolidated basis in accordance with Article 109, Paragraph 4 of the Banking Law of Republika Srpska.
- (5) For issues related to consolidated requirements that are not defined in this Decision, but are defined by law or other by-laws, the provisions of that law or other by-law shall apply.

Definitions

Article 2

Definitions used in this Decision shall have the following meaning:

- 1) Bank – in accordance with Article 2, Paragraph 1, Item 1) of the Banking Law of Republika Srpska;

- 2) Financial sector entity – in accordance with Article 2, Paragraph 1, Item 7) of the Banking Law of Republika Srpska;
- 3) Financial institution – in accordance with Article 2, Paragraph 1, Item 28) of the Decision on calculating capital in banks;
- 4) Significant share – in accordance with Article 2, Paragraph 1, Item 11) of the Banking Law of Republika Srpska;
- 5) Controlling interest – in accordance with Article 2, Paragraph 1, Item 12) of the Banking Law of Republika Srpska;
- 6) Parent undertaking – in accordance with Article 2, Paragraph 1, Item 13) of the Banking Law of Republika Srpska;
- 7) Subsidiary – in accordance with Article 2, Paragraph 1, Item 14) of the Banking Law of Republika Srpska;
- 8) Affiliated company of a legal entity – in accordance with Article 2, Paragraph 1, Item 15) of the Banking Law of Republika Srpska;
- 9) Subsidiary of a legal entity – in accordance with Article 2, Paragraph 1, Item 16) of the Banking Law of Republika Srpska;
- 10) Banking group – in accordance with Article 2, Paragraph 1, Item 19) of the Banking Law of Republika Srpska;
- 11) Parent bank – in accordance with Article 2, Paragraph 1, Item 20) of the Banking Law of Republika Srpska;
- 12) Holding – in accordance with Article 2, Paragraph 1, Item 21) of the Banking Law of Republika Srpska, and is a financial institution;
- 13) Mixed holding – in accordance with Article 2, Paragraph 1, Item 22) of the Banking Law of Republika Srpska, and is a mixed financial holding;
- 14) Consolidated entity – entity in the financial sector, including legal entities for the provision of ancillary banking services;
- 15) Legal entity for the provision of ancillary banking services – a legal entity whose main activity, regardless of whether it is carried out for the needs of undertakings within the group or clients outside the group, consists of bank business support services, operational leasing, real estate ownership or management, data processing services or all other activities if they are ancillary banking activities.

Supervisory board competences

Article 3

- (1) The supervisory board of a parent bank or a bank controlled by a holding or mixed holding within a banking group shall be responsible for ensuring that a clear governance and management framework is established and maintained for the banking group that is adequate to the structure, business operations, scope, complexity and risk of the banking group.
- (2) The governance of a parent bank or a bank controlled by a holding or mixed holding within a banking group shall include outsourced activities and activities providing ancillary banking services.
- (3) In order to meet the minimum requirements referred to in Paragraph 1 of this Article, the supervisory board of a parent bank or a bank controlled by a holding or mixed holding within a banking group shall:
 - 1) adopt aligned policies, processes and systems of management and governance on a consolidated basis, i.e. assess them periodically, and at least once a year,
 - 2) set up the structure of the banking group and a framework for corporate governance with clearly defined roles and responsibilities,
 - 3) set up an adequate management and governance structure of the members of the banking group that will be adequate to the risks to which the group is exposed, its business operations and individual members,

- 4) supervise the operations of the members of the banking group, the activities of the management and governance bodies of the members of the group, as well as compliance with regulatory and legal obligations,
- 5) supervise the management of risks that affect or could affect the members of the banking group, and in particular those risks that are identified as significant for the banking group,
- 6) adopt adequate policies and procedures, i.e. ensure the efficient functioning of the system internal controls that will enable adequate risk management in all business structures of the banking group members,
- 7) ensure that the management and key function holders have the appropriate knowledge, skills and expertise to fully understand and monitor the banking group's organizational structure, risk strategy and risk appetite of the banking group, and to adequately manage risks,
- 8) ensure the establishment of an adequate system of exchange of information between members of the group, in order to adequately manage the risks of the banking group and each individual member, and to ensure appropriate supervision of the banking group,
- 9) ensure the exchange of information in the event of emergency situations between members of the banking group, as well as reporting to the competent regulatory authorities,
- 10) establish an adequate system for informing the supervisory board about circumstances and changes in the internal and external environment that have or could have a negative impact on the financial position of the parent undertaking or a subsidiary and lead to exceeding the framework of minimum requirements for managing credit, operational, market risks, interest rate risk in the banking book, liquidity risk and other significant risks,
- 11) provide a framework for corporate governance of the banking group with the aim of identifying, preventing and resolving potential and eventual conflicts of interest within the group, inadequate transactions between group members, risk spillovers, etc.,
- 12) ensure that members of the banking group provide the bank with the required data necessary for the implementation of the consolidation process, as well as ensure the delivery of consolidated financial and other reports stipulated by the Banking Law of Republika Srpska and this Decision,
- 13) adopt a clear strategy and policy for new capital investments and expansion of the group, and when making decisions on new capital investments, ensure clear and efficient decision-making criteria with the aim of not violating the existing level of risk of the group and maintaining the risk of the bank at the stipulated level,
- 14) in the process of establishing or changing the organizational structure of the banking group ensure compliance with regulatory requirements, financial reporting requirements, internal policy requirements, internal control processes and systems, etc.,
- 15) in the case of production, commercial or financial transactions whose risk affects or may affect the banking group or its individual member, ensure adequate information systems and processes with the aim of adequately managing banking group risk,
- 16) ensure adequate risk management procedures, internal audit procedures and internal controls that are appropriate to the activities of the banking group, as well as their monitoring and updating.

Banking group structure

Article 4

- (1) A bank that is a parent undertaking or subsidiary within a holding or mixed holding should establish a legal structure of the banking group that is transparent and clear for the purposes of effective supervision on a consolidated basis.
- (2) In order to ensure timely information necessary for the effective implementation of the provisions of this Decision, the Decision on calculating capital in banks, the Decision on management system in a bank and other relevant by-laws, a parent bank or a bank controlled by a holding or mixed holding within a banking group shall establish a reliable reporting system.

- (3) A bank that is a member of a banking group shall be obliged to submit to the Agency, on a quarterly basis, and more frequently if necessary, data in the form of overviews and schematic representations of the structure of the banking group and the group of undertakings within which the bank operates.
- (4) Data on the composition of the banking group and the group of undertakings within which the bank operates shall, at a minimum, include a list of members of both groups, clear schematic representations of their mutual relations based on direct or indirect ownership and indirect or direct governing relations, as well as representations based on business relations between members of the group, if they represent a single risk.
- (5) Data on a member of a banking group and a group of undertakings should include at least the name, headquarters, main activity, names of members of the supervisory board and management, balance sheet amount, amount of capital, amount and percentage of share of other members of the banking group and/or group of undertakings in capital and/or governing rights, data on other types of mutual connections of members of the banking group, data on persons appointed to management bodies of a member of the banking group and other data as needed.
- (6) The data from the previous Item shall be submitted on the templates that are an integral part of this Decision (Annex 1) by means of:
 - 1) a report on the composition of the banking group,
 - 2) a report on the composition of the group of undertakings,
 - 3) data on a member of the banking group.

Risk management at the banking group level

Article 5

A parent bank or a bank controlled by a holding or mixed holding within a banking group shall be obliged to:

- 1) set up a comprehensive and effective system for managing all risks to which the banking group is or may be exposed in its operations in accordance with the Banking Law of Republika Srpska and the Decision on the bank management system,
- 2) have in place adequate management and governance structures, as well as an adequate risk management system, adapted to the scope, structure, operations and risk profile of the banking group. Each member of the banking group shall be obliged to adopt strategies, policies and procedures for risk management aligned with the policies and procedures of the parent undertaking,
- 3) ensure systems and implement processes for adequate risk management even in the case when some of the business activities are not organized in the same member, but within a higher member, regardless of whether they are members of the banking group or not,
- 4) ensure such processes, systems and necessary resources that will enable unhindered and timely informing, information flow and interaction between group members, in order to assess the risk profile and manage it at the level of the entire group,
- 5) establish that each member of the banking group is aligned with the requirements of all applicable provisions of this Decision, as well as that group members to which this Decision does not apply implement systems and processes aimed at ensuring adequate consolidation.

Reporting on a consolidated basis

Article 6

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall prepare and submit to the Agency consolidated reports in accordance with the relevant decisions and the applicable accounting framework.
- (2) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall submit the following to the Agency on a consolidated basis:
 - 1) consolidated audited annual financial statements of the banking group,

- 2) the opinion of the external auditor on the consolidated financial statements,
- 3) consolidated regulatory reports of the banking group, which include the entire set of regulatory reports that a bank headquartered in Republika Srpska is required to submit to the Agency on a quarterly basis in accordance with law and by-laws. The Agency may require the submission of consolidated regulatory reports of the banking group and more frequently upon request,
- 4) reports on the volume of share in legal entities from the financial sector, legal entities that are not from the financial sector and the total net value of the bank's share in other legal entities and subsidiaries of those legal entities,
- 5) other reports and data at the request of the Agency in order to fully and objectively determine the financial condition and operating results of the banking group.

Methods of prudential consolidation and exclusion from consolidation

Article 7

- (1) For the purpose of supervision on a consolidated basis, a parent bank or a bank controlled by a holding or mixed holding within a banking group shall submit to the Agency financial and other reports for the banking group on a consolidated basis. The financial and other reports of the banking group must be prepared using the relevant consolidation method.
- (2) A parent bank or a bank controlled by a holding or mixed holding shall prepare the aforementioned financial and other reports of the banking group using the full consolidation method, excluding the financial reports of insurance companies, insurance brokerage companies, voluntary pension fund management companies and industrial companies (companies that do not carry out financial activities).
- (3) A bank may use the proportionate consolidation method for a subsidiary of a banking group when there is joint investment/control, and on the basis of documentation proving that the liability of the parent undertaking is limited to the share of capital it owns and for which it has received the Agency's consent.
- (4) The financial statements of subsidiaries of a banking group in which the parent undertaking or subsidiary has a significant share may be included in the consolidated financial statements of the banking group using the equity accounting method.
- (5) In addition to the above cases, the Agency may, at the request of the bank, issue consent for the implementation of the consolidation of a banking group in the scope and manner in which it will be implemented.
- (6) The Agency may also order consolidation in other cases in accordance with Article 167 of the Banking Law of Republika Srpska, including the specific method and level of consolidation and taking into account:
 - 1) the opinion of the Agency that the bank exercises significant influence over one or more entities of consolidation, where the latter does not have a share in the capital or other connections related to capital,
 - 2) the opinion of the Agency that the bank and one or more entities of consolidation have a single management and governance structure.
- (7) Subsidiary members whose balance sheet is less than 1% of the balance sheet of the parent member of the group shall not be included in the consolidated financial statements of a banking group.
- (8) Exceptionally, if several subsidiary members of a banking group meet the condition from the previous Paragraph, the Agency may order the inclusion of those members of the banking group in the consolidated financial statements, if it assesses that the sum of their balance sheets is significant for determining the financial position of the banking group.
- (9) Entities reporting on a consolidated basis may, with the prior consent of the Agency, exclude from the consolidated financial statements data on a subsidiary member of the banking group:
 - 1) whose registered office is in a country where there are legal obstacles to the provision of data and information necessary for the preparation of consolidated financial statements,
 - 2) whose inclusion in the consolidated financial statements is not significant for determining the

- financial position of the banking group,
- 3) whose inclusion in the consolidated financial statements would lead to erroneous conclusions about the financial position of the banking group and
 - 4) in other cases if they are determined by the regulations governing accounting and auditing.
- (10) Entities reporting on a consolidated basis shall submit to the Agency a request for the issuance of the consent referred to in the previous Paragraph with an explanation, no later than 30 days before the expiry of the period for which the reports are prepared. Along with the request for the issuance of the consent, the reporting entities shall submit to the Agency:
- 1) a detailed explanation of the fulfilment of one or more conditions for exclusion referred to in Paragraph 9 of this Decision,
 - 2) the ownership structure of the banking group,
 - 3) consolidated financial statements with the audit firm's report,
 - 4) financial statements of each member of the group, with the audit firm's report, if applicable, and
 - 5) other documentation, if the Agency deems it necessary.
- (11) In the case of issuing the prior consent referred to in Paragraph 9 and 10 of this Article, the reporting entity shall be obliged to submit to the Agency:
- 1) a quarterly report on individual legal transactions concluded in the reporting quarter, as well as amendments or extensions of legal transactions concluded until the date of issuing consent, between members of a group of undertakings, which exceed 1% of the balance sheet of the bank that has the status of the ultimate parent undertaking or the status of a subsidiary,
 - 2) a quarterly report on exposures of other members of the group of undertakings to individuals and groups of related persons that simultaneously represent large exposures of the bank that is a member of the group,
 - 3) annual financial statements of each member of the group of undertakings,
 - 4) other documentation and reports, at the request of the Agency.
- (12) In accordance with Article 14 of the Decision on calculating capital in banks for the purpose of calculating regulatory capital, a bank that is obliged to report on a consolidated basis shall not deduct investments in regulatory capital instruments issued by financial sector entities included in the consolidation, except in cases where such deductions are required for resolution planning.

Accounting policy implementation

Article 8

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall ensure that the members of the banking group to which the full consolidation method is applied apply the accounting policies, or the principles of valuation of positions, applied by the parent bank or a bank controlled by a holding or mixed holding within the banking group, and that these members of the banking group present positions in individual financial statements in a uniform manner.
- (2) If the uniform implementation of the policy, or the principles referred to in Paragraph 1 of this Article, is not possible, the parent bank or a bank controlled by a holding or mixed holding within a banking group shall oblige the members of the banking group to ensure that the individual financial statements, as a minimum, comply with IAS/IFRS.

Requirements for regulatory capital on a consolidated basis

Article 9

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall operate in accordance with the capital requirements of the banking group on a consolidated basis as stipulated in Article 37, Paragraph 4, or Article 37, Paragraph 9 of the Banking Law of Republika Srpska of 31 December 2026. A parent bank or a bank controlled by a holding or mixed holding within a banking group must at all times meet, at the consolidated level, the minimum capital

requirements stipulated in Article 38, Paragraph 1, Items 1-4) of the Decision on calculating capital in banks.

- (2) Deductions from the regulatory capital of a banking group shall constitute deductions from the regulatory capital in accordance with the Decision on calculating capital in banks.
- (3) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall calculate capital requirements for credit, operational and market risk on a consolidated basis in accordance with Article 38, Paragraphs 3 and 4 of the Decision on calculating capital in banks.
- (4) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall comply with the capital buffer requirements in accordance with the relevant by-laws of the Agency. In the event of a violation of the capital buffer requirements at the consolidated level, the same will be the subject to capital allocation restrictions and the development of a capital conservation plan in accordance with Articles 46 and 47 of the Decision on calculating capital in banks at the parent bank or a bank controlled by a holding or mixed holding within a banking group.
- (5) The Agency may require higher capital requirements or higher than the stipulated capital adequacy ratios of a banking group on a consolidated basis, based on the risk profile and/or systemic importance of the banking group, and if it assesses that the level of capital of the banking group threatens stable operations, as well as impose other supervisory measures related to risks at the group level.
- (6) The calculation of the leverage ratio on a consolidated basis shall be applied to a parent bank or a bank controlled by a holding or mixed holding within a banking group in accordance with Articles 41 and 42 of the Decision on calculating capital in banks.

Capital requirement for credit risk on a consolidated basis

Article 10

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall use the standardized approach for calculating the credit risk-weighted exposure amounts for the banking group in accordance with the Decision on calculating capital in banks.
- (2) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall use the approach stipulated in Chapter VII for the exposure amount to settlement/delivery risk for the banking group, and for counterparty risk it shall use the approach stipulated in Articles 50 and 51 of the Decision on calculating capital in banks.

Capital requirement for market risks on a consolidated basis

Article 11

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall calculate the capital requirement for market risks for the banking group in accordance with the Decision on calculating capital in banks.
- (2) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall calculate the capital requirement for trading book operations for the banking group using the standardized approach in accordance with the Decision on calculating capital in banks.
- (3) If the members of a banking group meet the conditions set out in Article 39, Paragraph 1 of the Decision on calculating capital in banks, then the calculation of capital requirements for trading book operations for the banking group may be calculated in accordance with the capital requirements for credit risk set out in the said Decision.
- (4) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall calculate the capital requirement for foreign exchange risk for the banking group using the standardized approach, in accordance with the Decision on calculating capital in banks.
- (5) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall calculate the capital requirement for commodity risk as the sum of the individual capital requirements for this risk of all members of the banking group calculated in accordance with the

Decision on calculating capital in banks.

Capital requirement for operational risk on a consolidated basis

Article 12

A parent bank or a bank controlled by a holding or mixed holding within a banking group shall calculate the capital requirement on a consolidated basis for operational risk using the approach in accordance with the Decision on calculating capital in banks.

Internal capital adequacy assessment process of a banking group – ICAAP and Internal liquidity adequacy assessment process of a banking group - ILAAP

Article 13

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall establish a continuous internal capital adequacy assessment process on a consolidated basis, and determine and implement adequate, efficient and comprehensive capital planning strategies and procedures for continuously determining and ensuring an adequate level of capital that, according to the bank's internal assessment, corresponds to the nature, scope and complexity of the banking group's activities.
- (2) In the process of internal capital adequacy assessment (hereinafter: ICAAP), the parent undertaking and the subsidiary, which is a bank, shall be obliged to appropriately apply the provisions of the Decision on the internal capital adequacy assessment process in banks.
- (3) In relation to the previous Paragraph, the report on the implementation of the ICAAP within the banking group shall be submitted only on a consolidated basis by the parent undertaking, which is a bank, and where the subsidiaries are not banks. If the subsidiaries are also banks, the Agency will assess the submission of the ICAAP implementation report on an individual basis for subsidiaries that are banks based on the relevance of the bank's subsidiary within the group, the significance of that undertaking in the market, the degree of autonomy in terms of strategy, business, operations, risk management and control, as well as the risk profile of the subsidiary.
- (4) In relation to Paragraph 2 of this Article, the ICAAP implementation report within the banking group shall be submitted on both a consolidated and individual basis if the parent undertaking is not a bank.
- (5) A parent bank or a bank controlled by a holding or mixed holding within a banking group shall establish, on a consolidated basis, a continuous internal liquidity adequacy assessment process, and ensure that systems, processes and mechanisms provide an adequate level of liquidity, good management and coverage of liquidity risk.
- (6) In the internal liquidity adequacy assessment process (hereinafter: ILAAP), the parent undertaking and the subsidiary that is a bank shall be obliged to appropriately apply the provisions of the Decision on the internal liquidity adequacy assessment process in banks.
- (7) In relation to the previous Paragraph, the ILAAP implementation within the banking group shall be submitted only on a consolidated basis by the parent undertaking that is a bank, where the subsidiaries are not banks. If the subsidiaries are also banks, the Agency will assess the submission of the ILAAP implementation report on an individual basis for subsidiaries that are banks based on the relevance of the bank's subsidiary within the group, the significance of that undertaking in the market, the degree of autonomy in terms of strategy, business, operations, risk management and control, as well as the risk profile of the subsidiary.
- (8) In relation to Paragraph 6 of this Article, the ILAAP implementation report within the banking group shall be submitted on both a consolidated and individual basis if the parent undertaking is not a bank.

Requirements for large exposures on a consolidated basis

Article 14

A banking group shall be obliged to meet the requirements on a consolidated basis defined in Articles 106–111 of the Banking Law of Republika Srpska, as well as the Decision on large exposures.

Exposure to related persons and persons in a special relation with a bank on a consolidated basis
Article 15

- (1) A banking group shall be obliged to manage exposures to related persons and group of related persons in the sense of Article 2, Paragraph 1, Items 23) and 24) of the Banking Law of Republika Srpska and the Decision on large exposures.
- (2) In terms of exposures to persons in a special relation with a bank, the banking group shall be obliged to manage these exposures in the sense of Article 2, Paragraph 1, Item 25) of the Banking Law of Republika Srpska, as well as the Decision on banks' operations with persons in a special relation with a bank.
- (3) The supervisory board of a parent bank or a bank controlled by a holding or mixed holding within a banking group shall approve transactions of any member of the group with a person in a special relation with a bank in accordance with Article 110 of the Banking Law of Republika Srpska, unless the transaction constitutes an exception in accordance with Article 110, Paragraph 7 of the Banking Law of Republika Srpska.

Restrictions on the bank's share in other legal entities on a consolidated basis

Article 16

A banking group shall comply with the requirements regarding the restrictions of the bank's share in other legal entities on a consolidated basis, which are stipulated in Article 111 of the Banking Law of Republika Srpska.

Restrictions on the banking group's investment in fixed assets

Article 17

A banking group shall apply the restrictions stipulated in Article 112 of the Banking Law of Republika Srpska.

Restrictions on lending within a banking group

Article 18

- (1) Each bank within a banking group shall comply with the requirements set out in Articles 106–112 of the Banking Law of Republika Srpska on an individual basis.
- (2) An individual bank, a member of a banking group, shall manage groups of related persons in accordance with Article 2, Paragraph 1, Items 23) and 24) of the Banking Law of Republika Srpska. It is also necessary to include other related legal entities that are part of the group, but not part of the banking group.

Net foreign exchange position on a consolidated basis

Article 19

A banking group shall be obliged to apply the restrictions related to the net foreign exchange position stipulated by the Decision on minimum standards for foreign exchange risk management of banks and report on the same on a quarterly basis.

Banking group liquidity

Article 20

- (1) A parent bank or a bank controlled by a holding or mixed holding within a banking group on a consolidated basis shall meet minimum liquidity requirements in accordance with the Decision on liquidity risk management, including quantitative requirements related to the Liquidity Coverage Ratio – LCR and the provision of stable funding sources – Net Stable Funding Ratio (NSFR).
- (2) The Agency may require higher liquidity requirements or higher than the stipulated liquidity requirement ratios of a banking group on a consolidated basis, based on the risk profile and/or

systemic importance of the banking group, if it assesses that the level of cash funds or liquidity and funding risks of the banking group threaten stable operations, as well as impose other supervisory measures related to the risks at the group level.

Interest rate risk in the banking book of a banking group

Article 21

A parent bank or a bank controlled by a holding or mixed holding within a banking group on a consolidated basis shall be obliged to meet the minimum requirements related to interest rate risk in the banking book in accordance with the Decision on managing interest rate risk in the banking book.

Disclosure of banking group data and information

Article 22

A parent bank or a bank controlled by a holding or mixed holding within a banking group on a consolidated basis shall be obliged to disclose data and information in accordance with the Decision on the disclosure of bank data and information.

Transitional and final provisions

Article 23

- (1) This Decision shall come into force on the eighth day after its publication in the “Official Gazette of Republika Srpska”.
- (2) Articles 14, 15, 18 and 19 of this Decision shall be applied in accordance with the provisions of Article 292a, Paragraph 1 of the Banking Law of Republika Srpska. Article 6, Paragraph 2, Item 3) of this Decision shall be applied as of 30 June 2026.
- (3) Upon entry into force and the beginning of the application of the provisions of this Decision, the Decision on requirements on a consolidated basis for a banking group, number: UO-317/17 as of 19 September 2017 (“Official Gazette of Republika Srpska”, number 89/17) shall cease to be valid.

Number: UO-229/25

Date: 3 December 2025

PRESIDENT OF THE
MANAGEMENT
BOARD

Dejan Kusturić

Attachment 1: Reporting templates

Bank name and head office

Bank identification number

REPORT ON THE BANKING GROUP COMPOSITION

Number (1)	Identification number (2)	Name of undertaking (3)	Head office (4)	Main activity (5)	Balance sheet amount (6)	Total capital amount (7)	Amount of investment in fixed assets (8)	Number of employees (9)

Number (1)	Amount (2)	Total eligible capital (3)	% (4)
1.	ΣКол8		2/3*100

SCHEMATIC PRESENTATION OF THE BANKING GROUP

In _____, .20 _____

(first and last name and phone number)

Name and head office of the ultimate parent undertaking of a legal entity

Identification number of the ultimate parent undertaking of a legal entity

REPORT ON THE COMPOSITION OF THE GROUP OF UNDERTAKINGS

Number	Identification number	Name of undertaking	Head office	Main activity	Balance sheet amount	Total capital amount	Number of employees

SCHEMATIC PRESENTATION OF THE GROUP OF UNDERTAKINGS

In _____, _____.20____

(first and last name and phone number)

Bank name and head office

Bank identification number

Member ordinal number: _____

Balance as of: ____ . ____ . 20__

DATA ON BANKING GROUP MEMBER

Number	Description	Content
1.	Member name	
2.	Member identification number	
3.	Member address and head office	
4.	Contact data	Phone, fax number, e-mail
5.	Legal form	Joint Stock Company
		Limited Liability Company
		Limited Partnership
		Partnership
6.	Legal entity type	Bank
		Electronic Money Institution
		Microcredit organization
		Leasing provider
		Factoring company
		Investment fund
		Broker-dealer company
		Insurance company
	Other	
7.	Relationship of the ultimate parent undertaking or subsidiary	Controlling interest
		Significant share
		Other
8.	Percentage of the banking group's share in the member's capital	
9.	Percentage of the banking group's share in the member's voting rights	
10.	Banking group exposure by member	Amount of loans and receivables on other grounds, as well as potential receivables of the banking group from a member
11.	List of shareholders with over 5% of the banking group's equity	
12.	Composition of the supervisory board of a banking group member	
13.	Composition of the management of a banking group member	

In _____, ____ . ____ . 20__

(first and last name)

(phone number)