



NATIONAL BANK OF SERBIA

**Guidelines for Disclosure of Bank Data and
Information Related to the Quality of
Assets**

The National Bank of Serbia emphasizes that the responsibility for compilation of financial statements including the disclosure of data and information therein, is exclusively and indisputably within the remit of the bank's management, while the external auditor gives an opinion on whether the bank's annual financial statements are prepared in compliance with the International Accounting Standards and/or the International Financial Reporting Standards.

The National Bank of Serbia deems that these Guidelines represent good business practice, supports their implementation by banks and expects that banks will be able to document and explain any comportment that is not in accordance with this document. The National Bank of Serbia will continuously monitor the application of these Guidelines through the banking supervision process.

TABLE OF CONTENTS

1. INTRODUCTION	3
2. DATA AND/OR INFORMATION RELATED TO THE BANK EXPOSURE TO CREDIT RISK	4
3. DATA AND/OR INFORMATION RELATED TO THE METHOD IN WHICH A BANK MAKES THE INTERNAL CLASSIFICATION OF RECEIVABLES	5
4. DATA AND/OR INFORMATION RELATED TO COLLATERALS AND ASSETS ACQUIRED THROUGH COLLECTION	6
5. DATA AND/OR INFORMATION RELATED TO THE PROCEDURE OF ESTABLISHING OF IMPAIRMENT OF RECEIVABLES	7
6. DATA AND/OR INFORMATION RELATED TO THE RECEIVABLE WRITE-OFF POLICY	8
7. DATA AND/OR INFORMATION RELATED TO INTEREST INCOME AND ITS RECOGNITION	8
8. DATA AND/OR INFORMATION RELATED TO FORBORNE RECEIVABLES	9
A P P E N D I X	11

1. Introduction

These Guidelines are aimed at the enhancement of transparency of banking operations in the part that is related to the quality of assets, as well as at improvement of the practice of disclosure of bank data and information on credit risk and management of that risk.

Starting from the disclosure requirements prescribed by the International Accounting Standards and/or the International Financial Reporting Standards and best international practice and recommendations¹ in this area, the National Bank of Serbia is issuing these Guidelines for the banks doing business in the Republic of Serbia.

The subject matter of the Guidelines are the expectations of the National Bank of Serbia for disclosure of bank data and/or information based on which a beneficiary can timely get insight in the method of management of credit risk, the level of a bank's exposure to credit risk, the quality of bank assets, the quality and type of collateral and other types of credit protection, as well as the quality of accrued interest income.

The National Bank of Serbia expects that a bank, by proper understanding and application of these Guidelines and in line with the nature, scope, and complexity of its business operations, will make available to the public the data and/or information in the manner established by this document. Banks are not expected to disclose certain data and information, which are the subject matter of these Guidelines, if such data and information are not materially significant or represent a bank secret, and/or the data and information whose disclosure could have a negative impact on the competitive position of the bank on the market.

Banks are expected to disclose data and/or information in compliance with these Guidelines within the publicly available regular annual financial statements. If a bank discloses some of the data and/or information specified in these Guidelines within disclosures required by the Decision on Disclosure of Data and Information by Banks (RS Official Gazette, Nos. 125/2014 and 4/2015), it needs to provide a clear reference to the place of disclosure of such data and/or information.

The National Bank of Serbia expects these Guidelines to be applied when compiling bank regular annual financial statements for 2016.

Banks are expected, when disclosing data and/or information, to provide to beneficiaries a glossary of the words and expressions used in the statement or to

¹ Enhancing the risk disclosure of banks, http://www.fsb.org/wp-content/uploads/r_121029.pdf?page_moved=1, Treatment of Forbearance Practices in IFRS Financial Statements of Financial Institutions, <https://www.esma.europa.eu/sites/default/files/library/2015/11/2012-853.pdf>.

otherwise define the basic terms which are related to risks and risk measurement, as well as to disclose the basic values of the parameters used.

Attached to the Guidelines are examples of the methods of disclosure of quantitative data from these Guidelines. The National Bank of Serbia accepts that individual banks may also disclose their data in other manners that are adapted to the specificities of the bank portfolio and harmonized with the nature, scope, and complexity of their business operations. Irrespective of the form of disclosure, the bank should disclose comparable data and/or information at least for the reporting period and the preceding period.

2. Data and/or information related to the bank exposure to credit risk

Disclosure of bank data and/or information that are related to credit risk, including the credit risk concentration, should enable beneficiaries, among other things, to understand the bank risk profile and familiarize with the positions of the bank management bodies on the key risks to which the bank is exposed in its business operations, as well as provide a detailed analysis of the bank credit exposure. A bank is expected to disclose both qualitative data and/or information in which the emphasis is on the method of management and measurement of credit risk to which the bank is exposed or may be exposed in its business operations, and quantitative data pertaining to credit risk exposure.

The National Bank of Serbia expects from banks to disclose qualitative data and/or information that should cover as a minimum:

- Description of changes in bank assessments of the structure and level of credit risk to which the bank is exposed or may be exposed in its business operations compared to the previous reporting period, including the description of the impact of trends in the macroeconomic environment on such assessments and expected changes in the bank exposure to credit risk;
- Description of procedures for identification, measurement, and assessment of credit risk to which the bank is exposed;
- Description of the method in which the bank manages, and/or intends to manage credit risk, which also implies the description of the role, remit, and responsibility of all the bank's organisational parts which are involved in credit risk management;
- Description of the method in which the bank assesses and manages concentrations in the credit portfolio, including the description of common characteristics for identification of concentration risk within a credit portfolio (e.g. economic sectors, geographical areas, types of products, credit protection

instruments, large exposures, etc.) and the description of the system of exposure limits which are established for the purpose of control of the concentration risk within the bank's credit portfolio;

- Description of policies for identification of non-performing receivables and forborne receivables, including the manner in which the bank defines such receivables.

The National Bank of Serbia expects a bank to disclose the following quantitative data that are related to its exposure to credit risk, whereby the bank, for the disclosure, may use the form given in the Appendix – Schedules 1 to 6 hereto, respectively:

- Data on the gross and net exposure to credit risk shown by the bank's on-balance sheet and off-balance sheet items;
- Data on the gross and net exposure to credit risk shown by sector and category of receivables, by the status and method of impairment, maturity, and value of collateral;
- Data on exposure to credit risk shown by sector and category of receivables, by business sector, and geographical location;
- Data on exposure to credit risk shown by sector and category of receivables, by the impairment status, and number of days past due;
- Data on non-performing receivables by sector and area of business operation, including data on allowances for impairment and value of collaterals by which such receivables are secured, as well as their share in the total receivables of the bank;
- Data on changes in the amount of non-performing receivables in the course of the year, shown by sector.

3. Data and/or information related to the method in which a bank makes the internal classification of receivables

In order that the beneficiaries of disclosed information may understand internal systems and processes of a bank for measurement and assessment of the quality of assets, the bank should disclose the explanation and overview of the structure of its internal rating system used for measurement of credit risk, including descriptions of the use of its internal ratings for the classification of receivables according to different levels of credit quality, as well as information on how often it re-examines the methodology and/or procedures for measurement of credit risk.

A bank is expected to disclose a comparative overview of the categories for classification of receivables that it uses in line with its internal acts for the purpose of

management of credit risk and categories of receivables (performing receivables, non-performing receivables and forborne receivables within those categories). Additionally, the bank should link internal categories for the classification of performing receivables with the credit quality of such receivables (high, medium, low), whereby the bank, for the disclosure of such data, may use the form given in Schedule 7 hereto.

4. Data and/or information related to collaterals and assets acquired through collection

Banks should disclose sufficient data and/or information that should enable beneficiaries to adequately assess the impact of collaterals and assets acquired through collection on the quality of assets.

Regarding the data and/or information related to collaterals, banks are expected to disclose the following data and/or information that are related to collaterals in the form of a mortgage on immovable property and other instruments of credit protection:

- Description of the method of valuation and procedures for assessment and management of collaterals in the form of a mortgage on immovable property and other credit protection instruments, including the description of the haircut by type of collateral, and/or credit protection instrument;
- The value of collaterals by type of collateral and basic type of provider of credit protection, by sector and category of receivables, whereby the bank, for the disclosure, may use the form given in Schedule 8 hereto;
- The total amount of receivables secured by a mortgage on immovable property, average LTV ratio, as well as the amount of receivables secured a mortgage on immovable property within certain ranges of LTV ratio, whereby the bank, for the disclosure, may use the form given in Schedule 9 hereto.

Banks are expected to disclose data and/or information that are related to assets acquired through collection and their change in the course of the reporting period, if such assets meet the criteria for recognition in compliance with the IFRS, whereby the bank, for the disclosure, may use the form given in Schedule 10 hereto. Such disclosures should include:

- Policies for disposal of assets acquired through collection of receivables, and/or using such assets for the bank's business operations if such assets cannot be immediately converted into cash;
- The type and value of assets acquired through collection of receivables (immovable property acquired through collection including separate presentation of residential and/or other immovable property, financial assets

acquired through collection and other assets acquired through collection of receivables).

5. Data and/or information related to the procedure of establishing of impairment of receivables

In order to enable the beneficiaries to get a simple and detailed insight in the quality of assets from the aspect of their impairment, banks are expected to disclose:

- The definition of individually significant receivables in line with the methodology for assessment of impairment of balance sheet assets and probable loss on off-balance sheet items (for example, “all the receivables of the bank exceeding RSD 5 million are deemed to be individually significant receivables”), criteria based on which the bank defines the thresholds for determination of individually significant receivables, and/or other criteria for identification of receivables for which the assessment of the amount of impairment is made on individual basis;
- Lists of objective evidence of impairment of receivables established by the bank’s internal acts, which it uses in the procedure of assessment of impairment amount, for each relevant part of the credit portfolio;
- Criteria for classification of receivables into groups of receivables having similar characteristics of the credit risk which are established by the methodology for assessment of impairment of the bank balance sheet assets and off-balance sheet items;
- Data on changes in the amounts of impaired receivables in the course of the reporting period, whereby the bank, for the disclosure, may use the form given in Schedule 11 hereto;
- Data that are related to the change in the value of calculated allowances for impairment in the course of the year, whereby the bank, for the disclosure, may use the form given in Schedule 12 hereto.

Banks are expected to disclose parameters they use for the assessment on a collective basis of groups of receivables with similar credit risk characteristics, whereby such disclosures may include:

- The method of establishing and the value of the probability of default – PD parameter, the loss given default – LGD parameter, the recovery rate and the cure rate;
- Loss Identification Period (LIP).

In addition to the above, banks are expected to disclose key positions, assumptions, and assessments they have applied in the procedure of assessment of impairment in

compliance with the methodology for assessment of impairment of the bank balance sheet assets and off-balance sheet items, the explanation of amendments made in former assumptions, as well as all the information explaining assessments and changes in assessments necessary for determining the recoverable amount of placement.

The National Bank of Serbia expects banks to publish lists of objective evidence (events) that are defined in their internal acts and used in the procedure of reversal of a receivable impairment, and/or transfer of an impaired receivable into the unimpaired category, as well as other data and/or information it deems relevant in that respect. If applicable, the bank should disclose the monitoring period, including the minimum time period that needs to elapse before an unimpaired receivable is transferred into an impaired category.

6. Data and/or information related to the receivable write-off policy

The expectation of the National Bank of Serbia in line with the Guidelines for Implementation of IAS 39 is that, when establishing the justifiability of writing off of receivables that can be deemed to be uncollectible, and for the purpose of as early as possible recognition of incurred losses, a bank should take into consideration the placements of certain characteristics, whereby the writing off does not imply waiver by the bank of the contractual and vested rights on the ground of such receivable.

Starting from the above, banks are expected to disclose data and/or information which are related to the receivable write-off policy they apply, and which may be relevant from the aspect of assessing the impact of such policy on the quality of the bank's assets.

7. Data and/or information related to interest income and its recognition

Given that the National Bank of Serbia has realised that some banks apply the approach whereby they cease to recognize interest income from impaired receivables, which is a deviation from IAS 39, a bank is expected to disclose its accounting policy pertaining to recognition of interest income from impaired receivables.

A bank should also disclose the following data and/or information that are related to interest income, whereby the bank, for the disclosure, may use the form given in Schedule 13 hereto:

- Interest income from total receivables and interest income from impaired receivables, shown by sector and category of receivables;
- Interest income collected from total receivables and interest income collected from impaired receivables, shown by sector and category of receivables.

8. Data and/or information related to forbore receivables

Banks should disclose sufficient data and/or information that should enable the beneficiaries to assess the impact of forbearance measures on the riskiness of the bank credit portfolios and the level of their impairment.

For that purpose banks should disclose the following data and/or information that are related to the forbore receivables:

- Forbearance measures that the bank applies, as well as the forbearance measures implemented in the course of the reporting period;
- Description of the method for monitoring the effects of the implemented forbearance measures;
- The accounting policy related to the forbore receivables applied by the bank;
- Description of any change from the aspect of the above specified requirements, compared to the previous period;
- The time period that should elapse for a receivable to exit the category of forbore receivable;
- All the transactions of debt conversion into capital in which the bank has participated, and on which the data are already publicly available (for example, according to a pre-packed reorganization plan), including information on the share in the capital it has acquired;
- Data on forbore receivables by sector and area of business operation, including data on allowances for impairment and the value of collaterals securing such receivables, as well as their share in the total receivables of the bank, whereby the bank, for the disclosure, may use the form given in Schedule 14 hereto;
- Data on changes in the values of forbore receivables in the course of the year, shown by sector, whereby the bank, for the disclosure, may use the form given in Schedule 15 hereto;
- Data on the values of forbore receivables shown by the implemented forbearance measure and sector, whereby the bank, for the disclosure, may use the form given in Schedule 16 hereto.

The data and/or information pertaining to the applied accounting policy related to the forbore receivables may include:

- a) The difference between the circumstances in which the forbearance measures result in the non-recognition of the original receivable and those circumstances in which the original receivable is impaired, as well as the consequences for the accounting treatment of the receivable;
- b) Methodologies for assessment and calculation of impairment of forborne receivables taking into account the characteristics of risks and including the description of specific and/or collective assessments of impairment;
- c) Definition as to when the bank ceases to consider a receivable to be forborne together with all the consequences for the classification of the riskiness of the receivable (e.g. impact on the status of impairment, impact on the assessment and calculation of losses arising from impairment);
- d) Description of the criteria for recognition of losses arising from impairment and impact of different forbearance measures on the classification of forborne receivables as impaired/unimpaired, if, for example, forbearance measures:
 - result in the recognition of the loss arising from impairment, or do not result in the recognition of the loss arising from impairment;
 - are applied to receivables that were already impaired in the previous reporting periods and were also deemed to be impaired at the moment when the forbearance took place;
 - result in the non-recognition of the original receivable;
 - are used for refinancing of the existing receivables.

APPENDIX

Total exposure to credit risk

SCHEDULE 1

(in RSD thousand)

Balance sheet items	Bank assets exposed to credit risk			Bank assets not exposed to credit risk	Balance sheet value
	Gross value	Accumulated allowances for impairment/ provisions	Net value		
	1	2	3 (1-2)		
Cash and assets held with the central bank					
Pledged financial assets					
Financial assets recognised at fair value through income statement and held for trading					
Financial assets initially recognised at fair value through income statement					
Financial assets available for sale					
Financial assets held to maturity					
Loans and receivables from banks and other financial organisations					
Loans and receivables from clients					
Change in fair value of hedged items					
Receivables arising from hedging derivatives					
Investments in associated companies and joint ventures					
Investments into subsidiaries					
Intangible investments					
Property, plant and equipment					
Investment property					
Current tax assets					
Deferred tax assets					
Non-current assets held for sale and discontinued operations					
Other assets					
On-balance sheet exposure					
Issued guaranties and warranties					
Contingent liabilities					
Other off-balance sheet exposures					
Off-balance sheet exposure					
Total exposure					

SCHEDULE 2

Gross and net exposure to credit risk by sector and category of receivables, method of impairment, maturity and value of collateral

(in RSD thousand)

	Unimpaired receivables		Impaired receivables		Total gross receivables	Accumulated allowances for impairment		Total net receivables	Value of collateral*	
	Not due	Due	Individually estimated	Collectively estimated		Individually estimated	Collectively estimated		Securing unimpaired receivables	Securing impaired receivables
By sector										
Retail receivables										
Housing loans										
Consumer and cash loans										
Transaction loans and credit cards										
Other receivables										
Corporate receivables										
Large enterprises										
Small and medium-sized enterprises										
Micro enterprises and entrepreneurs										
Farmers										
Public enterprises										
Receivables from other clients										
Total exposure										
By category of receivable										
Performing receivables										
Of which: forborne										
Non-performing receivables										
Of which: forborne										
Total exposure										

* Market or fair value up to the gross value of the collateralised receivable

SCHEDULE 3

Sectoral and geographical concentration of exposure

(Gross value in RSD thousand)

	Belgrade region		Vojvodina region		Šumadija and Western Serbia region		Southern and Eastern Serbia region		Kosovo and Metohija region		Foreign country	
	Performing receivables	Non-performing receivables	Performing receivables	Non-performing receivables	Performing receivables	Non-performing receivables	Performing receivables	Non-performing receivables	Performing receivables	Non-performing receivables	Performing receivables	Non-performing receivables
Retail receivables												
Housing loans												
Consumer and cash loans												
Transaction loans and credit cards												
Other receivables												
Corporate receivables *												
Sector A												
Sectors B, C and E												
Sector D												
Sector F												
Sector G												
Sectors H, I and J												
Sectors L, M and N												
Receivables from other clients												
Total exposure												

- * Sector A Electricity, gas, steam and air conditioning supply
Sectors B, C and E Construction
Sector D Agriculture, forestry and fishing
Sector F Mining, Manufacturing, Water supply; sewerage; waste management and remediation activities
Sector G Wholesale and retail trade, repair of motor vehicles and motorcycles
Sectors H, I and J Transporting and storage, Accommodation and food service activities, Information and communication
Sectors L, M and N Real estate activities, Professional, scientific and technical activities, Administrative and support service activities, Arts

SCHEDULE 4

Credit risk exposure by sector and category of receivable, impairment status and number of days past due*

(Gross value in RSD thousand)

	Unimpaired receivables					Impaired receivables				
	Not past due	Past due up to 30 days	Past due from 31 to 60 days	Past due from 61 to 90 days	Past due over 90 days	Not past due	Past due up to 90 days	Past due from 91 to 180 days	Past due from 181 to 360 days	Past due over 360 days
By sector										
Retail receivables										
Housing loans										
Consumer and cash loans										
Transaction loans and credit cards										
Other receivables										
Corporate receivables										
Large enterprises										
Small and medium-sized enterprises										
Micro enterprises and entrepreneurs										
Farmers										
Public enterprises										
Receivables from other clients										
By category of receivable										
Performing receivables										
Of which: forborne										
Non-performing receivables										
Of which: forborne										
Total exposure										

* Days past due are calculated according to the bank's methodology

SCHEDULE 5

Non-performing receivables

(in RSD thousand)

Lending sectors	Gross value of total receivables	Accumulated allowances for impairment of total receivables	Gross value of non-performing receivables		Accumulated allowances for impairment of non-performing receivables	% of non-performing receivables	Value of collateral securing non-performing receivables*
				Of which: forborne receivables			
	1	2	3	4	5	6 (3/1)	7
Retail receivables							
Housing loans							
Consumer and cash loans							
Transaction loans and credit cards							
Other receivables							
Corporate receivables **							
Sector A							
Sectors B, C and E							
Sector D							
Sector F							
Sector G							
Sectors H, I and J							
Sectors L, M and N							
Receivables from other clients							
Total receivables							

* Market or fair value up to the gross value of the collateralised receivable

** Sector A Electricity, gas, steam and air conditioning supply
Sectors B, C and E Construction
Sector D Agriculture, forestry and fishing
Sector F Mining, Manufacturing, Water supply; sewerage; waste management and remediation activities
Sector G Wholesale and retail trade, repair of motor vehicles and motorcycles
Sectors H, I and J Transporting and storage, Accommodation and food service activities, Information and communication
Sectors L, M and N Real estate activities, Professional, scientific and technical activities, Administrative and support service activities, Arts

SCHEDULE 6

Changes in non-performing receivables

(in RSD thousand)

	Gross value at the start of the year	New non-performing receivables		Decrease in non-performing receivables			Exchange rate effect	Other changes*	Gross value at year-end	Net value at year-end	
			Of which: purchased		Of which: collected	Of which: sold					Of which: written off
Retail receivables											
Housing loans											
Consumer and cash loans											
Transaction loans and credit cards											
Other receivables											
Corporate receivables											
Large enterprises											
Small and medium-sized enterprises											
Micro enterprises and entrepreneurs											
Farmers											
Public enterprises											
Receivables from other clients											
Total receivables											

* The bank may show other changes it deems important in separate columns

SCHEDULE 7

Credit quality of performing receivables and value of collateral securing such receivables

(Gross value in RSD thousand)

	Credit quality of performing receivables			Non-performing receivables	Value of collateral*	
	High	Medium	Low		Securing performing receivables	Securing non-performing receivables
Retail receivables						
Housing loans						
Consumer and cash loans						
Transaction loans and credit cards						
Other receivables						
Corporate receivables						
Large enterprises						
Small and medium-sized enterprises						
Micro enterprises and entrepreneurs						
Farmers						
Public enterprises						
Receivables from other clients						
Total receivables						

* Market or fair value up to the gross value of the collateralised receivable

SCHEDULE 8

Type and value of collaterals and guarantors by sector and category of receivables

(in RSD thousand)

	Type of collateral*									
	Deposits	Securities	Residential immovable property	Other immovable property	Pledge of warehouse receipt and livestock collateral	Other assets	Guarantees** issued by			
							Government	Bank	Person related to the borrower	Other person
By sector										
Retail receivables										
Housing loans										
Consumer and cash loans										
Transaction loans and credit cards										
Other receivables										
Corporate receivables										
Large enterprises										
Small and medium-sized enterprises										
Micro enterprises and entrepreneurs										
Farmers										
Public enterprises										
Receivables from other clients										
By category of receivables										
Performing receivables										
Of which: forborne										
Non-performing receivables										
Of which: forborne										
Total receivables										

* Market or fair value up to the gross value of the collateralised receivable

** Guaranteed amount, up to the gross value of the collateralised receivable

SCHEDULE 9

Receivables secured by mortgage on immovable property by LTV ratio

Value of LTV ratio*	Value of receivables secured by mortgage on immovable property
Below 50%	
50% to 70%	
70% to 90%	
90% to 100%	
100% to 120%	
120% to 150%	
Over 150%	
Total	
Average LTV ratio	

*LTV ratio is the ratio of the gross value of the receivable and the market value of the immovable property securing such receivable

SCHEDULE 10

Changes in assets acquired through collection of receivables

(in RSD thousand)

Types of assets acquired through collection of receivables		Residential property	Other property	Financial assets	Other assets acquired through collection	Total
Gross value at the start of the period*	1					
Acquired during the period	2					
Sold during the period	3					
Put to use during the period (e.g. fixed asset or investment property)	4					
Reclassified as assets intended for sale	5					
Of which: sold during the period	6					
Gross value at end of period	7 (1+2-3-4-5)					
Accumulated allowances for impairment	8					
Of which: allowances for impairment during the period	9					
Net value at end of period	10 (7-8)					

* The term "period" means a calendar year covered by an individual financial statement, where the above disclosures refer to that financial statement. It may mean a shorter period, depending on the frequency of disclosures of data and information to which the bank committed.

SCHEDULE 11

Changes in impaired receivables

(in RSD thousand)

	Gross value at the start of the year	Receivables impaired during the year		Receivables which exited the impaired category during the year		Exchange rate effect	Other changes*	Gross value at end of period	Net value at end of period
			Of which: individually estimated as impaired		Of which: previously individually estimated as impaired				
	1	2	3	4	5	6	7	8 (1+2-4+6+7)	9
Retail receivables									
Housing loans									
Consumer and cash loans									
Transaction loans and credit cards									
Other receivables									
Corporate receivables									
Large enterprises									
Small and medium-sized enterprises									
Micro enterprises and entrepreneurs									
Farmers									
Public enterprises									
Receivables from other clients									
Total receivables									

* The bank may show other changes it deems important in separate columns

SCHEDULE 12

Changes in allowances for impairment of receivables

(in RSD thousand)

	Accumulated allowances for impairment at the start of the year	Allowances for impairment recognized during the period*	Reversal of allowances for impairment during the period	Other changes**	Accumulated allowances for impairment at year-end
	1	2	3	4	5 (1+2-3)
By sector					
Retail receivables					
Housing loans					
Consumer and cash loans					
Transaction loans and credit cards					
Other receivables					
Corporate receivables					
Large enterprises					
Small and medium-sized enterprises					
Micro enterprises and entrepreneurs					
Farmers					
Public enterprises					
Receivables from other clients					
Total exposure					
By category of receivables					
Performing receivables					
Of which: forborne					
Non-performing receivables					
Of which: forborne					
Total exposure					

* Includes both indirect and direct receivable write-offs

** The bank may show other changes it deems important in separate columns

SCHEDULE 13**Accrued interest income and interest collected**

(in RSD thousand)

	Interest income	Collected interest	Interest income from impaired receivables	Interest collected from impaired receivables
By sector				
Retail receivables				
Housing loans				
Consumer and cash loans				
Transaction loans and credit cards				
Other receivables				
Corporate receivables				
Large enterprises				
Small and medium-sized enterprises				
Micro enterprises and entrepreneurs				
Farmers				
Public enterprises				
Receivables from other clients				
By category of receivables				
Performing receivables				
Of which: forborne				
Non-performing receivables				
Of which: forborne				
Total receivables				

SCHEDULE 14

Forborne receivables

(in RSD thousand)

	Gross value of total receivables	Accumulated allowances for impairment of total receivables	Gross value of forborne receivables		Accumulated allowances for impairment of forborne receivables	% of forborne receivables	Value of collateral securing forborne receivables*
				Of which: non-performing receivables			
	1	2	3	4	5	6 (3/1)	7
Retail receivables							
Housing loans							
Consumer and cash loans							
Transaction loans and credit cards							
Other receivables							
Corporate receivables **							
Sector A							
Sectors B, C and E							
Sector D							
Sector F							
Sector G							
Sectors H, I and J							
Sectors L, M and N							
Receivables from other clients							
Total receivables							

* Market or fair value up to the gross value of the collateralised receivable

**

Sector A	Electricity, gas, steam and air conditioning supply
Sectors B, C and E	Construction
Sector D	Agriculture, forestry and fishing
Sector F	Mining, Manufacturing, Water supply; sewerage; waste management and remediation activities
Sector G	Wholesale and retail trade, repair of motor vehicles and motorcycles
Sectors H, I and J	Transporting and storage, Accommodation and food service activities, Information and communication
Sectors L, M and N	Real estate activities, Professional, scientific and technical activities, Administrative and support service activities, Arts

SCHEDULE 15

Changes in forborne receivables

(in RSD thousand)

	Gross value at the start of the period	Receivables forborne during the period	Receivables which exited the forbearance category during the period	Exchange rate effect	Other changes*	Gross value at year-end	Net value at year-end
	1	2	3	4	5	6 (1+2-3+4+5)	7
Retail receivables							
Housing loans							
Consumer and cash loans							
Transaction loans and credit cards							
Other receivables							
Corporate receivables							
Large enterprises							
Small and medium-sized enterprises							
Micro enterprises and entrepreneurs							
Farmers							
Public enterprises							
Receivables from other clients							
Total receivables							

* The bank may show other changes it deems important in separate columns

SCHEDULE 16

Structure of forborne receivables by forbearance measure

(Gross value in RSD thousand)

	Interest rate reduction	Loan term extension	Moratorium	Capitalisation of arrears	Refinancing	Partial write-off	Debt to equity conversion	Other measures*	Total
Retail receivables									
Housing loans									
Consumer and cash loans									
Transaction loans and credit cards									
Other receivables									
Corporate receivables									
Large enterprises									
Small and medium-sized enterprises									
Micro enterprises and entrepreneurs									
Farmers									
Public enterprises									
Receivables from other clients									
Total receivables									

* The bank may show other changes it deems important in separate columns