Bank Statistical Report
Completion Instructions

(amended text)

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GENERAL INSTRUCTIONS

I. INTRODUCTION

The Croatian National Bank (CNB) requires banks to complete and submit Bank Statistical Reports (hereinafter: Statistical Reports) with a view to monitoring monetary developments and efficiently supervising the banking system. Statistical Reports are used for compiling macroeconomic monetary statistics and analysing financial condition of banks supervised by the CNB.

II. Layout of Completion Instructions

The four sections of Completion Instructions contain information on the required Statistical Report contents, method and deadlines for its submission to the CNB, as well as the correct method for the completion of schedules. The sections are as follows:

   (1) General Instructions;

   (2) Instructions for the Completion of Schedules and Items;

   (3) Appendix A contains instructions for the submission of data on a magnetic medium;

   (4) Appendix B – provides the classification of accounts from the chart of accounts for banks into schedules and items for the first twelve schedules of the Statistical Report. As for other schedules (showing maturity or currency structure of assets and liabilities, claims secured by unconditional guarantees of the Republic of Croatia, general government bonds and trading book daily balances), the Instructions contain only formulas for specific items, rather than bookkeeping accounts. Banks shall provide data for the completion of these schedules from their subledger records.

III. Types of Bank Statistical Reports

Bank Statistical Reports are compiled on a consolidated and unconsolidated basis. A **Consolidated** Statistical Report is a joint financial report of a parent bank and its subsidiaries, wherein their mutual claims and liabilities are cleared, compiled by the parent bank of a banking group.
An **Unconsolidated** Statistical Report is a separate financial statement of a parent bank, or a subsidiary, compiled by each bank.
Both types of reports shall include all business transactions made by the end of the last business day of the reporting period. Saturday is considered a business day.

Subsidiaries of foreign banks operating in the territory of the Republic of Croatia pursuant to a CNB operating licence shall submit only an Unconsolidated Statistical Report.

IV. Statistical Report Submission Deadlines

1. Unconsolidated Ten-day Statistical Report

Banks shall submit Unconsolidated Ten-day Statistical Reports within 5 business days from the expiry of the reporting date.

An Unconsolidated Ten-day Statistical Report contains some Statistical Report schedules with the balances as at the tenth, twentieth and last day in the month. These schedules shall also incorporate all business transactions made until these reporting dates. The following schedules are submitted as at the tenth, twentieth and last day in the month: BS-2, BS/CAD-4, BS/SEC-5, BS/LOA-7, BS/DEP-8, BS/BOR-9 and BS/OAL-10.

2. Unconsolidated Monthly Statistical Report

Banks shall submit Unconsolidated Monthly Statistical Reports within 10 business days following the expiry of the reporting month or within 13 days following the end of each quarter. An Unconsolidated Monthly Statistical Report comprises the following schedules: BS-2, BS/OBSI-3, BS/CAD-4, BS/SEC-5, BS/DER-6, BS/LOA-7, BS/DEP-8, BS/BOR-9, BS/OAL-10, BS/AIF-11, BS/VA-12, BS/GUAR-13, BS/GGB-21 TB/DB-22 and DSEC-23.

3. Unconsolidated Unaudited (Preliminary) Statistical Report

Banks shall compile Unconsolidated Unaudited (Preliminary) Statistical Reports on a quarterly basis as at 31 March, 30 June, 30 September and 31 December and shall submit it no later than 25 days after the end of the previous reporting quarter. Specifically, banks shall submit Reports for the quarter ending on 31 March no later than 25 April, and those for the quarter ending on 30 June no later than 25 July, etc. An Unconsolidated Unaudited (Preliminary) Statistical Report comprises all Statistical Report schedules, with the exception of the following: BS/GUAR-13, BS/GGB-21 and TB/DB-22.

An Unconsolidated Unaudited (Preliminary) Statistical Report for the period ending 31 December is considered preliminary until a bank's annual audit is completed. The bank shall compile a final Statistical Report based on the annual audit findings and submit it to the Croatian National Bank within fifteen days of the date the auditor's report on the audit of annual financial statements is issued, at the latest until 30 April of the current year for the previous year.

If there is no difference between a preliminary and final Statistical Report, it suffices to send a written notification to the CNB.

4. Consolidated Statistical Report

Banks shall compile Unconsolidated Statistical Reports in accordance with the provisions of the Decision on Consolidated Financial Reports of a Banking Group (official gazette *Narodne novine*, No. 17/2003.).

Under the provisions of this Decision, a banking group exists when a bank or a financial holding with a head office in the Republic of Croatia is the superordinated

company in relation to one or more other banks or financial holdings, financial institutions or companies providing ancillary banking services with a head office in the Republic of Croatia or abroad. Financial reports are consolidated with the purpose of presenting a banking group as a single accounting entity and, based on the collected information, analysing its operations in their entirety, within the scope of the consolidated financial report of a banking group.

The superordinate bank in a banking group shall submit the following to the Croatian National Bank:

1. Consolidated Unaudited Statistical Report as at 30 June; to be submitted no later than 30 September of the current year;
2. Consolidated Audited Statistical Report as at 31 December; to be submitted no later than 30 April of the current year for the previous year.

A Consolidated Statistical Report (Audited and Unaudited) comprises the following schedules: IS-1, BS-2, BS/OBSI-3, BS/CAD-4, BS/SEC-5, BS/DER-6, BS/LOA-7, BS/DEP-8, BS/BOR-9 and BS/OAL-10.

BANK STATISTICAL REPORT – COMPLETION INSTRUCTIONS

The table below shows the scope and submission deadlines for all Statistical Report types

Commercial and Savings Banks' Statistical Reporting Schedule						
Report type		Unconsolidated Reports				Consolidated Reports	
Frequency		Ten-day	Monthly	Unaudited (preliminary)	Audited	Unaudited (preliminary, semi-annual)	Audited (annual)
Report code		DI	MI	NP	NR	KP	KR
Submission deadline		5 days	10 days	25 days	4 months	3 months	4 months
Schedule	Code						
Income Statement	IS-1			X	X	X	X
Balance Sheet	BS-2	X	X	X	X	X	X
Off-balance Sheet Items	BS/OBSI-3		X	X	X	X	X
Cash and Deposits	BS/CAD-4	X	X	X	X	X	X
Securities and Other Financial Instruments	BS/SEC-5	X	X	X	X	X	X
Derivative Financial Instruments	BS/DER-6		X	X	X	X	X
Detailed Loan Portfolio	BS/LOA-7	X	X	X	X	X	X
Deposit Liabilities	BS/DEP-8	X	X	X	X	X	X
Borrowings	BS/BOR-9	X	X	X	X	X	X
Other Assets and Liabilities	BS/OAL-10	X	X	X	X	X	X
Accrued Interest and Fees	BS/AIF-11		X	X	X	X	X
Value Adjustment	BS/VA-12		X	X	X		
Claims Secured by Unconditional Guarantees of the Republic of Croatia	BS/GUAR-13		X				
Assets and Liabilities' Maturity	BS/ALM-14			X	X		
Loan Maturity	BS/LM-15			X	X		
Deposit Maturity	BS/DM-16			X	X		
Borrowings' Maturity	BS/BORM-17			X	X		
Past Due Assets	BS/PDA-18			X	X		
Assets' Currency Structure	ACS-19			X	X		
Liabilities' Currency Structure	LCS-20			X	X		
General Government Bonds	BS/GGB-21		X				
Trading Book – Daily Balances	TB/DB-22		X				
Debt Securities	DSEC-23		X				

V. Modes of Submission of Statistical Report Schedules

Banks shall submit Statistical Reports in hard copy and on a magnetic medium.

1. Submitting Schedules in Hard Copy

An Unconsolidated Monthly Statistical Report (MI) submitted to the CNB in hard copy comprises a cover page and the following schedules: BS-2, BS/OBSI-3 and BS/GGB-21 and DSEC-23.

An Unconsolidated Ten-day Statistical Report (DI) submitted in hard copy comprises a cover page and schedule BS-2.

An Unconsolidated Unaudited Statistical Report (NP), submitted in hard copy, and an Unconsolidated Audited Statistical Report (NR), also in hard copy, comprise all schedules for a specified reporting period.

A Consolidated Unaudited (Preliminary) and Consolidated Audited Statistical Report (KP and KR), submitted in hard copy, comprise all schedules for a specified reporting period.

In case of any discrepancies, the CNB will require the bank to submit all schedules in hard copy.

Banks may create their own Statistical Report schedules, provided that they retain their prescribed form.

The cover pages of a Consolidated, Unconsolidated Audited (Preliminary) and Unconsolidated Audited Statistical Report, as well as of an Unconsolidated Monthly Statistical Report shall be signed and dated at a designated place by an authorised bank managing official and a management board member. Any subsequent amendments to a Consolidated Annual, Unconsolidated, Unaudited and Audited, and Monthly Statistical Report shall be approved and signed by an authorised bank managing official and two management board members. The cover page of a Ten-day Statistical Report shall be signed and dated at a designated place by an authorised managing official.

In hard copy, all amounts shall be reported in **thousand kuna,** with figures rounded to the nearest thousand. Items amounting to less than HRK 500 shall be reported as zero. Rounding may result in discrepancies due to rounding - when the components are added up their sum may differ from the sum declared as total. Such discrepancies resulting from rounding are the only permissible numerical discrepancies in a Statistical Report.

While entering the amounts in thousand kuna into schedules, a bank shall round them up as follows: all Reports are to be compiled in full amounts (in kuna and lipa), and final amounts subsequently rounded and entered into appropriate schedule items.

No item in a Statistical Report may be left blank. An entry must be made for each item, i.e. an amount, a zero or "N/A" ("not available"). All negative entries must be preceded by a minus sign.

2. Submitting Schedules on a Magnetic Medium

A Statistical Report on a magnetic medium shall be submitted according to the Instructions for Submitting Data on a Magnetic Medium, which are a constituent part of the Instructions.

All amounts shown on a magnetic medium shall be in **kuna** and **lipa**.

VI. Headers of Statistical Report Schedules

All Statistical Report schedules shall have identical headers containing the bank name, bank number, report code and date.
-"bank name" shall contain the full or abbreviated name of the bank.
-"bank number" shall contain the identification number of the bank, determined by the Central Bureau of Statistics.
-"report code" shall contain:

"KP" for Consolidated Unaudited (Preliminary) Statistical Report
"KR" for Consolidated Audited Statistical Report
"NP" for Unconsolidated Unaudited (Preliminary) Statistical Report
"NR" for Unconsolidated Audited Statistical Report
"MI" for Unconsolidated Monthly Statistical Report
"DI" for Unconsolidated Ten-day Statistical Report.

"Date" shall contain the last day of the reporting period in the form *ddmmyyyy*.

VII. Compiling a Statistical Report

A bank shall prepare and file a Statistical Report in keeping with these Instructions. All schedules must be completed in a uniform and consistent way. A bank shall keep its accounting records in accordance with the Chart of Accounts for Banks, to ensure that a Statistical Report is prepared and filed in keeping with these Instructions and that it accurately presents the bank's financial condition and its operating results.

All amounts declared in a Statistical Report shall be cross-checked, i.e. the amounts of particular items shall be the same as the amounts of corresponding items elsewhere in a Bank Statistical Report. Should the CNB detect serious errors in a Statistical Report, it will require their correction or the submission of a new Statistical Report.

Most Statistical Report schedules contain two columns: one entitled "Total" and the other "Other Currencies". The first column shall contain all asset or liability items in HRK or HRK equivalent. The second column is a subgroup of the first, and contains HRK equivalents of only those asset or liability items that are denominated in non-HRK currencies (this column does not include items with a currency clause). The amounts in the second column shall be calculated by converting the original foreign currency amount into a HRK equivalent using the CNB midpoint exchange rate on the last day of the reporting period. Exceptionally, special ten-day reports as of 10th, 20th or the last day in the month may be compiled based on the midpoint CNB exchange rate on the last day of the previous month.

Reported Amounts – All balance sheet items of a bank shall be reported on a net basis in a Statistical Report (i.e. reduced by the value adjustment amount). Exceptions to this method of reporting are schedules BS-OBSI-3, BS-LM-15 and BS-PDA-18.

Additional Instructions and Explanations: In case any additional instructions or explanations related to these Instructions and the Statistical Report are required, inquiries are to be submitted to the CNB specifying "Statistical Report". It is recommended to seek such instructions and explanations, especially for business

transactions that are not expressly stated in the Instructions. Should the CNB's explanation of the Instructions differ from that of a bank, the CNB will require the bank to compile a Statistical Report based on its explanations and amend previous Statistical Reports.

Submitting a Statistical Report:

Banks shall submit Statistical Reports to the following address:

Hrvatska narodna banka
Direkcija za statistiku
p.p. 603
10002 Zagreb

SCHEDULE AND LINE ITEM INSTRUCTIONS

1. Income Statement (IS-1)

I. General Instructions

In accordance with the Instructions, report all bank's income and expenses and its financial performance during the period from the first day of the calendar year to the last day of the reporting period. Include all interest and fees and other income and expenses, as well as other accounting estimates made during or shortly after the end of the reporting period related to the income and expenses of the reporting period.

Banks that started their operations during the current year should report in appropriate items of schedule IS-1 total income earned and expenses incurred since the beginning of their operations, and total income earned and expenses incurred in the period from the time of their foundation to the start of operations. These expenses are, for example, legal fees, expenses for renting office space or equipment, salaries, etc.

II. Line Item Instructions

Interest on Loans and Placements – In appropriate items report all interest income, i.e. interest received and other income (fees and similar charges) directly related to loans granted and to all assets declared as loans in schedule BS/LOA-7. These are, for example, fees and commissions charged to loan users or included in the calculation of the effective interest rate pursuant to the Instruction for the Implementation of the Decision on the Uniform Method of Expressing the Effective Lending and Deposit Interest Rate.

Interest income from loans to financial institutions shall be reported, depending on the contractual maturity of related loans, as income from overnight loans (maturing in less than 24 hours) and as income from other loans.
Interest income from loans to individuals is divided into income from housing loans, mortgage loans, car purchase loans, credit card loans and all other loans to individuals. Housing loans include all loans granted to individuals for the purchase of apartments and residential buildings comprising no more than four apartments. Mortgage loans include general-purpose loans granted to individuals, whose repayment is not secured by examining the debtor's creditworthiness, but by the value of the property on which the bank has placed a lien. In case a bank places a lien on property in order to collect a housing loan or any other special purpose loan, these loans are not to be considered as mortgage loans for the purpose of the Instructions.

Interest Income from Deposits – Report in the appropriate items all interest income from deposits, i.e. commissions and fees directly related to deposits, listed in schedule BS/CAD-4.

Interest Income from Debt Securities – Report all interest income from bonds and other debt securities which are held by the bank for trading, available for sale, held to maturity or those purchased on issue directly from the issuer, reported in schedule

BS/SEC-5. Include the amortised part of the discount and deduct amortisation of a premium on securities.

Interest on debt securities shall also be included when securities are borrowed, sold through repo arrangements or pledged for some purpose.

Gains from trading in debt securities and gains from the change in their fair value shall be reported in schedule IS-1, items 1117 through 1124.

Net Balances on Exchange Rate Fluctuations Related to Interest Income – Report adjustments in interest income resulting from HRK exchange rate fluctuations. The adjustments relate only to foreign currency claims and foreign currency indexed claims against interest income (excluding value adjustments of claims against interest income).

Interest Income from Previous Years – Report interest accrued in the current year, related to the previous period.

Interest Expenses on Borrowings – Report in the appropriate items all interest expenses on borrowings declared in schedule BS/BOR-9, items 1001 through 1020.

Interest Expenses on Deposits – Report in the appropriate items all interest expense on liabilities declared as deposits in schedule BS/DEP-8.

Exclude the costs of gifts or premiums (whether as merchandise, credit or cash) given to the depositors at the time of opening a new account or renewing an existing account (such expenses are reported in schedule IS-1, item 1134, "Other Expenses").

Penalties for early deposit withdrawals are deducted from gross interest expense of the appropriate deposit category. If these penalties are substantial and exceed the amount of accrued interest expense, they shall not be treated as a reduction of interest expense but shall be included in schedule IS-1, item 1131, "Other Income".

Interest Expenses on Debt Securities – Report all interest expenses on debt and other securities issued by the bank, inclusive of subordinate and hybrid instruments, shown in schedules BS-2, items 1026, 1027, 1028 i 1029.

Premiums for the Insurance of Savings Deposits – Report all costs of premiums on insured savings deposits.

Net Balances on Exchange Rate Fluctuations Related to Interest Expense– Report adjustments in interest expenses resulting from HRK exchange rate fluctuations. The adjustments relate only to interest rate fluctuations arising from interest expenses from foreign currency liabilities and liabilities indexed to foreign currency.

Interest Expenses from Previous Years – Report interest expenses calculated in the current year, related to the previous period.

Income from Commissions and Fees – Report the amounts of income from commissions or fees for the services provided by a bank to its clients without directly

employing its financial assets. These include income from commissions and fees for payment operation services (including fees for opening letters of credit) and income from fees for other banking services, i.e.:

1. issuing guarantees and other commitments, including acceptances (exclusive of income on outstanding acceptance credit);

2. managing loans in the name and for the account of other parties (agency operations);

3. custody services and transactions with securities in the name and on behalf of other parties;

4. safekeeping of valuables and renting of safe deposit boxes;

5. managing deposit accounts;

6. granting and managing unused credit lines;

7. consulting and advising clients;

8. issuing and using the bank's credit cards;

9. collecting receivables from buyers paying with credit cards, when these receivables are not recorded in the bank's books;

10. other services whose provision is not related to employing the bank's financial assets.

Pursuant to Article 9 of the Decision on the Classification of Placements and Contingent Liabilities of Banks, non-interest income is recognised in schedule IS-1.

Net Balances on Exchange Rate Fluctuations Related to Claims Based on Fees – Report adjustments in claims based on fees/commissions resulting from HRK exchange rate fluctuations. The adjustments relate only to claims based on foreign currency fees and kuna claims based on fees indexed to foreign currency (except for value adjustments based on non-interest income).

Expenses on Fees and Commissions – Report the amounts of fees and commissions for banking or financial services provided to the bank by other domestic or foreign banks, the CNB, Croatian Post, Fina, money and capital market institutions, etc.

Net Balances on Exchange Rate Fluctuations Related to Liabilities Based on Fees – Report value adjustments of liabilities for fees/commissions resulting from HRK exchange rate fluctuations. The adjustments relate only to the liabilities for foreign currency fees and kuna liabilities for fees indexed to foreign currency.

Gains (Losses) from Investments in Subsidiaries, Associates and Joint Ventures – Report the effects of the valuation of investments in subsidiaries and associates in case they are evaluated under the equity method, and in joint ventures according to IAS 27, 28 and 31. In addition, report value impairment of these assets in accordance with IAS 36.

Gains (Losses) from Securities Trading– Report gains/losses arising from changes in the fair value of assets held for trading and gains/losses generated by the sale of these assets. This item includes the effects of changes in the fair value of liabilities held for trading.

Gains (Losses) from Foreign Currency Trading – Report gains/losses deriving from exchange rate differentials in the purchase and sale of foreign currency and foreign cash.

Gains (Losses) from Derivatives Trading – Report gains/losses deriving from changes in the fair value of derivatives held for trading as well as from their sale.

Gains (Losses) from Embedded Derivatives – Report gains/losses deriving from changes in the fair value of embedded derivatives.

Gains (Losses) from Activities Related to Assets Available for Sale – Report gains/losses deriving from changes in the fair value of assets available for sale and gains/losses deriving from the sale of these assets. In addition, report the impairment in these assets' value in accordance with IAS 39.

Gains (Losses) from Activities Related to Assets Held to Maturity – Report gains/losses from the sale of assets held to maturity only in case they have been sold prior to maturity. In addition, report gains/losses from debt securities purchased on issue by the bank directly from the issuer.

Gains (Losses) Arising from Hedging Transactions – Report gains/losses arising from changes in the fair value of hedged items and hedging instruments related to specific hedged items.

Income from Equity Investments – It is divided into income (dividends received) from equity investments in subsidiaries and associates if they are valued at cost (item 1126) and income from other shares and equity participation held by the bank in the trading and available-for-sale portfolios (item 1127).

Gains (Losses) from Calculated Exchange Rate Differentials – These are divided into gains (losses) from adjusting foreign currency balance sheet items to the CNB midpoint exchange rate (item 1129) and gains (losses) from adjusting balance sheet items with a (two-way) currency clause to the agreed exchange rate (item 1130). Report (paying attention to the +/- sign) the net difference between positive and negative exchange rate differentials. Do not report net exchange rate differentials arising from value adjustment of risk assets denominated in foreign currency and indexed to foreign currency (these exchange rate differentials are declared in item 1145).

Other Income – Report the total amount of operational income of the bank generated through the last day of the reporting period which has not been reported in other items of schedule IS-1.

Extraordinary Income – Report the total amount of extraordinary income generated during the reporting period. Extraordinary income includes revenues that are different from those earned during typical or normal business activities of the bank, revenues that are not expected to be recurrent and revenues that are of minor importance for assessing regular business operations.

Other Expenses – Report the total amount of operational expenses of the bank incurred until the last day of the reporting period which are not reported in other items of schedule IS-1.

Extraordinary Expenses – Report the total amount of extraordinary expenses incurred during the reporting period. Extraordinary expenses include costs that are different from those incurred during typical or normal business activities of the bank, costs that are not expected to be recurrent and those that are of minor importance for assessing regular business operations.

Expenses for Employees – Report expenses for staff (bank employees) salaries and benefits, including all taxes and contributions related to employee salaries and benefits.

Depreciation – Report charges for the depreciation of tangible assets, including the depreciation of assets acquired by financial leasing.

Other Administrative Expenses – Report all expenses (except fixed assets depreciation and employee expenses) related to the use of premises, equipment, furniture and other tangible and intangible assets, i.e. all expenses for supplies and services provided by legal or physical persons regularly used by the bank in its operations, such as:

  (1) expenses for office supplies and other similar expenses;
  (2) expenses for business trips and other similar expenses;
  (3) lease payments for tangible assets (premises, equipment, furniture);
  (4) expenses for the maintenance of the bank-owned or leased equipment, furniture etc., which are directly booked as expenses, i.e. which do not increase the value of assets;
  (5) expenses related to insurance of premises, equipment, furniture, etc.;
  (6) expenses for heating, electricity, water and other utilities related to the use of fixed assets;
  (7) expenses for cleaning and maintenance services provided by outside sources;
  (8) gas, maintenance and other expenses related to the use of cars and other vehicles for the bank's operations;
  (9) expenses for telecommunication and postal services, etc.

Expenses for Value Adjustment of Placements – Report all expenses for value adjustments of placements during a calendar year until the last day of the reporting period, related to all risk assets (loans, deposits, investments in held-to-maturity securities and other financial assets valued at depreciation expenses, claims against interest and non-interest income and other financial assets constituting credit exposure for the bank). In case income from cancelled value adjustments exceed the amounts of value adjustments established in the current period, this difference is reported preceded with a negative sign (-).

Net Exchange Rate Differentials Arising from Value Adjustment of Placements – Report net effect of exchange rate differentials arising from reporting value adjustment of foreign currency denominated risk asset items or risk asset items with a currency clause at the appropriate exchange rate.

Provisions for Identified Losses Arising from Contingent Liabilities – Report provisions for identified losses arising from off-balance sheet items subject to credit risk (as specified in Article 17 item 1 of the Decision on the Classification of Placements and Contingent Liabilities of Banks).

Provisions for Unidentified Losses – Report provisions for unidentified losses, divided into provisions allocated to all risk assets and provisions for off-balance sheet contingent liabilities subject to credit risk.
Banks shall make these provisions in accordance with Article 24 of the Decision of the Classification of Placements and Contingent Liabilities of Banks.

Income tax – Report the amount of the income tax. For audited reports (NR or KR) report the amount of the income tax based on the annual tax return filed for the business year for which income statement is compiled, whereas for unaudited reports (NP or KP), report the amount of the income tax for the current reporting period based on preliminary calculations.

Minority interest – Report the amount of the participation in profit of the current year owned by co-owners of the bank's subsidiaries consolidated by the parent bank in the consolidated report of the banking group. This item shall be reported only by the parent bank in consolidated reports (KP and KR).

Profit/Loss of the Group for the Current Year – Report the amount of net gains of the group for the current year less the previous item - minority interest (item 1154). This item, as well as the previous one, shall be declared only by the parent bank in consolidated reports (KP and KR).

In unconsolidated reports NP and NR item 1153 of schedule IS-1 must be equal to item 1033 of Schedule BS-2, whereas in consolidated reports KP and KR item 1155 of schedule IS must equal item 1033 of schedule BS-2.

Memorandum

Interest Income on Interest Rate Swap Contracts

Interest Expense on Interest Rate Swap Contracts

2. Balance Sheet (Schedule BS-2)

I.　　General Instructions

On schedule BS briefly report assets, liabilities and the bank's capital structure. This schedule represents a summary of some other Statistical Report schedules. The total amount from other schedules must correspond to the related items of the Balance Sheet schedule.

The column entitled "total" shows total assets or liabilities, denominated both in kuna and foreign currency. The column entitled "other currencies" includes only foreign currency assets or liabilities. Items with a currency clause are included only in the column entitled "total".

Assets include accounts with active balances, while liabilities and capital include accounts with debit balances. Exceptionally, some accounts with debit balances are classified as assets and some accounts with active balances as liabilities or capital. Such accounts are included in the related balance sheet items with a sign (-).

Assets represent balances on the last day of the reporting period and are reported in net amounts reduced by value adjustments.

Claims and liabilities contracted in foreign currency are reported in kuna based on the CNB's midpoint exchange rate on the last day of the reporting period. Kuna claims with a currency clause are reported in kuna based on the agreed exchange rate.

II.　　Line Item Instructions

The following are only instructions for items that are not derived from other schedules.

Investments in Subsidiaries and Associates – Report the total amount of the bank's investments in subordinate companies/subsidiaries (IAS 27), associates (IAS 28) and joint ventures (IAS 31). In consolidated reports, report the total amount of the banking group's investments. These can comprise investments in companies that are not members of the banking group and investments in members that have not been consolidated in the banking group by complete consolidation, as follows: associates required to report under the equity method, subsidiaries exempt from consolidation pursuant to item 17 of the Decision on Consolidated Financial Reports of a Banking Group and members which are not required to undergo complete consolidation into the banking group.

Repossessed Assets – Report the net value of tangible assets taken in exchange for unsettled claims. Where the bank does not intend to sell the repossessed assets and uses it for its business purposes, the net value of these assets is included in item "Tangible Assets (Net of Depreciation)".

Tangible Assets (Net of Depreciation) – Report the value of land and buildings, plants and equipment, furniture, vehicles and similar assets. Exceptionally, this item includes

the value of computer software. The value of application software is included in schedule BS/OAL-10. This item shall not include tangible assets reported in item "Repossessed Assets".

Amounts are to be reported in net values, i.e. including the accumulated depreciation from previous periods. Construction in progress is also reported in this item.

Less: Specific Reserves for Unidentified Losses – Report the amount of specific reserves for unidentified losses in balance sheet assets determined in accordance with the Decision on the Classification of Placements and Contingent Liabilities of Banks (official gazette *Narodne Novine*, No. 17/2003).

Short-term Debt Securities Issued – Report liabilities resulting from debt securities with an original maturity of one year or less.

Long-term Debt Securities Issued – Report liabilities resulting from debt securities issued with an original maturity of more than one year.

Subordinated Instruments Issued – Report liabilities resulting form issued and subscribed subordinated instruments issued in accordance with the Decision on the Capital Adequacy of Banks (official gazette *Narodne Novine*, No. 17/2003).

Hybrid Instruments Issued – Report liabilities resulting from issued and subscribed hybrid instruments, issued in accordance with the Decision on the Capital Adequacy of Banks (official gazette *Narodne Novine*, No. 17/2003).

Share Capital – Report the total amount of the paid-in capital for common and preferred shares issued, including a surplus, if any, generated from share issuance (the surplus results from the difference between the achieved selling price and the share par value). Include as a deduction item redeemed equity shares at the acquisition cost.

Current Year Profit or Loss – Report the amount of net profit generated or loss incurred during the calendar year through the last day of the reporting period.

Retained Earnings – Report the amount of earnings from the previous years, remaining after dividend payment and reserve allocation.

Legal Reserves – Report the amount of capital reserves established in accordance with the Company Act.

Statutory and other Capital Reserves – Report the amount of capital reserves established in accordance with the bank's statute and the Company Act. Include capital gain or loss arising from redeeming or resale of equity shares (also include reserves generated from the revaluation of tangible and intangible assets in accordance with IAS 16 and IAS 36).

Unrealised Gain/Loss on Assets Available for Sale – Report the amount of unrealised gain/loss on value adjustment of financial assets available for sale, in case the bank's accounting policies recognise such gain/loss in equity.

<u>Reserves Arising from Hedging Transactions</u> – Report the amount of reserves arising from hedging transactions pursuant to IAS 39, items 153–165.

<u>Profit/Loss from the Previous Year</u> – Report undivided profit or uncovered loss from the previous year pending a decision on the use of such profit or method of coverage of such loss.

3. Off Balance Sheet Items (Schedule BS/OBS-3)

I.   General Instructions

In this schedule report commitments, contingent and other liabilities which are not reported in the balance sheet, and which may impose payment obligations on the bank (standard off-balance sheet items). In addition, report the notional amount of derivative financial instruments.

Schedule BS/OBS-3 shall not include off-balance sheet accounting records of guarantees received from other banks, received pledges, repurchase agreements, assets held in safekeeping, collection across nostro and loro accounts, excluded income and written-off receivables.

II.   Line Item Instructions

Guarantees – Report all guarantees issued by the bank. A guarantee is a legal instrument that ensures a debtor's payment to a creditor. By issuing a guarantee, the bank undertakes to settle any debt to the creditor in case of the debtor's default (ordering the guarantee issue). Guarantees issued are reported as off-balance sheet liabilities. If the bank pays the debt to the creditor based on the issued guarantee, a due claim on the debtor arises and is reported in the balance sheet item "loans". The issued guarantees are removed from off-balance sheet records after the expiry of the agreed period or after the execution of payment based on the guarantee.

Letters of Credit – Report the amount of unused or uncovered letters of credit, including all legal commitments resulting from the bank's issuance of such letters of credit. Covered letters of credit shall not be reported in off-balance sheet items, but in balance sheet items "Sight Deposits" or "Savings Deposits".

Bills of Exchange – Report the amount of bills of exchange the bank has rediscounted with another financial institution or company, but for which it remains liable for payment (regarding endorsed bills of exchange in case when the first debtor does not make the payment). Also, include all amounts of sureties, i.e. bills of guarantee.

Credit Lines and Commitments – Report in the appropriate item all amounts of contracted and unused loans. Include all loans the banks is obliged to extend on the initiative of a customer, e.g. credit lines, giro account and current account overdrafts, contracted loans whose approval depends on temporary investment conditions, "revolving" credit, etc.

Other Risky Standard Off-Balance Sheet Items – Report in the appropriate item the amount of other risky standard off-balance sheet items.

Derivative Financial Instruments (assets) – Report in the appropriate item the notional amount shown in schedule BS/DER-6.

Derivative Financial Instruments (liabilities)
- Report in the appropriate item the notional amount shown in schedule BS/DER-6.

III. Memorandum

Report the **notional amount** of derivative financial instruments according to their types, specifying their liquidity level and the residential or non-residential status of the other contractual party. In particular, report the following:

Futures and Forwards
Futures and forwards are contracts encompassing future delivery of securities or other financial instruments in which the buyer and seller agree to purchase, or deliver, on a particular future date, a specified security or financial instrument at a specified price or yield. The difference between futures and forwards is that futures are standardised forward transactions traded on organised exchanges, whereas other forward transactions are not standardised and are traded on unofficial markets.

Options
Options are forward contracts under which the buyer, by paying some compensation, a commission or premium, acquires the right to sell or purchase a financial instrument from the other contractual party, at a specified price and on a particular future date. The option seller, who has received the compensation, undertakes to buy or sell the financial instrument on the initiative of the option owner (buyer). A put option obligates the option seller to purchase a financial instrument or commodity on the initiative of the option owner (buyer). A call option obligates the option seller to sell a financial instrument or commodity on the initiative of the option owner (buyer). For loans with a one-way foreign currency clause, report in this item the amount entered in the off-balance sheet records based on an embedded derivative (call option), i.e. its notional amount

Swaps
Report in this item the notional amount of outstanding interest rate swaps and outstanding cross-currency swaps.
The dominant characteristic of an interest rate swap is the interest rate risk control. Banks undertake such swaps to protect themselves from interest rate risk and increase their income. Report in this item the notional amount for which the counter-parties have agreed to exchange interest income within a specified period. The notional amount of an interest rate swap is the amount of the interest bearing principal.
A cross currency swap is a transaction wherein two parties agree to exchange the notional amount for a specified period (e.g. the exchange of a dollar amount for an equivalent euro amount). A cross currency swap is a combination of spot and forward transactions. The notional amount is exchanged immediately after the conclusion of a cross currency swap, usually at the spot rate (the spot part of the swap). When the agreement matures, the same amount is re-exchanged at the agreed forward rate (the forward part of the swap). The difference between the agreed forward and spot rate depends on the range of interest rates on different currencies. Report the nominal value of all agreed cross currency swaps, whether the bank undertakes them to protect itself from the exchange rate risk or to increase its income.

Other
Report the notional amount of all other derivative instruments that are not reported in other parts of the memorandum.

4. Cash and Deposits (Schedule BS/CAD-4)

I. General Instructions

This schedule shows the reporting bank's cash balances and its deposits held with the CNB and other domestic and foreign deposit institutions.

For the purpose of accurate reporting exclude the following from this schedule:

1. All transactions between individual parts (subsidiaries) of the consolidated bank, when preparing consolidated reports.

2. Overdrafts in deposit accounts with other depository institutions. Report such overdrafts on schedule BS-2, item 1018, "Short-term Borrowings".

3. Overdrafts in other banks' deposit accounts with the reporting bank. Report such overdrafts on Schedule BS-2, item 1010, "Loans to Financial Institutions".

4. Loans to depository institutions. Report these on schedule BS-2, item 1010, "Loans to Financial Institutions."

II. Line Item Instructions

Cash and Deposits with the CNB

Cash Assets
Cash assets shall neither include deposits with domestic or foreign deposit institutions nor commemorative coins minted in precious metals. The former shall be reported in item 1015 "Interest, Fees and other Assets" on schedule BS-2.

Vault Cash – Report the amounts of domestic or foreign currency, which are the legal tenders in the Republic of Croatia or the corresponding foreign country. Also include cash assets in all bank's offices and cash in transit.

Checks and Other Payment Instruments – Report the amount of checks and other payment instruments in the vault or in transit. Each of these instruments must be drawn on another financial institution and payable immediately upon presentation.

Eurochecks drawn on foreign banks and denominated in kuna are to be reported in the column entitled "Total".

Deposits with the CNB

Reserve Requirements – Report cash assets paid in the bank's reserve requirement account with the CNB.

Giro Account (Settlement Accounts) with the CNB – report cash assets held with the bank's settlement account with the CNB.

Other Deposits with the CNB – Report the total amount of all other deposits with the CNB, including foreign currency deposits.

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Deposits with Banks

Domestic Banks – Report the amount of all deposits placed with domestic banks. Domestic banks comprise banks owned by foreign banks or individuals, operating in the territory of the Republic of Croatia pursuant to a CNB operating licence (as well as banks that had previously operated as savings banks). Extraterritorial operating units of domestic banks, which have their head offices and operate outside Croatia, shall not be included in domestic banks.

Building societies in this item show the balance of account 1000 - giro account (settlement accounts).

CBRD[1] – Report the amounts of all CBRD deposits.

Foreign Banks – Report in the appropriate subitem the amounts of sight deposits, time deposits and notice deposits placed with foreign banks. Sight deposits include giro accounts, current accounts and sight deposit accounts.

Deposits with Other Banking Institutions – Report the amounts of all deposits with other banking institutions.

Deposits with Non-banking Financial Institutions – Report the amounts of all deposits placed with non-banking financial institutions. This primarily refers to the deposit with the Central Depository Agency (contribution to the Guarantee Fund).

Deposits with Banks in Bankruptcy – Report the amounts of all deposits with banks in bankruptcy (placed before the commencement of bankruptcy proceedings).

Memorandum

Amount of Deposits from Above with a Majority Foreign Owner – Report in this item related transactions, i.e. transactions made within a jointly owned banking group. Specifically, in case the reporting bank is a subsidiary of a foreign bank (i.e. if the foreign bank – parent – owns more than 50% of the reporting bank's ownership rights), report deposits placed with the parent bank, as well as deposits placed with every foreign bank constituting the banking group being consolidated.

Amount of Calculated Reserve Requirements – Report the total amount of calculated reserve requirements the bank must hold in a special account with the CNB, in vault assets and in giro account.

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[1] Croatian Bank for Reconstruction and Development

5. Securities and Other Financial Instruments (Schedule BS/SEC-5)

I. General Instructions

In this schedule report securities and other financial instruments classified according to issuers and financial instrument types.

This schedule is divided into four parts in accordance with IAS 39, as follows:

- securities and other financial instruments held for trading;
- securities and other financial instruments available for sale;
- securities and other financial instruments held to maturity;
- securities and other financial instruments purchased on issue directly from the issuer.

II.   Line Item Instructions

Securities and Other Financial Instruments Held for Trading

Investments into securities held for trading relate to current investments into securities, i.e. investments into securities that are, as such, readily available for realisation and are not intended to be held longer than one year. They are purchased in order to be sold within a short period of time and thus generate profit from market price fluctuations.

In accordance with IAS 39, securities and other financial instruments held for trading are initially valued at acquisition cost and subsequently at fair value.

Debt Securities
Report book value of all debt securities. Classify reported securities by issuer and by type of financial instrument.

Financial instruments are the following: Ministry of Finance treasury bills, Croatian National Bank bills, money market instruments, bonds and other long-term debt securities and stakes in investment funds.

In particular, report in this schedule MoF treasury bills and CNB bills. Treasury bills are issued by the Ministry of Finance and can be purchased at auctions held by the Ministry of Finance of on the secondary market. CNB bills are issued by the CNB and can be purchased at auctions held by the CNB or on the secondary market.

Money market instruments include all debt securities having an original maturity of one year or less (bills of exchange, commercial bills, negotiable certificates of deposit, etc.).

Bonds include all debt instruments with an original maturity longer than one year (bonds, convertible bonds, zero-coupon bonds, bonds with an original maturity longer than one year, etc.).

Depending on the security type, items "Money Market Instruments" and "Bonds" include all paid premiums or fees for purchased options related to the same securities. These premiums or fees are to be fully amortised by the agreed option maturity date (the notional amount of options shall not be reported in this schedule, but in schedule BS/OBSI-3).

"Money Market Instruments Issued by Banks" includes, among other items, purchased bills of exchange accepted by other banks.

Stakes in domestic investment funds are anticipated only in relation to other banking institutions, since investment funds have been classified as other banking institutions. Stakes in foreign investment funds are reported within foreign financial institutions.

Equity Securities

Equity securities are instruments representing ownership interests, i.e. common or preferred shares or equity participation. Report the amounts of equity securities depending on the issuer's sector.

Paid premiums or fees for options related to debt securities are also included herein. These premiums or fees are to be fully amortised by the agreed option maturity date (the notional amount of options shall not be reported on this schedule, but on schedule BS/OBSI-3).

Other Financial Assets (Factoring and Forfaiting)

In their books banks declare factoring and forfaiting as account receivables bought from a client (receivables' seller) or from a debtor (goods or services' buyer).

Advances for the Purchase of Securities Submitted for Management to an Authorised Institution

Report advances given for the purchase of securities intended for trading, which are submitted for management to an authorised institution.

Memorandum

Replacement Bonds for the Economic Restructuring of the Republic of Croatia – All bonds issued by the Republic of Croatia pursuant to the Decision of the Government of the Republic of Croatia on Issuing Replacement Bonds for Economic Restructuring, of 6 April 2000.

Bonds Arising from Blocked F/C Deposits – All bonds and book claims on the Republic of Croatia, established pursuant to the Law on Converting Household Foreign Exchange Deposits into the Public Debt of the Republic of Croatia (official gazette *Narodne novine*, No. 106/93).

Securities and Other Financial instruments Available for Sale

Financial instruments classified as financial assets held as assets available for sale are initially valued at acquisition cost, and subsequently at fair value, the same as assets held for trading.

Debt Securities
Report book value of all debt securities. Reported securities are to be classified by issuers and by types of financial instruments.

Equity Securities
Report the amounts of equity securities depending on the issuer's sector.

Other Financial Assets (Factoring and Forfaiting)
In their books banks declare factoring and forfaiting as accounts receivable bought from a client (receivables' seller) or debtor (goods or services buyer).

Advances for the Purchase of Securities Submitted for Management to an Authorised Institution
Report advances given for the purchase of securities intended for trading, which are submitted for management to an authorised institution.

Memorandum

Replacement Bonds for the Economic Restructuring of the Republic of Croatia – Report the amount of replacement bonds for the economic restructuring of the Republic of Croatia.

Bonds Arising from Blocked F/C Deposits – Report the amount of bonds arising from blocked F/C deposits converted into public debt.

Securities and Similar Financial Instruments Available for Sale without a Quoted Market Price – Exceptionally (according to IAS 39) financial assets held for sale may alternatively be carried at amortised cost, provided that some instruments are not quoted at market price in an active market or have no market price which can be easily established in some other way.
Exceptionally, do not report here securities issued by government units without a quoted market price (e.g. rehabilitation bonds, treasury bills). Report such securities on Schedule BS/SEC-5, within the portfolio of securities and other financial instruments available for sale, or within the portfolio of securities and other financial instruments held to maturity. This shall also refer to securities issued by local government units.

Securities and Other Financial Instruments Held to Maturity

In this asset category, banks may classify instruments with fixed maturities that they have the positive intent and ability to hold to maturity.
In accordance with IAS 39, securities and other financial instruments held to maturity are carried at amortised cost.

Debt Securities
Report book value of all debt securities. Reported securities are to be classified by issuers and by types of financial instruments.

Exceptionally, regarding potential debt securities and other financial instruments of individuals, these securities are reported in item "Debt Securities of Other Enterprises".

Other Financial Assets (Factoring and Forfaiting)
In their books banks declare factoring and forfaiting as accounts receivable bought from a client (receivables' seller) or debtor (goods or services' buyer).

Advances for the Purchase of Securities Submitted for Management to an Authorised Institution
Report advances given for the purchase of securities intended for trading, which are submitted for management to an authorised institution.

Memorandum

Replacement Bonds for the Economic Restructuring of the Republic of Croatia – Report the amount of replacement bonds for the economic restructuring of the Republic of Croatia.

Bonds Arising from Blocked F/C Deposits – Report the amount of bonds arising from blocked F/C deposits converted into public debt.

Debt Securities Purchased on Issue Directly from the Issuer

Report in this item the bank's placements in debt securities purchased by the bank on issue directly from the issuer, provided that they are not intended for sale within a short period of time (up to one year).
In accordance with IAS 39, investments in debt securities purchased on issue directly from the issuer, provided that they are not intended for sale within a short period of time, shall be carried as loans (at amortized cost).

Debt Securities
Report book value of all debt securities. Reported securities are to be classified by issuers and by type of financial instruments.
Stakes in investment funds shall not reported in this portfolio, but shall be classified as securities and other financial instruments held for trading or available for sale immediately after purchase.

Advances for the Purchase of Securities Submitted for Management to an Authorised Institution
Report advances given for the purchase of securities intended for trading, which are submitted for management to an authorised institution.

6. Derivative Financial Instruments (Schedule BS/DER-6)

I. General Instructions

Report in this schedule derivative financial instruments, i.e. their fair value and notional amount. Also, report the fair value of other bank's liabilities traded. Derivative financial instruments are divided into two groups, one with a positive and one with a negative fair value (the terms "positive fair values" and "negative fair value" are explained in item 3.11.5.1 of the Instruction for the Implementation of the Chart of Accounts for Banks).

The first group comprises derivative financial assets, i.e. derivative financial instruments with positive fair values, which are reported on schedule BS/DER-6, page 1. The same schedule also shows the notional amount of derivative financial instruments labelled as active items.

The other group comprises derivative financial liabilities, i.e. derivative financial instruments with negative fair values, reported on schedule BS/DER-6, page 2. The same schedule also shows the notional amount of derivative financial instruments labelled as debit items. In this regard, the notional value labelled as an active item of a derivative financial instrument having, for example, a positive fair value, reported on schedule BS/DER-6, page 1, shall also be reported in BS/DER-6, page 1, whereas the part labelled as debit item shall be reported on schedule BS/DER-6, page 2.

In addition, report on schedule BS/DER-6, page 2, other financial liabilities traded (only their fair value).

Book value of each derivative financial instrument and other financial liabilities traded shall be adjusted to their market value at the latest on the reporting day. Gains (losses) from market price fluctuations shall be reported on schedule RDG-1, item 1121 "Gains (Losses) from Trading in Derivatives", for derivative financial instruments traded; in item 1122 "Gain (Losses) from Embedded Derivatives" for an embedded derivative; and in item 1125 "Gain (Losses) from Hedging Transactions" for a derivative financial instrument used for hedging fair value. Gains (losses) arising from market price fluctuations of other liabilities traded are reported on schedule RDG-1, item 1119 "Gain (Losses) from Trading in Securities". In case a derivative financial instrument is used for hedging cash flows or net investments into a foreign entity, gains (Losses) arising from a change in its fair value shall be reported on schedule BS-2, item 1038 "Reserve Assets Generated from Hedging Transactions", for the effective part of the hedging instrument, whereas the changes related to the ineffective part of the hedging instrument shall be reported in schedule RDG-1, item 1125 "Gains (Losses) Arising from Hedging Transactions".

Fair value of derivative financial instruments with regard to currency shall be reported in relevant schedule items conditional on its being recorded in kuna or foreign currency accounts, as provided for by the Chart of Accounts. The Chart of Accounts, however, does not divide off-balance sheet records into kuna and foreign currency accounts. Fair value of derivative financial instruments with regard to currency shall be reported by the bank in relevant schedule items depending on its being denominated in domestic or foreign currency, based on the data from subledger records or an appropriate analysis of the Chart of Accounts.

II.   Line Item Instructions

Derivative Financial Instruments Held for Trading – Report notional and fair value of each category of derivative financial instruments held for trading according to the type of the related variable.

Embedded Derivatives – Report notional and fair value of each category of derivative financial instruments labelled as embedded derivatives according to the type of the related variable.

Derivative Financial Instruments Used as Hedging Instruments – Report notional and fair amount of each category of derivative financial instruments used as hedging instruments according to the type of the related variable and the hedging type. The Chart of Accounts provides only for basic accounts wherein hedging instruments are booked, so that their subledger recording by hedging types, to be used for reporting in appropriate schedule items, is to be done by banks.

Other Financial Liabilities Traded – Report fair value of securities used in "short selling" transactions by types. Based on these transactions, the bank undertakes to deliver securities at a future date without having them in its portfolio. In contrast to forward contracts, wherein the related variable is the securities price and in which securities are paid in and delivered simultaneously, at a stipulated future date, in "short selling" transactions the bank receives funds on the same day when it books a financial liability traded and the security is delivered on the stipulated future date.

III Memorandum

In the memorandum to the Schedule report the notional and fair value of derivative financial assets and liabilities according to the sectoral classification of the other contractual party.

7. Detailed Loan Portfolio (Schedule BS/LOA-7)

I. General Instructions

This schedule contains book value of all loans denominated in kuna and other currencies according to the sectoral classification of clients. All loans are to be reported in net amounts, i.e. net of value adjustment for each particular loan.

The term "loan" implies various loan types; e.g. commercial loans, mortgage loans, consumer loans, used credit lines, acceptance credit, claims based on paid guarantees and other , etc.) Repurchase agreements shall also be reported as loans. In case of syndicated loans, the bank shall only report its own share of the loan.

II. Line Item Instructions

Loans to Individuals

Loans to individuals are divided into housing loans, mortgage loans, car purchase loans, credit card loans and other loans. Housing loans include all mortgage and other loans granted to individuals for the purpose of purchasing, building, renovating or finishing family residences with up to four apartments.

III. Memorandum

Volume of Overnight Loans from Above, Including Overnight Repo Transactions, Extended to Domestic Financial Institutions - Report the volume of overnight loans, including overnight repo transactions, extended to domestic financial institutions. Overnight loans are loans with a maturity of up to 24 hours (exclusive of holidays).

Volume of Loans from Above Arising from Executed Guarantees and Other Guarantees - Report the amount of all loans resulting from payments against issued guarantees and other guarantee-like instruments.

Volume of Acceptance Credit from Above - Report the full amount of acceptance credit, or claims on clients based on accepted bills of exchange.
Volume of Lease Credit from Above
Report the amount of all leasing related loans.

Volume of Loans from Above with a Currency Clause - Report the total amount of loans denominated in foreign currency and payable in domestic currency.

Volume of Loans from Above Extended to Majority Foreign Owners - Report related transactions, i.e. transactions made within a jointly owned banking group. Specifically, if the reporting bank is a subsidiary of a foreign bank (i.e. if a foreign bank - parent - owns more than 50% of the reporting bank's ownership rights) report loans granted to the parent, as well as loans extended to each foreign bank within the consolidated banking group.

Amount of Repo Loans from Above Granted to Foreign Financial Institutions

Amount of Repo Loans from Above Granted to Other Non-residents"

8. Deposit Liabilities (Schedule BS/DEP-8)

I.   General Instructions

In this schedule report the amounts of deposit liabilities according to their types: giro and current accounts, savings deposits and time deposits. Blocked foreign currency deposits of individuals are included as time deposits. All deposit accounts in the name of the CNB are considered borrowings and are not reported in this schedule.

II.   Line Item Instructions

Giro and Current Accounts - Report in the appropriate subitem accounts which are principally used to facilitate domestic non-cash payments (i.e. those debited by the customer's payment orders which enable the transfer of funds from one transaction account to another). Domestic payments are conducted in kuna. Foreign exchange regulations prescribe exceptions for certain types of transactions and certain enterprises when domestic payments may be carried out in foreign currency. Only those foreign currency accounts related to the aforementioned exceptions are included in this section.

Depending on the sectoral classification, the appropriate subitem also includes funds used to cover issued payment instruments (when the bank issues those instruments in its own name and for its own account). These covers are primarily used for the "Individuals" sector.

Savings Deposits - Report in the appropriate subitem all accounts which do not have an agreed maturity or notice period, and which the customer cannot debit by payment orders of domestic non-cash payment transactions. These accounts are primarily used for savings purposes.

Time deposits - Report in the appropriate item all time deposits. Deposits with a notice period are also considered time deposits and the notice period in these cases is the agreed maturity date.

III. Memorandum

Total Volume of Blocked Foreign Currency Deposits from Above – Report in the appropriate subitem total savings deposits of individuals regulated by the Law on Converting Household Foreign Exchange Deposits into the Public Debt of the Republic of Croatia (official gazette *Narodne novine*, No. 106/93). Blocked foreign currency deposits are part of items 1042 and 2042 of this schedule. Items 1047 and 2047 of this schedule shall be equal in value.

Volume of Deposits with a Currency Clause from Above – Report total volume of deposits denominated in foreign currency and payable in domestic currency.

Deposits of a Majority Foreign Owner – Report related transactions, that is transactions within a jointly owned banking group. Specifically, in case the reporting bank is a subsidiary of a foreign bank (i.e. if the foreign bank – parent – owns more than 50% of the reporting bank's ownership rights), report deposits placed with the

parent bank, as well as deposits placed with every foreign bank constituting the consolidated banking group.

Total Volume of Individuals' Deposits Insured with the State Agency for Deposit Insurance and Bank Rehabilitation – Report the total balance of individuals' savings and term (kuna and foreign currency) deposits insured with the State Agency for Deposit Insurance and Bank Rehabilitation. In case a natural person's total deposit balance exceeds the insured amount, report only the insured amount.

Total Number of Savings and Time deposits – Report the total number of a natural person's kuna and foreign currency savings and time deposits. In case a depositor has several accounts, report each one of them.

9. Borrowings (Schedule BS/BOR-9)

I.   General Instructions

In this schedule report borrowings (including repo agreements) according to the type and sectoral classification of creditors.

II.   Line Item Instructions

Borrowings are sources of funds, other than deposits or securities, with agreed repayment terms and conditions.

Borrowings from Government Units – Report in the appropriate subitem all loans received from the Republic of Croatia, central government funds and local government. Foreign currency loans from the Republic of Croatia, item 2001, primarily include government borrowings pursuant to the agreement with London Club banks.

Borrowings from Financial Institutions – Report in the appropriate item borrowings from financial institutions. These are divided into overnight (with a maturity of up to 24 hours) and other borrowings.

Other Borrowings
Residents – Report in the appropriate item the amount of all borrowings from public enterprises and other enterprises.

Non-residents – Report in the appropriate item total borrowings from non-residents. Borrowings from foreign financial institutions include borrowings from foreign financial institutions (e.g. borrowings from the European Bank for Reconstruction and Development, World Bank, Inter-American Development Bank, Asian Development Bank, etc.).

Memorandum
Issued Subordinate Instruments – Report in the appropriate item issued subordinate instruments according to the sectoral classification of their owner.

Issued Hybrid Instruments – Report in the appropriate item issued hybrid instruments according to the sectoral classification of their owner.

Borrowings from a Majority Foreign Owner – Report related transactions, that is transactions within a jointly owned banking group. Specifically, in case the reporting bank is a subsidiary of a foreign bank (i.e. if the foreign bank – parent – owns more than 50% of the reporting bank's ownership rights), report borrowings from the parent bank, as well as borrowings from each foreign bank constituting the consolidated banking group.

Amount of Repo Loans from Above Received from Foreign Governments -

Amount of Repo Loans from Above Received from Foreign Financial Institutions -

Amount of Repo Loans from Above Received from Other Non-residents -

Amount of Repo Loans from Above Received from Other Non-residents -

10. Other Assets and Liabilities (Schedule BS/OAL-10)

I.   General Instructions

In this schedule, amounts reported in schedule BS-2 are reported in detail, item "Interest, Fees and other Assets" and item "Interest, Fees and Other Liabilities".

II.   Line Item Instructions – Interest, Fees and Other Assets

Undue Interest and Fees - Report the amount of accrued but not yet payable interest, fees and other income earned on loans, securities and other interest bearing assets, declared in schedule BS/AIF-11.

Due Interest and Fees - Report the amount of accrued payable interest, fees and other income earned on loans, securities and other interest bearing assets, declared in schedule BS/AIF-11.

Intangible Assets - Report the value of intangible assets defined in accordance with IAS 38 under "Intangible Assets". Intangible assets include, for example, direct organisational costs (bank founding), goodwill (with a debit balance only), trademark, licenses, trade names and applications software, but do not include systems software, which is included in tangible assets as a constituent part of software.
Goodwill arising from the consolidation of a banking group shall be reported in this item.
The value of intangible assets shall be reported net, including valued adjustments based on the amortization of these assets.

Precious Metals – Report the value of gold, silver, and other precious metals owned by the bank.

Other – Report the value of all other assets not reported in the items of this schedule and schedule BS-2, as, for example, advances to suppliers, receivables, suspense account receivables, deferred expenses, syndicated loans (debit balance), etc. In consolidated statistical reports positive currency translation difference (with a debit balance) shall also be reported. Currency translation difference results from the difference between reporting currencies in the financial report of the consolidated company and the financial report of the subordinate company.

III.   Line Item Instructions – Interest, Fees and Other Liabilities

Restricted Deposits - Report the amount of all restricted deposits. Restricted deposits are funds deposited for specific purposes which are not available for use by the customer (i.e. court mandated deposits, funds received from sold traveller's checks - in the name and for the account of others, etc.). Deposits serving as loan collateral cannot be included in this item.

Bills of Exchange Accepted - Report the full amount of liabilities on drafts accepted by the bank. These liabilities accepted are removed from the books upon their maturity or payment. As a rule, liabilities are not removed from the books prior to maturity, when the bank purchases a draft it has previously accepted.

Undue Interest and Fees – Report the amount of accrued, but not yet payable interest, fees and other expensess on deposits, borrowings and other interest bearing liabilities.

Due Interest and Fees – Report the amount of accrued, interest and other expensess payable on deposits, borrowings and other interest bearing liabilities.

Dividends Payable – Report the amount of declared, but not paid dividends on all types of stock.

Special Reserves for Off-balance Sheet Items – Report the amount of all special reserves for identified and unidentified losses on guarantees, letters of credit and other contingencies in the off-balance sheet records.

Minority Interests in Consolidated Subsidiaries - Report the portion of the equity capital of all consolidated subsidiaries, which is not owned by the bank but is a minority interest of other stockholders of such subsidiaries. This amount appears only in the consolidated balance sheet.

Other - Report the value of all other liabilities that are not reported in other items of this schedule and schedule BS-2, e.g. salaries payable, taxes and contributions payable, payables to suppliers, suspense account payables, deferred expenses, deferred income, syndicated loans (credit account), etc. Deferred income in this item includes negative goodwill (i.e. with a debit balance). In consolidated reports of a banking group, this item also includes the negative currency translation difference (with a credit balance). The currency translation difference results from the difference in the reporting currencies in the financial report of the consolidated company and the financial report of the superordinate company.

IV. Memorandum

Goodwill Resulting from the Consolidation of a Banking Group – This amount appears only in the consolidated balance sheet as a positive difference between the investment value in the bookkeeping records of the superordinate bank and the net asset value of subordinate companies.

Positive Translation Difference – This amount appears only in the consolidated balance sheet as the positive difference between the reporting currencies in the consolidated company financial reports and the financial reports of the superordinate company.

Negative Consolidation Difference – This amount appears only in the consolidated balance sheet as the negative difference between the investment value in the bookkeeping records of the superordinate bank and the net asset value of subordinate companies.

Negative Translation Difference – This amount appears only in the consolidated balance sheet as the negative difference between the reporting currencies of the

consolidated company financial reports and the financial reports of the subordinate company.

Amount of Special Provisions from Above Made for Unidentified Losses Arising from Off-balance Sheet Contingencies - Report the amount of the above mentioned special reserves for unidentified losses arising from off-balance-sheet contingencies.

11. Accrued Interest and Fees (Schedule BS/AIF-11)

I.   General Instructions

Report in this schedule the amounts of claims and liabilities arising from accrued undue and due interest, commissions and fees.

Claims and liabilities arising from accrued undue and due interest are classified by institutional sectors and, within each sector, by financial instruments.

II.   Line Item Instructions

Accrued Interest (Assets) – Schedule BS/AIF-11, PAGES 1, 2, 3 and 4

In this part of the schedule report claims arising from undue interest, fees and commissions and, separately, claims arising from due interest, fees and commissions. All amounts are reported net, i.e. after deduction of value adjustment amounts.

Accrued Interest (Liabilities) – Schedule BS/AIF-11, pages 5, 6, 7 and 8

In this part of the schedule report liabilities arising from undue interest, fees and commissions and, separately, liabilities arising from due interest, fees and commissions.

III   Memorandum

Liabilities Arising from Interest Expenses on Issued Equity Securities – Report liabilities arising from interest expenses on issued equity short-term and long-term securities.

Claims/Liabilities Arising from Interest Income/Expense on Interest Rate Swap Contracts – report overdue and outstanding claims and liabilities arising from interest income or interest expense on interest rate swap contracts

12. Value Adjustment (Schedule BS/VA-12)

I.   General Instructions

In this schedule report the amounts of value adjustments formed for certain active balance sheet items in accordance with the Decision on the Classification of Placements and Contingent Liabilities of Banks (hereinafter: Decision). Pursuant to the Decision, assets are classified into the three risk categories below:
– fully recoverable placements (risk category A);
– partly recoverable placements (risk category B, including three subcategories: B-1, B-2 and B-3)
– irrecoverable placements (risk category C).

Pursuant to the Decision, individual placements are classified into risk categories, rather than debtors, and value adjustment is made for placements classified into risk categories B and C.

Securities and other financial assets held for trading and securities and other financial assets available for sale are not classified into risk assets and are not reported in this schedule.

13. Claims Secured by Unconditional Guarantees of the Republic of Croatia (Schedule BS/GUAR-13)

I.   General Instructions

In this schedule report claims secured by unconditional guarantees of the Republic of Croatia, classified by institutional sectors, that is, claims against customers backed by unconditional guarantees of the Republic of Croatia, where only the guarantee-backed part of the claim is reported. The term "guarantee" or "surety" refers to, in addition to Republic of Croatia guarantees, guarantees of the Croatian Agency for Small Businesses.

II.   Line Item Instructions

Claims on Government Units - Report in appropriate items all claims on government units based on credit, securities and other placements, backed by Republic of Croatia guarantees.

Claims on Financial Institutions – Report in appropriate items all claims on financial institutions based on credit, securities and other placements, backed by Republic of Croatia guarantees.

Claims on Enterprises – Report in appropriate items all claims on financial institutions based on credit, securities and other placements, backed by Republic of Croatia guarantees.

14. Assets and Liabilities' Maturity (Schedule BS/ALM-14)

I.   General Instructions

In order to manage efficiently its liquidity, a bank has to monitor and match assets and liabilities' maturities on an ongoing basis. In this schedule banks report assets and liabilities' match by <u>residual maturity</u> and on a <u>net basis</u> (i.e. after deducting the amounts of value adjustments/specific reserves for identified losses formed for each particular item). The maturity ladder approach applied in this schedule facilitates the establishment of net funding requirements, i.e. maturity based <u>cumulative net liquidity excesses</u> or <u>liquidity shortfalls</u>.

Each future cash inflow/outflow is classified in the schedule by analysing it from the day the report is compiled to the maturity date. The amount of assets classified by maturities is the net amount (reduced by value adjustments/specific reserves for identified losses), classified by maturities in accordance with collection projections. These are based on agreed and actual payment terms, which are adjusted by the estimated ability of a debtor or person under obligation to pay to actually effect the payment in the agreed amount and within agreed time limits.

The schedule consists of four parts, as follows:

-   bank's assets,
-   liabilities,
-   capital,
-   off-balance sheet contingencies generating future payment obligations for the bank and necessitating the formation of specific reserves for identified losses.

Specific reserves for unidentified losses are not reported, as in schedule BS-2, as an asset deduction item, but in a separate item on the liability side of the balance sheet. The amount of the said specific reserves constitutes the difference between the asset sum in this schedule and schedule BS-2.

Reporting structure in schedule BS/ALM-14 is to the most part identical to the structure in schedule BS-2. However, in addition to the mentioned difference related to specific reserves for unidentified losses, there are other differences, i.e.:

-   two items "Cash" and "Deposits with the CNB" have been substituted for item "Cash and Deposits with the CNB";
-   item "Interest, Fees and Other Assets" has been divided into two items "Claims Arising from Interest and Fees" and "Other Assets";
-   item "Interest, Fees and Other Liabilities" has been divided into "Liabilities for Interest and Fees" and "Other Liabilities";
-   in addition to "Other Liabilities" is item "Specific Reserves for Off-Balance Sheet Items", which refers to specific reserves formed by the bank on the basis of off-balance sheet items.
-   off-balance sheet risky items are reported net at the end of the schedule.

Items in this schedule are equal in content to those in schedule BS-2, that is, total amount of each particular item (column "Total" in schedule BS/ALM-14) must equal the amount of each particular item on schedule BS-2.

II.   Line Item Instructions

ASSETS

Cash Assets – Report the amount of cash assets available to the bank. Total amount of cash assets is reported in column "Up to 1 Month".

Deposits with the CNB – Report allocated reserve requirements classified by residual maturity. The classification of reserve requirements by residual maturity shall be effected in proportion with the classification of the reserve requirement base reported in the part of the schedule related to liabilities. While classifying reserve requirements by residual maturity one should take into account that the inflow from reserve requirements' withdrawal effected by deposit withdrawal (which reduces the allocation base) occurs one month after allocating the reserve requirements base.

All other items are also classified by residual maturity and reported on a net basis.

Loans to Financial Institutions and Loans to Other Clients – In case of partly recoverable loans (value adjusted), net loan amounts shall be appropriately classified by residual maturities into collection periods, in accordance with recoverability estimates.

Investments in Subsidiaries and Associates – As long-term investments they are reported in column "Over 3 Years".

Repossessed Assets – Bank policies related to repossessed assets should be realistic, both in terms of their valuation and the assessment of future cash flows, and generally conservative, attuned to the market supply and demand and future projections.

LIABILITES

Specific Reserves for Unidentified Losses – Report these reserves' balance in column "Over 3 Years".

Specific Reserves for Off-Balance Sheet Items – Report the balance of specific reserves formed for off-balance contingencies generating future payment obligations for the bank and resulting losses.

CAPITAL

Capital items are usually classified into column "Over 3 Years". Exceptionally, in item "Current Year Profit or Loss", residual maturity shall be adjusted to defined gain distribution terms. An exception can also be made for item "Retained Earnings (Loss)" if the shareholders' meeting determined its schedule for future periods, item "Profit/Loss from the Previous Year" and for other reserve items (items 1040 and 1041 of schedule BS/ALM) included into capital.

III.   Calculating Maturity Mismatch/Match

Maturity mismatch/match is established in items 1035 through 6035 by deducting the amount in "Total Liabilities" item from "Total Assets" item in each column. If assets fall below liabilities, item in that column is preceded by a negative sign (-).

Cumulative mismatch/match per each column is reported in items 1036 through 6036. It is established by adding individual amounts from the previous rows starting from item 1035, whose value will be the same as in item 1036, onwards, where each column is the sum of all previous columns in the previous row.

Off-balance sheet risky items are not included in the calculation of maturity based mismatch/match of assets and liabilities. These are backed by special reserves formed by debiting the income statement as a source from which the related liabilities will be settled when each of them falls due.

It needs verifying whether specific reserves for identified losses have been formed to cover the total amount of off-balance sheet items in schedule BS/ALM-14. Should specific reserves fall below payment liabilities, the bank shall cover the shortfall from its liquid assets in keeping with maturity terms.

15. Loan Maturity (Schedule BS/LM-15)

I.   General Instructions

Report in this schedule total amount of loans according to the original maturity, remaining maturity and repricing opportunity. The original maturity is the period of time between the loan agreement, i.e. its origination or repayment initiation and the maturity date (of the final instalment) of the financial instrument. The remaining maturity is the period between the last day of the reporting period and the maturity date (of each particular instalment) of the financial instrument. The remaining repricing opportunity period is the period between the last day of the reporting period and the day when the bank can change the stipulated interest rate of the financial instrument.

All loans reported in schedule BS/LOA-7. They are classified as one of the three types: kuna loans, loans with a currency clause and foreign currency loans. These types are further subdivided according to the sectoral classification of borrowers, with each sector constituting a row. Loan amounts are reported according to the gross book value on the last day of the reporting period, i.e. prior to deducting the amount of value adjustment for individual loans. Foreign currency loans granted to craftsmen for payments abroad are reported within foreign currency loans to individuals.

II.   Line Item Instructions

Loan Maturity – Original Maturity, Schedule BS/LM-15, page 1

Advances are classified according to the expected original maturity of loans. Demand loans are classified as loans with maturities of up to one month.

"Past Due Loans", reported in the memorandum, include past due loan principals and revoked past due demand loans. Claims against paid guarantees and other types of guarantees are included into past due loans with maturities of up to one month.
In addition, report maturity structure of time deposits and notice deposits with foreign banks in item "Time Deposits and Notice Deposits with Foreign Banks".

Loan Maturity – Remaining Maturity, Schedule BS/LM-15, page 2

Past due principals or pasts due loan instalments are reported in column "Up to 1 Month", together with loans with the remaining maturity of up to one month. Advances are classified according to the expected loan maturity. Demand loans are classified as loans with maturities of up to one month.

"Past Due Loans", reported in the memorandum, include past due loan principals, revoked past due demand loans and claims against paid guarantees and other types of guaranty.

In addition, report maturity structure of time deposits and notice deposits with foreign banks in memorandum "Time Deposits and Notice Deposits with Foreign Banks".

Loan Maturity – Repricing Opportunity, Schedule BS/LM-15, page 3

Loans with variable interest rates are reported according to the period remaining to their next repricing opportunity. The remaining repricing opportunity period is the period from the last day of the reporting period to the day when the bank can change the stipulated interest rate on the financial instrument.

The following loans and instalments are exceptionally reported in this schedule:

- loans with variable interest rates with remaining maturities of total loans shorter than repricing opportunity periods;
- instalments of loans with variable interest rates with remaining maturities shorter than repricing opportunity periods;
- loans with fixed interest rates.

16. Deposit Maturity (Schedule BS/DM-16)

I.   General Instructions

Report in this schedule the total amount of time deposits according to their original maturity, remaining maturity and repricing opportunity.

All time deposits are classified as kuna time deposits; kuna time deposits with a currency clause and foreign currency time deposits. Each deposit type is further classified into specific items according to deponents' sectoral classification, with each sector constituting a line.

Deposits with notice periods are classified as time deposits. Their maturities are specified in deposit contracts.

II.   Line Item Instructions

Deposit Maturity – Original Maturity, Schedule BS/DM-16, page 1

In this part of the schedule report total amount of time deposits according to the original maturity.

Deposit Maturity – Remaining Maturity, Schedule BS/DM-16, page 2

Past due principals or past due instalments are reported in column "Up to 1 Month", together with liabilities maturing in a month or less than a month.

Deposit Maturity – Repricing Opportunity, Schedule BS/DM-16, page 3

Deposits with variable interest rates are reported according to the period remaining to the next repricing opportunity date. The following deposits are exceptionally reported in this schedule, according to the remaining maturity:

-    liabilities with variable interest rates, with the remaining maturity shorter than the repricing opportunity period
-    liabilities with fixed interest rates.

17. Borrowings' Maturity (Schedule BS/BORM-17)

I.   General Instructions

In this schedule report borrowings and liabilities arising from issued debt securities and subordinate hybrid instruments. Borrowings and liabilities arising from issued debt securities and subordinate and hybrid instruments are reported by the original maturity, residual maturity and repricing opportunity.

All borrowings are classified as kuna loans, kuna loans with a currency clause and foreign currency loans. According to sectoral classification, borrowings are classified into borrowings from residents and non-residents. Borrowings from non-residents are divided into borrowings from foreign financial institutions and other non-residents.

II.   Line Item Instructions

Borrowings' Maturity – Original Maturity, Schedule BS/BM-17, page 1

In this part of the schedule report the total amount of borrowings and liabilities arising from issued debt securities and subordinate and hybrid instruments according to the original maturity.

Borrowings' Maturity – Remaining Maturity, Schedule BS/BM-17, page 2

Past due principals or past due loan instalments are reported in column "Up to 1 Month" together with liabilities maturing in a month or less than a month.

Borrowings' Maturity – Repricing Opportunity, Schedule BS/BM-17, page 3

Borrowings with variable interest rates are reported according to the period remaining to their next repricing opportunity. The following are exceptionally reported in this schedule:

- liabilities variable interest rates, with the remaining maturity of a loan shorter than the repricing opportunity period;
- instalments of liabilities with variable interest rates, with remaining maturities shorter than repricing opportunity periods;
- liabilities with fixed interest rates.

18. Past Due Assets (Schedule BS/PDA-18)

I.   General Instructions

Report in this schedule gross value (prior to deducting specific reserves for identified losses) of all past due loans, debt securities, deposits and other receivables according tot he period of time passed since their maturity date, types of receivables and sectoral classifications of debtors.

In this schedule report the full balance of receivables, due in part or as a whole, not only the portion due. In case a credit instalment is past due, the whole loan amount is reported as past due. Furthermore, receivables are to be reported as past due if there is a past due interest payment on a loan. Thus, if an interest payment on a loan is past due, both the amount of the interest payment and the entire loan balance are reported as past due.
Accrued interest is reported in a separate item. Past due interest, fees and commissions are reported as "Other Past Due Assets".

In this schedule, banks do not classify receivables by borrowers, but by individual loans or investments. For example, if the reporting bank has extended more than one loan to one borrower, report in this schedule only those that are past due. Other loans extended to the same borrower are not reported.

For example, assuming that a bank has granted three loans to public enterprise A, amounting to HRK 100, 250 and 300. An interest payment on the HRK 100 loan is 95 days past due, while there are no past due receivables on other two loans. In this case, the bank would report the past due interest payment amount together with the entire principal balance of HRK 100 "91-180 Days Past Due", with the interest being shown in item 3022 and the principal in item 3009.

II.   Line Item Instructions

Loans – Report in the appropriate subitem the balance sheet amount of all loans with the past due principal, interest or fees.

Securities – Report in the appropriate subitem the balance sheet amount of all securities with the past due principal, interest or fees. If interest payments on securities are overdue, but principal payments are not, receivables on securities are reported as past due in the same column as the past due interest on those securities. Past due interest is reported as "Other Past Due Assets."

Deposits – Report in the appropriate subitems the balance sheet amount of all deposits with past due principal, interest and fees.

Other Past Due Assets - Report in the appropriate subitems the total amount of all interest, fees, commissions and other receivables that are past due according to the time frames prescribed in the schedule, including the receivables arising from interest income in the off-balance sheet records.

19. Assets' Currency Structure (Schedule ACS-19)

I.   General Instructions

Report in this schedule the currency structure of the bank's assets. Total foreign currency assets and kuna assets with a currency clause are entered in the schedule. All amounts are reported net, i.e. upon deducting value adjustment amounts. The kuna equivalent of original currency amounts is calculated based on the CNB's end of period midpoint exchange rate, or the stipulated exchange rate for items with a currency clause.

All kuna assets with a currency clause are shown in the rows for the currency to which a foreign currency clause is related, together with foreign currency assets. Assets in foreign currencies (or indexed to those currencies with a currency clause) not reported in the previous rows are shown in the row entitled "Other."

Only the following ("unconditional") types of off-balance sheet items are shown in the "Off-Balance Sheet Items" column of this schedule:

– issued but not executed payment orders,
– forward transactions (forward purchases and sales of foreign currency).
Accordingly, uncovered letters of credit, guarantees, etc. are not included.

II.   Line Item Instructions

Deposits – Report all foreign currency deposits and kuna deposits with a currency clause. Deposits with domestic financial institutions include deposits with the CNB, banks, CBRD, other banking institutions, non banking financial institutions and banks in bankruptcy.

Loans – Report all other forms of foreign currency and kuna assets with a currency clause.

Other Balance Sheet Assets – Report all other forms of foreign currency and kuna assets with a currency clause.

Memorandum

Amount of Repo Loans from Above Granted to Non-residents – Report the currency structure of items related to Repo Loans granted to non-residents

20. Liabilities' Currency Structure (Schedule LCS-20)

I. General Instructions

Report in this schedule the currency structure of the bank's liabilities. Total foreign currency and kuna liabilities with a currency clause are entered in the schedule. The kuna equivalent of the amounts in original currencies is calculated based on the CNB's end of period midpoint exchange rate or the stipulated exchange rate for items with a currency clause.

All kuna liabilities with a currency clause are reported in the rows for the currency to which a currency clause is related, together with foreign currency liabilities.
Liabilities shown in currencies (or indexed to these currencies with a currency clause) not reported in the previous rows are shown in the row entitled "Other."

Only the following "unconditional" types of off-balance sheet items are shown in column "Off-Balance Sheet Items" in this schedule:

– issued but not executed payment orders,
– forward transactions (e.g. forward purchase and sale of foreign currency).
Accordingly, uncovered letters of credit, guarantees, etc. are not included.

II. Line Item Instructions

Deposits – Report all foreign currency deposits and kuna deposits with a currency clause.

Loans – Report all foreign currency loans and kuna loans with a foreign currency clause.

Other Balance Sheet Liabilities – Report all other forms of foreign currency liabilities and kuna liabilities with a currency clause.

Memorandum

Amount of Repo Loans from Above Received from Non-residents – Report the currency structure of items related to repo loans received from non-residents

21. General Government Bonds (Schedule BS/GGB-21)

I. General Instructions

Report in this schedule kuna and foreign currency bonds issued by sector "General Government". This sector comprises the following sectors:

- Republic of Croatia,
- central government funds,
- local government ,
- Croatian Bank for Reconstruction and Development.

Bonds issued by the general government are reported in four portfolios in accordance with IAS 39:

- securities and other financial instruments held for trading
- securities and other financial instruments available for sale
- securities and other financial instruments held to maturity
- securities and other financial instruments bought on issue directly from the issuer.

This schedule contains selected securities' items from schedule Securities and Other Financial Instruments (Schedule BS/SEC-5) related to the Republic of Croatia, central government funds, local government and the CBRD.

Bonds shall be reported by stating the bond name and maturity, ISIN[2] and bond amount. Enter the identification number of bonds held by banks in their portfolios which do not have an ISIN (e.g. rehabilitation bonds, replacement bonds, other bonds, etc.) next to their name. For the purposes of this schedule, these bonds have been assigned with HRRHMFO99999.

Total amount of bonds of a particular sector (group row) must equal the sum of analytical rows (individual bonds). The sum of bond items of each particular sector must equal these sectors' bond items in schedule BS/VP-5.
Bonds of central government funds, local government and the CBRD shall be reported as shown in the following example.

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[2] ISIN (eng. International Security Identification Number) is used in international securities trading in accordance with ISO standards. ISO standards prescribe a unified way of marking various types of securities for the purpose of achieving transparency in international securities trade.

Securities and Other Financial Instruments Held for Trading

Kuna bonds of the Republic of Croatia	**ISIN**	520
1. Ministry of Finance Bonds - maturing in 2004	HRRHMFO049A5	80
2. Ministry of Finance Bonds – maturing in 2008.g.	HRRHMFO08CA3	90
3. Rehabilitation Bonds	HRRHMFO99999	350

... .

Foreign Currency Bonds of the Republic of Croatia		1050
1. London Club Series A - maturing in 2010	XS0068364610	320
2. London Club Series B - maturing in 2006.	XS0068364701	450
3. Ministry of Finance Bonds - maturing in 2011	XS0126121507	280

... .

22. Trading Book – Daily Balances (Schedule TB/DB-22)

I. General Instructions

This schedule shall be completed by the bank in accordance with item 11.1 of the Decision on Capital Adequacy of Banks (official gazette *Narodne Novine*, No. 17/2003.).

23. Debt Securities (Schedule DSEC-23)

I General Instructions

Report on this Schedule kuna and foreign currency debt securities issued by the sectors: 'banks', 'enterprises' and 'non-residents'. Debt securities shall be classified into money market instruments, bonds and other long-term debt instruments. For the purposes of this Schedule, money market instruments comprise commercial papers and securities with ISIN codes.

This Schedule comprises selected items from Schedule Securities and Other Financial Instruments (Schedule BS/SEC-5), related to banks, enterprises and non-residents.

Report money market instruments, bonds and other long-term debt instruments by stating the name and maturity of a security, ISIN code assigned to the security and the amount of the security.

APPENDIX A – INSTRUCTIONS FOR THE SUBMISSION OF BANK STATISTICAL REPORTS ON A MAGNETIC MEDIUM

Bank Statistical Report data are submitted on the magnetic medium (PC diskette) or by means of telecommunications. Data are sent in a databank whose features and contents are described in this Appendix.

1. Standard Databank Features

- ASCII format
- code page 1250 (LATIN2)
- records according to Table 1
- each record ends with a delimiter CLRF (X' 0D0A')
- databank name is ID. ST (Identification Number + ST)

2. Databank Contents

Report Records

Databank records are of fixed length, 247 characters. Records are completed according to the method shown in Table 1. Numerical fields (N) are completed by leading zeros, which is also applied when fields are optional and/or have no contents. Fields intended for amounts are 15 characters long, with 2 decimal places. Signs "+" (plus) or "-" (minus) are required because of a single method of marking positive or negative amounts, positioned in the field immediately following the sign field. Alphanumerical fields (AN) are completed from the left side, with no leading blanks, which is especially important for fields **4** and **5**, which are the key fields for the program recognition of data. Table 1 describes records of data from a bank statistical report. All records have identical contents of fields 1-3, while the rest differs with regard to the schedule and page of the report.

Summary Record

An exception from the previous is the summary record, where "SUM" is written in field 4, number "99" in field 5, and the total number of databank records in field 6, while other fields are blank or filled in with zeros. The summary record can be positioned at the end of the databank.

3. Formation and Contents of Records

General Remarks

Regarding the precisely defined contents of each Report schedule, one databank record represents one row in the Report. Completion Instructions precisely define the method of completing the schedules and the control of individual fields. Each amount has its mark (tag) so that the number of completed fields within the records varies, depending on the number of columns in each schedule. For example, in schedule IS (with compulsory fields 1-5) only fields 6, 10, 11 and 12 are completed (first and only amount in the row of that schedule), while in schedule LCS fields 6 and 10-36 are completed with its 9 amounts. Schedule GGB varies in length and contains subtotals so that fields 7, 8 and 9, as well as 37-40 have to be completed as well.
The tags referred to in Completion Instructions must be entered, as they are the only indication of the equivalent amount, i.e. its item in the schedule

4. Record Content Control

Stated below are controls of totals and calculations according to fields, marked Pxyz, where "xyz" is the field/item number (tag) referred to in Completion Instructions.

Schedule IS-1

1. P1001 = P1055
2. P1002 = P1100
3. P1003 = P1101
4. P1004 = P1102
5. P1005 = P1112
6. P1006 = P1116
7. P1007 = P1133
8. P1008 = P1136
9. P1009 = P1007 - P1008
10. P1010 = P1137
11. P1011 = P1138
12. P1012 = P1142
13. P1013 = P1143
14. P1014 = P1147
15. P1015 = P1150
16. P1016 = P1151
17. P1017 = P1152
18. P1018 = P1153
19. P1019 = P1154
20. P1020 = P1155
21. P1021 = P1022 + P1026 + P1029 + P1032 + P1033 + P1039
22. P1022 = P1023 + P1024 + P1025
23. P1026 = P1027 + P1028
24. P1029 = P1030 + P1031
25. P1033 = P1034 + P1035 + P1036 + P1037 + P1038
26. P1039 = P1040 + P1041
27. P1042 = P1043 + P1044 + P1045
28. P1046 = P1047 + P1048 + P1049 + P1050 + P1051 + P1052
29. P1055 = P1021 + P1042 + P1046 + P1053 + P1054 + P1156
30. P1056 = P1057 + P1061 + P1064 + P1067
31. P1057 = P1058 + P1059 + P1060
32. P1061 = P1062 + P1063
33. P1064 = P1065 + P1066
34. P1067 = P1068 + P1069 + P1070
35. P1071 = P1072 + P1076 + P1079 + P1084 + P1085 + P1089
36. P1072 = P1073 + P1074 + P1075
37. P1076 = P1077 + P1078
38. P1079 = P1080 + P1081 + P1082 + P1083
39. P1085 = P1086 + P1087 + P1088
40. P1089 = P1090 + P1091 + P1092
41. P1093 = P1094 + P1095 + P1096
42. P1100 = P1056 + P1071 + P1093 + P1097 + P1098 + P1099 + P1157
43. P1101 = P1055 - P1100
44. P1102 = P1103 + P1110 + P1111
45. P1103 = P1104 + P1105 + P1106 + P1107 + P1108 + P1109
46. P1112 = P1113 + P1114 + P1115
47. P1116 = P1102 - P1112
48. P1118 = P1119 + P1120 + P1121 + P1122
49. P1128 = P1129 + P1130
50. P1133 = P1117 + P1118 + P1123 + P1124 + P1125 + P1126 + P1127 + P1128 + P1131 + P1132
51. P1136 = P1134 + P1135
52. P1137 = P1116 + P1133 - P1136
53. P1138 = P1139 + P1140 + P1141
54. P1142 = P1101 + P1137 - P1138
55. P1143 = P1144 + P1145 + P1146
56. P1147 = P1148 + P1149
57. P1150 = P1143 + P1147
58. P1153 = P1033 (BS-2) for reports marked UUR and UAR.

59. P1155 = P1033 (BS-2) for reports marked CUPR and CAR
60. P1151 = P1142 - P1150
61. P1153 = P1151 - P1152

Schedule BS-2

1. P1xyz P2xyz, where xyz = 001, 002 , ..., 041
2. 0 = P2013, P2014, P2016, P2032, P2033, P2034, P2035, P2036, P2037, P2038, P2039, P2040
3. Px001 = Px004(BS/CAD-4), where x = 1,2
4. Px002 = Px008(BS/CAD-4), where x = 1,2
5. Px003 = (Px013 + Px014)(BS/CAD-4), where x = 1,2
6. Px004 = (Px001 + Px002 + Px046 + Px047 + Px096 + Px097 + Px130 + Px131)(BS/VP-5), where x = 1,2
7. Px005 = (Px043 – Px001 – Px002)(BS/VP-5), where x = 1,2
8. Px006 = (Px088 + Px091 - Px046 - Px047)(BS/VP-5), where x = 1,2
9. Px007 = (Px127 - Px096 - Px097)(BS/VP-5), where x = 1,2
10. Px008 = (Px160 - Px130 - Px131)(BS/VP-5), where x = 1,2
11. P1009 = P3028(BS/DER-6)
12. Px010 = (Px004 + Px005 + Px006 + Px007 + Px008)(BS/KRED-7), where x = 1,2
13. Px011 = (Px001 + Px002 + Px003 + Px009 + ... + Px018) (BS/KRED-7), where x = 1,2
14. Px015 = Px006(BS/OIMO) + (Px015 + Px016)(BS/CAD-4), where x = 1,2
15. Px017 = Px001 + Px1002 + ...Px1015 - Px1016, where x = 1,2
16. P1017 = P1041
17. Px018 + Px019 = (Px004 + Px005 + ... + Px014)(BS/OK-9), where x = 1,2
18. Px020 = Px015(BS/DEP-8), where x = 1,2
19. Px021 = Px030(BS/DEP-8), where x = 1,2
20. Px022 = Px045(BS/DEP-8), where x = 1,2
21. Px023 + Px024 = (Px001 + Px002 + Px003 + Px015 + ...+ Px019)(BS/OK-9), where x = 1,2
22. P1025 = P3061(BS/DER-6)
23. Px030 = Px015(BS/OIMO-10), where x = 1,2
24. Px031 = Px018 + Px019 + ... + Px030, where x = 1,2
25. P1040 = P1032 + P1033 + ... + P1039
26. Px041 = Px031 + Px040, where x = 1,2
27. P2009 = P4028(BS/DER-6)
28. P2025 = P4061(BS/DER-6)

Schedule BS/OBSI-3

1. P1xyz ≥ P2xyz, where xyz = 001, 002 , ..., 021
2. Px006 = Px001+ Px002 + Px003 + Px004 + Px005, where x = 1,2
3. Px007 = Px028(BS/DER-6), where x = 1,2
4. Px008 = Px061(BS/DER-6), where x = 1,2
5. Px009 = Px007+ Px008, where x = 1,2
6. Px009 = Px010 + Px016, where x = 1,2
7. Px010 = Px011+ Px012 + Px013 + Px014 + Px015, where x = 1,2
8. Px016 = Px017+ Px018 + Px019 + Px020 + Px021, where x = 1,2

Schedule BS/CAD-4

1. P1xyz ≥ P2xyz, where xyz = 001, 002 , ..., 018
2. Px004 = Px001 + Px002 + Px003, where x = 1,2
3. Px008 = Px005 + Px006 + Px007, where x = 1,2
4. Px013 = Px009 + Px010 + Px011 + Px012, where x = 1,2
5. Px018 > 0, where x = 1,2

Schedule BS/VP-5

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 160$
2. $P2044 = P2045 = P2089 = P2090 = P2128 = P2129 = 0$
3. $Px031 = Px001 + Px002 + ... + Px030$, where $x = 1,2$
4. $Px040 = Px032 + Px033 + ... + Px039$, where $x = 1,2$
5. $Px043 = Px031 + Px040 + Px041 + Px042$, where $x = 1,2$
6. $Px076 = Px046 + Px047 + ... + Px075$, where $x = 1,2$
7. $Px085 = Px077 + Px078 + ... + Px084$, where $x = 1,2$
8. $Px088 = Px076 + Px085 + Px086 + Px087$, where $x = 1,2$
9. $Px091 = Px092 + Px093 + Px094 + Px095$, where $x = 1,2$
10. $Px124 = Px096 + Px097 + ... + Px123$, where $x = 1,2$
11. $Px127 = Px124 + Px125 + Px126$, where $x = 1,2$
12. $Px158 = Px130 + Px131 + ... + P157$, where $x = 1,2$
13. $Px160 = Px158 + Px159$, where $x = 1,2$
14. $P1044 + P1045 \leq P1004$
15. $P1089 + P1090 \leq P1049$
16. $P1128 + P1129 \leq P1099$

Schedule BS/DER-6

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 095$
2. $P3xyz \geq P4xyz$, where $xyz = 001, 002, ..., 095$
3. $0 = P1058, P1059, P1060, P2058, P2059, P2060$
4. $Px001 = Px002 + Px003 + Px004 + Px005$, where $x = 1,2,3,4$
5. $Px006 = Px007 + Px008 + Px009 + Px010$, where $x = 1,2,3,4$
6. $Px011 = Px012 + Px016 + Px020 + Px024$, where $x = 1,2,3,4$
7. $Px012 = Px013 + Px014 + Px015$, where $x = 1,2,3,4$
8. $Px016 = Px017 + Px018 + Px019$, where $x = 1,2,3,4$
9. $Px020 = Px021 + Px022 + Px023$, where $x = 1,2,3,4$
10. $Px024 = Px025 + Px026 + Px027$, where $x = 1,2,3,4$
11. $Px028 = Px001 + Px006 + Px011$, where $x = 1,2,3,4$
12. $Px029 = Px030 + Px031 + Px032 + Px033$, where $x = 1,2,3,4$
13. $Px034 = Px035 + Px036 + Px037 + Px038$, where $x = 1,2,3,4$
14. $Px039 = Px040 + Px044 + Px048 + Px052$, where $x = 1,2,3,4$
15. $Px040 = Px041 + Px042 + Px043$, where $x = 1,2,3,4$
16. $Px044 = Px045 + Px046 + Px047$, where $x = 1,2,3,4$
17. $Px048 = Px049 + Px050 + Px051$, where $x = 1,2,3,4$
18. $Px052 = Px053 + Px054 + Px055$, where $x = 1,2,3,4$
19. $Px056 = Px029 + Px034 + Px039$, where $x = 1,2,3,4$
20. $Px057 = Px058 + Px059 + Px060$, where $x = 1,2,3,4$
21. $Px061 = Px056 + Px057$, where $x = 1,2,3,4$
22. $Px062 = Px063 + Px064 + Px065$, where $x = 1,2,3,4$
23. $Px066 = Px067 + Px068 + Px069 + Px070$, where $x = 1,2,3,4$
24. $Px075 = Px076 + Px077$, where $x = 1,2,3,4$
25. $Px078 = Px062 + Px066 + Px071 + Px072 + Px073 + Px074 + Px075$, where $x = 1,2,3,4$
26. $Px079 = Px080 + Px081 + Px082$, where $x = 1,2,3,4$
27. $Px083 = Px084 + Px085 + Px086 + Px087$, where $x = 1,2,3,4$
28. $Px092 = Px093 + Px094$, where $x = 1,2,3,4$
29. $Px095 = Px079 + Px083 + Px088 + Px089 + Px090 + Px091 + Px092$, where $x = 1,2,3,4$
30. $Px028 = Px078$, where $x = 1,2,3,4$
31. $Px061 = Px095$, where $x = 1,2,3,4$

Schedule BS/LOA-7

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 027$
2. $0 = P2012, P2013, P2014, P2015$
3. $Px019 = Px001 + Px002 + ... + Px018$, where $x = 1,2$
4. $Px026 \leq Px017$, where $x = 1,2$
5. $Px027 \leq Px018$, where $x = 1,2$

Schedule BS/DEP-8

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 051$
2. $0 = P2001, P2002, P2003, P2011, P2012$
3. $Px015 = Px001 + Px002 + ... + Px014$, where $x = 1,2$
4. $Px030 = Px016 + Px017 + ... + Px029$, where $x = 1,2$
5. $Px045 = Px031 + Px032 + ... + Px044$, where $x = 1,2$
6. $Px046 = Px015 + Px030 + Px045$, where $x = 1,2$
7. $P2047 \leq P2042$

Schedule BS/BOR-9

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 034$
2. $0 = P2002, P2003, P2004, P2005, P2006, P2007, P2008, P2009, P2013, P2014, P2015, P2016$
3. $Px020 = Px001 + Px002 + ... + Px019$, where $x = 1,2$
4. $Px021 = Px022 + Px024 + Px025$, where $x = 1,2$
5. $Px021 \leq Px028(BS-2)$, where $x = 1,2$
6. $Px023 \leq Px022$, where $x = 1,2$
7. $Px026 = Px027 + Px029 + Px030$, where $x = 1,2$
8. $Px026 \leq Px029(BS-2)$, where $x = 1,2$
9. $Px028 \leq Px027$, where $x = 1,2$
10. $Px032 \leq Px017$, where $x = 1,2$
11. $Px033 \leq Px018$, where $x = 1,2$
12. $Px034 \leq Px019$, where $x = 1,2$

Schedule BS/OAL-10

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 021$
2. $Px001 = Px055(BS/AIF-11)$, where $x = 1,2$
3. $Px002 = Px110(BS/AIF-11)$, where $x = 1,2$
4. $Px006 = Px001 + Px002 + ... + Px005$, where $x = 1,2$
5. $Px009 = (Px205 + Px300 + Px301)(BS/AIF-11)$, where $x = 1,2$
6. $Px010 = Px299(BS/AIF-11)$, where $x = 1,2$
7. $Px015 = Px007 + Px008 + ... + Px014$, where $x = 1,2$

Schedule BS/AIF-11

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 301$
2. $0 = P2010, P2014, P2016, P2020, P2022, P2027, P2031, P2038, P2041, P2065, P2069, P2071,$
   $P2075, P2077, P2082, P2086, P2093, P2096, P2117, P2123, P2129, P2130, P2133, P2139, P2140,$
   $P2147, P2153, P2154, P2166, P2172, P2212, P2218, P2224, P2225, P2227, P2233, P2234, P2241,$
   $P2247, P2248, P2260, P2266$
3. $Px053 = Px001 + Px002 + ... + Px052 + Px302$, where $x = 1,2$
4. $Px055 = Px053 + Px054$, where $x = 1,2$
5. $Px108 = Px056 + Px057 + ... + Px107 + Px303$, where $x = 1,2$
6. $Px110 = Px108 + Px109$, where $x = 1,2$
7. $Px203 = Px111 + Px112 + ... + Px202 + Px304$, where $x = 1,2$
8. $Px205 = Px203 + Px204$, where $x = 1,2$
9. $Px297 = Px206 + Px207 + ... + Px296 + Px305$, where $x = 1,2$
10. $Px299 = Px297 + Px298$, where $x = 1,2$

Schedule BS/VA-12

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002, ..., 095$
2. $0 = P2021, P2022, P2023, P2024$
3. $Px005 = Px001 + Px002 + Px003 + Px004$, where $x = 1,2$
4. $Px009 = Px005 + Px006 + Px007 + Px008$, where $x = 1,2$

5. $Px028 = Px010 + Px011 + ...+ Px027$, where $x = 1,2$
6. $Px058 = Px029 + Px030 + ...+ Px057$, where $x = 1,2$
7. $Px087 = Px059 + Px060 + ...+ Px086$, where $x = 1,2$
8. $Px089 = Px009 + Px028 + Px058 + Px087 + Px088$, where $x = 1,2$
9. $Px090 = Px091 + Px092 + Px093 + Px094$, where $x = 1,2$

Schedule BS/GUAR-13

1. $P1xyz \geq P2xyz$, where $xyz = 001, 002 , ..., 014$
2. $Px014 = Px001 + Px002 + ...+ Px013$, where $x = 1,2$

Schedule BS/ALM-14

1. $0 = P1012, P1033, P1037, P1042, P1043, P2001, P2012, P2033, P2037, P2042, P2043, P3001,$ $P3012, P3033, P3037, P3042, P3043, P4001, P4012, P4033, P4037, P4042, P4043, P5001, P5012,$ $P5033, P5037, P5042, P5043, P6001, P7036$
2. $Px017 = Px001 + Px002 + ...+ Px016$, where $x = 1,2,3,4,5,6,7$
3. $Px034 = Px018 + Px019 + ...+ Px033$, where $x = 1,2,3,4,5,6,7$
4. $Px035 = Px017 - Px034$, where $x = 1,2,3,4,5,6,7$
5. $P1036 = P1035$
6. $P2036 = P1036 + P2035$
7. $P3036 = P2036 + P3035$
8. $P4036 = P3036 + P4035$
9. $P5036 = P4036 + P5035$
10. $P6036 = P5036 + P6035$
11. $P6036 = P7035$
12. $Px045 = Px037 + Px038 + ...+ Px044$, where $x = 1,2,3,4,5,6,7$
13. $Px046 = Px034 + Px045$, where $x = 1,2,3,4,5,6,7$
14. $Px052 = Px047 + Px048 + ...+ Px051$, where $x = 1,2,3,4,5,6,7$
15. $P1xyz + P2xyz + P3xyz + P4xyz + P5xyz + P6xyz = P7xyz$, where $xyz = 001, 002, ...,035$
16. $P1xyz + P2xyz + P3xyz + P4xyz + P5xyz + P6xyz = P7xyz$, where $xyz = 037, 038, ...,052$
17. $P7xyz = P1xyz(BS-2)$, where $xyz = 001,002,...,014$
18. $P7015 + P7016 = P1015(BS-2)$
19. $P7xyz = P1xyz(BS-2)$, where $xyz = 018,019,...,029$
20. $P7030 + P7031 + P7032= P1030(BS-2)$
21. $P7032 = P1012(BS/OAL)$
22. $P7033 = P1016(BS-2)$
23. $P7037 = P1032(BS-2)$
24. $P7038 = P1033(BS-2)$
25. $P7039 = P1034(BS-2)$
26. $P7040 = P1035(BS-2)$
27. $P7041 = P1036(BS-2)$
28. $P7042 = P1037(BS-2)$
29. $P7043 = P1038(BS-2)$
30. $P7044 = P1039(BS-2)$
31. $P7047 \leq P1001(BS/OBSI-3)$
32. $P7048 \leq P1002(BS/OBSI-3)$
33. $P7049 \leq P1003(BS/OBSI-3)$
34. $P7050 \leq P1004(BS/OBSI-3)$
35. $P7051 \leq P1005(BS/OBSI-3)$

Schedule BS/LM-15

1. $0 = P2065, P3065, P4065, P5065, P6065$
2. $Px001 = Px002 + Px003 + ... + Px008$ where $x = 1,2,3,4,5,6$
3. $Px008 = Px009 + Px010$, where $x = 1,2,3,4,5,6$
4. $Px011 = Px012 + Px013 + ... + Px018$, where $x = 1,2,3,4,5,6$
5. $Px018 = Px019 + Px020$, where $x = 1,2,3,4,5,6$
6. $Px021 = Px022 + Px023 + ... + Px028$, where $x = 1,2,3,4,5,6$
7. $Px028 = Px029 + Px030$, where $x = 1,2,3,4,5,6$

8. $Px031 = Px001 + Px011 + Px021$, where $x = 1,2,3,4,5,6$
9. $Px034 = Px035 + Px036 + ... + Px041$, where $x = 1,2,3,4,5,6$
10. $Px041 = Px042 + Px043$, where $x = 1,2,3,4,5,6$
11. $Px044 = Px045 + Px046 + ... + Px051$, where $x = 1,2,3,4,5,6$
12. $Px051 = Px052 + Px053$, where $x = 1,2,3,4,5,6$
13. $Px054 = Px055 + Px056 + ... + Px061$, where $x = 1,2,3,4,5,6$
14. $Px061 = Px062 + Px063$, where $x = 1,2,3,4,5,6$
15. $Px064 = Px034 + Px044 + Px054$, where $x = 1,2,3,4,5,6$
16. $Px067 = Px068 + Px069 + ... + Px074$, where $x = 1,2,3,4,5,6$
17. $Px074 = Px075 + Px076$, where $x = 1,2,3,4,5,6$
18. $Px077 = Px078 + Px079 + ... + Px084$, where $x = 1,2,3,4,5,6$
19. $Px084 = Px085 + Px086$, where $x = 1,2,3,4,5,6$
20. $Px087 = Px088 + Px089 + ... + Px094$, where $x = 1,2,3,4,5,6$
21. $Px094 = Px095 + Px096$, where $x = 1,2,3,4,5,6$
22. $Px097 = Px067 + Px077 + Px087$, where $x = 1,2,3,4,5,6$
23. $\sum Px002 = \sum Px035 = \sum Px068$, where $x = 1,2,3,4,5,6$
24. $\sum Px003 = \sum Px036 = \sum Px069$, where $x = 1,2,3,4,5,6$
25. $\sum Px004 = \sum Px037 = \sum Px070$, where $x = 1,2,3,4,5,6$
26. $\sum Px005 = \sum Px038 = \sum Px071$, where $x = 1,2,3,4,5,6$
27. $\sum Px006 = \sum Px039 = \sum Px072$, where $x = 1,2,3,4,5,6$
28. $\sum Px007 = \sum Px040 = \sum Px073$, where $x = 1,2,3,4,5,6$
29. $\sum Px009 = \sum Px042 = \sum Px075$, where $x = 1,2,3,4,5,6$
30. $\sum Px010 = \sum Px043 = \sum Px076$, where $x = 1,2,3,4,5,6$
31. $\sum Px012 = \sum Px045 = \sum Px078$, where $x = 1,2,3,4,5,6$
32. $\sum Px013 = \sum Px046 = \sum Px079$, where $x = 1,2,3,4,5,6$
33. $\sum Px014 = \sum Px047 = \sum Px080$, where $x = 1,2,3,4,5,6$
34. $\sum Px015 = \sum Px048 = \sum Px081$, where $x = 1,2,3,4,5,6$
35. $\sum Px016 = \sum Px049 = \sum Px082$, where $x = 1,2,3,4,5,6$
36. $\sum Px017 = \sum Px050 = \sum Px083$, where $x = 1,2,3,4,5,6$
37. $\sum Px019 = \sum Px052 = \sum Px085$, where $x = 1,2,3,4,5,6$
38. $\sum Px020 = \sum Px053 = \sum Px086$, where $x = 1,2,3,4,5,6$
39. $\sum Px022 = \sum Px055 = \sum Px088$, where $x = 1,2,3,4,5,6$
40. $\sum Px023 = \sum Px056 = \sum Px089$, where $x = 1,2,3,4,5,6$
41. $\sum Px024 = \sum Px057 = \sum Px090$, where $x = 1,2,3,4,5,6$
42. $\sum Px025 = \sum Px058 = \sum Px091$, where $x = 1,2,3,4,5,6$
43. $\sum Px026 = \sum Px059 = \sum Px092$, where $x = 1,2,3,4,5,6$
44. $\sum Px027 = \sum Px060 = \sum Px093$, where $x = 1,2,3,4,5,6$
45. $\sum Px029 = \sum Px062 = \sum Px095$, where $x = 1,2,3,4,5,6$
46. $\sum Px030 = \sum Px063 = \sum Px096$, where $x = 1,2,3,4,5,6$
47. $\sum Px002 + \sum Px012 = (P1001 - P2001 + P1002 - P2002 + P1003 - P2003)(BS/LOA-7) + (P1010 - P2010 + P1011 - P2011 + P1012 - P2012)(BS/IV-12)$, where $x = 1,2,3,4,5,6$
48. $\sum Px003 + \sum Px013 = (P1004 - P2004 + P1005 - P2005 + P1006 - P2006 + P1007 - P2007 + P1008 - P2008)(BS/KRED-7) + (P1013 - P2013 + P1014 - P2014 + P1015 - P2015 + P1016 + P1017 - P2017)(BS/IV-12)$, where $x = 1,2,3,4,5,6$
49. $\sum Px004 + \sum Px014 = (P1009 - P2009)(BS/LOA-7) + (P1018 - P2018)(BS/IV-12)$, where $x = 1,2,3,4,5,6$
50. $\sum Px005 + \sum Px015 = (P1010 - P2010)(BS/LOA-7) + (P1019 - P2019)(BS/VA-12)$, where $x = 1,2,3,4,5,6$
51. $\sum Px006 + \sum Px016 = (P1011 - P2011)(BS/LOA-7) + (P1020 - P2020)(BS/VA-12)$, where $x = 1,2,3,4,5,6$
52. $\sum Px007 + \sum Px017 = (P1012 - P2012 + P1013 - P2013 + P1014 - P2014 + P1015 - P2015 + P1016 - P2016)(BS/LOA-7) + (P1021 - P2021 + P1022 - P2022 + P1023 - P2023 + P1024 - P2024 + P1025 - P2025)(BS/VA-12)$, where $x = 1,2,3,4,5,6$
53. $\sum Px009 + \sum Px019 = (P1017 - P2017)(BS/LOA-7) + (P1026 - P2026)(BS/VA-12)$, where $x = 1,2,3,4,5,6$
54. $\sum Px010 + \sum Px020 = (P1018 - P2018)(BS/LOA-7) + (P1027 - P2027)(BS/VA-12)$, where $x = 1,2,3,4,5,6$
55. $\sum Px022 = (P2001 + P2002 + P2003)(BS/LOA-7) + (P2010 + P2011 + P2012)(BS/VA-12)$, where $x = 1,2,3,4,5,6$

56. $\sum Px023 = (P2004 + P2005 + P2006 + P2007 + P2008)(BS/LOA-7) + (P2013 + P2014 + P2015 + P2016 + P2017)(BS/VA-12)$, where x = 1,2,3,4,5,6
57. $\sum Px024 = P2009(BS/KRED-7) + P2018(BS/IV-12)$, where x = 1,2,3,4,5,6
58. $\sum Px025 = P2010(BS/KRED-7) + P2019(BS/IV-12)$, where x = 1,2,3,4,5,6
59. $\sum Px026 = P2011(BS/KRED-7) + P2020(BS/IV-12)$, where x = 1,2,3,4,5,6
60. $\sum Px027 = (P2012 + P2013 + P2014 + P2015 + P2016)(BS/KRED-7) + (P2021 + P2022 + P2023 + P2024 + P2025)(BS/IV-12)$, where x = 1,2,3,4,5,6
61. $\sum Px029 = P2017(BS/KRED-7) + P2026(BS/IV-12)$, where x = 1,2,3,4,5,6
62. $\sum Px030 = P2018(BS/KRED) + P2027(BS/IV-12)$, where x = 1,2,3,4,5,6
63. $\sum Px033 = P1012(BS/CAD) + P1004(BS/IV-12)$, where x = 1,2,3,4,5,6
64. $\sum Px032 = P1065$, where x = 1, 2, 3,4,5,6
65. $\sum Px033 = \sum Px066$, where x = 1, 2, 3,4,5,6

Schedule BS/DM-16

1. $Px001 = Px002 + Px003 + ... + Px008$, where x = 1,2,3,4,5,6
2. $Px009 = Px010 + Px011 + ... + Px016$, where x = 1,2,3,4,5,6
3. $Px017 = Px018 + Px019 + ... + Px024$, where x = 1,2,3,4,5,6
4. $Px025 = Px001 + Px009 + Px017$, where x = 1,2,3,4,5,6
5. $Px026 = Px027 + Px028 + ... + Px033$, where x = 1,2,3,4,5,6
6. $Px034 = Px035 + Px036 + ... + Px041$, where x = 1,2,3,4,5,6
7. $Px042 = Px043 + Px044 + ... + Px049$, where x = 1,2,3,4,5,6
8. $Px050 = Px026 + Px034 + Px042$, where x = 1,2,3,4,5,6
9. $Px051 = Px052 + Px053 + ... + Px058$, where x = 1,2,3,4,5,6
10. $Px059 = Px060 + Px061 + ... + Px066$, where x = 1,2,3,4,5,6
11. $Px067 = Px068 + Px069 + ... + Px074$, where x = 1,2,3,4,5,6
12. $Px075 = Px051 + Px059 + Px067$, where x = 1,2,3,4,5,6
13. $\sum Px002 = \sum Px027 = \sum Px052$, where x = 1,2,3,4,5,6
14. $\sum Px003 = \sum Px028 = \sum Px053$, where x = 1,2,3,4,5,6
15. $\sum Px004 = \sum Px029 = \sum Px054$, where x = 1,2,3,4,5,6
16. $\sum Px005 = \sum Px030 = \sum Px055$, where x = 1,2,3,4,5,6
17. $\sum Px006 = \sum Px031 = \sum Px056$, where x = 1,2,3,4,5,6
18. $\sum Px007 = \sum Px032 = \sum Px057$, where x = 1,2,3,4,5,6
19. $\sum Px008 = \sum Px033 = \sum Px058$, where x = 1,2,3,4,5,6
20. $\sum Px010 = \sum Px035 = \sum Px060$, where x = 1,2,3,4,5,6
21. $\sum Px011 = \sum Px036 = \sum Px061$, where x = 1,2,3,4,5,6
22. $\sum Px012 = \sum Px037 = \sum Px062$, where x = 1,2,3,4,5,6
23. $\sum Px013 = \sum Px038 = \sum Px063$, where x = 1,2,3,4,5,6
24. $\sum Px014 = \sum Px039 = \sum Px064$, where x = 1,2,3,4,5,6
25. $\sum Px015 = \sum Px040 = \sum Px065$, where x = 1,2,3,4,5,6
26. $\sum Px016 = \sum Px041 = \sum Px066$, where x = 1,2,3,4,5,6
27. $\sum Px018 = \sum Px043 = \sum Px068$, where x = 1,2,3,4,5,6
28. $\sum Px019 = \sum Px044 = \sum Px069$, where x = 1,2,3,4,5,6
29. $\sum Px020 = \sum Px045 = \sum Px070$, where x = 1,2,3,4,5,6
30. $\sum Px021 = \sum Px046 = \sum Px071$, where x = 1,2,3,4,5,6
31. $\sum Px022 = \sum Px047 = \sum Px072$, where x = 1,2,3,4,5,6
32. $\sum Px023 = \sum Px048 = \sum Px073$, where x = 1,2,3,4,5,6
33. $\sum Px024 = \sum Px049 = \sum Px074$, where x = 1,2,3,4,5,6
34. $\sum Px002 + \sum Px010 = (P1031 - P2031 + P1032 - P2032 + P1033 - P2033)(BS/DEP-8)$, where x = 1,2,3,4,5,6
35. $\sum Px003 + \sum Px011 = (P1034 - P2034 + P1035 - P2035 + P1036 - P2036 + P1037 - P2037 + P1038 - P2038)(BS/DEP-8)$, where x = 1,2,3,4,5,6
36. $\sum Px004 + \sum Px012 = (P1039 - P2039)(BS/DEP-8)$, where x = 1,2,3,4,5,6
37. $\sum Px005 + \sum Px013 = (P1040 - P2040)(BS/DEP-8)$, where x = 1,2,3,4,5,6
38. $\sum Px006 + \sum Px014 = (P1041 - P2041)(BS/DEP-8)$, where x = 1,2,3,4,5,6
39. $\sum Px007 + \sum Px015 = (P1042 - P2042)(BS/DEP-8)$, where x = 1,2,3,4,5,6
40. $\sum Px008 + \sum Px016 = (P1043 - P2043 + P1044 - P2044)(BS/DEP-8)$, where x = 1,2,3,4,5,6
41. $\sum Px018 = (P2031 + P2032 + P2033)(BS/DEP-8)$, where x = 1,2,3,4,5,6
42. $\sum Px019 = (P2034 + P2035 + P2036 + P2037 + P2038)(BS/DEP-8)$, where x = 1,2,3,4,5,6
43. $\sum Px020 = P2039(BS/DEP-8)$, where x = 1,2,3,4,5,6

44. $\sum Px021 = P2040(BS/DEP\text{-}8)$, where $x = 1,2,3,4,5,6$
45. $\sum Px022 = P2041(BS/DEP\text{-}8)$, where $x = 1,2,3,4,5,6$
46. $\sum Px023 = P2042(BS/DEP\text{-}8)$, where $x = 1,2,3,4,5,6$
47. $\sum Px024 = (P2043 + P2044)(BS/DEP\text{-}8)$, where $x = 1,2,3,4,5,6$

Schedule BS/BORM-17

1. $Px001 = Px002 + Px003$, where $x = 1,2,3,4,5,6$
2. $Px003 = Px004 + Px005$, where $x = 1,2,3,4,5,6$
3. $Px006 = Px007 + Px008$, where $x = 1,2,3,4,5,6$
4. $Px008 = Px009 + Px010$, where $x = 1,2,3,4,5,6$
5. $Px011 = Px012 + Px013$, where $x = 1,2,3,4,5,6$
6. $Px013 = Px014 + Px015$, where $x = 1,2,3,4,5,6$
7. $Px016 = Px001 + Px006 + Px011$, where $x = 1,2,3,4,5,6$
8. $Px020 = Px016 + Px017 + Px018 + Px019$, where $x = 1,2,3,4,5,6$
9. $Px021 = Px022 + Px023$, where $x = 1,2,3,4,5,6$
10. $Px023 = Px024 + Px025$, where $x = 1,2,3,4,5,6$
11. $Px026 = Px027 + Px028$, where $x = 1,2,3,4,5,6$
12. $Px028 = Px029 + Px030$, where $x = 1,2,3,4,5,6$
13. $Px031 = Px032 + Px033$, where $x = 1,2,3,4,5,6$
14. $Px033 = Px034 + Px035$, where $x = 1,2,3,4,5,6$
15. $Px036 = Px021 + Px026 + Px031$, where $x = 1,2,3,4,5,6$
16. $Px040 = Px036 + Px037 + Px038 + Px039$, where $x = 1,2,3,4,5,6$
17. $Px041 = Px042 + Px043$, where $x = 1,2,3,4,5,6$
18. $Px043 = Px044 + Px045$, where $x = 1,2,3,4,5,6$
19. $Px046 = Px047 + Px048$, where $x = 1,2,3,4,5,6$
20. $Px048 = Px049 + Px050$, where $x = 1,2,3,4,5,6$
21. $Px051 = Px052 + Px053$, where $x = 1,2,3,4,5,6$
22. $Px053 = Px054 + Px055$, where $x = 1,2,3,4,5,6$
23. $Px056 = Px041 + Px046 + Px051$, where $x = 1,2,3,4,5,6$
24. $Px060 = Px056 + Px057 + Px058 + Px059$, where $x = 1,2,3,4,5,6$
25. $\sum Px002 = \sum Px022 = \sum Px042$, where $x = 1,2,3,4,5,6$
26. $\sum Px004 = \sum Px024 = \sum Px044$, where $x = 1,2,3,4,5,6$
27. $\sum Px005 = \sum Px025 = \sum Px045$, where $x = 1,2,3,4,5,6$
28. $\sum Px007 = \sum Px027 = \sum Px047$, where $x = 1,2,3,4,5,6$
29. $\sum Px009 = \sum Px029 = \sum Px049$, where $x = 1,2,3,4,5,6$
30. $\sum Px010 = \sum Px030 = \sum Px050$, where $x = 1,2,3,4,5,6$
31. $\sum Px012 = \sum Px032 = \sum Px052$, where $x = 1,2,3,4,5,6$
32. $\sum Px014 = \sum Px034 = \sum Px054$, where $x = 1,2,3,4,5,6$
33. $\sum Px015 = \sum Px035 = \sum Px055$, where $x = 1,2,3,4,5,6$
34. $\sum Px017 = \sum Px037 = \sum Px057$, where $x = 1,2,3,4,5,6$
35. $\sum Px018 = \sum Px038 = \sum Px058$, where $x = 1,2,3,4,5,6$
36. $\sum Px019 = \sum Px039 = \sum Px059$, where $x = 1,2,3,4,5,6$
37. $\sum Px001 + \sum Px006 = (P1018 - P2018 + P1023 - P2023)(BS\text{-}2)$, where $x = 1,2,3$
38. $\sum Px001 + \sum Px006 = (P1019 - P2019 + P1024 - P2024)(BS\text{-}2)$, where $x = 4,5,6$
39. $\sum Px011 = (P2018 + P2023)(BS\text{-}2)$, where $x = 1,2,3$
40. $\sum Px011 = (P2019 + P2024)(BS\text{-}2)$, where $x = 4,5,6$
41. $\sum Px017 = P1026(BS\text{-}2)$, where $x = 1,2,3$
42. $\sum Px017 = P1027(BS\text{-}2)$, where $x = 4,5,6$
43. $\sum Px018 = P1028(BS\text{-}2)$, where $x = 1,2,3,4,5,6$
44. $\sum Px019 = P1029(BS\text{-}2)$, where $x = 1,2,3,4,5,6$

Schedule BS/PDA-18

1. $Px019 = Px001 + Px002 + ... + Px018$, where $x = 1,2,3,4,5,6,7$
2. $Px023 = Px019 + Px020 + Px021 + Px022$, where $x = 1,2,3,4,5,6,7$

Schedule ACS-19

1. $Px017 = Px001 + Px002 + ... + Px016$, where $x = 1,2,3,4,5,6,7$

2. $0 = Px018, Px019, Px020, Px021, Px022, Px023$, where $x=1,2,3,4,6,7$
3. $P5018 \leq P5001$
4. $P5019 \leq P5007$
5. $P5020 \leq P5012$
6. $P5021 \leq P5013$
7. $P5022 \leq P5014$
8. $P5023 \leq P5002 + P5003 + P5004 + P5005 + P5006 + P5008 + P5009 + P5010 + P5011 + P5015 + P5016$
9. $P5018 + P5019 + P5020 + P5021 + P5022 + P5023 \leq (P1026 + P1027)(BS/LOA-7)$

Schedule LCS-20

1. $Px017 = Px001 + Px002 + ... + Px016$, where $x = 1,2,3,4,5,6,7,8,9$
2. $P5017 + P6017 = (\sum Px007 + \sum Px012)(BS/RPK-17)$, where $x = 1,2,3,4,5,6$
3. $P7017 = (\sum Px008 + \sum Px013)(BS/RPK-17)$, where $x = 1,2,3,4,5,6$
4. $0 = Px018, Px019, Px020, Px021, Px022, Px023$, where $x = 1,2,3,4,5,6,8,9$
5. $P7018 \leq P7001$
6. $P7019 \leq P7007$
7. $P7020 \leq P7012$
8. $P7021 \leq P7013$
9. $P5022 \leq P7014$
10. $P7023 \leq P7002 + P7003 + P7004 + P7005 + P7006 + P7008 + P7009 + P7010 + P7011 + P7015 + P5016$
11. $P7018 + P7019 + P7020 + P7021 + P7022 + P7023 \leq (P1032 + P1033 + P1034)(BS/BOR-9)$

Schedule BS/GGB-21

As this schedule is variable in length and contains subtotals, fields **7**, **8** and **9** are to be completed. The grouping level (field **7**) shall be marked in one of the following ways:
1. for analytic rows in a group row;
2. for a group row which comprises some analytical rows and must have the stated ordinal number of the first and last in the group (fields **8** and **9** of the entry type).

The rule related to checking totals of amounts in the column: the amount in a row with group level mark 2 must equal the sum of the pertaining (groups from-to ordinal numbers) marked 1.

Fields **37-40** shall be completed to enable relating the reported amount with an instrument group and for control purposes with schedule BS/SEC-5. A combination of portfolios (TRG, PRO, DOS, IZD), sectors (RH, RF, LOK, HBOR) and currencies (HRK, DEV) defines the schedule row. In addition to the correctness of subtotals (by grouping levels), control conditions on schedule BS/SEC-5 have to be fulfilled:

A) Securities and other financial instruments held for trading
Kuna bonds
1. $(TRG;RH;HRK) = (P1004 - P2004 - P1044 - P1045)(BS/VP-5)$
2. $(TRG;RF;HRK) = (P1006 - P2006)(BS/VP-5)$
3. $(TRG;LOK;HRK) = (P1008 - P2008)(BS/VP-5)$
4. $(TRG;HBOR;HRK) = (P1015 - P2015)(BS/VP-5)$
Foreign currency bonds
1. $(TRG;RH;DEV) = P2004(BS/VP-5)$
2. $(TRG;RF ;DEV) = P2006(BS/VP-5)$
3. $(TRG;LOK;DEV) = P2008(BS/VP-5)$
4. $(TRG;HBOR;DEV) = P2015(BS/VP-5)$

B) Securities and other financial insturments available for sale
Kuna bonds
1. $(PRO;RH;HRK) = (P1049 - P2049 - P1089 - P1090)(BS/VP-5)$
2. $(PRO;RF;HRK) = (P1051 - P2051)(BS/VP-5)$
3. $(PRO;LOK;HRK) = (P1053 - P2053)(BS/VP-5)$

4. (PRO;HBOR;HRK) = (P1060 - P2060)(BS/VP-5)
Foreign currency bonds
  1. (PRO;RH;DEV) = P2049(BS/VP-5)
  2. (PRO;RF;DEV) = P2051(BS/VP-5)
  3. (PRO;LOK;DEV) = P2053(BS/VP-5)
  4. (PRO;HBOR;DEV) = P2060(BS/VP-5)

C) Securities and other financial instruments held to maturity
Kuna bonds
  1. (DOS;RH;HRK) = (P1099 - P2099 - P1128 - P1129)(BS/VP-5)
  2. (DOS;RF;HRK) = (P1101 - P2101)(BS/VP-5)
  3. (DOS;LOK;HRK) = (P1103 - P2103)(BS/VP-5)
  4. (DOS;HBOR;HRK) = (P1109 - P2109)(BS/VP-5)
Foreign currency bonds
  1. (DOS;RH;DEV) = P2099 (BS/VP-5)
  2. (DOS;RF;DEV) = P2101 (BS/VP-5)
  3. (DOS;LOK;DEV) = P2103 (BS/VP-5)
  4. (DOS;HBOR;DEV) = P2109 (BS/VP-5)

D) Securities and other financial instruments bought on issue directly from the issuer
Kuna bonds
  1. (IZD;RH;HRK) = (P1133 - P2133)(BS/VP-5)
  2. (IZD;RF;HRK) = (P1135 - P2135)(BS/VP-5)
  3. (IZD;LOK;HRK) = (P1137 - P2137)(BS/VP-5)
  4. (IZD;HBOR;HRK) = (P1143 - P2143)(BS/VP-5)
Foreign currency bonds
  1. (IZD;RH;DEV) = P2133(BS/VP-5)
  2. (IZD;RF;DEV) = P2135(BS/VP-5)
  3. (IZD;LOK;DEV) = P2137(BS/VP-5)
  4. (IZD;HBOR;DEV) = P2143(BS/VP-5)

Schedule: TB/DB-22

Schedule is variable in length. The last working day (next to the last schedule row) has tags **1xxx**, **2xxx**, **3xxx** i **4xxx** for the purpose of subsequent controls pursuant to supervisory reports.
  1. $P4xyz = P3xyz/P1xyz*100$, where $xyz = 001, 002, …, xxx$
  2. The last row is the calculation of the arithmetic meane:
     $PxZZZ = \sum$(value of all working days) / (number of working days), where $x = 1, 2, 3, 4$.

Schedule DSEC-23

The Schedule is of variable length and contains subtotals so that fields **7**, **8** and **9** must be completed. The grouping level (field **7**) must be marked as:
  1 for analytical rows contained in a group row; or
  2 for a group row which contains some analytical rows and must have stated the ordinal number of the first and the last in the group (fields **8** and **9** of the entry type). The rule related to checking totals of amounts in the column: the amount in a row with the group level mark 2 must equal the sum of amounts of related rows (group of ordinal numbers from-to) marked 1.
To identify the instrument group to which a reported amount belongs, and to exercise control with Schedule BS/SEC-5, fields **37-40** must be completed. The report row is defined by a combination of the financial instrument in field **39** (ITN, OBV), sector in field **40** (BAN, TRD, NERF, NERD, NERO) and currency in field **38** (HRK, DEV). In addition to the accuracy of subtotals (according to the grouping level) the conditions for control with BS/SEC-5 must be met as well.

The following abbreviations shall be used: ITN – Money Market Instruments; OBV – Bonds and Other Long-Term Debt Instruments; BAN – Banks; TRD – Enterprises; NERF – Non-residents, foreign financial institutions; NERD – Non-residents, foreign governments; NERO – Non-residents, other foreign enterprises; HRK – kuna; DEV – foreign currency.

A) Kuna Debt Securities

Debt Securities of Banks
$(HRK;BAN;ITN) \leq$ (P1009-P2009+P1054-P2054+P1104-P2104+P1138-P2138)(BS/SEC-5)
$(HRK;BAN;OBV) =$ (P1010-P2010+P1055-P2055+P1105-P2105+P1139-P2139)(BS/SEC-5)

Debt Securities of Enterprises
$(HRK;TRD;ITN) \leq$ (P1020-P2020+P1022-P2022+P1065-P2065+P1067-P2067+P1092-P2092+P1114-P2114+P1116-P2116+P1148-P2148+P1150-P2150)(BS/SEC-5)
$(HRK;TRD;OBV) \leq$ (P1021-P2021+P1023-P2023+P1066-P2066+P1068-P2068+P1093-P2093+P1115-P2115+P1117-P2117+P1149-P2149+P1151-P2151)(BS/SEC-5)

B) Foreign Currency Debt Securities

Debt Securities of Banks
$(DEV;BAN;ITN) \leq$ (P2009+P2054+P2104+P2138)(BS/SEC-5)
$(DEV;BAN;OBV) =$ (P2010+P2055+P2105+P2139)(BS/SEC-5)

Debt Securities of Enterprises
$(DEV;TRD;ITN) \leq$ (P2020+P2022+P2065+P2067+P2092+P2114+ P2116+ P2148+ P2150)(BS/SEC-5)
$(DEV;TRD;OBV) \leq$ (P2021+P2023+P2066+P2068+P2093+P2115+ P2117+ P2149+ P2151)(BS/SEC-5)

Debt Securities of Non-residents
$(DEV;NERF;ITN) \leq$ (P2024+P2069+P2118+P2152)(BS/SEC-5)
$(DEV;NERF;OBV) =$ (P2025+P2070+P2119+P2153)(BS/SEC-5)

$(DEV;NERD;ITN) \leq$ (P2027+P2072+P2120+P2154)(BS/SEC-5)
$(DEV;NERD;OBV) =$ (P2028+P2073+P2121+P2155)(BS/SEC-5)

$(DEV;NERO;ITN) \leq$ (P2029+P2074+P2122+P2156)(BS/SEC-5)
$(DEV;NERO;OBV) =$ (P2030+P2075+P2123+P2157)(BS/SEC-5)

Memorandum: If the bank has no data available for this Schedule, it shall submit it 'empty', i.e. containing at least one row with any permitted combination of fields **38-40**, with the zero amount.

5. Databank submission mode

Data shall be telecommunicated, pursuant to the Instruction for Using the Bank Data Submission Application."

Exceptionally, the Croatian National Bank may require a bank to submit data on a diskette (a standard diskette, HD 3.5 inches). One diskette may contain only one databank. The sticker must contain:
- *name of the bank*
- *name of the databank (Identification Number.ST)*
- *date of the period data refer to (dd.mm.yyyy)*
- *report code (XY).*

The bank may also write down the diskette number (internal, bank number)

Table 1.
BANK STATISTICAL REPORT ENTRY TYPE

Number	Field name	Field type	Field length	Field position	Field contents
1.	Bank/savings bank	N	7	1 - 7	Ident.no
2.	Report date	N	8	8 - 15	yyyymmdd
3.	Period and type code	AN	2	16 - 17	DI, MI, NP, NR, KP, KR
4.	Schedule	AN	10	18 - 27	(Instructions) or 'SUM'
5.	Page	AN	2	28 - 29	(Instructions) or '99'
6.	Row number	N	5	30 - 34	Schedule row number or number SUM
7.	Grouping level	AN	1	35	0, 1, 2, 3
8.	First in the group	N	5	36 - 40	Number of the first row in the group
9.	Last in the group	N	5	41 - 45	Number of the last row in the group
10.	Tag 1	AN	4	46 - 49	Code
11.	Sign 1	AN	1	50	'+' or '-'
12.	Amount 1	N	15	51 - 65	Amount (2 dec.)
13.	Tag2	AN	4	66 - 69	Code
14.	Sign2	AN	1	70	'+' ili '-'
15.	Amount2	N	15	71 - 85	Amount (2 dec.)
16.	Tag3	AN	4	86 - 89	Code
17.	Sign3	AN	1	90	'+' ili '-'
18.	Amount3	N	15	91 - 105	Amount (2 dec.)
19.	Tag4	AN	4	106 - 109	Code
20.	Sign4	AN	1	110	'+' ili '-'
21.	Amount4	N	15	111 - 125	Amount (2 dec.)
22.	Tag5	AN	4	126 - 129	Code
23.	Sign5	AN	1	130	'+' ili '-'
24.	Amount5	N	15	131 - 145	Amount (2 dec.)
25.	Tag6	AN	4	146 - 149	Code
26.	Sign6	AN	1	150	'+' ili '-'
27.	Amount6	N	15	151 - 165	Amount (2 dec.)
28.	Tag7	AN	4	166 - 169	Code
29.	Sign7	AN	1	170	'+' ili '-'
30.	Amount7	N	15	171 - 185	Amount (2 dec.)
31.	Tag8	AN	4	186 - 189	Code
32.	Sign8	AN	1	190	'+' ili '-'
33.	Amount8	N	15	191 - 205	Amount (2 dec.)
34.	Tag9	AN	4	206 - 209	Code
35.	Sign9	AN	1	210	'+' ili '-'
36.	Amount9	N	15	211 - 225	Amount (2 dec.)
37.	ISIN	AN	12	226 - 237	Bond code
38.	Currency	AN	3	238 - 240	HRK, DEV
39.	Portfolio	AN	3	241 - 243	TRG, PRO, DOS, IZD, ITN, OBV
40.	Sector	AN	4	244 - 247	RH, RF, LOK, HBOR, BAN, TRD, NERF, NERD, NERO

APPENDIX B – CLASSIFICATION OF ACCOUNTS FROM THE CHART OF ACCOUNTS FOR BANKS INTO SCHEDULES AND ITEMS