

Pursuant to Article 128bb, paragraph 11 of the Law on Banks (RS Official Gazette, Nos 107/2005, 91/2010, 14/2015 and 19/2025) and Article 15a, paragraph 1 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 19/2025), the Executive Board of the National Bank of Serbia adopts the following

D E C I S I O N

ON THE CONTENT AND FORM OF FINANCIAL STATEMENTS OF THE BANK RESOLUTION FUND

I. INTRODUCTORY PROVISIONS

1. This Decision sets forth the content and form of financial statements of the Bank Resolution Fund (hereinafter: Fund) and the content of items in forms *Balance Sheet, Income Statement, Statement of Other Comprehensive Income, Statement of Changes in Net Assets and Cash Flow Statement*, the content of notes to the Fund's financial statements, the Chart of Accounts for the Fund, as well as the contents of groups of accounts and individual accounts in the Chart of Accounts for the Fund.

The forms referred to in paragraph 1 of this Section, as well as the Chart of Accounts for the Fund, are enclosed herewith as Schedules 1 to 6, and are integral thereto.

The NBS may further break down the three-digit accounts according to its needs and it shall ensure that the disaggregated three-digit accounts contain the data necessary for the preparation of the Fund's financial statements.

2. The NBS maintains the Fund's business books separately from its own and prepares the Fund's financial statements for a business year that is equal to the calendar year.

Maintaining the business books and compiling financial statements of the Fund shall be conducted in accordance with the International Financial Reporting Standards or the International Accounting Standards (hereinafter: IFRS), except in the part pertaining to the disclosure in accordance with the IFRS, i.e. the notes. Notes to financial statements of the Fund shall be made in accordance with Section 8 hereof.

The forms referred to in Section 1, paragraph 1 hereof shall be completed by entering data in appropriate fields in columns for the current and previous year using the groups of accounts and accounts prescribed by this Decision, as well as from analytical and other records maintained for the purposes of the Fund, which provide the data for entry in the positions of these forms where it is indicated that a portion of the account belonging to a specific position is to be reported.

Amounts disclosed in forms referred to in Section 1 hereof shall be expressed in thousands of dinars.

3. In the *Balance Sheet* form, data shall be entered in columns 4, 5 and 6 according to the content of the accounts indicated in column 1 of the form.

Net amounts shall be entered in the *Balance Sheet* form (balance in the account minus the appertaining amount of allowances for impairment).

4. In the *Income Statement* form, data shall be entered in columns 4 and 5 according to the content of the accounts indicated in column 1 of the form.

5. In the *Statement of Other Comprehensive Income* form, the appropriate data on changes pertaining to the reporting period shall be entered in columns 4 and 5, according to the contents of the accounts indicated in column 1 of the form.

6. In the *Statement of Changes in Net Assets* form, data about the status and changes in the Fund's net assets for the previous and current year shall be entered in columns 2 to 8.

7. In the *Cash Flow Statement* form, data for the previous and current year shall be entered in columns 2 and 3.

For the purposes of this Decision, cash flows shall be the collections and disbursements of the Fund's cash resources.

Transfers between individual accounts of the Fund's cash resources shall not be considered cash flows.

II NOTES TO FINANCIAL STATEMENTS

8. Notes to financial statements of the Fund shall contain in particular:

- 1) general information about the Fund, including basic information relating to the method of determining and collecting contributions to the Fund;
- 2) basis for the preparation of financial statements;
- 3) significant accounting policies;
- 4) a description of the Fund's investment rules and the definition of risk appetite;
- 5) an analysis of the items in financial statement forms;
- 6) an analysis of the investment of the Fund's assets;
- 7) an analysis of the use of the Fund's assets;
- 8) additional disclosures in accordance with IFRS requirements, which may be significant for understanding the Fund's activities.

General information referred to in paragraph 1, item 1) of this Section shall include the basic data on the Fund pertaining to the legal basis for its establishment, purpose, organisation, account maintenance, collection of funds, management and other matters significant for the Fund.

The basis referred to in paragraph 1, item 2) of this Section are accounting regulations in accordance with which the financial statements have been prepared, as well as the information about any deviations from those regulations.

The accounting policies referred to in paragraph 1, item 3) of this Section shall encompass the description of the accounting policies for the recognition, assessment, presentation and disclosure of items in the Fund's financial statements.

The description referred to in paragraph 1, item 4) of this Section shall imply a description of the Fund's investment rules, i.e. a presentation of the most important aspects of the Fund's risk management aimed at preserving the value of its assets.

The analysis of items from paragraph 1, item 5) of this Section shall imply at least the description and structure of the significant items of financial statements.

The analysis from paragraph 1, item 6) of this Section shall include at least the description and structure of the positions of financial statements pertaining to the investment of the Fund's assets.

The analysis from paragraph 1, item 7) of this Section shall include at least the description and structure of the Fund's used assets or the description of the grounds for using those assets.

For debt securities, as a minimum information, the following shall be disclosed: the portfolio structure by type of security, maturity structure, type of interest rate (fixed/variable), the effective interest rate as a percentage, and the credit rating of the issuers as at the balance sheet date.

III PUBLISHING FINANCIAL STATEMENTS

9. The National Bank of Serbia shall publish the Fund's financial statements, together with the opinion of the external auditor, on its website no later than on 30 June of the current year for the previous calendar year.

IV CONTENTS OF GROUPS OF ACCOUNTS AND INDIVIDUAL ACCOUNTS

CLASS 1: CASH AND RECEIVABLES

10. Accounts of group 10 – Cash shall disclose the Fund's cash assets.

Account 100 shall disclose the Fund's cash assets in dinars, as well as transactions through that account.

Account 101 shall disclose other cash assets in dinars.

Account 105 shall disclose the Fund's cash assets in foreign currency, as well as transactions through that account.

Account 106 shall disclose other cash assets in foreign currency.

Account 108 shall disclose value adjustment of accounts in this group in dinars.

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

11. Accounts of group 11 – Callable deposits shall disclose callable deposits that can be cashed with the minimum risk of write-down.

Accounts of group 110 shall disclose callable deposits in dinars that can be cashed with the minimum risk of write-down.

Accounts of group 115 shall disclose callable deposits in foreign currency that can be cashed with the minimum risk of write-down.

Account 118 shall disclose value adjustment of callable deposits in dinars.

Account 119 shall disclose value adjustment of callable deposits in foreign currency.

12. Accounts of group 12 – Receivables from banks on account of contributions shall disclose receivables from banks – members of the Fund, arising from regular and extraordinary contributions.

Account 120 shall disclose receivables from banks arising from regular contributions in dinars. Within this account, analytical records are maintained for each bank to which the receivables pertain.

Account 121 shall disclose receivables from banks arising from extraordinary contributions in dinars. Within this account, analytical records are maintained for each bank to which the receivables pertain.

Account 125 shall disclose receivables from banks arising from regular contributions in foreign currency. Within this account, analytical records are maintained for each bank to which the receivables pertain.

Account 126 shall disclose receivables from banks arising from extraordinary contributions in foreign currency. Within this account, analytical records are maintained for each bank to which the receivables pertain.

Account 128 shall disclose value adjustment of accounts in this group in dinars.

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

13. Accounts of group 13 – Receivables from resolution in dinars shall disclose receivables arising from the initiated resolution procedure in dinars.

Account 130 shall disclose receivables arising from approved loans to a bank under resolution and its subordinated companies, in dinars.

Account 131 shall disclose receivables from the bridge bank and the asset management vehicle arising from the provision of necessary funds in the resolution procedure, in dinars.

Account 132 shall disclose receivables from the Deposit Insurance Agency arising from the initiated resolution procedure, in dinars.

Account 133 shall disclose receivables from the Republic of Serbia arising from the initiated resolution procedure, in dinars.

Account 134 shall disclose receivables from banks under resolution arising on other grounds, in dinars.

Account 138 shall disclose value adjustment of accounts in this group.

14. Accounts of group 14 – Receivables from resolution in foreign currency shall disclose receivables arising from the initiated resolution procedure in foreign currency.

Account 140 shall disclose receivables arising from approved loans to a bank under resolution and its subsidiaries, in foreign currency.

Account 141 shall disclose receivables from the bridge bank and the asset management vehicle arising from the provision of necessary funds in the resolution procedure in foreign currency.

Account 142 shall disclose receivables from the Deposit Insurance Agency arising from the initiated resolution procedure, in foreign currency.

Account 143 shall disclose receivables from the Republic of Serbia arising from the initiated resolution procedure, in foreign currency.

Account 144 shall disclose receivables from banks under resolution arising on other grounds, in foreign currency.

Account 149 shall disclose value adjustment of accounts in this group.

15. Accounts of group 15 – Receivables for interest and fees in dinars shall disclose receivables for interest and fees in dinars.

Account 150 shall disclose receivables arising from accrued interest on cash assets and callable deposits in dinars.

Account 151 shall disclose receivables arising from accrued interest on receivables from contributions in dinars.

Account 152 shall disclose receivables arising from accrued interest on other receivables in dinars.

Account 153 shall disclose receivables for accrued fees in dinars.

Account 158 shall disclose value adjustment of accounts in this group.

16. Accounts of group 16 – Receivables for interest and fees in foreign currency shall disclose receivables for interest and fees in foreign currency.

Account 160 shall disclose receivables arising from accrued interest on cash assets and callable deposits in foreign currency.

Account 161 shall disclose receivables arising from accrued interest on receivables from contributions in foreign currency.

Account 162 shall disclose receivables arising from accrued interest on other receivables in foreign currency.

Account 163 shall disclose receivables for accrued fees in foreign currency.

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

17. Accounts of group 17 – Other receivables in dinars shall disclose receivables arising from the purchase of assets from a bank under resolution, receivables from the activation of collateral, prepayments and accrued income, and other receivables in dinars.

Account 170 shall disclose receivables arising from the purchase of assets from a bank under resolution in dinars.

Account 171 shall disclose receivables arising from the activation of collateral in dinars.

Account 172 shall disclose prepayments and accrued income in dinars.

Account 173 shall disclose other receivables in dinars.

Account 178 shall disclose value adjustment of accounts in this group.

18. Accounts of group 18 – Other receivables in foreign currency shall disclose receivables arising from the purchase of assets from a bank under resolution, receivables from the activation of collateral, prepayments and accrued income, and other receivables in foreign currency.

Account 180 shall disclose receivables arising from the purchase of assets from a bank under resolution in foreign currency.

Account 181 shall disclose receivables arising from the activation of collateral in foreign currency.

Account 182 shall disclose prepayments and accrued income in foreign currency.

Account 183 shall disclose other receivables in foreign currency.

Account 189 shall disclose value adjustment of accounts in this group.

CLASS 2: THE FUND'S INVESTMENTS

19. Accounts of group 20 – the Fund's investments in dinars shall disclose the Fund's investments in monetary deposits, securities and other financial instruments and other investments in dinars.

Account 200 shall disclose term deposits in dinars.

Account 201 shall disclose securities and other financial instruments, except derivatives in dinars, measured at fair value through the income statement.

Account 202 shall disclose securities and other financial instruments, except derivatives in dinars, measured at fair value through other comprehensive income.

Account 203 shall disclose securities and other financial instruments, except derivatives in dinars, measured at amortised cost.

Account 204 shall disclose the effects of change in the fair value of items subject to hedging.

Account 205 shall disclose receivables 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 206 shall disclose receivables 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 207 shall disclose the Fund's other investments in dinars.

Account 208 shall disclose value adjustment of accounts in this group.

20. Accounts of group 21 – the Fund's investments in foreign currency shall disclose the Fund's investments in monetary deposits, securities and other financial instruments and other investments in foreign currency.

Account 210 shall disclose term deposits in foreign currency.

Account 211 shall disclose securities and other financial instruments, except derivatives in foreign currency, measured at fair value through income statement.

Account 212 shall disclose securities and other financial instruments, except derivatives in foreign currency, measured at fair value through other comprehensive income.

Account 213 shall disclose securities and other financial instruments, except derivatives in foreign currency, measured at amortised cost.

Account 214 shall disclose the effects of change in the fair value of items being subject to hedging in foreign currency.

Account 215 shall disclose receivables under derivatives, other than 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.

Account 216 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 217 shall disclose the Fund's other investments in foreign currency.

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

CLASS 3: NON-CURRENT ASSETS HELD FOR SALE

21. Accounts of Group 30 – Non-current assets held for sale shall disclose assets purchased from a bank under resolution, assets acquired through the collection of receivables, and other assets held for sale.

Account 300 shall disclose assets purchased from a bank under resolution and held for sale.

Account 301 shall disclose assets acquired through the collection of receivables and held for sale.

Account 302 shall disclose other assets held for sale.

CLASS 4: LIABILITIES

22. Accounts of group 40 – Liabilities under loans and other forms of financing in dinars shall disclose liabilities under loans and other forms of financing used to secure funds for the Fund, as well as other financial liabilities in dinars.

Account 400 shall disclose liabilities to banks in dinars arising from loans used to secure funds for the Fund.

Account 401 shall disclose liabilities to the Republic of Serbia in dinars arising from other forms of financing used to secure funds for the Fund.

Account 402 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 403 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 404 shall disclose the effects of change in the fair value of items being subject to hedging in respect of the group of financial assets.

Account 405 shall disclose other liabilities under loans and other forms of financing in dinars used to secure funds for the Fund. Within this account, analytical records are maintained for each creditor to which the liabilities pertain.

23. Accounts of group 41 – Liabilities under loans and other forms of financing in foreign currency shall disclose liabilities under loans and other forms of financing used to secure funds for the Fund, as well as other financial liabilities in foreign currency.

Account 410 shall disclose liabilities to banks in foreign currency from loans used to secure funds for the Fund.

Account 411 shall disclose liabilities to the Republic of Serbia in foreign currency arising from other forms of financing used to secure funds for the Fund.

Account 412 shall disclose liabilities under derivatives, other than 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.

Account 413 shall disclose liabilities 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 414 shall disclose the effects of change in the fair value of items being subject to hedging in respect of the group of financial assets in foreign currency.

Account 415 shall disclose other liabilities under loans and other forms of financing in foreign currency used to secure funds for the Fund. Within this account, analytical records are maintained for each creditor to which the liabilities pertain.

24. Accounts of group 42 – Liabilities arising from resolution in dinars shall disclose liabilities to a bank under resolution, the bridge bank and the asset management vehicle, liabilities to the Republic of Serbia and the Deposit Insurance Agency, liabilities to buyers in the resolution procedure, liabilities to shareholders and creditors of the bank under resolution, and other liabilities arising from resolution in dinars.

Account 420 shall disclose liabilities to a bank under resolution in dinars. Within this account, analytical records are maintained for each bank under resolution to which the liabilities pertain.

Account 421 shall disclose liabilities to a bridge bank in dinars.

Account 422 shall disclose liabilities to an asset management vehicle in dinars.

Account 423 shall disclose liabilities to the Republic of Serbia arising from bank resolution, in dinars.

Account 424 shall disclose liabilities to the Deposit Insurance Agency in dinars.

Account 425 shall disclose liabilities to buyers in the resolution procedure in dinars.

Account 426 shall disclose liabilities in dinars to shareholders and creditors of the bank under resolution arising from the compensation for the difference in the amount of losses incurred by these persons during the resolution procedure compared to the amount of losses they would have incurred had the bankruptcy procedure been initiated against the bank instead of the resolution procedure. Within this account, analytical records are maintained for shareholders and creditors of the bank under resolution to which the liabilities pertain.

Account 427 shall disclose other liabilities arising from resolution, in dinars.

25. Accounts of group 43 – Liabilities from resolution in foreign currency shall disclose liabilities to a bank under resolution, the bridge bank and the asset management vehicle, liabilities to the Republic of Serbia and the Deposit Insurance Agency, liabilities to buyers in the resolution procedure, liabilities to shareholders and creditors of the bank under resolution, and other liabilities arising from resolution in foreign currency.

Account 430 shall disclose liabilities to a bank under resolution in foreign currency. Within this account, analytical records are maintained for each bank under resolution to which the liabilities pertain.

Account 431 shall disclose liabilities to a bridge bank in foreign currency.

Account 432 shall disclose liabilities to an asset management vehicle in foreign currency.

Account 433 shall disclose liabilities to the Republic of Serbia arising from bank resolution, in foreign currency.

Account 434 shall disclose liabilities to the Deposit Insurance Agency in foreign currency.

Account 435 shall disclose liabilities to buyers in the resolution procedure in foreign currency.

Account 436 shall disclose liabilities in foreign currency to shareholders and creditors of the bank under resolution arising from the compensation for the difference in the amount of losses incurred by these persons during the resolution procedure compared to the amount of losses they would have incurred had the bankruptcy procedure been initiated against the bank instead of the resolution procedure. Within this account, analytical records are maintained for shareholders and creditors of the bank under resolution to which the liabilities pertain.

Account 437 shall disclose other liabilities arising from resolution, in foreign currency.

26. Accounts of group 44 – Provisions shall disclose provisions for liabilities, provisions for losses on off-balance sheet assets, and other provisions.

Account 440 shall disclose the provisions for liabilities arising from past events that are likely to result in an outflow of resources and which can be reliably estimated.

Account 441 shall disclose provisions for losses on off-balance sheet assets.

Account 442 shall disclose other provisions.

27. Accounts of group 45 – Other liabilities shall disclose liabilities under interest, fees and commissions on loans and other financial liabilities of the Fund, liabilities arising from the audit of the Fund's financial statements, accruals and deferred income, and other liabilities.

Account 450 shall disclose liabilities under interest on loans and other financial liabilities in dinars.

Account 451 shall disclose liabilities under fees and commissions on loans and other financial liabilities in dinars.

Account 452 shall disclose accruals and deferred income in dinars.

Account 453 shall disclose liabilities arising from the audit of the Fund's financial statements.

Account 454 shall disclose other liabilities in dinars.

Account 455 shall disclose liabilities under interest on loans and other financial liabilities in foreign currency.

Account 456 shall disclose liabilities under fees and commissions on loans and other financial liabilities in foreign currency.

Account 457 shall disclose accruals and deferred income in foreign currency.

Account 458 shall disclose other liabilities in foreign currency.

CLASS 5: EXPENSES

28. Accounts of group 50 – Financial expenses shall disclose expenses under interest, expenses under fees and commissions, expenses from exchange rate differences, losses on financial instruments, and other financial expenses.

Account 500 shall disclose expenses under interest on loans and other financial liabilities of the Fund in dinars.

Account 501 shall disclose expenses under fees and commissions for loans and other financial liabilities of the Fund in dinars.

Account 502 shall disclose exchange rate losses.

Account 503 shall disclose losses from financial instruments measured at fair value through income statement.

Account 504 shall disclose losses from derecognition of financial instruments measured at fair value through other comprehensive income and at amortised cost.

Account 505 shall disclose the negative effects of change in the value of items subject to hedging.

Account 506 shall disclose the negative effects of change in the value of derivatives intended for hedging.

Account 507 shall disclose expenses under interest on loans and other financial liabilities of the Fund in foreign currency.

Account 508 shall disclose expenses under fees and commissions for loans and other financial liabilities of the Fund in foreign currency.

Account 509 shall disclose other financial expenses not included in other accounts of group 50.

29. Accounts of group 51 – Expenses for indirect write-offs of financial assets and expenses for provisions shall disclose expenses for value adjustments of loans, expenses for provisions for off-balance sheet items, provisions for liabilities, and expenses for other provisions.

Account 510 shall disclose value adjustment of financial assets measured at amortised cost in the current year.

Account 511 shall disclose provisions for off-balance sheet items made in the current year.

Account 512 shall disclose an increase in the provisions for covering liabilities 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.

Account 513 shall disclose an increase in the amount of other provisions.

Account 514 shall disclose a portion of the write-down of financial assets measured at fair value through other comprehensive income in the current year.

30. Accounts of group 52 – Other expenses shall disclose expenses for the write-off of unrecoverable claims, financing of resolution costs, expenses

related to the investment of the Fund's assets, audit costs of the Fund's financial statements, and other expenses.

Account 520 shall disclose expenses from the write-off of unrecoverable claims.

Account 521 shall disclose expenses from the financing of resolution costs.

Account 522 shall disclose expenses related to the investment of the Fund's assets and other expenses related to the management of the Fund.

Account 523 shall disclose expenses arising from the audit of the Fund's financial statements.

Account 524 shall disclose other expenses not included in other accounts of group 52.

31. Accounts of group 59 – Transfer of expenses shall disclose the transfer of expenses.

Account 590 shall disclose the transfer of expenses – by crediting this account and debiting account 840. The closing of the accounts in this group at the end of the year is performed by debiting them in favour of account groups 50 to 52.

CLASS 6: INCOME

32. Accounts of group 60 – Financial income shall disclose income from interest, income from fees and commissions, income from exchange rate gains, gains from financial instruments and other financial income.

Account 600 shall disclose income from interest, in dinars.

Account 601 shall disclose income from fees and commissions, in dinars.

Account 602 shall disclose income from exchange rate gains.

Account 603 shall disclose gains from derecognition of financial instruments measured at fair value through income statement.

Account 604 shall disclose gains from derecognition of financial instruments measured at fair value through other comprehensive income and at amortised cost.

Account 605 shall disclose the positive effects of change in the value of items subject to hedging.

Account 606 shall disclose positive effects of change in the value of derivatives intended for hedging.

Account 607 shall disclose income from interest, in foreign currency.

Account 608 shall disclose income from fees and commissions, in foreign currency.

Account 609 shall disclose other financial income not included in other accounts of group 60.

33. Accounts of group 61 – Income from the reversal of indirect write-offs of financial assets and provisions shall disclose such income.

Account 610 shall disclose the amounts of reversed indirect write-offs of financial assets measured at amortised cost.

Account 611 shall disclose the amounts of reversed provisions for off-balance sheet items.

Account 612 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 613 shall disclose a reduction in other provisions from the previous period.

Account 614 shall disclose the amounts of reversed write-down of financial assets measured at fair value through other comprehensive income.

34. Accounts of group 62 – Other income shall disclose the Fund's other income.

Account 620 shall disclose income from recovered written-off receivables.

Account 621 shall disclose other Fund income in dinars.

Account 622 shall disclose other Fund income in foreign currency.

35. Accounts of group 69 – Transfer of income shall disclose the transfer of income.

Account 690 shall disclose the transfer of income – by debiting account 690 and crediting account 840. The closing of the accounts in this group at the end of the year is performed by crediting them from, account groups 60 to 62.

CLASS 8: NET ASSETS

36. Accounts of group 80 – Bank contributions shall disclose assets from paid contributions of banks.

Account 800 shall disclose paid regular contributions of banks – members of the Fund.

Account 801 shall disclose subscribed unpaid regular contributions of banks – members of the Fund.

Account 802 shall disclose paid extraordinary contributions of banks – members of the Fund.

Account 803 shall disclose subscribed unpaid extraordinary contributions of banks – members of the Fund.

37. Accounts of group 81 – Unrealised losses and gains shall disclose gains/losses arising from the valuation of equity and debt instruments measured at fair value through other comprehensive income, and other components of other comprehensive income.

Account 810 shall disclose gains/losses from change in the value of equity instruments measured at fair value through other comprehensive income.

Account 811 shall disclose gains/losses from change in the value of debt instruments measured at fair value through other comprehensive income.

Account 812 shall disclose gains/losses in respect of cash flow hedging instruments.

Account 813 shall disclose other components of other comprehensive income which cannot be reclassified to profit/loss.

Account 814 shall disclose other components of other comprehensive income which can be reclassified to profit/loss.

38. Accounts of group 82 – Profit shall disclose profit in the current year and profit of earlier years.

Account 820 shall disclose the profit of the Fund earned in the current year – by debiting account 841 and crediting account 820. At the start of the following year, the amount disclosed in account 820 shall be transferred to the credit of account 821.

Account 821 shall disclose the Fund's profit in previous years, and the profit that does not arise from the difference between income and expenses (arising from the correction of materially significant errors in earlier periods, based on the cancellation of revaluation reserves, and on other grounds).

39. Accounts of group 83 – Loss shall disclose loss of the current year, loss of previous years and loss above equity.

Account 830 shall disclose the loss of the Fund established at the end of the accounting period – by debiting account 830 and crediting account 841. Loss of the current year, disclosed in the annual financial statement in account 830, shall be transferred to account 831 at the start of the following year.

Account 831 shall disclose uncovered loss of previous years – by the transfer from account 830, as well as loss that does not arise from differences between expenses and income (resulting from the correction of materially significant errors in earlier periods and on other grounds).

Account 832 shall disclose the difference between the amount of reported loss and the amount of reported investments in the Fund.

40. Accounts of group 84 – Opening and closing shall disclose the closing of income statement accounts and the profit and loss account.

Account 840 shall disclose the transfer of total result at the end of the accounting period – by debiting this account and crediting account 590 and by debiting account 690 and crediting this account.

Account 841 shall disclose the realised profit or loss at the end of the accounting period. The realised profit shall be transferred by debiting account 840 and crediting account 841, and the realised loss at the end of the accounting period shall be transferred to the debit of account 841 in favour of account 840.

Account 842 shall disclose the currency adjustment of accounting entries. The balance on this account shall not be disclosed in the prescribed forms at the end of the accounting period, and on the balance sheet date it shall not be disclosed in the Balance Sheet form.

CLASS 9: OFF-BALANCE SHEET RECORDS

41. Accounts of group 90 – Non-derivative off-balance sheet assets shall disclose guarantees given for the purpose of securing the assets and liabilities of a bank under resolution, its subordinated companies, a bridge bank or an asset management vehicle, as well as assets received from the bank as collateral, and other off-balance sheet receivables.

Account 900 shall disclose guarantees given in dinars for the purpose of securing the assets and liabilities of a bank under resolution, its subordinated companies, a bridge bank, or an asset management vehicle.

Account 901 shall disclose assets received from a bank as collateral in dinars.

Account 902 shall disclose received guarantees and other sureties in dinars, issued by third parties in favour of the Fund or for the settlement of the Fund's liabilities.

Account 903 shall disclose other off-balance sheet receivables in dinars not included in other accounts of group 90.

Account 905 shall disclose guarantees given in foreign currency for the purpose of securing the assets and liabilities of a bank under resolution, its subordinated companies, a bridge bank, or an asset management vehicle.

Account 906 shall disclose assets received from a bank under resolution as collateral in foreign currency.

Account 907 shall disclose received guarantees and other sureties in foreign currency, issued by third parties in favour of the Fund or for the settlement of the Fund's liabilities.

Account 908 shall disclose other off-balance sheet receivables in foreign currency not included in other accounts of group 90.

Account 909 shall disclose financial assets held to cover liabilities which are provided as financial collateral (in addition to cash assets) and which the recipient of the collateral has the right to further pledge or sell them (the Pledged financial assets in the balance sheet).

42. Accounts of group 91 – Derivatives shall disclose receivables for derivatives at their contracted value, by the type of derivatives.

Account 910 shall disclose derivatives at their contracted value, other than derivatives intended for hedging.

Account 911 shall disclose derivatives intended for hedging at their contracted value.

43. Accounts of group 95 – Non-derivative off-balance sheet liabilities shall disclose liabilities under guarantees given for the purpose of securing the assets and liabilities of a bank under resolution, its subordinated companies, a bridge bank or an asset management vehicle, liabilities for assets received from the bank as collateral, liabilities for received guarantees or liabilities under receivables disclosed in accounts of group 90.

Account 950 shall disclose liabilities for guarantees given in dinars for the purpose of securing the assets and liabilities of a bank under resolution, its subordinated companies, a bridge bank, or an asset management vehicle.

Account 951 shall disclose liabilities for assets received from a bank under resolution as collateral in dinars.

Account 952 shall disclose liabilities for received guarantees and other sureties in dinars, issued by third parties in favour of the Fund or for the settlement of the Fund's liabilities.

Account 953 shall disclose other off-balance sheet liabilities in dinars not included in other accounts of group 95.

Account 955 shall disclose liabilities for guarantees given in foreign currency for the purpose of securing the assets and liabilities of a bank under resolution, its subsidiary companies, a bridge bank, or an asset management vehicle.

Account 956 shall disclose liabilities for assets received from a bank under resolution as collateral in foreign currency.

Account 957 shall disclose liabilities for received guarantees and other sureties in foreign currency, issued by third parties in favour of the Fund or for the settlement of the Fund's liabilities.

Account 958 shall disclose other off-balance sheet liabilities in foreign currency not included in other accounts of group 95.

Account 959 shall disclose liabilities under financial assets held to cover liabilities which are provided as financial collateral (in addition to cash assets) and which the recipient of the collateral has the right to further pledge or sell (the Pledged financial assets in the balance sheet).

44. Accounts of group 96 – Liabilities in respect of derivatives shall disclose liabilities for derivatives at their contracted value, by the type of derivatives.

Account 960 shall disclose derivatives at their contracted value, other than derivatives intended for hedging.

Account 961 shall disclose derivatives intended for hedging at their contracted value.

V FINAL PROVISIONS

45. The provisions of this Decision shall apply to financial statements compiled on 31 December 2026.

46. This Decision shall enter into force on the eighth day following its publication in the RS Official Gazette.

NBS EB No 52
10 July 2025
B e l g r a d e

Chair
of the NBS Executive Board
G o v e r n o r
of the National Bank of Serbia

Dr Jorgovanka Tabaković, sign.