

Pursuant to Article 5, Paragraph 1, Item b), Article 20, Paragraph 2, Item b) and Article 37 of the Law on Banking Agency of Republika Srpska (“Official Gazette of Republika Srpska”, No.: 59/13 and 4/17), and Article 6, Paragraph 1, Item b) and Article 19, Paragraph 1, Item b) of the Statute of 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 24th session held on 25 February 2026 issued the

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

Article 1

In the Decision on minimum standards for documenting bank credit activities, No. UO-30/23 as of 7 November 2023 and UO-201/25 as of 4 November 2025 (“Official Gazette of Republika Srpska”, No.: 101/23 and 96/25), in Article 3, Paragraph 3 shall be amended and read as follows:

- „(3) For loans that at the time of approval represent the bank's exposure to a legal entity or private individual or a group of related persons that do not exceed the total gross exposure in the amount of 0.1% of gross balance sheet assets or 1,000,000 KM, whichever is lower for legal persons, or 30,000 KM for private individuals including entrepreneurs, the bank may establish a simplified credit file on the day of loan approval, whereby the bank is obliged to establish, through its internal acts, a written procedure for the compilation and continuous updating of the simplified credit file, including the content and documentation that must be contained in the simplified credit file, while ensuring full compliance with legal regulations with the aim of minimizing potential legal risk, i.e. compliance risk, as well as establishing an adequate internal control system, and designating responsible employees whose obligation is to ensure the completeness and reliability of documents in the credit file.”

Article 2

This Decision shall enter into force on the eighth day after its publication in the “Official Gazette of Republika Srpska”.

Number: UO-256/26

Date: 25 February 2026

PRESIDENT OF THE
MANAGEMENT BOARD
Dejan Kusturić