

Pursuant to 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 21st session, held on 4 November 2025 adopted the

DECISION
ON AMENDMENTS TO THE DECISION ON MINIMUM STANDARDS FOR
DOCUMENTING BANK LENDING ACTIVITIES

Article 1

- (1) In the Decision on minimum standards for documenting bank lending activities, number: UO-30/23 as of 07 November 2023 ("Official Gazette of Republika Srpska", No.: 101/23), in Article 1, after Paragraph 2, a new Paragraph 3 shall be added and read as follows:

„(3) The obligation to conclude a contract in writing referred to in Paragraph 2 of this Article, as well as amendments to initially concluded contracts, is considered to have been fulfilled even if the parties to that legal transaction have agreed in an electronic document, in accordance with the regulations governing electronic document and electronic signature.”

- (2) Previous Paragraphs 3-6 shall become Paragraphs 4-7.

Article 2

- (1) In Article 4, Paragraph 2, Item 9), after the wording: “exposures”, the wording: “in accordance with Article 1, Paragraphs 2 and 3 of this Decision” shall be added.
- (2) In Article 4, Paragraph 2, after Item 18), a new item 19) shall be added and read as follows: “In the event that the client is not satisfied with the decision to approve the exposure made in the automated model for assessing the debtor's creditworthiness and making decisions to approve the exposure, the client may submit a request to the bank's credit committee for review of the decision made in the credit process referred to in Item 18) of this Paragraph.”
- (3) In Article 4, Paragraph 4, Item 4), after the wording: “liabilities”, the comma shall be deleted and a full stop shall be added, and the following wording shall be added: “In the case where an automatic extension of the validity of a credit agreement whose fulfillment is secured by a guarantee has been agreed between the bank and the user, the credit file shall contain documentation proving that the guarantor was informed, within 30 days prior to the expiration of such agreement, of the automatic extension of the validity of the agreement and the guarantee, as well as of its right to accept or waive further guarantee, and a notification from the guarantor in the event of exercising the right to accept or waive further guarantee before the automatic extension of the agreement,”

Article 3

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

Number: UO-201/25

Date: 4 November 2025

PRESIDENT OF THE
MANAGEMENT BOARD

Dejan Kusturić