



Pursuant to Article 35, paragraph 1, subparagraph 1.1 of the Law No. 03/L-209 on Central Bank of the Republic of Kosovo (Official Gazette of the Republic of Kosovo, No. 77/16 August 2010), as well as Article 57 and 85 of the Law No. 04/L-093 on Banks, Microfinance Institutions and Non-Bank Financial Institutions (Official Gazette of the Republic of Kosovo, No. 11/11 May 2012), the Board of the Central Bank, in its meeting held on 26 March 2020 approved the following:

## **REGULATION ON REPORTING OF BANKS**

### **Article 1**

#### **Purpose and scope**

1. The purpose of this Regulation is to determine the terms, conditions and rules for reporting of banks to the Central Bank of the Republic of Kosovo-(CBK).
2. This Regulation applies to all banks licensed by the CBK to operate in the Republic of Kosovo.

### **Article 2**

#### **Definitions**

1. All terms in this Regulation shall have the same meaning as the terms defined in Article 3 of the Law No. 04/L-093 on Banks, Microfinance Institutions and Non-Bank Financial Institutions (hereinafter: the Law on Banks) and/or as defined below for the purpose of this Regulation:
  - 1.1. **Reporting certificate** – means the unique security certificate which enables the bank to report to the electronic system, and certifies that the institution's data is encrypted and that at the moment the data is imported into the Off-Site Regulatory Reporting System (ORRS) the bank and the responsible persons assume the responsibility that the data are final and accurately reported.
  - 1.2. **ORRS** – means the software system for data collection and processing reported by financial institutions.
  - 1.3. **Reporting instructions** – means the guidelines approved by the CBK for reporting of financial institutions to the CBK where are specified the reporting forms, detailed instructions for completing the forms in accordance with international accounting standards (IAS) and CBK regulations.

- 1.4. **XML (Extensible Markup Language)** – means the language which defines a set of rules of electronic reporting format and which is accepted as a form of reporting in ORRS (see: <http://www.w3.org/XML/>).
- 1.5. **Financial year** - means the 12-month period, which begins on January 1 and ends on December 31. For a newly licensed bank, the financial year starts from the date of its licensing and ends on December 31 of that year, while after this period the financial year shall be from 1 January to 31 December of each year.

### **Article 3**

#### **General requirements**

1. Each bank must submit to the CBK the reports which relate to its financial situation, administration and operations as well as for all its subsidiaries whether on an individual or consolidated basis. Under this regulation, a foreign bank will consolidate the data of all branches in a single report.
2. Reports are prepared in the forms and guidelines set by the CBK and can be changed from time to time.
3. If the reporting date is not a business day in Kosovo, the reporting date will be the first working day.

### **Article 4**

#### **Bank Reports and Reporting Terms**

1. Banks must submit to the CBK, no later than fifteen (15) calendar days after the end of each month, the following reports:
  - 1.1. First page (FP);
  - 1.2. Statutory General Ledger (SGL);
  - 1.3. Balance sheet generated from SGL (BS);
  - 1.4. Income statement generated from SGL (IS);
  - 1.5. Balance Sheet (F01);
  - 1.6. Income statement (F02);
  - 1.7. Regulatory capital (F06);
  - 1.8. Regulatory capital (F06-1);
  - 1.9. Risk weights for credit risk exposures (F07);
  - 1.10. Classification of off-balance sheet items (F07-1);
  - 1.11. Market risk: Standardized approach to position risk in instruments of traded debt (F08);
  - 1.12. Market risk: Standardized approach to position risk for capital instruments (F08-1);
  - 1.13. Market risk: Standardized approach to commodity risk (F08-2);

- 1.14. Market risk: Simple approach to foreign exchange risk (F08-3);
  - 1.15. Market risk: Standardized approach to settlement/delivery risk (F08-4);
  - 1.16. Weighted assets and capital requirements for operational risk (F10);
  - 1.17. Financial assets subject to impairment (F12);
  - 1.18. Reconciliation of credit loss provisions and credit exposures (F13);
  - 1.19. Report on performing and non-performing exposures (F14);
  - 1.20. Report on restructured loans (F15);
  - 1.21. Liquid assets (F16);
  - 1.22. Deposits and placements in banks (F17);
  - 1.23. Investment Portfolio (F18);
  - 1.24. Large exposures (F19);
  - 1.25. Bank related persons (F20);
  - 1.26. Large depositors (F21);
  - 1.27. Deposits and placements from financial institutions (F22);
  - 1.28. Liquidity reserve computation (F23);
  - 1.29. Liquidity reserve maintenance (F24);
  - 1.30. FX positions (F26).
2. Banks must submit to the CBK no later than fifteen (15) calendar days after the end of each quarter, in addition to reports specified in paragraph 1 of this Article, the following reports:
    - 2.1. Leverage indicator (F09);
    - 2.2. Loans and advances according to economic activity, classified and restructured loans (F11);
    - 2.3. Liquidity gap (F25);
    - 2.4. Report on residential mortgage loans and commercial mortgage loans (F27);
    - 2.5. Interest rate risk in the bank diary (F28);
    - 2.6. Collateral and received guarantees (F29);
    - 2.7. Contingent provisions and liabilities (F30).
3. Banks must submit to the CBK no later than fifteen (15) calendar days after the end of each semester, in addition to the reports specified in paragraphs 1 and 2 of this Article, the following reports:
    - 3.1. Statement of comprehensive income (F03);
    - 3.2. Statement of changes in equity (F04);
    - 3.3. Cash flow statement (F05).

**Article 5**  
**Consolidated reporting**

1. Banks which are subject to consolidated supervision according to the regulation on consolidated supervision of banking groups must submit to the CBK, no later than fifteen (15) calendar days after the end of each quarter the following reports:
  - 1.1. First page (FP);
  - 1.2. Statutory general ledger (SGL);
  - 1.3. Balance Sheet generated from SGL (BS);
  - 1.4. Income statement generated from SGL (IS);
  - 1.5. Balance sheet (F01);
  - 1.6. Income statement (F02);
  - 1.7. Regulatory capital (F06);
  - 1.8. Regulatory capital (F06-1);
  - 1.9. Risk weights for credit risk exposures (F07);
  - 1.10. Classification of off -balance sheet items (F07-1);
  - 1.11. Market risk: Standardized approach to position risk in traded debt instruments (F08);
  - 1.12. Market risk: Standardized approach to position risk for equity instruments (F08-1);
  - 1.13. Market risk: Standardized approach to commodity risk (F08-2);
  - 1.14. Market risk: Simple approach to foreign exchange risk (F08-3);
  - 1.15. Market risk: Standardized approach to settlement/delivery risk (F08-4);
  - 1.16. Leverage indicator (F09);
  - 1.17. Risk-weighted assets and capital requirements for operational risk (F10);
  - 1.18. Loans and advances by economic activity, classified and restructured loans (F11);
  - 1.19. Financial assets subject to impairment (F12);
  - 1.20. Reconciliation of credit loss provisions and credit exposures (F13);
  - 1.21. Report on performing and non-performing exposures (F14);
  - 1.22. Report on restructured loans (F15);
  - 1.23. Liquid assets (F16);
  - 1.24. FX positions (F26);
  - 1.25. Collateral and received guarantees (F29).
2. Banks that are subject to consolidated supervision under the CBK Regulation on Consolidated Supervision of Banking Groups must submit to the CBK, no later than fifteen

(15) calendar days after the end of each semester of the financial year, in addition to the reports specified in point 1 of this Article also the following reports:

- 2.1. Statement of comprehensive income (F03);
- 2.2. Statement of changes in equity (F04);
- 2.3. Cash flow statement (F05).

## **Article 6**

### **Reporting of Foreign Bank Branches for Parent Bank**

1. Branches of foreign banks, in addition to reports required under Article 4 of this Regulation regarding their activities in Kosovo, shall also submit to the CBK, no later than thirty (30) calendar days after each quarter end, quarterly financial reports of the parent bank, as follows:
  - 1.1. Capital adequacy ratio;
  - 1.2. Regulatory capital (own funds)
  - 1.3. Problematic loans to total loans indicator
  - 1.4. Non-performing loans to total loans indicator
  - 1.5. Net problematic loans to regulatory capital (own funds) indicator;
  - 1.6. Indicator of the amount of reserves for losses from loans to total non-performing loans
  - 1.7. Return on average assets (ROAA) indicator
  - 1.8. Return on average equity (ROAE) indicator
  - 1.9. Liquid assets to total assets indicator
  - 1.10. Short-term liquid assets to short-term liabilities indicator - up to three months.

## **Article 7**

### **Annual Report**

1. Banks must submit the annual report to the CBK at the latest within 4 months after the end of the financial year, together with the opinion of the external auditor and the management letter for the previous financial year.
2. Banks after the report of the external auditor must re-submit the reports defined in Article 4 and 5 of this regulation in accordance with the deadlines defined in paragraph 1 of this Article.
3. Branches of foreign banks, in addition to the obligation in paragraph 1 of this Article, must submit to the CBK the annual consolidated report of the parent bank together with the opinion of the external auditor, no later than 4 weeks from their issuance.

4. The CBK, in cases where it deems it necessary, may require from the branches of foreign banks to submit the consolidated annual report of the parent bank, together with the opinion of the external auditor.

### **Article 8** **Additional Reporting**

The CBK may request, as needed and appropriate, to report more frequently, more extensively, or to request other reports when deemed necessary, in order to fulfill supervisory responsibilities.

### **Article 9** **Obligations and manner of reporting of banks**

1. Banks must submit reports within the deadlines and in the form set by the CBK, in accordance with the guidelines approved by the CBK for reporting on the ORRS system.
2. Reporting by banks under this regulation must be done electronically in the ORRS reporting system in XML format, using the reporting certificate set by the CBK.
3. The accompanying letter in physical form (according to Annex 1) for reports sent in electronic form according to paragraph 2 of this article must be submitted to the CBK sealed and signed by the Chief Executive Officer, the Chief Financial Officer and the person responsible for reporting to the system.

### **Article 10** **Responsibility for the accuracy of reporting**

1. Banks shall take all necessary measures to ensure the accuracy of data reported and are responsible for their accuracy, in accordance with Article 9 of this regulation.
2. Persons directly responsible for ensuring the accuracy of reporting, in accordance with Article 9 of the regulation, are the Chief Executive Officer and Chief Financial Officer.
3. If the bank identifies that there is any inaccuracy in the data reported after submitting them to the CBK, it shall immediately notify the CBK regarding these inaccuracies.
4. If the CBK determines that the data reported are inaccurate, it shall order the reporting banks to correct them and to re-report after corrections.
5. Pursuant to paragraph 3 of this Article bank should perform appropriate corrections and report them within the next working day, in accordance with Article 9 of this Regulation.

### **Article 11** **Final Provisions**

For the purpose of implementation of this regulation the CBK shall issue instructions and forms that determine the manner and form of reporting.

**Article 12**  
**Enforcement, remedial measures and civil penalties**

Any violation of the provisions of this regulation shall be subject to the remedial and punitive measures, as defined by the Law on the Central Bank of the Republic of Kosovo and the Law on Banks.

**Article 13**  
**Repeal**

With the entry into force of this Regulation, the Regulation on Reporting of Banks approved by the Board of the Central Bank of the Republic of Kosovo on 31 March 2016 and any other provision that may be contrary to this Regulation shall be repealed.

**Article 14**  
**Annex**

Annex 1 shall constitute an integral part of this Regulation.

**Article 15**  
**Entry into Force**

This Regulation shall enter into force fifteen (15) days after its adoption.

Flamur Mrasori

Chairman of the Board of the Central Bank of Kosovo

## Annex 1

### Accompanying letter in physical form



### Central Bank of the Republic of Kosovo Banking Supervision Department Accompanying letter

Name of  
Institution:

Code of Institution:

Address:

Type of the Institution:

Reporting  
period:

Form (frequency) of reporting:

Date of  
reporting:

Audited:

Date and time of report  
loading:

Name of report:

Reporting  
forms:

Code	Name of form	✓
SGL	Statutory General Ledger - SGL	<input type="checkbox"/>
BS	Balance sheet generated from SGL	<input type="checkbox"/>
IS	Income statement generated from SGL	<input type="checkbox"/>



F01	Balance sheet	
F02	Income statement	
F03	Statement of comprehensive income	
F04	Statement of changes in equity	
F05	Cash flow statement	
F06	Regulatory capital	
F06-1	Regulatory capital	
F07	Risk weights for credit risk exposures	
F07-1	Classification of off-balance sheet items	
F08	Market risk: Standardized approach to position risk in traded debt instruments	
F08-1	Market risk: Standardized approach to position risk for capital instruments	
F08-2	Market risk: Standardized approach to commodity risk	
F08-3	Market risk: Simple approach to foreign exchange risk	
F08-4	Market risk: Standardized approach to settlement / delivery risk	
F09	Leverage indicator	
F10	Risk weighted assets and capital requirements for operational risk	
F11	Loans and advances by economic activity, classified and restructured loans	
F12	Financial assets subject to impairment	
F13	Reconciliation of credit loss provisions and credit exposures	
F14	Report on performing and non-performing exposures	
F15	Report on restructured loans	
F16	Liquid assets	
F17	Deposits and placements in banks	
F18	Investment Portfolio	
F19	Large exposures	
F20	Bank- related persons	
F21	Large depositors	
F22	Deposits and placements from financial institutions	
F23	Liquidity reserve computation	
F24	Liquidity reserve maintenance	
F25	Liquidity gap	
F26	FX positions	
F27	Report on residential mortgage loans and commercial mortgage loans	
F28	Interest rate risk in the bank book	
F29	Collateral and received guarantees	
F30	Contingent provisions and liabilities	

**Statement of the Chief Executive Officer, Chief Financial Officer and the Person responsible for reporting:**

Through this letter we declare that reports uploaded in ORRS are prepared in accordance with the CBK requirements and reporting instructions. Reports accurately reflect bank's conditions until the reporting date. It is understandable that any deliberate and incorrect declaration in this report can result in sanctions in accordance with legislation in force to be applied against Chief Executive Officer, Chief Financial Officer and the person responsible for reporting and / or the reporting bank.

**Chief  
Executive  
Officer:**

*(signature)*

**Person responsible for reporting:**

*(signature)*

**Chief Financial Officer:**

*(signature)*