

Pursuant to Article 13, paragraph 2, item 3 of the Accounting (RS Official Gazette, No 62/2013) and Article 18, paragraph 1, item 3 of the Law on the National Bank of Serbia (RS Official Gazette, No 72/2003, 55/2004, 85/2005 – other law, 44/2010, 76/2012 and 106/2012), governor of the National Bank of Serbia adopts the following

DECISION
ON THE CHART OF ACCOUNTS AND CONTENTS OF ACCOUNTS IN THE
CHART OF ACCOUNTS FOR BANKS

I. INTRODUCTORY PROVISIONS

1. This Decision lays down the Chart of Accounts for Banks, which is printed along with this Decision and forms an integral part thereof, as well as the contents of groups of accounts and individual accounts in the Chart of Accounts for Banks.

2. Banks may not introduce three-digit accounts other than the accounts prescribed by this Decision.

3. Banks may further break down the three-digit accounts according to their needs.

II. CONTENTS OF GROUPS OF ACCOUNTS AND INDIVIDUAL ACCOUNTS

*CLASS 0: CASH, GOLD AND
RECEIVABLES FROM OPERATING ACTIVITY*

4. Accounts of group 00 – Cash in dinars shall disclose cash in gyro and current accounts, vault cash, cheques and other monetary assets in dinars.

Account 000 shall disclose monetary assets in the gyro-account with the National Bank of Serbia and current accounts with commercial banks, as well as transactions through these accounts. Assets disclosed in this account shall be equal to the statement of gyro and current accounts. The credit balance in gyro and current accounts (on the last day of the month and on the balance sheet date) shall be disclosed in account 408. Amounts that may not be recorded in appropriate accounts shall be recorded in suspense accounts.

Account 001 shall disclose vault cash and cash transactions made through vault, cash in the treasury, cash in transit, etc.

Account 002 shall disclose cheques.

Account 003 shall disclose other monetary assets not covered by the above

accounts of this group and of which the bank disposes without limitations.

Account 009 shall disclose value adjustment of accounts in this group.

5. Accounts of group 01 – Callable deposits and loans in dinars shall disclose deposits with the National Bank of Serbia, callable deposits and loans, as well as loans under repo transactions in dinars.

Account 010 shall disclose excess liquidity deposited with the National Bank of Serbia.

Account 011 shall disclose callable deposits that the bank, in accordance with a contract, may cash with insignificant impairment risk.

Account 012 shall disclose callable loans that the bank, in accordance with a contract, may cash with insignificant impairment risk.

Account 013 shall disclose loans in respect of repo transactions, based on repo agreements on the purchase of securities with the contractual obligation of their repurchase.

Account 019 shall disclose value adjustment of accounts in this group.

6. Accounts of group 02 – Receivables for interest and fee and commission, receivables based on sale and other receivables from regular operation in dinars, shall disclose the said receivables.

Account 020 shall disclose dinar receivables for calculated interest under loans, deposits and other lending.

Account 021 shall disclose dinar receivables for calculated fee and commission under bank's other assets and services.

Account 022 shall disclose dinar receivables from buyers on the basis of sale.

Account 024 shall disclose other dinar receivables from regular operation in respect of which profit is determined.

Account 025 shall disclose dinar receivables for calculated interest, fee and commission under cash and balances with the central bank.

Account 027 shall disclose dinar receivables for calculated interest under other assets.

Account 028 shall disclose dinar receivables for calculated fee and commission under loans, deposits and other lending.

Account 029 shall disclose value adjustment of accounts in this group.

7. Accounts of group 03 – Other receivables in dinars, shall disclose receivables arising from given advance payments, receivables from employees, receivables in respect of prepaid taxes and contributions, receivables for current tax assets, receivables based on assets for transactions on behalf and for the account of the bank, other receivables from operating activities, as well as suspense accounts and receivables accrued – in dinars.

Account 030 shall disclose advance payments to suppliers, given deposits and downpayments, and other similar receivables for working capital in dinars.

Account 031 shall disclose advance payments to suppliers for non-current investments in dinars (intangible assets and fixed assets).

Account 032 shall disclose receivables from employees in dinars for advance payments for business travel, for compensation of damages caused by employees to the bank, for deficits to be recovered from employees, and other similar receivables.

Account 033 shall disclose dinar receivables for overpaid taxes, contributions and other fees established as at the balance sheet date.

Account 034 shall disclose receivables for current tax assets under overpaid profit tax of the current and previous periods.

Account 035 shall disclose dinar receivables for assets given to legal entities to carry out certain tasks from operating activities on behalf and for the account of the bank.

Account 036 shall disclose other receivables from operating activities in dinars, for which no separate account in this group of accounts has been envisaged.

Account 037 shall disclose the amounts in dinars that could not be recorded in the appropriate accounts at the time gyro-account statements have been posted. Individual items recorded in this account may not be older than five working days.

Account 038 shall disclose accrued receivables in dinars.

Account 039 shall disclose value adjustment of accounts in this group.

8. Accounts of group 05 – Cash in foreign currency shall disclose foreign currency accounts, vault cash, cheques and other monetary assets in foreign currency.

Account 050 shall disclose monetary assets in regular and special foreign currency bank accounts, as well as transactions via those accounts. The balance of assets in these accounts shall be equal to the balance in foreign currency bank accounts (according to the bank statement, certificate of the bank's balance or other similar reconciliation document). The credit balance in the foreign currency account with the bank (on the last day of the month and at the balance sheet date) shall be disclosed in account 508. The amounts that cannot be entered in appropriate accounts shall be entered in foreign currency suspense accounts.

Account 051 shall disclose foreign currency cash holdings in vault, transactions made through vault, foreign currency cash holdings in the treasury, foreign currency cash holdings in transit, etc.

Account 052 shall disclose foreign currency cheques.

Account 053 shall disclose other monetary assets in foreign currency, not covered by the above accounts of this group and of which the bank disposes without limitations.

Account 059 shall disclose value adjustment of accounts in this group.

9. Accounts of group 06 – Callable deposits and loans in foreign currency shall disclose deposits with the National Bank of Serbia, callable deposits and loans, and loans under repo transactions.

Account 060 shall disclose foreign currency required reserves allocated in special accounts with the National Bank of Serbia in accordance with the law and decision of the National Bank of Serbia.

Account 061 shall disclose callable foreign currency deposits that the bank, in accordance with a contract, may cash with insignificant impairment risk.

Account 062 shall disclose callable foreign currency loans that the bank, in accordance with a contract, may cash with insignificant impairment risk.

Account 063 shall disclose loans under repo transactions in foreign currency, based on repo agreements on the purchase of securities with the contractual obligation of their repurchase.

Account 069 shall disclose value adjustment of accounts in this group.

10. Accounts of group 07 – Gold and other precious metals, shall disclose gold and other precious metals.

Account 070 shall disclose gold.

Account 071 shall disclose other precious metals.

Account 079 shall disclose value adjustment of accounts in this group.

11. Accounts of group 08 – Interest receivables, fee and commission receivables, receivables based on sale and other receivables from regular operation in foreign currency, shall disclose the said receivables.

Account 080 shall disclose foreign currency receivables for calculated interest under loans, deposits and other lending.

Account 081 shall disclose foreign currency receivables for calculated fee and commission under bank's other assets and services in foreign currency.

Account 082 shall disclose receivables in foreign currency from buyers on the basis of sale.

Account 084 shall disclose other foreign currency receivables from regular operation in respect of which profit is determined.

Account 085 shall disclose foreign currency receivables for calculated interest, fee and commission under cash and balances with the central bank.

Account 087 shall disclose foreign currency receivables for calculated interest under other assets.

Account 088 shall disclose foreign currency receivables for calculated fee and commission under loans, deposits and other lending.

Account 089 shall disclose value adjustment of accounts in this group.

12. Accounts of group 09 – Other receivables in foreign currency, shall disclose receivables arising from given advance payments, receivables from employees, receivables based on the funds for transactions to be carried out on behalf and for the account of the bank, other receivables from operating activities, as well as suspense accounts and accrued receivables – in foreign currency.

Account 090 shall disclose advance payments to suppliers, given deposits and downpayments and similar receivables for working capital in foreign currency.

Account 091 shall disclose advance payments to suppliers for non-current investments in foreign currency (intangible assets and fixed assets).

Account 092 shall disclose receivables from employees for advance payments for business travel and other similar receivables, in foreign currency.

Account 095 shall disclose foreign currency receivables for assets given to legal entities to carry out certain tasks from operating activities on behalf and for the account of the bank.

Account 096 shall disclose other receivables from operating activities in foreign currency, for which no separate account in this group of accounts has been envisaged.

Account 097 shall disclose amounts in foreign currency that could not be entered in the appropriate accounts at the time of posting foreign currency account statements. Individual items recorded in this account may not be older than 30 working days.

Account 098 shall disclose accrued foreign currency receivables.

Account 099 shall disclose value adjustment of accounts in this group.

CLASS 1: LENDING IN DINARS

13. Accounts of group 10 – Loans in dinars, shall disclose dinar loans by type: loans under transaction accounts, overnight loans, consumer loans, liquidity loans, loans for working capital, export loans, investment loans, housing loans, cash loans, and other loans in dinars.

Account 100 shall disclose loans granted in dinars to natural persons and legal entities under their transaction accounts (overdraft under transaction accounts).

Account 101 shall disclose lending approved in dinars and due within one day in dinars (overnight).

Account 102 shall disclose consumer loans, i.e. loans approved to households for the purchase of goods and services for personal consumption (e.g. loans for the purchase of motor vehicles, furniture, household appliances, television sets or computers, loans for financing annual holidays etc).

Account 103 shall disclose liquidity loans, loans for working capital, and/or loans approved for the purpose of reimbursing the shortage of working capital and for the coverage of liabilities from current operations.

Account 104 shall disclose export loans for working capital, or loans to ensure the financing of export transactions.

Account 105 shall disclose investment loans, or loans for the purchase of fixed assets and permanent working capital.

Account 106 shall disclose housing loans, i.e. loans approved to households

for the purpose of investing in housing units for personal use or renting, including construction, adaptation, reconstruction or repair. Purchase of construction land without a constructed facility and with a partly constructed facility, loans for the introduction of central heating and improvement of energy efficiency shall be considered housing loans.

Account 107 shall disclose other cash loans in dinars.

Account 108 shall disclose other loans in dinars, i.e. loans not mentioned in the types of loans specified in this group.

Account 109 shall disclose value adjustment of accounts in this group.

14. Accounts of group 11 – Deposits given in dinars, shall disclose deposits given in dinars, other non-purpose deposits and special-purpose deposits given in accordance with regulations or internal acts.

Account 110 shall disclose deposits given in dinars to another bank (domestic and foreign) to approve a loan.

Account 111 shall disclose other non-purpose deposits in dinars.

Account 112 shall disclose special-purpose deposits given in dinars in accordance with regulations.

Account 113 shall disclose special-purpose deposits given in dinars in accordance with the bank's regulations.

Account 119 shall disclose value adjustment of accounts in this group.

15. Accounts of group 12 – Securities and other financial assets in dinars, shall disclose securities and other financial assets by type, valued in accordance with the International Accounting Standard (IAS) 39 and other relevant standards, as well as repurchased own securities and amounts of own shares.

Account 120 shall disclose securities and other financial assets in dinars, intended for trading and making profit based on short-term price fluctuations.

Account 121 shall disclose securities and other financial assets in dinars, initially recognised at fair value through the income statement, i.e. which are as such designated at initial recognition.

Account 122 shall disclose securities and other financial assets in dinars, available for sale.

Account 123 shall disclose the effects of changes in the fair value of items

being subject to hedging in respect of the group of financial assets.

Account 124 shall disclose securities and other financial assets in dinars, held to maturity.

Account 125 shall disclose receivables under derivatives intended for trading, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure.

Account 126 shall disclose receivables under derivatives intended for hedging, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure or within equity.

Account 127 shall disclose own securities repurchased before their maturity, other than own shares.

Account 128 shall disclose the amounts of own shares acquired by repurchase, legal succession or gift, or own shares acquired in other ways.

Account 129 shall disclose value adjustment of accounts in this group.

16. Accounts of group 13 – Investments in dinars, shall disclose investments in affiliates and joint ventures, investments in capital of subsidiary companies, and other investments.

Account 130 shall disclose investments in affiliates.

Account 131 shall disclose investments in joint ventures.

Account 132 shall disclose investments in capital of subsidiary companies.

Account 134 shall disclose other investments.

Account 139 shall disclose value adjustment of accounts in this group.

17. Accounts of group 16 – Other lending in dinars, shall disclose non-credit bank transactions in dinars.

Account 160 shall disclose receivables arising from purchased long-term lending – forfeiting, in regard to which the bank assumes the risk of collection.

Account 161 shall disclose receivables based on factoring without the right of recourse, and based on reverse factoring, in regard to which the bank assumes the risk of collection.

Account 162 shall disclose receivables based on factoring with the right of recourse, whereas the assignee shall be accountable to the bank for the

collectability of these receivables on their maturity date, in accordance with the assumed contractual obligation.

Account 163 shall disclose lending based on acceptances and sureties, as well as on activated guarantees that the bank has made on behalf of its client.

Account 164 shall disclose lending based on the transfer of receivables that the bank has made on behalf of its client.

Account 165 shall disclose the amounts of covered letters of credit and other guarantees, for the account of bank clients.

Account 166 shall disclose lending for commission operations or assets given to commission agents to carry out certain tasks on their behalf and for the bank account.

Account 167 shall disclose lending in respect of assets given to other banks to carry out certain tasks within the bank's functional operations on behalf and for the account of the bank.

Account 168 shall disclose other lending in dinars.

Account 169 shall disclose value adjustment of accounts in this group.

18. Accounts of group 19 – Prepayments and accrued income in dinars, shall disclose prepaid or invoiced costs and expenses and revenues in the current period that could not be invoiced and for which costs have been incurred in that period.

Account 190 shall disclose accrued interest income in dinars in respect of loans, deposits and other lending in the current accounting period that do not fall due during that period.

Account 191 shall disclose other accrued interest income in dinars in respect of loans, deposits and other lending in the current accounting period that do not fall due during that period.

Account 192 shall disclose the amounts of interest in dinars paid in the current accounting period and relating to the following accounting periods.

Account 193 shall disclose the amounts of prepaid expenditure in dinars based on costs of servicing deposits and other liabilities, which are included in the effective interest rate in accordance with the International Financial Reporting Standard (IFRS) 7 and represent a deductible of deposits and other obligations in liabilities.

Account 194 shall disclose the amounts of other expenditure in dinars paid in the current accounting period and relating to the following accounting periods.

Account 195 shall disclose prepayments and accrued income in dinars.

Account 196 shall disclose prepayments and accrued income in dinars based on cash and balances with the central bank.

Account 199 shall disclose value adjustment of accounts in this group.

CLASS 2: LENDING IN FOREIGN CURRENCY

19. Accounts of group 20 – Loans and lending in foreign currency, shall disclose bank loans and lending in foreign currency.

Account 200 shall disclose loans for payment of goods and services imports approved to legal entities in foreign currency in accordance with the law governing foreign exchange operations and decisions of the National Bank of Serbia.

Account 201 shall disclose loans for the purchase of property in the country approved in foreign currency to a natural person in accordance with the law governing foreign exchange operations and decisions of the National Bank of Serbia.

Account 202 shall disclose lending approved in foreign currency and due within one day (overnight).

Account 203 shall disclose other loans in foreign currency in accordance with the law governing foreign exchange operations and decisions of the National Bank of Serbia.

Account 207 shall disclose cash loans in foreign currency.

Account 209 shall disclose value adjustment of accounts in this group.

20. Accounts of group 21 – Deposits given in foreign currency, shall disclose deposits given in foreign currency for the purpose of granting loans, other non-purpose deposits and special-purpose deposits given in accordance with regulations or internal acts.

Account 210 shall disclose deposits given in foreign currency to another bank (domestic and foreign) to approve a loan.

Account 211 shall disclose other non-purpose deposits in foreign currency.

Account 212 shall disclose special-purpose deposits given in foreign currency

in accordance with regulations.

Account 213 shall disclose other special-purpose deposits in foreign currency in accordance with the bank's regulations.

Account 219 shall disclose value adjustment of accounts in this group.

21. Accounts of group 22 – Securities and other financial assets in foreign currency, shall disclose investments in securities and other financial assets in foreign currency by type, valued in accordance with IAS 39 and other relevant standards.

Account 220 shall disclose securities and other financial assets in foreign currency, intended for trading and making profit based on short-term price fluctuations.

Account 221 shall disclose securities and other financial assets in foreign currency, initially recognised at fair value through the income statement, i.e. which are as such designated at initial recognition.

Account 222 shall disclose securities and other financial assets in foreign currency, which are designated as available for sale.

Account 223 shall disclose the effects of changes in the fair value of items being subject to hedging in foreign currency in respect of the group of financial assets.

Account 224 shall disclose securities and other financial assets in foreign currency, held to maturity.

Account 225 shall disclose receivables under derivatives intended for trading in foreign currency, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure.

Account 226 shall disclose receivables under financial derivatives intended for hedging in foreign currency, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure or within equity.

Account 229 shall disclose value adjustment of accounts in this group.

22. Accounts of group 23 – Investments in foreign currency, shall disclose investments in affiliates and joint ventures, investments in capital of subsidiary companies, and other investments.

Account 230 shall disclose investments in affiliates in foreign currency.

Account 231 shall disclose investments in joint ventures in foreign currency.

Account 232 shall disclose investments in capital of subsidiary companies in foreign currency.

Account 234 shall disclose other investments in foreign currency.

Account 239 shall disclose value adjustment of accounts in this group.

23. Accounts of group 26 – Other lending in foreign currency, shall disclose non-credit operations of banks in foreign currency.

Account 260 shall disclose purchased long-term lending in foreign currency – forfeiting, in regard to which the bank assumes the risk of collection.

Account 261 shall disclose receivables based on factoring without the right of recourse in foreign currency, and based on reverse factoring in foreign currency, in regard to which the bank assumes the risk of collection.

Account 262 shall disclose receivables based on factoring with the right of recourse in foreign currency, whereas the assignee shall be accountable to the bank for the collectability of these receivables on their maturity date, in accordance with the assumed contractual obligation.

Account 263 shall disclose lending in foreign currency based on acceptances and sureties, as well as on activated guarantees that the bank has made on behalf of its client.

Account 264 shall disclose lending in foreign currency based on the transfer of receivables that the bank has made on behalf of its client.

Account 265 shall disclose the amounts of covered letters of credit and other guarantees in foreign currency, for the account of bank clients, in foreign currency.

Account 266 shall disclose lending for commission operations in foreign currency, or assets given to commission agents to carry out certain tasks in their own name and for the account of the bank.

Account 267 shall disclose lending in respect of assets in foreign currency given to other banks to carry out certain tasks within the bank's functional operations on behalf and for the account of the bank.

Account 268 shall disclose other lending in foreign currency.

Account 269 shall disclose value adjustment of accounts in this group.

24. Accounts of group 29 – prepayments and accrued income in foreign currency, shall be disclosed as prepaid, i.e. invoiced costs, as well as expenditure and revenue in the current period which could not be invoiced and for which costs arose in that period.

Account 290 shall disclose accrued interest income in respect of loans, deposits and other lending in foreign currency in the current accounting period that do not fall due during that period.

Account 291 shall disclose other accrued income in respect of loans, deposits and other lending in the current accounting period in foreign currency that do not fall due during that period.

Account 292 shall disclose the amounts of interest paid in the current accounting period in foreign currency relating to the following accounting periods.

Account 293 shall disclose the amounts of prepaid expenditure based on costs of servicing deposits and other liabilities in foreign currency, which are included in the effective interest rate in accordance with IFRS 7 and represent a deductible of deposits and other obligations in foreign currency in liabilities.

Account 294 shall disclose the amounts of other expenditure in foreign currency paid in the current accounting period and relating to the following accounting periods.

Account 295 shall disclose other prepayments and accrued income in foreign currency.

Account 296 shall disclose prepayments and accrued income based on cash and balances with the central bank in foreign currency.

Account 299 shall disclose value adjustment of accounts in this group.

CLASS 3: INVENTORIES, INTANGIBLE ASSETS, FIXED ASSETS AND INVESTMENT PROPERTY, NON-CURRENT ASSETS FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS, DEFERRED TAX ASSETS AND VALUE ADDED TAX

25. Accounts of group 30 – Inventories, shall disclose the value of inventories of materials, tools and inventory, spare parts, other supplies, assets acquired through collection of receivables and inventory in use.

Account 300 shall disclose the value of material inventories.

Account 301 shall disclose the value of inventory tools and inventory that will be fully written when put into use.

Account 302 shall disclose the value of spare parts inventories.

Account 303 shall disclose the value of other inventories in possession of the bank.

Account 304 shall disclose assets acquired through the collection of receivables.

Account 305 shall disclose the value of inventory in use that has been entirely written off when put into use.

Account 309 shall disclose value adjustment of accounts in this group.

26. Accounts of group 33 – Intangible assets, shall disclose investments in identifiable non-monetary asset without physical content, which is used to provide services, for rental to other persons or is used for administrative purposes (investment in development, patents, licences and software, investment up from the book value of equity – goodwill, intangible assets under construction, other intangible assets and intangible assets taken under lease).

Account 331 shall disclose investments in development, whose effects are expected within a period longer than one year, where development shall mean research resulting in the creation of new or improvement of the existing banking services, before the start of their commercial use. Development investments shall mean intangible assets, provided that they meet the terms established by IAS 38.

Account 332 shall disclose expenses for obtaining rights to patents, licences and software, concessions, the model, sample and stamp, as well as the rights to use the production-technical documentation.

Account 333 shall disclose business value of property – that represents the difference between paid and the book value of net assets (equity), as well as the difference arising from the obligation to undertake measurement in cases provided by the law (merger, acquisition, change in organisational form, etc.), in accordance with IFRS 3.

Account 334 shall disclose intangible assets under construction.

Account 335 shall disclose expenses for the acquisition of other intangible assets, in accordance with IAS 38.

Account 336 shall disclose intangible assets taken under financial lease (hereinafter: lease), in accordance with IAS 17 and other relevant standards.

Account 339 shall disclose value adjustment of accounts in this group.

27. Accounts of group 34 – Fixed assets, shall disclose land, buildings and structures, equipment, other fixed assets, fixed assets under construction, fixed assets taken under lease and investments in other owner's fixed assets.

Account 340 shall disclose land by the expense of investments and value adjustments.

Account 341 shall disclose buildings and structures, recognised in accordance with IAS 16.

Account 342 shall disclose equipment that is considered fixed assets, according to the bank's adopted accounting policy.

Account 343 shall disclose tools and inventory subject to depreciation, in accordance with the adopted accounting policy, as well as values of other fixed assets that are not encompassed in other accounts of this group, such as works of fine art, sculpture, film and other arts, museum exhibits, books in libraries and other fixed assets.

Account 344 shall disclose investments in all forms of fixed assets in construction.

Account 346 shall disclose fixed assets taken under lease, in accordance with IAS 17 and other relevant standards.

Account 347 shall disclose investments in other owner's fixed assets for the purpose of performing the activity, in accordance with IAS 16 and other relevant standards.

Account 349 shall disclose value adjustment of accounts in this group.

28. Accounts of group 35 – Investment property, shall disclose such property.

Account 350 shall disclose property (land or buildings, or part of a building, or both) that the owner (or the lessee) holds for earning income from rental of property or for equity appreciation, or for both, but not for their own use or sale in the ordinary course of business, in accordance with IAS 40 and other relevant standards.

Account 359 shall disclose value adjustment of accounts in this group.

29. Accounts of group 36 – Non-current assets for sale and assets of discontinued operations, shall disclose these assets, in accordance with IFRS 5 and other relevant standards.

Account 360 shall disclose intangible assets, property, plant and equipment, investment property and other non-current assets which are, in accordance with the bank's decision, held for sale, in accordance with IFRS 5.

Account 361 shall disclose the present value of assets of discontinued operations.

30. Accounts of group 37 – Deferred tax assets, shall disclose these assets.

Account 370 shall disclose, on the debit side, deferred tax assets carried forward from the previous year and tax assets created during the year – in the amount of profit tax to be deducted in future accounting periods to the credit of account 861, whereas account 370 shall, on the credit side, disclose a reduction in deferred tax assets during the year to the debit of account 860.

31. Accounts of group 38 – Value added tax, shall disclose this tax.

Account 380 shall disclose value added tax in invoices received (at the general and specific tax rate), value added tax in given advance payments (at general and specific rate), value added tax paid on imported goods (at the general and specific rate), value added tax levied on services of foreign nationals, value added tax subsequently paid to customers – foreign nationals, value added tax – allowance to farmers for delivered goods and services and receivables for overpaid value added tax.

CLASS 4: LIABILITIES IN DINARS

32. Accounts of group 40 – Liabilities in respect of deposits and loans in dinars, shall disclose transaction, callable and savings deposits, deposits in respect of granted loans, special-purpose and other deposits, overnight deposits and loans, loans under repo transactions, received loans and other financial liabilities.

Account 400 shall disclose transaction accounts of bank clients.

Account 401 shall disclose callable deposits, i.e. deposits that a bank client may call off and cash at any time.

Account 402 shall disclose savings deposits, which implies bank's liability to its retail customers in respect of savings (savings books and savings accounts).

Account 403 shall disclose received deposits with the bank against which the client has been granted a loan.

Account 404 shall disclose received special-purpose deposits of bank clients, which imply deposits whose purpose is prescribed by a law, secondary legislation

or regulation of the bank.

Account 405 shall disclose deposits other than savings deposits, deposits in respect of loans or special-purpose deposits.

Account 406 shall disclose deposits and loans falling due within one day in dinars (overnight).

Account 407 shall disclose loans under repo transactions based on repo agreements on the sale of securities, with the contractual obligation of their repurchase.

Account 408 shall disclose loans received by the bank.

Account 409 shall disclose other financial liabilities in dinars.

33. Accounts of group 41 – Liabilities arising from securities and other financial liabilities in dinars, shall disclose these liabilities.

Account 410 shall disclose liabilities arising from securities (bonds, treasury bills, certificates and deposits, etc.) issued by the bank.

Account 411 shall disclose liabilities under derivatives intended for trading, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure.

Account 412 shall disclose liabilities arising from hybrid securities, which include securities that, in accordance with the agreement, may be converted into shares of the bank.

Account 415 shall disclose securities and other financial liabilities, initially recognised at fair value through the income statement, i.e. which are as such designated at initial recognition.

Account 416 shall disclose liabilities arising from securities and other financial liabilities held for sale and making profit from short-term price fluctuations, apart from derivative financial liabilities.

Account 417 shall disclose liabilities under derivatives intended for hedging, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure or within equity.

Account 418 shall disclose the effects of changes in the fair value of items being subject to hedging in respect of the group of financial assets.

34. Accounts of group 42 – Interest, fee and commission liabilities, shall

disclose these liabilities.

Account 420 shall disclose liabilities under interest on loans and deposits and other financial liabilities.

Account 421 shall disclose liabilities under fees and commissions on loans, deposits and other financial liabilities.

Account 423 shall disclose liabilities under interest on issued own securities and other borrowed funds.

Account 424 shall disclose liabilities under interest on subordinated liabilities.

Account 425 shall disclose liabilities under fees and commissions on subordinated liabilities.

Account 426 shall disclose liabilities under interest on other liabilities.

Account 427 shall disclose liabilities for fees and commissions on other liabilities.

35. Accounts of group 43 – Other liabilities in dinars, shall disclose liabilities to suppliers, liabilities arising from received advance payments, lease, as well as activated guarantees and sureties, liabilities from profit, liabilities for commission operations, for received assets for activities on behalf and for the account of clients, other liabilities from business operations, accrued liabilities, and suspense accounts.

Account 430 shall disclose liabilities to suppliers in the country.

Account 431 shall disclose liabilities for received advance payments, deposits, downpayments etc.

Account 432 shall disclose liabilities arising from lease.

Account 433 shall disclose liabilities arising from activated guarantees and sureties.

Account 434 shall disclose liabilities for dividends arising from profit distribution and other profit-sharing distributions, in accordance with the bank's articles of incorporation, and other liabilities from profit.

Account 435 shall disclose liabilities for commission operations, i.e. liabilities that the bank undertook in its own name and for the account of other persons.

Account 436 shall disclose liabilities arising from received assets for

transactions for and on behalf of bank clients, as well as a reduction in liabilities through accommodation of finance.

Account 437 shall disclose other liabilities arising from business relations.

Account 438 shall disclose accrued liabilities.

Account 439 shall disclose liabilities in suspense accounts.

36. Accounts of group 44 – Liabilities for wages/salaries and allowances in dinars, shall disclose accrued liabilities to employees for net wages/salaries and allowances, as well as liabilities arising from temporary and occasional work.

Account 440 shall disclose accrued liabilities to employees for net wages/salaries on all grounds (account 630).

Account 441 shall disclose accrued liabilities to employees for net allowances (account 631).

Account 442 shall disclose accrued liabilities for taxes on wages/salaries and allowances (account 632).

Account 443 shall disclose accrued liabilities for contributions on wages/salaries and allowances (account 633).

Account 444 shall disclose liabilities arising from temporary and occasional work (account 634).

Account 445 shall disclose other liabilities to employees accrued in dinars.

37. Accounts of group 45 – Provisions and tax liabilities in dinars, shall disclose provisions for liabilities, provisions to cover liabilities for other long-term employees' reimbursements, for losses on off-balance sheet assets, pensions, and other provisions in dinars. These provisions shall be measured in compliance with relevant standards. The accounts of this group shall also disclose liabilities for profit tax, value added tax and other liabilities for taxes and contributions.

Account 450 shall disclose provisions for liabilities to cover obligations arising from past events, that are likely to cause an outflow of resources, for their settlement, and that may be reliably estimated (e.g. disputes in progress). Provisions for liabilities shall be monitored individually, and their increase shall be debited to account 652, while their reversal shall be recorded as operating income in account 752.

Account 451 shall disclose provisions for other long-term reimbursements of employees in accordance with IAS 19. These provisions shall be debited to

account 655, while their reversal shall be recorded as income in account 755.

Account 452 shall disclose provisions for losses on off-balance sheet assets, in accordance with the adopted accounting policy.

Account 453 shall disclose long-term provisions for pensions in banks that set up a special pension fund for their employees. These provisions shall be debited to account 655, while their reversal shall be recorded as income in account 755.

Account 454 shall disclose other provisions in dinars.

Account 455 shall disclose liabilities for profit tax.

Account 456 shall disclose liabilities for value added tax.

Account 457 shall disclose liabilities for other taxes and contributions (contributions payable by the employer on wages/salaries, allowances and other personal reimbursements and other taxes and contributions) in dinars.

38. Accounts of group 46 – Liabilities arising from non-current assets for sale and assets of discontinued operations in dinars, shall disclose these liabilities.

Account 460 shall disclose liabilities arising from non-current assets for sale, in accordance with IFRS 5, which are settled or closed on the disposal of those assets.

Account 461 shall disclose liabilities from assets from discontinued operations, in accordance with IFRS 5, which are settled or closed on the disposal of those assets.

39. Accounts of group 47 – Deferred tax liabilities in dinars, shall disclose these liabilities.

Account 470, on the credit side, shall disclose deferred tax liabilities carried forward from previous years and deferred tax liabilities created during the year to the debit of account 860. Account 470, on the debit side, shall disclose a reduction in deferred tax liabilities during the year to the credit of account 861.

40. Accounts of group 48 – Subordinated liabilities in dinars, shall disclose these liabilities.

Account 482 shall disclose subordinated liabilities (acquired deposits, loans and long-term securities that, in the event of liquidation or bankruptcy of a bank, are repaid only after full payment of liabilities to other creditors).

41. Accounts of group 49 – Accruals and deferred income in dinars, shall

disclose income and expenses for the current period collected and/or accrued in advance for which document has not been received or which shall become due for payment in the future period.

Account 490 shall disclose accrued interest expenses in respect of loans, deposits and other financial liabilities in dinars charged to the current accounting period that do not come due for payment during that period.

Account 491 shall disclose other accrued expenses in dinars in the current accounting period (accrued rent, accrued insurance premiums and other expenses) that do not come due for payment during that period.

Account 492 shall disclose the amounts of collected interest in dinars relating to the following accounting period.

Account 493 shall disclose income in dinars collected in advance, in respect of costs of loan servicing, which are included in the effective interest rate in accordance with IFRS 7 and are a deductible of loans and receivables in assets.

Account 494 shall disclose other collected income in dinars relating to the following accounting period.

Account 495 shall disclose accruals and deferred income in dinars.

Account 496 shall disclose calculated interest expenses and other calculated expenses in dinars on issued own shares and other borrowed funds.

Account 497 shall disclose accruals and deferred income for liabilities based on interest and other expenses on subordinated liabilities in dinars.

CLASS 5: LIABILITIES IN FOREIGN CURRENCY

42. Accounts of group 50 – Liabilities in respect of deposits and loans in foreign currency, shall disclose transaction, callable and savings deposits, deposits in respect of granted loans, special-purpose and other deposits, overnight deposits and loans, loans under repo transactions, received loans and other financial liabilities.

Account 500 shall disclose transaction accounts of bank clients in foreign currency.

Account 501 shall disclose callable deposits in foreign currency, implying deposits that the bank client may call off and cash at any time.

Account 502 shall disclose savings deposits in foreign currency, which implies bank's liability to retail clients in respect of their savings (savings books and

savings accounts).

Account 503 shall disclose deposits in foreign currency received by the bank on the basis of which the client has been approved a loan.

Account 504 shall disclose received special-purpose deposits of bank clients in foreign currency, implying deposits whose purpose has been set forth in a law, by-law or bank regulation.

Account 505 shall disclose deposits other than savings deposits, deposits in respect of loans and special-purpose deposits in foreign currency.

Account 506 shall disclose deposits and loans falling due within one day (overnight) in foreign currency.

Account 507 shall disclose loans under repo transactions based on repo agreements on the sale of securities, with the contractual obligation of their repurchase, in foreign currency.

Account 508 shall disclose loans received by the bank in foreign currency.

Account 509 shall disclose other financial liabilities in foreign currency.

43. Accounts of group 51 – Liabilities arising from securities and other financial liabilities in foreign currency, shall disclose these liabilities, valued in accordance with IAS 39 and other relevant standards.

Account 510 shall disclose liabilities arising from securities (bonds, treasury bills, certificates and deposits, etc.) issued by the bank in foreign currency.

Account 511 shall disclose receivables under derivatives intended for trading in foreign currency, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure.

Account 512 shall disclose liabilities arising from hybrid securities in foreign currency, which include securities that, in accordance with the agreement, may be converted into shares of the bank.

Account 515 shall disclose liabilities arising from securities and other financial liabilities, initially recognised at fair value through the income statement in foreign currency, i.e. which are as such designated at initial recognition.

Account 516 shall disclose liabilities arising from securities and other financial liabilities intended for trading and making profit from short-term price fluctuations in foreign currency, apart from derivative financial liabilities.

Account 517 shall disclose liabilities under derivatives in foreign currency intended for hedging, which also include all effects of the change in the value of these derivatives, recorded within revenue and expenditure or within equity.

Account 518 shall disclose the effects of changes in the fair value of items being subject to hedging in respect of the group of financial assets in foreign currency.

44. Accounts of group 52 – Interest, fee and commission liabilities in foreign currency, shall disclose these liabilities.

Account 520 shall disclose liabilities under interest on loans, deposits and other financial liabilities in foreign currency.

Account 521 shall disclose liabilities under fees and commissions on loans, deposits and other financial liabilities in foreign currency.

Account 523 shall disclose liabilities under interest on issued own securities and other borrowed funds in foreign currency.

Account 524 shall disclose liabilities for interest on subordinated liabilities in foreign currency.

Account 525 shall disclose liabilities for fees and commissions on subordinated liabilities in foreign currency.

Account 526 shall disclose liabilities for interest on other liabilities in foreign currency.

Account 527 shall disclose liabilities for fees and commissions on other liabilities in foreign currency.

45. Accounts of group 53 – Other liabilities in foreign currency, shall disclose liabilities to suppliers, liabilities arising from received advance payments, lease, activated guarantees and sureties, liabilities to employees, liabilities for commission operations, for received assets for transactions on behalf and for the account of the clients, other liabilities from business relations, accrued liabilities and suspense accounts in foreign currency.

Account 530 shall disclose liabilities to suppliers in foreign currency.

Account 531 shall disclose liabilities for received prepayments, deposits, downpayments etc. in foreign currency.

Account 532 shall disclose liabilities arising from lease arrangements in foreign currency.

Account 533 shall disclose liabilities arising from activated guarantees and sureties in foreign currency.

Account 534 shall disclose liabilities to employees in foreign currency.

Account 535 shall disclose liabilities for commission operations, i.e. liabilities that the bank assumed in its own name and for the account of other persons in foreign currency.

Account 536 shall disclose liabilities arising from received assets for transactions on behalf and for the account of bank clients as well as reduced liabilities through accommodation of finance in foreign currency.

Account 537 shall disclose other liabilities from business relations in foreign currency.

Account 538 shall disclose liabilities accrued in foreign currency.

Account 539 shall disclose liabilities in suspense accounts in foreign currency.

46. Accounts of group 58 – Subordinated liabilities in foreign currency, shall disclose these liabilities.

Account 582 shall disclose subordinated liabilities in foreign currency (acquired deposits, loans and long-term securities that, in the event of liquidation or bankruptcy of a bank, are repaid only after full payment of liabilities to other creditors).

47. Accounts of group 59 – Accruals and deferred income in foreign currency, shall disclose income and expenses for the current period collected and/or accrued in advance for which document has not been received or which shall become due for payment in the future period.

Account 590 shall disclose accrued interest expenses in respect of loans, deposits and other financial liabilities in foreign currency, charged to the current accounting period that do not come due for payment during that period.

Account 591 shall disclose other accrued expenses in the current accounting period in foreign currency (accrued rent, accrued insurance premiums and other expenses) that do not come due during that period.

Account 592 shall disclose the amounts of collected interest in foreign currency relating to the following accounting period.

Account 593 shall disclose income in foreign currency collected in advance, in

respect of costs of loan servicing, which are included in the effective interest rate in accordance with IFRS 7 and are a deductible of loans and receivables in foreign currency in assets.

Account 594 shall disclose other collected income in foreign currency relating to the following accounting period.

Account 595 shall disclose other accruals and deferred income in foreign currency.

Account 596 shall disclose calculated interest expenses and other calculated expenses on issued own shares and other borrowed funds in foreign currency.

Account 597 shall disclose accruals and deferred income for liabilities in respect of interest and other calculated expenses on subordinated liabilities in foreign currency.

CLASS 6: EXPENSES

48. Accounts of group 60 – Interest expenses, shall disclose accrued expenses of regular and default interest in the current accounting period, regardless of maturity time for payment.

Account 600 shall disclose accrued interest expenses on loans in dinars in the current accounting period.

Account 601 shall disclose accrued interest expenses on deposits in dinars in the current accounting period.

Account 602 shall disclose accrued interest expenses on securities in dinars.

Account 603 shall disclose accrued interest expenses arising from other liabilities in dinars in the current accounting period.

Account 605 shall disclose accrued interest expenses for loans in foreign currency in the current accounting period.

Account 606 shall disclose accrued interest expenses for deposits in foreign currency in the current accounting period.

Account 607 shall disclose accrued interest expenses on securities in foreign currency.

Account 608 shall disclose accrued interest expenses for other liabilities in foreign currency in the current accounting period.

49. Accounts of group 61 – Fee and commission expenses, shall disclose

accrued fees and commissions in the current accounting period, regardless of the time of their payment.

Account 610 shall disclose fees for payment operation services at home and abroad and accrued expenses of fees under received guarantees, commitment fees, commissions under other sureties and other similar commissions in dinars.

Account 615 shall disclose fees for payment operation services at home and abroad and accrued fee expenses for received guarantees, commitment fees, commissions for other sureties and other related commissions in foreign currency.

50. Accounts of group 62 – Losses from the sale of securities, investments and other lending, shall disclose losses on these grounds.

Account 620 shall disclose losses from the sale of securities and other financial assets intended for trading.

Account 621 shall disclose losses from the sale of securities and other financial assets available for sale.

Account 623 shall disclose losses from the sale of investments.

Account 624 shall disclose losses from the sale of other investments.

Account 625 shall disclose losses from the sale of securities and other financial assets, initially recognised at fair value through the income statement.

51. Accounts of group 63 – Costs of wages/salaries, allowances and other personal expenses, shall disclose costs of accrued net wages/salaries and allowances, costs of taxes and contributions on wages/salaries and costs of remuneration for temporary and occasional work, regardless of the time of payment.

Account 630 shall disclose accrued net wages/salaries (account 440).

Account 631 shall disclose accrued net allowances (account 441).

Account 632 shall disclose costs of accrued taxes on wages/salaries and allowances (account 442).

Account 633 shall disclose costs of accrued contributions for pension and health insurance, as well as other employees' insurance benefits, other contributions on wages/salaries and allowances (account 443).

Account 634 shall disclose costs of accrued remuneration for temporary and occasional work (account 444).

Account 635 shall disclose the costs of other personal expenses, such as retirement severance payments, personal emoluments of managing board members and other employees' personal emoluments.

52. Accounts of group 64 – Operating expenses, shall disclose the expenses for materials, production services, depreciation of intangible assets and fixed assets, non-material costs, costs of taxes and contributions of the bank unrelated to the performance, and other costs, irrespective of the time of their payment.

Account 640 shall disclose expenses for materials, energy, spare parts and small tools.

Account 641 shall disclose services that have the nature of material costs.

Account 642 shall disclose the costs of depreciation of intangible assets and fixed assets, accrued to the credit of respective subledger accounts for value adjustments of intangible assets and fixed assets within accounts 339, 349 and 359.

Account 643 shall disclose compensated costs, costs of non-production services, entertainment, insurance premiums (excluding insurance premiums for life-insurance of employees), membership fees and other non-material costs. Compensated costs shall include royalties, compensated accommodation and food costs on business trips, compensated costs of transportation to/from work, compensated fieldwork accommodation and food costs, and other costs compensated to employees, employers and other natural persons. Costs of non-production services shall include non-production services, such as legal services, cleaning services and other non-production services, and entertainment costs – expenditures for entertainment and hospitality, including the value of own products, goods and services. Costs of insurance premiums shall include insurance premiums for intangible assets, fixed assets, inventories, receivables and other assets of the bank, and deposit insurance premiums. Membership fees shall include membership fees in business and other associations.

Account 644 shall disclose costs of taxes (other than taxes on wages/salaries and allowances).

Account 645 shall disclose costs of contributions (other than contributions for wages/salaries and allowances).

Account 646 shall disclose all other operating costs as well as costs of research.

53. Accounts of group 65 – Expenses for indirect write-offs of loans, expenses for provisions, shall disclose expenses for estimated shortfall of value adjustments

of loans, expenses for provisions for off-balance sheet items, provisions for liabilities, and expenses for other provisions at the balance sheet date.

Account 650 shall disclose value adjustment of loans and receivables made in the current year.

Account 651 shall disclose provisions for off-balance sheet items made in the current year.

Account 652 shall disclose an increase in the provisions for liabilities to cover obligations arising as a result of past events, which is likely to cause an outflow of resources, for their settlement, and that can be reliably estimated. Reductions in the amounts and/or reversal of individual provisions at the end of the period relative to the beginning of the period shall be disclosed within operating income in account 752.

Account 653 shall disclose an increase in the amount of other provisions.

Account 655 shall disclose expenses of provisions for pensions and other provisions for employees expressed in the income statement as costs of employees.

54. Accounts of group 66 – Other expenses, shall disclose unrecoverable claims written-off, losses on sale, and on disposal and write-off of fixed assets and intangible assets, shortages, damages, etc, other expenses and losses from discontinued operations.

Account 660 shall disclose direct write-off of loans, investments and other claims, in accordance with the general regulation governing accounting policies.

Account 661 shall disclose the unwritten-off value and additional costs of disposed and written-off fixed assets and intangible assets, which is not covered by income from sale – by debiting this account, the subledger account of value adjustment within accounts 339, 349 and 359 and the account of receivables from sales, to the credit of the respective account in which fixed assets and intangible asset are carried.

Account 662 shall disclose the unwritten-off value and additional costs of disposal of fixed assets and intangible assets – to the debit of this account, and the subledger account of value adjustment within accounts 339, 349 and 359, and to the credit of the respective account in which fixed assets and intangible assets are carried and other accounts relating to additional disposal costs.

Account 667 shall disclose the documented losses from shortages and damages determined by the official commission or in other ways.

Account 668 shall disclose the write-off of obsolete inventory, fines, penalties and indemnities, expenses from the correction of materially insignificant errors in previous periods and other expenses.

Account 669 shall disclose losses from discontinued operations, in accordance with IFRS 5.

55. Account 67 – Expenses arising from changes in the value of assets and liabilities, shall disclose negative effects of the change in the value of positions of this group which, in accordance with IAS, are offset by debiting expenses.

Account 670 shall disclose negative effects of changes in the value of lending, receivables and securities.

Account 671 shall disclose negative effects of the change in the fair value of securities and other financial assets intended for trading.

Account 672 shall disclose negative effects of changes in the value of financial liabilities.

Account 673 shall disclose the negative effects of changes in the value of fixed assets, investment properties and intangible assets which, in accordance with IAS, shall be offset by debiting expenses.

Account 674 shall disclose negative effects of changes in the value of derivatives intended for trading.

Account 675 shall disclose negative effects of changes in the value of derivatives intended for hedging.

Account 676 shall disclose expenses from the change in the fair value of securities and other financial assets, initially recognised at fair value through the income statement.

56. Accounts of group 68 – Expenses arising from exchange rate differences, shall disclose expenses arising from negative exchange rate differences, which also include expenses arising from negative exchange rate differences in respect of the contracted currency clause.

Account 680 shall disclose negative exchange rate differences which occurred in the accounting period in respect of foreign currency receivables and liabilities.

Account 681 shall disclose expenses from negative exchange rate differences in respect of the contracted currency clause which occurred in the accounting period.

57. Accounts of group 69 – Transfer of expenses, shall disclose the transfer of expenses.

Account 690 shall disclose the transfer of expenses – by crediting that account to the debit of respective accounts 881 and 882. Accounts of this group shall be closed at the end of the year by their debiting to the credit of the groups of accounts from 60 to 68.

CLASS 7: INCOME

58. Accounts of group 70 – Interest income, shall disclose accrued income from regular and default interest in the current accounting period, regardless of the time it falls due for payment, including income from recovered suspended interest according to the type of loans in respect of which it is accrued.

Account 700 shall disclose accrued income from interest on loans in dinars in the current accounting period.

Account 701 shall disclose accrued income from interest on deposits in dinars in the current accounting period.

Account 702 shall disclose accrued income from interest on securities in dinars.

Account 703 shall disclose accrued income from interest on other lending and assets in dinars in the current accounting period.

Account 705 shall disclose accrued income from interest on loans in foreign currency in the current accounting period.

Account 706 shall disclose accrued income from interest on deposits in foreign currency in the current accounting period.

Account 707 shall disclose accrued income from interest on securities in foreign currency.

Account 708 shall disclose accrued income from interest on other lending and assets in foreign currency in the current accounting period.

59. Accounts of group 71 – Fee and commission income, shall disclose income from fees and commissions accrued in the current accounting period, irrespective of the time of their payment.

Account 710 shall disclose income from payment operation services at home and abroad for corporate and retail clients, income from services relating to custody operations and other similar fees and commissions accrued under issued

guarantees, commitment fees, commissions for other sureties and other related commissions – in dinars.

Account 715 shall disclose income from payment operation services at home and abroad for corporate and retail clients, income from services relating to custody operations and other similar fees and commissions accrued under issued guarantees, commitment fees, commissions for other sureties and other related commissions – in foreign currency.

60. Accounts of group 72 – Gains from the sale of securities and other financial assets, investments and other lending, shall disclose gains on these grounds.

Account 720 shall disclose gains from the sale of securities and other financial assets intended for trading.

Account 721 shall disclose gains from the sale of securities and other financial assets available for sale.

Account 723 shall disclose gains from the sale of investments.

Account 724 shall disclose gains from the sale of other investments.

Account 725 shall disclose gains from the sale of securities and other financial assets, initially recognised at fair value through the income statement.

61. Accounts of group 74 – Operating income, shall disclose such income.

Account 746 shall disclose income from the sale of products and services, income from use of own goods and services, income from subsidies, grants, reimbursements, compensation and refund of dues from the sale of products and services, income from contributions and membership fees and other operating income accounted for in an accounting document, irrespective of the time of its collection.

62. Accounts of group 75 – Income from the reversal of indirect write-offs of lending and provisions, shall disclose such income.

Account 750 shall disclose the amounts of reversed indirect write-offs of lending.

Account 751 shall disclose the amounts of reversed provisions for off-balance sheet items.

Account 752 shall disclose a reduction in provisions for liabilities relative to the previous year (the difference between provisions for liabilities in the previous year

and required provisions for liabilities in the current year).

Account 753 shall disclose a reduction in other provisions from the previous period.

Account 755 shall disclose income from the reversal of provisions for pensions and other provisions for employees.

63. Accounts of group 76 – Other income, shall disclose recovered written-off claims, gain on sold fixed assets and intangible assets, income from reduced liabilities, income from dividends and shares, surpluses, other income and gains from discontinued operations.

Account 760 shall disclose recovered claims that the bank wrote off directly, irrespective of the time of their write-off.

Account 761 shall disclose gain from the sale of fixed assets and intangible assets above the amount of their unwritten-off value – by debiting the subledger account of value adjustment within accounts 339, 349 and 359 and the respective account for receivables from sale, and by crediting this account and the corresponding account in which fixed assets and intangible assets are carried.

Account 762 shall disclose income from a reduction in liabilities under the law, extrajudicial settlement, etc. – through direct write-off and debiting of the account in which such liabilities have been shown.

Account 766 shall disclose income from dividends and other income from equity interests.

Account 767 shall disclose the documented gains from surpluses as determined by the official commission or in other ways.

Account 768 shall disclose income from collected penalties and indemnities, income from the correction of materially insignificant errors in previous periods and other income.

Account 769 shall disclose income from discontinued operations, in accordance with IFRS 5.

64. Accounts of group 77 – Expenses arising from changes in the value of assets and liabilities, shall disclose positive effects of the change in the value of positions of this group which, in accordance with IAS, constitute income.

Account 770 shall disclose positive effects of the change in the value of lending, receivables and securities.

Account 771 shall disclose positive effects of the change in the fair value of securities and other financial assets intended for trading.

Account 772 shall disclose positive effects of the change in the value of financial liabilities.

Account 773 shall disclose the positive effects of change in the value of fixed assets, investment properties and intangible assets which, in accordance with IAS, constitute income.

Account 774 shall disclose positive effects of changes in the value of derivatives intended for trading.

Account 775 shall disclose positive effects of changes in the value of derivatives intended for hedging.

Account 776 shall disclose positive effects of the change in the fair value of securities and other financial assets, initially recognised at fair value through the income statement.

65. Accounts of group 78 – Income from exchange rate differences, shall disclose income from positive exchange rate differences, which includes income from positive exchange rate differences in respect of the contracted currency clause.

Account 780 shall disclose positive exchange rate differences which occurred in the accounting period in respect of foreign currency receivables and liabilities.

Account 781 shall disclose expenses from positive exchange rate differences in respect of the contracted currency clause which occurred in the accounting period.

66. Accounts of group 79 – Transfer of income, shall disclose the transfer of income.

Account 790 shall disclose the transfer of income – by debiting account 790 to the credit of respective accounts 881 and 882. Accounts of this group shall be closed at the end of the year by their crediting to the debit of accounts within groups 70 to 78.

CLASS 8: EQUITY, RESERVES FROM PROFIT AND OTHER RESERVES, REVALUATION RESERVES AND UNREALISED PROFIT/LOSS, PROFIT, LOSS, TAX ON PROFIT OF THE PERIOD, LOSS AND PROFIT FROM CHANGE OF DEFERRED TAX ASSETS AND DEFERRED TAX LIABILITIES, RECEIVABLES AND LIABILITIES ARISING FROM INTERNAL RELATIONS AND OPENING AND CLOSING OF ACCOUNTS

67. Accounts of group 80 – Equity, shall disclose stock and other equity of the bank, issuance premium and subscribed unpaid share capital.

Account 800 shall disclose issued and subscribed common and preferred shares of the bank.

Account 801 shall disclose state-owned capital of the Republic of Serbia and other capital.

Account 802 shall disclose the difference between the achieved selling price of shares and their nominal value.

Account 803 shall disclose the amount of subscribed unpaid shares of the bank.

68. Accounts of group 81 – Reserves from profit and other reserves, shall disclose bank's reserves from profit, other reserves and reserve for general banking risks, in line with the bank's articles of association, established by the decision of the bank's general meeting and in accordance with the bank's internal regulations.

Account 810 shall disclose reserves that the bank has established at the expense of its profit, in accordance with its articles of association.

Account 811 shall disclose other reserves established by the bank at the expense of its profit, in accordance with decisions of the bank's general meeting.

Account 813 shall disclose reserves for general banking risks that the bank calculates and discloses in accordance with its internal regulations.

69. Accounts of group 82 – Revaluation reserves and unrealised profit/loss, shall disclose these reserves and profit/loss, which are included in the report on other result in accordance with IAS 1, whereas the effects of calculated tax relating to specific components of other result shall be disclosed within three-digit accounts.

Account 820 shall disclose effects of the change in the fair value of intangible assets and fixed assets.

Account 821 shall disclose positive effects of the change in the fair value of securities available for sale.

Account 822 shall disclose actuarial gains/losses in respect of defined benefit plans in accordance with IAS 19.

Account 823 shall disclose unrealised losses in respect of securities available for sale due to price fluctuations in accordance with IAS 39, which could not be covered by positive effects of those securities credited to revaluation reserves.

Account 824 shall disclose profit/loss in respect of cash flow hedging instruments in accordance with IAS 39.

Account 825 shall disclose other effects of revaluation and unrealised profit/loss in respect of share in the other total result of affiliates, in respect of investment in equity instruments etc, which are disclosed within other result in accordance with requirements of IAS and IFRS, which cannot be reclassified in profit/loss.

Account 826 shall disclose other effects of revaluation and unrealised profit/loss in respect of recalculation of financial statements of foreign operation and in respect of instruments for hedging net investment in foreign operation, and other profit/loss which are disclosed within other result in accordance with requirements of IAS and IFRS, which can be reclassified in profit/loss.

70. Accounts of group 83 – Profit, shall disclose retained earnings in the current year and profit in earlier years.

Account 830 shall disclose profit in the current year. When opening an account of general ledger for the next year, the amount reported in this account shall be transferred to the credit of account 831.

Account 831 shall disclose cumulative retained earnings in previous years, and the profit that is not derived from the difference between income and expenditure (arising from correction of materially significant errors in earlier periods, cancellation of revaluation reserves, acquisition and disposal of own shares and on other grounds).

71. Accounts of group 84 – Loss, shall disclose loss of the current year and loss of previous years, as well as loss above equity.

Account 840 shall disclose loss recognised at the end of the accounting period (account 886). Loss of the current year, as disclosed in the annual financial statement in account 840, shall be transferred to account 841 when transferring the opening balance to the books of account for the following year.

Account 841 shall disclose uncovered loss of previous years, by the transfer from account 840, as well as loss that does not arise from differences between expenditures and revenues (resulting from correction of materially significant errors in earlier periods, acquisition and disposal of own shares and on other grounds).

Account 842 shall disclose the difference between the amount of reported loss and the amount of bank equity. When making entries in this account, account 841 shall be closed first, and then account 840 shall be closed for the missing amount.

72. Accounts of group 85 – Profit tax of the period, shall disclose this tax.

Account 850 shall disclose profit tax – by debiting account 830 and/or 840, and crediting this account. Account 455 shall disclose liability for payment of profit tax – by debiting account 850 and crediting account 455.

73. Accounts of group 86 – Loss and profit from the change in deferred tax assets and deferred tax liabilities, shall disclose loss and profit in respect of the effects of changes in deferred tax assets and deferred tax liabilities. If the terms required by IAS 12 have been met, the bank shall offset the balances in accounts 860 and 861 (lower balance principle).

Account 860 shall disclose loss from the effects of reducing deferred tax assets from previous years and creating deferred tax liabilities during the year. When closing this account, its balance shall be closed to the debit of account 830, up to the amount of profit reported in this account, including profit transferred from account 861, and the missing amount – to the debit of account 840.

Account 861 shall disclose profit from the creation of deferred tax assets and a reduction in deferred tax liabilities during the year. When closing this account, the balance in the account shall be closed to the credit of account 840, up to the amount of reported loss, and the remaining amount – to the credit of account 830.

74. Accounts of group 87 – Receivables and liabilities from internal relations, shall disclose receivables and liabilities from internal relations.

Account 870 shall disclose all receivables from internal relations in dinars from organisational units of the bank. Receivables in this account shall not be disclosed in the balance sheet form. At the balance sheet date, receivables from internal relations in dinars must be reconciled in accounts with liabilities from internal relations in dinars (account 871).

Account 871 shall disclose all liabilities of the bank's organisational units from internal relations in dinars. Liabilities in this account shall not be disclosed in the balance sheet form. At the balance sheet date, liabilities from internal relations must be reconciled in account with receivables from internal relations (account 870).

Account 875 shall disclose all foreign currency receivables from internal relations in foreign currency from the bank's organisational units. Receivables in this account shall not be disclosed in the balance sheet form. At the balance sheet date, receivables from internal relations in foreign currency must be reconciled in

account with liabilities from internal relations in foreign currency (account 876).

Account 876 shall disclose all liabilities of the bank's organisational units from internal relations in foreign currency. Liabilities in this account shall not be disclosed in the balance sheet form. At the balance sheet date, liabilities from internal relations must be reconciled in account with receivables from internal relations (account 875).

75. Accounts of group 88 – Opening and closing of accounts, shall disclose general ledger opening balance, closing balance of performance account, profit and loss account, and closing balance sheet. The closing balance of the performance account shall be composed of results of operating activity, results of discontinued operations and the bank result – as a sum of or difference between results of operating activity and results of discontinued operations. The profit and loss account shall include the realised profit/loss at the end of the accounting period, profit tax and the transfer of profit/loss. Closing balance sheet shall be disclosed at the annual balance sheet date – as closing balances of assets and liabilities reported in the balance sheet.

Account 880 shall disclose balances of individual positions of assets and liabilities at the beginning of each business year, or in the course of a year when a new bank starts its operation. The general ledger shall be opened by debiting account 880 and crediting the general ledger account with debit balance, i.e. by debiting the ledger account with credit balance and crediting account 880. After the opening of all general ledger accounts, the totals of debits and credits in account 880 shall be equal to the total of the balance sheet used for opening the general ledger account.

Account 881 shall disclose the closing balance of operating income and expense account – by debiting this account and crediting account 690, i.e. by crediting this account and debiting account 790. Postings in account 881 shall be made by individual positions on the income statement form, and balance in that account, after the transfer of operating expenditures and revenues, shall be transferred to account 883.

Account 882 shall disclose the closing of the profit and loss account from discontinued operations – by debiting this account and crediting account 690, i.e. by crediting this account and debiting account 790. Balance in account 882, after the transfer of profit and loss from discontinued operations, shall be transferred to account 883.

Account 883 shall disclose the transfer of profit at the end of accounting period – by debiting this account and crediting account 884, i.e. by debiting account 884 and crediting this account in case of loss.

Account 884 shall disclose the realised profit or loss at the end of accounting

period – by crediting or debiting this account to the debit or to the credit of account 886.

Account 886 shall disclose the realised profit or loss at the end of the accounting period transferred from account 884. Realised profit shall be transferred by debiting this account to the credit of account 830, while realised loss at the end of the accounting period shall be transferred to the debit of account 840 and to the credit of this account.

Account 887 shall disclose closing balance of the general ledger account – by debiting this account to the credit of account of assets, i.e. by crediting this account to the debit of the account of liabilities. Entries in this account shall be made by individual positions in the balance sheet form. After all general ledger accounts have been closed, the totals of debits and credits in this account shall be equal.

CLASS 9: OFF-BALANCE SHEET RECORDS

76. Accounts of group 90 – Investments under transactions for and on behalf of third parties, shall disclose investments of funds of third parties under contracts for transactions to be carried out for and on behalf of third parties.

Account 900 shall analytically disclose investments for transactions for and on behalf of third parties in dinars.

Account 905 shall analytically disclose investments for transactions for and on behalf of third parties in foreign currency.

77. Accounts of group 91 – Issued guarantees and other sureties, sureties for liabilities, assets pledged as collateral, irrevocable commitments and other commitments, shall disclose financial and performance guarantees and other sureties, issued acceptances and endorsements, sureties issued in favour of the bank and/or for the settlement of bank liabilities and bank assets serving as collateral for its liabilities, irrevocable commitments for undisbursed loans and investments and other irrevocable commitments.

Account 910 shall disclose guarantees issued in dinars that are direct credit substitutes, such as guarantees for loan repayment, repurchase of issued unsubscribed stocks and bonds, uncovered letters of credit for payment etc, issued performance bonds, consignment guarantees, rent and lease guarantees, deposit and advance repayment guarantees, bid bonds, warrants and uncovered letters of credit related to specific transactions and other performance guarantees and amounts of acceptances and endorsements (account 960).

Account 911 shall disclose received guarantees, super guarantees, the insured deposit amounts and other sureties in dinars, issued by third parties in favour of

the bank and/or for the settlement of bank liabilities (account 961).

Account 912 shall disclose non-financial assets pledged, mortgaged or otherwise provided by the bank as collateral to secure its liabilities resulting from loans, deposits, issued securities and other financial liabilities and therefore the right of the bank to dispose of such assets is limited.

Account 913 shall disclose irrevocable commitments in dinars, which increase the degree of bank's exposure to risk, such as approved irrevocable undisbursed loan amounts.

Account 914 shall disclose other irrevocable commitments in dinars not encompassed by accounts of this group.

Account 915 shall disclose guarantees issued in foreign currency that are direct credit substitutes, such as guarantees for loan repayment, repurchase of issued unsubscribed stocks and bonds, uncovered letters of credit for payment etc, issued performance bonds, consignment guarantees, rent and lease guarantees, deposit and advance repayment guarantees, bid bonds, warrants and uncovered letters of credit related to specific transactions and other performance guarantees and amounts of acceptances and endorsements (account 965).

Account 916 shall disclose received guarantees, super guarantees, the insured deposit amounts and other sureties in foreign currency, issued by third parties in favour of the bank (account 966).

Account 917 shall disclose irrevocable commitments in foreign currency, which increase the degree of bank's exposure to risk, such as approved irrevocable undisbursed loan amounts.

Account 918 shall disclose other irrevocable commitments in foreign currency not encompassed by accounts of this group (account 968).

Account 912 shall disclose financial assets, pledged or otherwise provided by the bank as collateral to secure its liabilities, which is why the bank's right to dispose of such assets is limited.

78. Accounts of group 92 – Derivatives, shall disclose receivables for derivatives by their contracted value, by the type of derivatives.

Account 920 shall disclose derivatives intended for trading at the contracted value.

Account 921 shall disclose derivatives intended for hedging at their contracted value.

79. Accounts of group 93 – Other off-balance sheet assets, shall disclose receivables for suspended interest, receivables on the basis of repurchase agreements, securities received in pledge, and other off-balance sheet assets.

Account 931 shall disclose receivables arising from sale and purchase agreements.

Account 932 shall disclose securities received in pledge.

Account 933 shall disclose the received material collateral to the bank's benefit, received warranties and other sureties for the settlement of debtors' liabilities, securities under custody operations, framework loans from other banks, custody operations and other off-balance sheet assets.

80. Accounts of group 95 – Liabilities under transactions for and on behalf of third parties, shall disclose liabilities in respect of received funds under contracts on transactions for and on behalf of third parties.

Account 950 shall analytically disclose liabilities in respect of received funds for transactions for and on behalf of third parties in dinars.

Account 955 shall analytically disclose liabilities in respect of received funds for transactions for and on behalf of third parties in foreign currency.

81. Accounts of group 96 – Liabilities for issued guarantees and other sureties, liabilities for sureties for liabilities, liabilities for assets pledged as collateral, liabilities for irrevocable commitments and other commitments, shall disclose liabilities in respect of receivables shown in accounts of group 91.

82. Accounts of group 97 – Liabilities in respect of derivatives, shall disclose liabilities for derivatives by their contracted value, by the type of derivatives.

Account 970 shall disclose derivatives intended for trading at their contracted value.

Account 971 shall disclose derivatives intended for hedging at their contracted value.

83. Accounts of group 98 – Other off-balance sheet liabilities, shall disclose liabilities for suspended interest, liabilities on the basis of repurchase agreements, liabilities in respect of securities received in pledge, and other off-balance sheet liabilities.

Account 981 shall disclose liabilities arising from sale and purchase agreements which are not shown in the balance sheet form.

Account 982 shall disclose liabilities in respect of securities received in pledge.

Account 983 shall disclose the received material collateral to the bank's benefit, received warranties and other sureties for the settlement of debtors' liabilities, securities under custody operations, framework loans from other banks, custody operations and other off-balance sheet assets.

III. TRANSITIONAL PROVISION AND FINAL PROVISIONS

84. Banks shall transfer the turnover amount from accounts within the Chart of Account for Banks, which is integral to the Rulebook on the Chart of Accounts and Contents of Accounts in the Chart of Accounts for Banks (RS Official Gazette, Nos 98/2007, 57/2008 and 3/2009) to the accounts within the Chart of Accounts for Banks, which is integral to this Rulebook – with the balance as at 31 December 2014.

85. On the day of entry into force hereof, the Rulebook on the Chart of Accounts and Contents of Accounts in the Chart of Accounts for Banks (RS Official Gazette, Nos 98/2007, 57/2008 and 3/2009) shall cease to be valid.

86. This Decision shall be published in the RS Official Gazette and shall enter into force on 31 December 2014.

D. No 9
8 July 2014
Belgrade

Governor
of the National Bank of Serbia
dr Jorgovanka Tabaković

0 CASH, GOLD AND RECEIVABLES FROM OPERATING ACTIVITY

00 CASH IN DINARS

- 000 Gyro-account
- 001 Vault cash
- 002 Cheques
- 003 Other monetary assets
- 009 Value adjustment of cash in dinars

01 CALLABLE DEPOSITS AND LOANS IN DINARS

- 010 Excess liquidity deposits
- 011 Callable deposits
- 012 Callable loans
- 013 Loans under repo transactions
- 019 Value adjustment of callable deposits and loans in dinars

02 INTEREST RECEIVABLES, FEE AND COMMISSION RECEIVABLES, TRADE RECEIVABLES AND OTHER RECEIVABLES ARISING FROM REGULAR OPERATION IN DINARS

- 020 Receivables for calculated interest in respect of loans, deposits and other lending
- 021 Fee and commission receivables in respect of other assets
- 022 Trade receivables
- 024 Other receivables from regular operation in respect of which profit is determined
- 025 Receivables for calculated interest, fee and commission under cash and balances with the central bank
- 027 Interest receivables in respect of other assets
- 028 Receivables for calculated fee and commission in respect of loans, deposits and other lending
- 029 Value adjustment of interest receivables, fee and provision receivables, trade receivables and other receivables from regular operation in dinars

03 OTHER RECEIVABLES IN DINARS

- 030 Receivables arising from advance payments for working capital
- 031 Receivables arising from advance payments for non-current investments
- 032 Receivables from employees
- 033 Receivables in respect of prepaid taxes and contributions
- 034 Receivables arising from current tax assets
- 035 Receivables for funds for transactions to be carried out for and on behalf of the bank
- 036 Other receivables from operation
- 037 Suspense accounts
- 038 Receivables accrued
- 039 Value adjustment of other receivables in dinars

05 CASH IN FOREIGN CURRENCY

- 050 Foreign currency accounts
- 051 Vault cash in foreign currency
- 052 Cheques in foreign currency
- 053 Other monetary assets in foreign currency
- 059 Value adjustment of cash in foreign currency

06 CALLABLE DEPOSITS AND LOANS IN FOREIGN CURRENCY

- 060 Foreign currency required reserves with the National Bank of Serbia in foreign currency
- 061 Callable deposits in foreign currency
- 062 Callable loans in foreign currency
- 063 Loans under repo transactions in foreign currency
- 069 Value adjustment of callable deposits and loans in foreign currency

07 GOLD AND OTHER PRECIOUS METALS

- 070 Gold
- 071 Other precious metals
- 079 Value adjustment of gold and other precious metals

08 INTEREST RECEIVABLES, FEE AND COMMISSION RECEIVABLES, TRADE RECEIVABLES AND OTHER RECEIVABLES ARISING FROM REGULAR OPERATION IN FOREIGN CURRENCY

- 080 Receivables for calculated interest in respect of loans, deposits and other lending in foreign currency
- 081 Fee and commission receivables in respect of other assets in foreign currency
- 082 Trade receivables in foreign currency
- 084 Other receivables from regular operation in respect of which profit is determined in foreign currency
- 085 Receivables for calculated interest, fee and commission under cash and balances with the central bank in foreign currency
- 087 Interest receivables in respect of other assets in foreign currency
- 088 Receivables for calculated fee and commission in respect of loans, deposits and other lending in foreign currency
- 089 Value adjustment of interest receivables, fee and provision receivables, trade receivables and other receivables from regular operation in foreign currency

09 OTHER RECEIVABLES IN FOREIGN CURRENCY

- 090 Receivables arising from advance payments for working capital in foreign currency
- 091 Receivables arising from advance payments for non-current investments in foreign currency
- 092 Receivables from employees in foreign currency
- 095 Receivables in respect of funds for transactions to be carried out for and on behalf of the bank in foreign currency
- 096 Other receivables from operating activity in foreign currency
- 097 Suspense accounts in foreign currency
- 098 Receivables accrued in foreign currency
- 099 Value adjustment of other receivables in foreign currency

1 LENDING IN DINARS

10 LOANS IN DINARS

- 100 Loans under transaction accounts
- 101 Lending approved and due within one day (overnight)
- 102 Consumer loans
- 103 Liquidity and current assets loans
- 104 Export loans
- 105 Investment loans
- 106 Housing loans
- 107 Cash loans
- 108 Other loans
- 109 Value adjustment of loans in dinars

11 DEPOSITS IN DINARS

- 110 Deposits given for granting loans
- 111 Other non-purpose deposits
- 112 Special-purpose deposits given in accordance with regulations
- 113 Other special-purpose deposits
- 119 Value adjustment of deposits in dinars

12 SECURITIES AND OTHER FINANCIAL ASSETS IN DINARS

- 120 Securities and other financial assets intended for trading
- 121 Securities and other financial assets, initially recognised at fair value through the income statement
- 122 Securities and other financial assets available for sale
- 123 Changes in the fair value of items being subject to hedging
- 124 Securities and other financial assets in foreign currency, held to maturity
- 125 Receivables under derivatives intended for trading
- 126 Receivables under derivatives intended for hedging
- 127 Repurchased own securities, except own shares
- 128 Own shares
- 129 Value adjustment of securities and other financial assets in dinars

13 INVESTMENTS IN DINARS

- 130 Investments in affiliates

- 131 Investments in joint ventures
- 132 Investments in capital of subsidiary companies
- 134 Other investments
- 139 Value adjustment of investments in dinars

16 OTHER LENDING IN DINARS

- 160 Receivables arising from purchased lending - forfeiting
- 161 Receivables based on factoring without the right of recourse and reverse factoring
- 162 Receivables based on factoring with the right of recourse
- 163 Lending based on acceptances, endorsements and payments made under guarantees
- 164 Lending for ceded receivables on other grounds
- 165 Covered letters of credit and other sureties
- 166 Lending for commission operations
- 167 Lending for funds for transactions to be carried out for and on behalf of the bank
- 168 Other lending
- 169 Value adjustment of other lending in dinars

19 PREPAYMENTS AND ACCRUED INCOME IN DINARS

- 190 Accrued interest receivables calculated based on loans, deposits and other lending
- 191 Accrued receivables for other income calculated based on loans, deposits and other lending
- 192 Accrued interest expenses
- 193 Accrued expenses for liabilities at amortised value, by using the effective interest method
- 194 Accrued other expenses
- 195 Other prepayments and accrued income
- 196 Prepayments and accrued income in respect of cash and balances with the central bank
- 199 Value adjustment of prepayments and accrued income in dinars

2 LENDING IN FOREIGN CURRENCY

20 LOANS AND LENDING IN FOREIGN CURRENCY

- 200 Loans for payment of imports of goods and services in foreign currency
- 201 Loans for the purchase of immovable property in the country approved to a natural person in foreign currency
- 202 Lending approved and due within one day in foreign currency (overnight loans)
- 203 Other loans in foreign currency
- 207 Cash loans in foreign currency
- 209 Value adjustment of loans and lending in foreign currency

21 FOREIGN CURRENCY DEPOSITS

- 210 Foreign currency deposits given for granting loans
- 211 Other non-purpose deposits in foreign currency
- 212 Special-purpose deposits in foreign currency in accordance with regulations
- 213 Other special-purpose deposits in foreign currency
- 219 Value adjustment of foreign currency deposits

22 SECURITIES AND OTHER FINANCIAL ASSETS IN FOREIGN CURRENCY

- 220 Securities and other financial assets intended for trading in foreign currency
- 221 Securities and other financial assets, initially recognised at fair value through the income statement in foreign currency
- 222 Securities and other financial assets available for sale in foreign currency
- 223 Changes in the fair value of items being subject to hedging in foreign currency
- 224 Securities and other financial assets in foreign currency, held to maturity
- 225 Receivables under derivatives intended for trading in foreign currency
- 226 Receivables under derivatives intended for hedging in foreign currency
- 229 Value adjustment of securities and other financial assets in foreign currency

23 INVESTMENTS IN FOREIGN CURRENCY

- 230 Investments in affiliates in foreign currency
- 231 Investments in joint ventures in foreign currency
- 232 Investments in capital of subsidiary companies in foreign currency
- 234 Other investments in foreign currency

239 Value adjustment of investments in foreign currency

26 OTHER LENDING IN FOREIGN CURRENCY

- 260 Receivables arising from purchased lending – forfeiting in foreign currency
- 261 Receivables based on factoring without the right of recourse and reverse factoring in foreign currency
- 262 Receivables based on factoring with the right of recourse in foreign currency
- 263 Lending based on acceptances, endorsements and payments made under guarantees in foreign currency
- 264 Lending for ceded receivables on other grounds in foreign currency
- 265 Covered letters of credit and other sureties in foreign currency
- 266 Loans under commission operations in foreign currency
- 267 Loans for funds for transactions to be carried out for and on behalf of the bank in foreign currency
- 268 Other foreign currency lending
- 269 Value adjustment of other foreign currency lending

29 PREPAYMENTS AND ACCRUED INCOME IN FOREIGN CURRENCY

- 290 Accrued interest receivables calculated based on loans, deposits and other lending in foreign currency
- 291 Accrued receivables for other income calculated based on loans, deposits and other lending in foreign currency
- 292 Accrued interest expenses in foreign currency
- 293 Accrued expenses for liabilities at amortised value, by using the effective interest method, in foreign currency
- 294 Accrued other expenses in foreign currency
- 295 Other prepayments and accrued income in foreign currency
- 296 Prepayments and accrued income in foreign currency in respect of cash and balances with the central bank
- 299 Value adjustment of prepayments and accrued income in foreign currency

3 INVENTORIES, INTANGIBLE ASSETS, FIXED ASSETS AND INVESTMENT PROPERTY, NON-CURRENT ASSETS FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS, VALUE ADDED TAX AND DEFERRED TAX ASSETS

30 INVENTORIES

- 300 Material inventories
- 301 Tools and inventory
- 302 Spare parts stocks
- 303 Other inventories
- 304 Assets acquired through collection of receivables
- 305 Inventory in use
- 309 Value adjustments of inventories

33 INTANGIBLE ASSETS

- 331 Development investments
- 332 Patents, licences and software
- 333 Goodwill
- 334 Intangible assets under construction
- 335 Other intangible assets
- 336 Intangible assets taken in lease
- 339 Value adjustment of intangible assets

34 FIXED ASSETS

- 340 Land
- 341 Buildings and structures
- 342 Equipment
- 343 Other fixed assets
- 344 Fixed assets under construction
- 346 Fixed assets taken in lease
- 347 Investment in other owner's fixed assets
- 349 Value adjustment of fixed assets

35 INVESTMENT PROPERTY

- 350 Investment property
- 359 Value adjustment of investment property

36 NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS

- 360 Non-current assets held for sale
- 361 Assets of discontinued operations

37 DEFERRED TAX ASSETS

- 370 Deferred tax assets

38 VALUE ADDED TAX

- 380 Value added tax

4 LIABILITIES IN DINARS

40 LIABILITIES IN RESPECT OF DEPOSITS AND LOANS IN DINARS

- 400 Transaction deposits
- 401 Callable deposits
- 402 Savings deposits
- 403 Deposits underlying extended loans
- 404 Special-purpose deposits
- 405 Other deposits
- 406 Deposits and loans due within one day (overnight)
- 407 Loans under repo transactions
- 408 Borrowings
- 409 Other financial liabilities

41 LIABILITIES ARISING FROM SECURITIES AND OTHER FINANCIAL LIABILITIES IN DINARS

- 410 Liabilities for own securities
- 411 Liabilities under derivatives intended for trading
- 412 Liabilities arising from hybrid securities
- 415 Liabilities under securities and other financial liabilities, initially recognised at fair value through the income statement
- 416 Liabilities under securities and other financial liabilities, at fair value through the income statement intended for trading
- 417 Liabilities under derivatives intended for hedging
- 418 Change in the fair value of items being subject to hedging

42 INTEREST, FEE AND COMMISSION LIABILITIES

- 420 Liabilities under interest on loans, deposits and other financial liabilities
- 421 Liabilities under fees and commissions on loans, deposits and other financial liabilities
- 423 Liabilities under interest on issued own securities and other borrowed funds
- 424 Liabilities in respect of interest on subordinated liabilities
- 425 Liabilities under fees and commissions on subordinated liabilities
- 426 Liabilities in respect of interest on other liabilities
- 427 Liabilities under fees and commissions on other liabilities

43 OTHER LIABILITIES IN DINARS

- 430 Liabilities to suppliers
- 431 Liabilities based on received advances
- 432 Liabilities based on financial leasing
- 433 Liabilities based on activated guarantees and sureties
- 434 Liabilities from profit
- 435 Liabilities based on commission operations
- 436 Liabilities based on received funds for operations for and on behalf of the client
- 437 Other liabilities from operating activities
- 438 Liabilities accrued
- 439 Suspense accounts

44 LIABILITIES IN RESPECT OF WAGES/SALARIES AND ALLOWANCES IN DINARS

- 440 Liabilities for net wages/salaries

- 441 Liabilities for net allowances
- 442 Liabilities for tax on wages/salaries and allowances
- 443 Liabilities for contributions on wages/salaries and allowances
- 444 Liabilities arising from temporary and occasional work
- 445 Other liabilities to employees

45 PROVISIONS AND TAX LIABILITIES IN DINARS

- 450 Provisions for liabilities
- 451 Provisions for other long-term employee reimbursements
- 452 Provisions for losses on off-balance sheet assets
- 453 Provisions for pensions
- 454 Other provisions
- 455 Liabilities for profit tax
- 456 Liabilities for value added tax
- 457 Liabilities for other taxes and contributions

46 LIABILITIES ARISING FROM NON-CURRENT ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS IN DINARS

- 460 Liabilities arising from non-current assets held for sale
- 461 Liabilities arising from assets of discontinued operations

47 DEFERRED TAX LIABILITIES IN DINARS

- 470 Deferred tax liabilities

48 SUBORDINATED LIABILITIES IN DINARS

- 482 Subordinated liabilities

49 ACCRUALS AND DEFERRED INCOME IN DINARS

- 490 Deferred liabilities in respect of calculated interest on loans, deposits and other financial liabilities
- 491 Deferred liabilities for other calculated expenses
- 492 Accrued interest income
- 493 Accrued income for receivables at amortised value, by using the effective interest method
- 494 Accrued other incomes
- 495 Other accruals and deferred income
- 496 Deferred liabilities in respect of calculated interest and other expenses on issued own securities and other borrowed funds
- 497 Accruals and deferred income for liabilities in respect of interest and other calculated expenses on subordinated liabilities

5 LIABILITIES IN FOREIGN CURRENCY

50 LIABILITIES IN RESPECT OF DEPOSITS AND LOANS IN FOREIGN CURRENCY

- 500 Transaction deposits in foreign currency
- 501 Callable deposits in foreign currency
- 502 Savings deposits in foreign currency
- 503 Deposits underlying loans extended in foreign currency
- 504 Special-purpose deposits in foreign currency
- 505 Other deposits in foreign currency
- 506 Deposits and loans due within one day (overnight) in foreign currency
- 507 Loans under repo transactions in foreign currency
- 508 Received loans in foreign currency
- 509 Other financial liabilities in foreign currency

51 LIABILITIES ARISING FROM SECURITIES AND OTHER FINANCIAL LIABILITIES IN FOREIGN CURRENCY

- 510 Liabilities for own securities in foreign currency
- 511 Receivables under derivatives intended for trading in foreign currency
- 512 Liabilities arising from hybrid securities in foreign currency
- 515 Liabilities under securities and other financial liabilities, initially recognised at fair value through the income statement in foreign currency

516 Liabilities under securities and other financial liabilities, at fair value through the income statement intended for trading in foreign currency

517 Liabilities under derivatives intended for hedging in foreign currency

518 Changes in the fair value of items being subject to hedging in foreign currency

52 INTEREST, FEE AND COMMISSION LIABILITIES IN FOREIGN CURRENCY

520 Liabilities under interest on loans and deposits and other financial liabilities in foreign currency

521 Liabilities under fees and commissions on loans, deposits and other financial liabilities in foreign currency

523 Liabilities under interest on issued own securities and other borrowed funds in foreign currency

524 Liabilities in respect of interest on subordinated liabilities in foreign currency

525 Liabilities under fees and commissions on subordinated liabilities in foreign currency

526 Liabilities in respect of interest on other liabilities in foreign currency

527 Liabilities under fees and commissions on other liabilities in foreign currency

53 OTHER LIABILITIES IN FOREIGN CURRENCY

530 Liabilities to suppliers in foreign currency

531 Liabilities based on received advances in foreign currency

532 Liabilities based on financial leasing in foreign currency

533 Liabilities based on activated guarantees and sureties in foreign currency

534 Liabilities to employees in foreign currency

535 Liabilities under commission operations in foreign currency

536 Liabilities based on received funds for transactions for and on behalf of clients in foreign currency

537 Other operating liabilities in foreign currency

538 Liabilities accrued in foreign currency

539 Suspense accounts in foreign currency

58 SUBORDINATED LIABILITIES IN FOREIGN CURRENCY

582 Subordinated liabilities in foreign currency

59 ACCRUALS AND DEFERRED INCOME IN FOREIGN CURRENCY

590 Deferred liabilities in respect of calculated interest on loans, deposits and other financial liabilities in foreign currency

591 Other deferred expenses in foreign currency

592 Accrued interest income in foreign currency

593 Accrued income for receivables in foreign currency at amortised value, by using the effective interest method

594 Accrued other income in foreign currency

595 Other accruals and deferred income in foreign currency

596 Accrued liabilities under interest and other expenses on issued own securities and other borrowed funds in foreign currency

597 Accruals and deferred income for liabilities in respect of interest and other calculated expenses on subordinated liabilities in foreign currency

6 EXPENSES

60 INTEREST EXPENSES

600 Interest expenses on loans

601 Interest expenses on deposits

602 Interest expenses on securities

603 Interest expenses on other liabilities

605 Interest expenses on loans in foreign currency

606 Interest expenses on deposits in foreign currency

607 Interest expenses on securities in foreign currency

608 Interest expenses on other liabilities in foreign currency

61 FEE AND COMMISSION EXPENSES

Fee and commission expenses

Fee and commission expenses in foreign currency

62 LOSSES FROM THE SALE OF SECURITIES, OTHER FINANCIAL ASSETS, INVESTMENTS AND OTHER LENDING

- 620 Losses from the sale of securities and other financial assets intended for trading
- 621 Losses from the sale of securities and other financial assets available for sale
- 623 Losses from the sale of investments
- 624 Losses from the sale of other investments
- 625 Losses from the sale of securities and other financial assets, initially recognised at fair value through the income statement

63 PAYROLL COSTS, ALLOWANCES AND OTHER PERSONAL EXPENSES

- 630 Payroll costs
- 631 Allowance costs
- 632 Costs of tax on wages/salaries and allowances
- 633 Costs of contributions on wages/salaries and allowances
- 634 Costs of remuneration for temporary and occasional work
- 635 Other personal expenses

64 OPERATING EXPENSES

- 640 Material costs
- 641 Production services costs
- 642 Depreciation costs
- 643 Non-material costs (net of taxes and contributions)
- 644 Tax costs
- 645 Contributions costs
- 646 Other costs

65 EXPENSES FOR INDIRECT WRITE-OFFS OF LENDING AND EXPENSES FOR PROVISIONS

- 650 Expenses for indirect write-offs of balance sheet positions
- 651 Expenses for provision for off-balance sheet items
- 652 Expenses for provisions for liabilities
- 653 Expenses for other provisions
- 654 Expenses of provisions for pensions and other provisions for employees

66 OTHER EXPENSES

- 660 Expenses for write-offs of unrecoverable claims
- 661 Losses from the sale of fixed assets and intangible assets
- 662 Losses on disposal and write-off of fixed assets and intangible assets
- 667 Shortages and damages
- 668 Other expenses
- 669 Losses on discontinued operations

67 EXPENSES FOR CHANGE IN THE VALUE OF ASSETS AND LIABILITIES

- 670 Expenses for change in the value of lending, receivables and securities
- 671 Losses from the change in the fair value of securities and other financial assets intended for trading
- 672 Liabilities for change in the value of financial liabilities
- 673 Expenses for change in the value of fixed assets, investment property and intangible assets
- 674 Expenses on change in the value of derivatives intended for trading
- 675 Expenses under the change in the value of derivatives intended for hedging
- 676 Expenses from the change in the fair value of securities and other financial assets, initially recognised at fair value through the income statement

68 EXPENSES IN RESPECT OF EXCHANGE RATE DIFFERENCES

- 680 Expenses on negative exchange rate differences
- 681 Expenses on negative exchange rate differences in respect of the contracted currency clause

69 TRANSFER OF EXPENSES

- 690 Transfer of expenses

7 INCOME

70 INTEREST INCOME

- 700 Interest income on loans
- 701 Interest income on deposits
- 702 Interest income on securities
- 703 Interest income on other lending and assets
- 705 Interest income on loans in foreign currency
- 706 Interest income on deposits in foreign currency
- 707 Interest income on securities in foreign currency
- 708 Interest income on other lending and assets in foreign currency

71 FEE AND COMMISSION INCOME

- 704 Fee and commission income
- 715 Fee and commission income in foreign currency

72 GAINS ON SALE OF SECURITIES, OTHER FINANCIAL ASSETS, INVESTMENTS AND OTHER LENDING

- 720 Gains from the sale of securities and other financial assets intended for trading
- 721 Gains from the sale of securities and other financial assets available for sale
- 723 Gains from the sale of investments
- 724 Gains from sale of other lending
- 725 Gains from the sale of securities and other financial assets, initially recognised at fair value through the income statement

74 OPERATING INCOME

- 746 Other operating income

75 INCOME FROM REVERSAL OF INDIRECT WRITE-OFFS OF LOANS AND PROVISIONS

- 750 Income from reversal of indirect write-offs of lending
- 751 Income from reversal of provisions for off-balance sheet items
- 752 Income from reversal of unused provisions for liabilities
- 753 Income from reversal of unused other provisions
- 754 Income from reversal of provisions for pensions and other provisions for employees

76 OTHER INCOME

- 760 Income from recovered written-off receivables
- 761 Gains from sale of fixed assets and intangible assets
- 762 Income from reduced liabilities
- 766 Income from dividends and equity interests
- 767 Surpluses
- 768 Other income
- 769 Gains from discontinued operations

77 INCOME FROM CHANGE IN THE VALUE OF ASSETS AND LIABILITIES

- 770 Income from change in the value of lending, receivables and securities
- 771 Gains from the change in the fair value of securities and other financial assets intended for trading
- 772 Income from change in the value of financial liabilities
- 773 Income from change in the value of fixed assets, investment property and intangible assets
- 774 Income from the change in the value of derivatives intended for trading
- 775 Income from the change in the value of derivatives intended for hedging
- 776 Income from the change in the value of securities and other financial assets, initially recognised at fair value through the income statement

78 INCOME FROM EXCHANGE RATE DIFFERENCES

- 780 Income from positive exchange rate differences
- 781 Income from positive exchange rate differences in respect of the contracted currency clause

79 TRANSFER OF INCOME

- 790 Transfer of income

8 EQUITY, RESERVES FROM PROFIT AND OTHER RESERVES, REVALUATION RESERVES AND

UNREALISED PROFIT/LOSS, PROFIT, LOSS, TAX ON PROFIT OF THE PERIOD, LOSS AND PROFIT FROM CHANGE OF DEFERRED TAX ASSETS AND DEFERRED TAX LIABILITIES, RECEIVABLES AND LIABILITIES ARISING FROM INTERNAL RELATIONS AND OPENING AND CLOSING OF ACCOUNTS

80 EQUITY

- 800 Share capital
- 801 Other capital (state-owned and other capital)
- 802 Premium on issue of shares
- 803 Subscribed capital, unpaid

81 RESERVES FROM PROFIT AND OTHER RESERVES

- 810 Reserves from profit
- 811 Other reserves
- 812 Reserve for general banking risks

82 REVALUATION RESERVES AND UNREALISED PROFIT/LOSS

- 820 Revaluation reserves based on change in the value of intangible assets and fixed assets
- 821 Revaluation reserves based on change in the value of securities available for sale
- 822 Actuarial gains/losses in respect of defined benefit plans
- 823 Unrealised losses in respect of securities available for sale
- 824 Profit/loss in respect of cash flow hedging instruments
- 825 Other components of other result which cannot be reclassified in profit/loss
- 826 Other components of other result which can be reclassified in profit/loss

83 PROFIT

- 830 Profit of the current year
- 831 Profit of previous years

84 LOSS

- 840 Loss of the current year
- 841 Loss of previous years
- 842 Loss above equity

85 PROFIT TAX FOR THE PERIOD

- 850 Profit tax

86 LOSS AND PROFIT FROM CHANGE OF DEFERRED TAX ASSETS AND DEFERRED TAX LIABILITIES

- 860 Loss from reduction of deferred tax assets and creation of deferred tax liabilities
- 861 Profit from created deferred tax assets and reduction of deferred tax liabilities

87 RECEIVABLES AND LIABILITIES FROM INTERNAL RELATIONS

- 870 Receivables from internal relations
- 871 Liabilities from internal relations
- 875 Receivables from internal relations in foreign currency
- 876 Liabilities from internal relations in foreign currency

88 OPENING AND CLOSING OF ACCOUNTS

- 880 General ledger opening account
- 881 Operating income and expense account
- 882 Loss and profit from discontinued operations account
- 883 Transfer of overall result
- 884 Profit and loss account
- 886 Transfer of profit or loss
- 887 Balance adjustment account

9 OFF-BALANCE SHEET RECORDS

90 INVESTMENTS UNDER TRANSACTIONS FOR AND ON BEHALF OF THIRD PARTIES

- 900 Investments under transactions for and on behalf of third parties
- 905 Investments under transactions for and on behalf of third parties in foreign currency

91 ISSUED GUARANTEES AND OTHER SURETIES, SURETIES FOR LIABILITIES, ASSETS PLEDGED AS COLLATERAL, IRREVOCABLE COMMITMENTS AND OTHER COMMITMENTS

- 910 Issued guarantees and other sureties
- 911 Sureties for liabilities
- 912 Non-financial assets pledged as collateral
- 913 Irrevocable commitments for undisbursed loans and investments
- 914 Other irrevocable commitments
- 915 Guarantees and other sureties in foreign currency
- 916 Sureties for liabilities in foreign currency
- 917 Irrevocable commitments for undisbursed loans and investments in foreign currency
- 918 Other irrevocable commitments in foreign currency
- 919 Financial assets pledged as collateral

92 DERIVATIVES

- 920 Derivatives intended for trading at their contracted value
- 921 Derivatives intended for hedging at their contracted value

93 OTHER OFF-BALANCE SHEET ASSETS

- 931 Receivables under repurchase agreements
- 932 Securities received in pledge
- 933 Other off-balance sheet assets

95 LIABILITIES UNDER TRANSACTIONS FOR AND ON BEHALF OF THIRD PARTIES

- 950 Liabilities under transactions for and on behalf of third parties
- 955 Liabilities under transactions for and on behalf of third parties in foreign currency

96 LIABILITIES FOR ISSUED GUARANTEES AND OTHER SURETIES, SURETIES FOR LIABILITIES, ASSETS PLEDGED AS COLLATERAL, IRREVOCABLE COMMITMENTS AND OTHER COMMITMENTS

- 960 Liabilities for guarantees and other sureties
- 961 Liabilities for sureties for liabilities
- 962 Liabilities to non-financial assets pledged as collateral
- 963 Liabilities for irrevocable commitments for undisbursed loans and investments
- 964 Other irrevocable commitments
- 965 Liabilities for guarantees and other sureties in foreign currency
- 966 Liabilities to sureties for liabilities in foreign currency
- 967 Liabilities for irrevocable commitments for undisbursed loans and investments in foreign currency
- 968 Other irrevocable commitments in foreign currency
- 969 Liabilities to financial assets pledged as collateral

97 LIABILITIES UNDER DERIVATIVES

- 970 Derivatives intended for trading at their contracted value
- 971 Derivatives intended for hedging at their contracted value

98 OTHER OFF-BALANCE SHEET LIABILITIES

- 981 Liabilities under repurchase agreements
- 982 Liabilities on securities received in pledge
- 983 Other off-balance sheet liabilities