

Pursuant to Article 14, paragraph 2, item 3 of the Law on Accounting (RS Official Gazette, No 73/2019) and Article 18, paragraph 1, item 3) of the Law on the National Bank of Serbia (RS Official Gazette, Nos 72/2003, 55/2004, 85/2005 – other law, 44/2010, 76/2012, 106/2012, 14/2015, 40/2015 – CC decision and 44/2018), the Governor of the National Bank of Serbia hereby issues

D E C I S I O N
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. However, they shall provide the data required for the preparation of financial statements: on purpose, measurement method and impairment stages of financial instruments, pursuant to the decision governing the collection, processing and submission of data on the balance and structure of accounts in the Chart of Accounts, in analytical accounts, in the general ledger or appropriate modules in sub-ledger accounts aligned with the balance in the general ledger – every last day of the month.

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 risk of write-down.

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

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, trade receivables and other receivables from regular operation in dinars shall disclose the said receivables.

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

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

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

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

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

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

Account 028 shall disclose receivables in dinars 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, suspense accounts and accrued receivables – 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 property, plant and equipment).

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 receivables in dinars 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 receivables in dinars for assets given to legal entities to carry out certain tasks from operating activities on behalf of 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 when 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 through those accounts. The balance of assets disclosed 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 bank account (on the last day of the month and on the balance sheet date) shall be disclosed in account 508. Amounts that may not be recorded in appropriate accounts shall be recorded in suspense accounts in foreign currency.

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 risk of write-down.

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

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 – Receivables for interest and fee and commission, trade receivables and other receivables from regular operation in foreign currency, shall disclose the said receivables.

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

Account 081 shall disclose receivables for calculated fee and commission in foreign currency 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 receivables in foreign currency from regular operation in respect of which profit is determined.

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

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

Account 088 shall disclose receivables for calculated fee and commission in foreign currency 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 of 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 property, plant and equipment).

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

Account 095 shall disclose receivables in foreign currency 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 foreign currency accrued receivables.

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

CLASS 1: LENDING IN DINARS

13. Accounts of group 10 – Loans extended in dinars, shall disclose dinar loans by type: loans under transaction accounts, overnight loans, consumer loans, liquidity and working capital loans, export loans, investment loans, housing loans, cash loans, and other loans in dinars, measured in accordance with the International Financial Reporting Standard (IFRS) 9.

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 (overnight).

Account 102 shall disclose consumer loans, i.e. loans approved to households for the purchase of motor vehicles, furniture, household appliances, television sets, computers, or other durable consumer goods (goods that are the subject of purchase are stated in the loan agreement, and assets of the approved loan shall be transferred to the account of the seller).

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

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

Account 105 shall disclose investment loans, and/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 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, measured in accordance with IFRS 9.

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, measured in accordance with IFRS 9 and other relevant standards, as well as repurchased own securities and amounts of own shares.

Account 120 shall disclose securities in dinars measured at fair value through income statement.

Account 122 shall disclose securities in dinars measured at fair value through other comprehensive income.

Account 123 shall disclose the effects of changes in fair value of items subject to hedging based on the group of financial assets.

Account 124 shall disclose securities in dinars measured at amortised cost.

Account 125 shall disclose receivables under derivatives, other than derivatives intended for hedging, which also include all effects of the change in value of these derivatives, recorded within revenues and expenses.

Account 126 shall disclose receivables under derivatives intended for hedging, which also include all effects of the change in value of these derivatives, recorded within revenues and expenses 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, and/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 record 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 operations in dinars, measured in line with IFRS 9 and other relevant standards.

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 cession 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 and/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 of 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 and/or invoiced costs and expenses and revenues in the current period that could not be invoiced but which incurred costs 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 accrued fee income and other accrued 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 coming accounting periods.

Account 193 shall record the amounts of prepaid expenses in dinars based on costs of servicing deposits and other liabilities, which are included in

the effective interest rate in accordance with IFRS 7 and represent a deductible item of deposits and other obligations in liabilities.

Account 194 shall disclose the amounts of fee expenses and other expenses in dinars paid in the current accounting period and relating to the coming 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 granted in foreign currency, shall disclose bank loans and lending in foreign currency, measured in accordance with IFRS 9.

Account 200 shall disclose loans for payment of goods and services imports from abroad 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 immovable 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 granted 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 measured in accordance with IFRS 9.

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 given 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 securities in foreign currency by type, measured in accordance with IFRS 9 and other relevant standards.

Account 220 shall disclose securities in foreign currency measured at fair value through income statement.

Account 222 shall disclose securities in foreign currency measured at fair value through other comprehensive income.

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

Account 224 shall disclose securities in foreign currency measured at amortised cost.

Account 225 shall disclose receivables under derivatives in foreign currency, other than derivatives intended for hedging, which also include all effects of the change in value of these derivatives, recorded within revenues and expenses.

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

Account 227 shall disclose own securities in foreign currency repurchased before their maturity.

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

22. Accounts of group 23 – Investments in foreign currency shall record 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 bank operations in foreign currency, measured in line with IFRS 9 and other relevant standards.

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 activated guarantees that the bank has made on behalf of its client.

Account 264 shall disclose lending in foreign currency based on cession 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 disclose prepaid and/or invoiced costs and expenses and revenues in the current period that could not be invoiced but which incurred costs in that period.

Account 290 shall disclose accrued interest income from 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 accrued income from fees and other accrued income from 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 coming accounting periods.

Account 293 shall disclose the amounts of prepaid expenses 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 an item deductible from deposits and other obligations in foreign currency in liabilities.

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

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

Account 296 shall disclose prepayments and accrued income from 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, PROPERTY, PLANT AND EQUIPMENT 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, the value of spare parts inventories, other supplies, assets acquired through the 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-off 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 of obtaining the 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 carrying value of net assets (equity), as well as the difference arising from the obligation to undertake measurement in cases provided by 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 of the acquisition of other intangible assets, in accordance with IAS 38.

Account 336 shall disclose, in accordance with the relevant standards, intangible assets taken under lease, that is the right to use that property for a certain period of time with compensation (hereinafter: leasing).

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

27. Accounts of group 34 – Property, plant and equipment, that is 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 under construction.

Account 346 shall disclose fixed assets taken under lease, in accordance with 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, as per 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. Deferred tax assets, originating from temporary differences that are a result of revaluation – shall be recorded to the credit of revaluation reserves.

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 the 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 arising from 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 (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 etc.) issued by the bank.

Account 411 shall disclose liabilities under derivatives, other than derivatives intended for hedging, which also include all effects of the change in the value of these derivatives, recorded within revenues and expenses.

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 liabilities arising from securities and other financial liabilities recognised at fair value through income statement, other than liabilities under derivatives.

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 revenues and expenses 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 securities.

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 and for received assets for activities on behalf of 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 bank 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 founding acts
, 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 lending.

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 net 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 employee benefits, for losses on off-balance sheet assets, and on 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 and value added tax and other liabilities for taxes and contributions.

Account 450 shall disclose provisions for liabilities to cover obligations arising from past events, which are likely to cause an outflow of resources, for their settlement, and which 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 employee benefits, 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 income 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. Deferred tax liabilities, originating from temporary differences that are a result of revaluation – shall be recorded to the debit of revaluation reserves.

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 of 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 accrued fee expenses and other accrued expenses in dinars in the current accounting period (accrued rent, accrued insurance premiums and other costs) that do not come due for payment during that period.

Account 492 shall disclose the amounts of collected interest in dinars relating to the next 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 income collected from fees and other income in dinars relating to the next accounting period.

Account 495 shall disclose other accruals and deferred income in dinars.

Account 496 shall disclose calculated interest expenses and other calculated expenses in dinars on issued securities.

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

CLASS 5: LIABILITIES IN FOREIGN CURRENCY

42. Accounts of group 50 – Liabilities arising from 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 or 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.

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

Account 511 shall disclose liabilities under derivatives in foreign currency, other than derivatives intended for hedging, which also include all effects of the change in the value of these derivatives, recorded within revenues and expenses.

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 measured at fair value through the income statement in foreign currency, with the exception of liabilities under derivatives.

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 revenues and expenses 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, fees and commissions 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 for interest on issued securities 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 and for received assets for transactions on behalf and for the account of 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 advance payments, deposits, downpayments etc. in foreign currency.

Account 532 shall disclose liabilities arising from bank 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 lending 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 of 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 liabilities in respect of fees, and other accrued expenses in the current accounting period in foreign currency (accrued rent, accrued insurance premiums and other costs) that do not come due during that period.

Account 592 shall disclose the amounts of collected interest in foreign currency relating to the next 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 collected income from fees and other income in foreign currency relating to the next accounting period.

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

Account 596 shall disclose interest expenses accrued and other expenses accrued on issued securities in foreign currency.

Account 597 shall disclose accruals and deferred income for liabilities in respect of interest and other expenses accrued 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 fee and commission expenses in the current accounting period, regardless of the time of their payment.

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

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

50. Accounts of group 62 – Losses from derecognition of financial instruments in accordance with IFRS 9 and investments shall disclose losses from derecognition of loans, deposits, securities, derivatives, investments and other lending and liabilities including negative effects of modification and reclassification of financial instruments treated as derecognition of financial instruments in accordance with IFRS 9.

Account 620 shall disclose losses from derecognition of financial instruments measured at fair value through income statement.

Account 621 shall disclose losses from derecognition of financial instruments measured at fair value through other comprehensive income.

Account 623 shall disclose losses from derecognition of investments.

Account 626 shall disclose losses from derecognition of financial instruments measured at amortised cost.

Account 627 shall disclose losses from reclassification of financial instruments measured at amortised cost to measurement at fair value through income statement.

Account 628 shall disclose losses from reclassification of financial instruments measured at fair value through other comprehensive income to measurement at fair value through income statement.

Account 629 shall disclose losses from modification of financial instruments.

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 expenses of depreciation of intangible assets and fixed assets, accrued to the credit of respective analytical accounts for value adjustments of intangible assets and fixed assets within accounts 339, 349 and 359.

Account 643 shall disclose costs of compensations, 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 – expenses for entertainment, including the value of own products, goods and services. Insurance premium costs 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 financial assets and 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 financial assets measured at amortised cost 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.

Account 656 shall disclose a portion of the write-down of financial assets measured at fair value through other comprehensive income, in the current year, based on a change in credit risk, in accordance with IFRS 9.

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 analytical account of value adjustment within accounts 339, 349 and 359 and the account of trade receivables, 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 analytical 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. Accounts of group 67 – Expenses for change in the value of assets and liabilities shall disclose negative effects of changes in the value of loans, deposits, securities, derivatives, other lending and obligations, fixed assets, investment property and intangible assets, which, in accordance with IFRS/IAS, shall be offset by debiting expenses.

Account 670 shall disclose the negative effects of changes in the value of items subject to hedging.

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

Account 674 shall disclose the negative effects of changes in the value of derivatives, other than derivatives intended for hedging.

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

Account 676 shall disclose the negative effects of changes in the value of financial assets measured at fair value through income statement.

Account 677 shall disclose the negative effects of changes in the value of financial liabilities measured at fair value through income statement.

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

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

Account 681 shall disclose expenses from exchange rate losses 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 transfer of expenses – crediting that account by debiting accounts 881–882. Closing the accounts of this group at the end of the year shall be done by debiting them to the credit of groups of accounts 60–68.

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 transactions 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 fees and commissions – in dinars.

Account 715 shall disclose income from payment transactions 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 similar fees and commissions – in foreign currency.

60. Accounts of group 72 – Gains from derecognition of financial instruments in accordance with IFRS 9 and investments shall disclose gains from derecognition of loans, deposits, securities, derivatives, investments and other lending and liabilities, including the positive effects arising from modification and reclassification of financial instruments treated as derecognition of a financial instrument in accordance with IFRS 9.

Account 720 shall disclose gains from derecognition of financial instruments measured at fair value through income statement.

Account 721 shall disclose gains from derecognition of financial instruments measured at fair value through other comprehensive income.

Account 723 shall disclose gains from derecognition of investments.

Account 726 shall disclose gains from derecognition of financial instruments measured at amortised cost.

Account 727 shall disclose gains from reclassification of financial instruments measured at amortised cost to measurement at fair value through income statement.

Account 728 shall disclose gains from reclassification of financial instruments measured at fair value through other comprehensive income to measurement at fair value through income statement.

Account 729 shall disclose gains from modification of financial instruments.

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 financial assets and provisions shall disclose such income.

Account 750 shall disclose the amounts of reversal of indirect write-offs of financial assets measured at amortised cost.

Account 751 shall disclose the amounts of reversal of 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.

Account 756 shall disclose the amounts of reversal of write-down of financial assets measured at fair value through other comprehensive income, based on the change in credit risk, in accordance with IFRS 9.

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 participation, 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 income from the sale of fixed assets and intangible assets above the amount of their unwritten-off value – by debiting the analytical account of value adjustment within accounts 339, 349 and 359 and the respective account for trade receivables, and by crediting this account and the corresponding account in which fixed assets and intangible assets are carried.

Account 762 shall disclose income from reduction of other liabilities under the law, out-of-court settlement, and alike – by direct write-off, debiting the account in which the obligation is disclosed.

Account 766 shall disclose income from dividends and other income from participation.

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 gains from discontinued operations, in accordance with IFRS 5.

64. Accounts of group 77 – Income from change in the value of assets and liabilities shall disclose positive effects of changes in the value of loans, deposits, securities, derivatives, other lending and obligations, fixed assets, investment property and intangible assets which, in accordance with IFRS/IAS, constitute income.

Account 770 shall disclose the positive effects of changes in the value of items subject to hedging.

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

Account 774 shall disclose the positive effects of changes in the value of derivatives, other than derivatives intended for hedging.

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

Account 776 shall disclose the positive effects of change in the value of financial assets measured at fair value through income statement.

Account 777 shall disclose the positive effects of change in the value of financial liabilities measured at fair value through income statement.

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

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

Account 781 shall disclose income from exchange rate gains 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 transfer of income – debiting the account 790 to the credit of accounts 881 and 882. Closing the accounts of this group at the end of the year shall be done by crediting them to the debit of groups of accounts 70–78.

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 share capital of the bank, issuance premium and subscribed unpaid share capital.

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

Account 801 shall disclose issued and subscribed preferred (priority) shares of the bank.

Account 802 shall disclose the difference between the achieved selling price of common and preferred (priority) shares and their nominal value.

Account 803 shall disclose the amount of subscribed unpaid common and preferred (priority) 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 established by the bank at the expense of its profit, in accordance with its articles of association and based on the decision of the bank's general meeting, the purpose of which is to cover losses.

Account 811 shall disclose other reserves established by the bank at the expense of its profit, in accordance with its articles of association and based on the decision of the bank's general meeting, for other purposes.

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 gains/losses shall disclose these reserves and gains/losses, which are included in the statement of other comprehensive income in accordance with

IAS 1, whereas the effects of calculated tax relating to specific components of other comprehensive income 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 gains/losses from change in the value of equity instruments measured at fair value through other comprehensive income in accordance with IFRS 9.

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

Account 823 shall disclose gains/losses from change in the value of debt instruments measured at fair value through other comprehensive income in accordance with IFRS 9.

Account 824 shall disclose gains/losses in respect of cash flow hedging instruments in accordance with IFRS 9.

Account 825 shall disclose other revaluation effects and unrealised gains/losses in respect of equity securities hedging instruments measured at fair value through other comprehensive income in accordance with IFRS 9, in respect of financial liabilities of the bank, measured at fair value through income statement which are a result of change in bank creditworthiness as well as other unrealised gains/losses that shall be disclosed within other comprehensive income in accordance with IAS and IFRS requirements which cannot be reclassified to gain/loss.

Account 826 shall disclose other revaluation effects and unrealised gains/losses in respect of calculation of transactions and balance in foreign currency and translation of results and financial position of operations abroad in accordance with IAS 21, in respect of instruments intended for hedging of net investments in foreign operations, in respect of hedging instruments against the risks which include a portion of change in fair value of time value of options, forward elements of forward contracts or foreign currency basis spread of financial instruments, not recognised as a hedging component in accordance with IFRS 9, as well other unrealised gains/losses which shall be disclosed under other comprehensive income in accordance with IAS and IFRS requirements which can be reclassified to gain/loss.

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

Account 830 shall disclose profit of 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 arrived at as the difference between revenues and expenses (arising from correction of materially significant errors in earlier periods, based on 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 business 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 expenses and revenues (resulting from correction of materially significant errors in earlier periods, in respect of 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 reported bank equity. When making entries in this account, account 841 shall be closed first, and then the missing amount shall be debited to account 840.

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 specified 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 reduction in 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 shall be credited to 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 profit/loss at the end of the accounting period, profit tax and the transfer of profit/loss. The 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. General ledger shall be opened by debiting account 880 to the credit of general ledger accounts with debit balance, and/or debiting general ledger accounts with credit balance, and crediting account 880. After all general ledger accounts have been opened, 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 closing balance of operating revenues and expenses – by debiting this account to the credit of account 690, i.e. by crediting this account to the debit of account 790. Entries in account 881 shall be made by individual positions on the income statement form, and balance in that account, after the transfer of operating expenses and revenues, shall be transferred to account 883.

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

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 accounting period transferred from account 884. Profit shall be transferred by debiting this account to the credit of account 830, and loss at the end of the accounting period shall be transferred by debiting account 840 and crediting 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 in this account, 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 payable guarantees 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 shares 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, 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 shares 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, 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 919 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 at their contracted value, other than derivatives intended for hedging.

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 under 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 bank debtors' liabilities, securities under custody operations, framework loans from other banks, custody operations and other off-balance sheet assets.

Account 934 shall disclose written-off financial assets in dinars transferred to off-balance sheet records.

Account 935 shall disclose written-off financial assets in foreign currency transferred to off-balance sheet records.

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 type of derivatives.

Account 970 shall disclose derivatives at their contracted value, other than derivatives intended for hedging.

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 liabilities in respect of 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.

Account 984 shall disclose liabilities in respect of written-off financial assets in dinars transferred to off-balance sheet records.

Account 985 shall disclose liabilities in foreign currency in respect of written-off financial assets transferred to off-balance sheet records.

III FINAL PROVISIONS

84. This Decision repeals the Decision on the Chart of Accounts and Contents of Accounts in the Chart of Accounts for Banks (RS Official Gazette, Nos 71/2014, 135/2014, 101/2017 and 13/2019).

Provisions of this Decision shall apply starting from financial statements compiled on 31 December 2021.

85 This Decision shall come into effect on the eighth day following its publication in the RS Official Gazette.

D. No 18
30 June 2020
B e l g r a d e

G o v e r n o r
of the National Bank of Serbia

Dr Jorgovanka Tabaković

CHART OF ACCOUNTS FOR BANKS**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 Receivables for calculated fee and commission 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 assets 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 commission 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 Calculated 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 assets with the central bank in foreign currency
- 087 Calculated 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 measured at fair value through income statement
- 122 Securities measured at fair value through other comprehensive income
- 123 Changes in fair value of items being subject to hedging
- 124 Securities measured at amortised cost
- 125 Receivables under other derivatives

- 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 fees and other income calculated based on loans, deposits and other lending
- 192 Accrued interest expenses
- 193 Accrued expenses for liabilities at amortised cost, by using the effective interest method
- 194 Accrued fee expenses and other accrued costs
- 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 from abroad 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 measured at fair value through the income statement in foreign currency
- 222 Securities measured at fair value through other comprehensive income in foreign currency
- 223 Changes in the fair value of items being subject to hedging in foreign currency

- 224 Securities measured at amortised cost in foreign currency
- 225 Receivables under other derivatives in foreign currency
- 226 Receivables under derivatives intended for hedging in foreign currency
- 227 Repurchased own securities 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 fees and 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 cost, by using the effective interest method, in foreign currency
- 294 Accrued fee expenses and other accrued 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, PROPERTY, PLANT AND EQUIPMENT AND INVESTMENT PROPERTY, NON-CURRENT ASSETS FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS, DEFERRED TAX ASSETS AND VALUE ADDED TAX

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 PROPERTY, PLANT AND EQUIPMENT

- 340 Land
- 341 Buildings and structures
- 342 Equipment
- 343 Other fixed assets
- 344 Fixed assets under construction
- 345 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 ASSETS OF 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 based on other derivatives
- 412 Liabilities arising from hybrid securities
- 415 Liabilities under securities measured at fair value through the income statement
- 417 Liabilities under derivatives intended for hedging
- 418 Change in 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 securities

- 424 Liabilities under 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 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 benefits
- 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 fees and other calculated expenses
- 492 Accrued interest income
- 493 Accrued income for receivables at amortised cost, by using the effective interest method
- 494 Accrued fee income and other accrued income
- 495 Other accruals and deferred income
- 496 Deferred liabilities in respect of calculated interest and other expenses on issued securities
- 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 Liabilities based on other derivatives in foreign currency
- 512 Liabilities arising from hybrid securities in foreign currency
- 515 Liabilities under securities measured at fair value through the income statement in foreign currency
- 517 Liabilities under derivatives intended for hedging in foreign currency
- 518 Changes in 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, 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 securities in foreign currency
- 524 Liabilities under 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 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

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 Deferred expenses of fees and other accrued 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 rate method
- 594 Accrued income from fees and other accrued income in foreign currency

- 595 Other accruals and deferred income in foreign currency
- 596 Deferred liabilities under interest and other expenses on issued own securities accrued 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

- 610 Fee and commission expenses
- 615 Fee and commission expenses in foreign currency

62 LOSSES FROM DERECOGNITION OF FINANCIAL INSTRUMENTS AND INVESTMENTS

- 620 Losses from derecognition of financial instruments measured at fair value through income statement
- 621 Losses from derecognition of financial instruments measured at fair value through other comprehensive income
- 623 Losses from derecognition of investments
- 626 Losses from derecognition of financial instruments measured at amortised cost
- 627 Losses from reclassification of financial instruments measured at amortised cost to measurement at fair value through income statement
- 628 Losses from reclassification of financial instruments measured at fair value through other comprehensive income to measurement at fair value through income statement
- 629 Losses from modification of financial instruments

63 COSTS OF WAGES/SALARIES, ALLOWANCES AND OTHER PERSONAL EXPENSES

- 630 Costs of wages/salaries
- 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 expenses
- 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 FINANCIAL ASSETS AND EXPENSES FOR PROVISIONS

- 650 Expenses of indirect reversal of financial assets measured at amortised cost
- 651 Expenses for provisions for off-balance sheet items
- 652 Expenses for provisions for liabilities
- 653 Expenses for other provisions

655 Expenses of provisions for pensions and other provisions for employees

656 Expenses of write-down of financial assets measured at fair value through other comprehensive income

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 from changes in the value of items being subject to hedging

673 Expenses for change in the value of fixed assets, investment property and intangible assets

674 Expenses under the change in the value of other derivatives

675 Expenses under the change in the value of derivatives intended for hedging

676 Expenses under the change in the value of financial assets measured at fair value through income statement

677 Expenses under the change in the value of financial liabilities measured at fair value through income statement

68 EXPENSES IN RESPECT OF EXCHANGE RATE GAINS AND LOSSES

680 Expenses on exchange rate losses

681 Expenses on exchange rate losses 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

710 Fee and commission income

715 Fee and commission income in foreign currency

72 GAINS FROM DERECOGNITION OF FINANCIAL INSTRUMENTS AND INVESTMENTS

720 Gains from derecognition of financial instruments measured at fair value through income statement

721 Gains from derecognition of financial instruments measured at fair value through other comprehensive income

723 Gains from the derecognition of investments

726 Gains from derecognition of financial instruments measured at amortised cost

727 Gains from reclassification of financial instruments measured at amortised cost to measurement at fair value through income statement

728 Gains from reclassification of financial instruments measured at fair value through other comprehensive income to measurement at fair value through income statement

729 Gains from modification of financial instruments

74 OPERATING INCOME

746 Other operating income

75 INCOME FROM REVERSAL OF INDIRECT WRITE-OFFS OF FINANCIAL ASSETS AND PROVISIONS

750 Income of indirect reversal of write-offs of financial assets measured at amortised cost

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

755 Income from reversal of provisions for pensions and other provisions for employees

756 Income from reversal of write-down of financial assets measured at fair value through other comprehensive income

76 OTHER INCOME

760 Income from recovered written-off receivables

761 Gains from the sale of fixed assets and intangible assets

762 Income from reduced liabilities

766 Income from dividends and participation

767 Surpluses

768 Other income

769 Gains from discontinued operations

77 INCOME FROM CHANGE IN THE VALUE OF ASSETS AND LIABILITIES

770 Income from changes in the value of items being subject to hedging

773 Income from change in the value of fixed assets, investment property and intangible assets

774 Income from change in the value of other derivatives

775 Income from the change in the value of derivatives intended for hedging

776 Income from the change in the value of financial assets measured at fair value through income statement

777 Income from the change in the value of financial liabilities measured at fair value through income statement

78 INCOME FROM EXCHANGE RATE GAINS AND LOSSES

780 Income from exchange rate gains

781 Income from exchange rate gains 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 – common shares

801 Share capital – preferred shares

802 Premium on issue of shares

803 Subscribed share capital, unpaid

81 RESERVES FROM PROFIT AND OTHER RESERVES

810 Reserves from profit

811 Other reserves

813 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 Gains/losses from the change in the value of equity instruments
- 822 Actuarial gains/losses in respect of defined benefit plans
- 823 Gains/losses from the change in the value of debt instruments
- 824 Gains/losses in respect of cash flow hedging instruments
- 825 Other components of other comprehensive income which cannot be reclassified in gain/loss
- 826 Other components of other comprehensive income which can be reclassified in gain/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 LENDING 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 Other derivatives 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
- 934 Written-off financial assets
- 935 Written-off financial assets in foreign currency

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 Other derivatives 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
- 984 Liabilities based on written-off financial assets
- 985 Liabilities based on written-off financial assets in foreign currency