

Pursuant to Article 128c, paragraph 10 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, 44/2018 and 19/2025), the Executive Board of the National Bank of Serbia issues the following

D E C I S I O N

ON REPORTING FOR THE PURPOSE OF PLANNING RESOLUTION OF A BANK AND THE BANKING GROUP

Introductory provisions

1 This Decision regulates in more detail the contents of the reports and/or information and data which the bank and/or the ultimate parent company of a banking group subject to consolidated supervision by the National Bank of Serbia (hereinafter: ultimate parent company) are required to submit to the National Bank of Serbia for the purpose of preparing, updating and implementing the resolution plan for the bank and the banking group, as well as the manner and deadlines for their submission.

2. A significant legal person, within the meaning of this Decision, means a member of the banking group and/or the resolution group which is not a resolution entity and meets at least one of the following criteria:

1) performs critical functions;

2) total risk-weighted assets of this person on an individual basis, calculated in accordance with the decision on capital adequacy of banks, amount to at least 2% of the total risk-weighted assets of the ultimate parent company of the banking group on a consolidated basis, and/or 2% of the total risk-weighted assets of a resolution entity at the resolution group consolidated basis – if there is more than one resolution entity in the banking group;

2) total exposure amount calculated for the purpose of determining the leverage ratio of this person on an individual basis, in accordance with the decision on capital adequacy of banks, amounts to at least 2% of the total amount of these exposures of the ultimate parent company of the banking group on a consolidated basis, and/or 2% of that amount of a resolution entity at the resolution group consolidated basis – if there is more than one resolution entity in the banking group;

4) total operating income of this person on an individual basis amounts to at least 2% of the total operating income of the ultimate parent company of a banking group on a consolidated basis;

5) total assets of this person on an individual basis amount to at least EUR 5,000,000,000 in the dinar equivalent at the official middle exchange rate of the National Bank of Serbia;

6) it is a systemically important person in a country's financial system.

Reports of the bank and/or the ultimate parent company

3. In accordance with Sections 4 to 7 of this Decision, a bank and/or the ultimate parent company shall prepare and submit to the National Bank of Serbia the following reports:

1) basic data about the bank (set of ORG forms – Annex 1), specifically:

– Overview of persons responsible for resolution activities – ORG-POL Form,

– Legal persons in the group – ORG-PL Form,

– Ownership structure – ORG-VS Form;

2) Structure of liabilities (set of SOB forms – Annex 2), specifically:

– Structure of liabilities – SOB Form,

– Capital requirements – SOB-K3 Form,

– Intragroup financial liabilities – SOB-IFO Form,

– Intragroup liabilities – SOB-IO Form,

– Received intragroup guarantees – SOB-IGP Form,

– Provided intragroup guarantees – SOB-IGD Form,

– Key counterparties (liabilities) – SOB-USO Form,

– Key counterparties (off-balance sheet liabilities) – SOB-USV

Form,

– Securities – SOB-HOV Form,

– Liabilities arising from deposits – SOB-DEP Form,

– Other financial liabilities – SOB-OFO Form,

– Derivatives – SOB-DER Form,

– Secured finance – SOB-OFI Form,

– Other non-financial liabilities – SOB-NO Form,

3) identifying and mapping critical functions (set of KF forms – Annex 3), specifically:

– Critical functions – deposits – KF-DEP Form,

– Critical functions – lending – KF-PL Form,

– Critical functions – payment services – KF-PU Form,

– Critical functions – capital market – KF-TK Form,

– Critical functions – wholesale funding – KF-IF Form,

– Mapping critical functions by legal persons – KF-MKFP Form,

– Mapping core business lines by legal persons – KF-MKAP

Form,

– Mapping critical functions by core business lines – KF-MKFKA

Form,

4) Relevant services (set of RU forms – Annex 4), specifically:

- Relevant services – RU Form,
- Mapping relevant services by operational assets – RU-OI Form,
- Mapping relevant services by staff roles – RU-N Form,
- Mapping critical services by critical functions – RU-KF Form,
- Mapping relevant services by core business lines – RU-KPA

Form,

5) financial market infrastructure (set of SFI forms – Annex 5), specifically:

- Providers and users of financial market infrastructure (FMI) services – SFI-PK Form,
- Mapping the financial market infrastructure (FMI) services by critical functions – SFI-KF Form,
- Mapping the financial market infrastructure (FMI) services by core business lines – SFI-KPA Form,

6) Critical information systems (set of KIS forms – Annex 6), specifically:

- Critical information systems – KIS Form,
- Mapping critical information systems by critical functions – KIS-KF Form,

Apart from the reports referred to in paragraph 1 hereof, in accordance with Section 8 hereof a bank shall prepare and submit to the National Bank of Serbia the following reports on the minimum requirement for own funds and eligible liabilities (set of MKO forms – Annex 7),

- 1) Key elements of MREL – MKO Form;
- 2) Capacity and structure of MREL – MKO-STR Form;
- 3) Internal MREL – MKO-INT Form;
- 4) Structure of qualifying eligible liabilities – MKO-KPO Form;
- 5) Creditor payout ranks (a non-resolution entity) – MKO-IRP1 Form;
- 6) Creditor payout ranks (a resolution entity) – MKO-IRP2 Form;
- 7) Instruments subject to the foreign law – MKO-PDD Form.

Reports of a bank which is not a member of a banking group subject to consolidated supervision by the National Bank of Serbia

4. A bank that is not a part of a banking group subject to consolidated supervision by the National Bank of Serbia and that is a resolution entity shall prepare, on an individual basis, the reports referred to in Section 3, paragraph 1 hereof, except for reports referred to in item 1), indent 2, item 2), indents 3 to 6 and item 3), indents 6 and 7 of that paragraph.

A bank that is not a part of the banking group subject to consolidated

supervision by the National Bank of Serbia and that is a liquidation entity within the meaning of the decision on minimum requirements for own funds and eligible liabilities of banks (hereinafter: liquidation entity) shall prepare, on an individual basis, the reports referred to in Section 3, paragraph 1, item 1), indents 1 and 3, item 2), indents 1, 2, 7 and 8, item 3), indents 1, 2, 3, 4, 5 and 8 and item 5), indents 1 and 3 hereof.

Reports of a banking group in which the ultimate parent company is a resolution entity

5. The ultimate parent company which is a resolution entity shall prepare the reports referred to in Section 3, paragraph 1, items 1), 4), 5) and 6) hereof, which contain data for all members of the banking group.

The ultimate parent company shall cover in its report referred to in Section 3, paragraph 1, item 2), indent 3 hereof the financial interconnectedness between all members of the banking group.

The ultimate parent company shall prepare the report referred to in Section 3, paragraph 1, item 2), indents 1 and 2 hereof in the following manner:

- 1) for every resolution entity and for every significant legal person that is a bank, on an individual basis;
- 2) for the ultimate parent company of the banking group, and/or for every resolution entity of a resolution group, on a consolidated basis.

The ultimate parent company shall prepare the reports referred to in Section 3, paragraph 1, item 3), indents 1 to 5 of this Decision aggregately by countries in which the banking group operates; also, it shall prepare the reports from that item, indents 6 to 8, in such manner that they contain data on all individual critical functions and core business lines performed by any member of the banking group, allocated by those members.

The ultimate parent company shall prepare the reports referred to in Section 3, paragraph 1, item 2), indents 4 to 14 hereof, as well as the reports referred to in item 3), indents 1, 2, 3, 4, 5 and 8 of that paragraph for every resolution entity, on an individual basis.

The ultimate parent company shall prepare the reports referred to in Section 3, paragraph 1, item 2), indents 7 and 8 of this Decision, as well as the reports referred to in item 3), indents 1, 2, 3, 4, 5 and 8 of that paragraph, where applicable, for all significant legal persons, on an individual basis.

Reports of a banking group made up solely of liquidation entities

6. The ultimate parent company of a banking group made up solely of liquidation entities shall prepare the reports referred to in Section 3, paragraph 1 hereof in the following manner:

1) reports referred to in Section 3, paragraph 1, item 1), item 2), indents 1 and 3, item 3), indents 1, 2, 3, 4, 5 and 8 and item 5), indents 1 and 3 hereof, in such manner that they contain data on all members of the banking group;

2) for members of a banking group for which minimum requirement for own funds and eligible liabilities is not determined pursuant to the decision on minimum requirement for own funds and eligible liabilities, and that are the ultimate parent company or a significant legal person – the reports referred to in Section 3, paragraph 1, item 2), indents 1, 7 and 8 hereof and reports referred to in item 3), indents 1, 2, 3, 4, 5, and 8 of that paragraph, on an individual basis;

2) for members of a banking group for which minimum requirement for own funds and eligible liabilities is determined pursuant to the decision on minimum requirement for own funds and eligible liabilities, and that are the ultimate parent company or a significant legal person – apart from the reports referred to in item 2) of this paragraph, also the report referred to in Section 3, paragraph 1, item 2), indent 2 hereof, on an individual basis;

Reporting adjustments for a banking group

7. In the case of a banking group whose ultimate parent company is a liquidation entity, where that group includes one or more resolution entities – those resolution entities shall prepare the reports referred to in Section 3, paragraph 1 hereof in accordance with Section 5 hereof.

The ultimate parent company of a banking group referred to in paragraph 1 of this Section shall prepare the reports referred to in Section 3, paragraph 1 hereof – for members of that group which are liquidation entities and are not part of the resolution group – in accordance with Section 6 hereof.

Reporting on minimum requirement for own funds and eligible liabilities

8. A bank which is a resolution entity shall prepare, on both the individual and consolidated basis of a resolution group, the reports referred to in Section 3, paragraph 2, items 1), 2), 4) and 7) hereof.

Apart from the reports referred to in paragraph 1 hereof, a bank which is a resolution entity shall prepare, on an individual basis, the report referred to

in Section 3, paragraph 2, item 6) hereof.

A bank which is a liquidation entity shall prepare, on an individual basis, the reports referred to in Section 3, paragraph 2 hereof, except for reports from items 3) and 6) of that paragraph.

A bank which is not a resolution entity but is a member of the resolution group for which the minimum requirement for own funds and eligible liabilities is determined in accordance with the decision on minimum requirement for own funds and eligible liabilities – shall prepare the reports referred to in Section 3, paragraph 2, items 3), 4), 5) and 7) of this Decision, on an individual basis.

Reporting deadlines, format and dynamics

9. The content of forms referred to in Section 3 hereof is defined in Annexes 1 to 7, which are printed herewith and are integral hereto.

10. A bank and/or the ultimate parent company shall present accurate and complete information and data in reports from Section 3 hereof, in accordance with regulations.

If the reports referred to in Section 3 hereof are submitted prior to financial statements audit, and data in the submitted reports get adjusted after the audit – the bank and/or ultimate parent company shall subsequently submit to the National Bank of Serbia, without any delay, the new reports containing the revised data.

11. A bank and/or the ultimate parent company shall submit to the National Bank of Serbia the reports referred to in Section 3 hereof in the format and the manner defined in the guidelines of the National Bank of Serbia governing the electronic submission of data and information to the National Bank of Serbia for the purpose of resolution planning for banks and banking groups.

12. A bank and/or the ultimate parent company shall prepare the reports referred to in Section 3, paragraph 1, items 1) and 2) hereof with data as at 31 December of the current year and submit them no later than 31 March of the following year.

A bank and/or the ultimate parent company shall prepare the reports referred to in Section 3, paragraph 1, items 3), 4), 5) and 6) hereof with data as at 31 December of the current year and submit them by no later than 30 April of the following year.

A bank shall submit the reports from Section 3, paragraph 2 hereof to

the National Bank of Serbia on a quarterly basis, as follows:

- 1) the Q1 reports, with data as at 31 March of the current year – by no later than 20 April of the current year;
- 2) the Q2 reports, with data as at 30 June of the current year – by no later than 20 July of the current year;
- 3) the Q3 reports, with data as at 30 September of the current year – by no later than 20 October of the current year;
- 4) the Q4 reports, with data as at 31 December of the current year – by no later than 31 March of the following year.

13. Report submission deadlines prescribed by this Decision may be extended due to state holidays, of which the National Bank of Serbia shall inform banks.

Report submission deadlines prescribed by this Decision may also be extended due to force majeure, of which the bank shall timely inform the National Bank of Serbia.

14. A bank, the ultimate parent company and a member of the banking group shall provide all the necessary assistance to the National Bank of Serbia at its request, as well as the additional information and data which it may need in the process of drafting, updating and implementing the resolution plan.

15. For the purpose of updating the resolution plan of a bank and/or a banking group, the National Bank of Serbia may request from a bank and/or the ultimate parent company to prepare and submit the reports referred to in Section 3 hereof, within the timeframe and in the manner specified by the National Bank of Serbia in its request.

Transitional and closing provisions

16. A bank and/or the ultimate parent company shall submit to the National Bank of Serbia the reports referred to in Section 3, paragraphs 1 and 2 hereof with data as at 30 June 2025, no later than by 31 October 2025, for the purpose of testing their capability for reporting in accordance with the provisions of this Decision and for preparing appropriately for that reporting.

17. After submitting the reports referred to in Section 16 hereof, the bank and/or the ultimate parent company shall submit to the National Bank of Serbia, for the first time, the reports referred to in Section 3 hereof, with data as at 31 December 2025, in accordance with the deadlines defined in Section 12, paragraphs 1 and 2 hereof and paragraph 3, item 4) of that Section.

18. This Decision shall repeal the Decision on the Information and Data Submitted to the National Bank of Serbia for the Purpose of Drafting and Updating Resolution Plans of Banks and Banking Groups (RS Official Gazette, Nos 78/2015, 78/2017, 46/2018 and 116/2023).

19. This Decision shall enter into force on the eighth day following its publication in the RS Official Gazette and shall apply as of 1 October 2025.

NBS EB No 41
12 June 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.