



BANKA QENDRORE E REPUBLIKES SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVA
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

**INSTRUCTIONS FOR THE
PREPERATION OF REGULATORY
REPORTING FRAMEWORK
BANKING, MICROFINANCE AND
NON-BANKING CREDIT-GRANTING
INSTITUTIONS**

S E P T E M B E R 2 0 1 6



Instructions for the Preparation of Regulatory Reporting Framework Banking, Microfinance and Non-Banking Credit-Granting Institutions

***NOTE:** These instructions, which are subject to changes by the Central Bank of Kosovo, are applied to all Institutions required by CBK Regulation to submit information for Supervisory Purposes.*

Questions and Comments concerning these instructions should be submitted to the Banking Supervision Department.

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Banking, Microfinance and Non Banking Financial Institutions Sector Supervision Forms
General Instructions

1. Reporting Scope

All Institutions with a license issued by the Central Bank of Kosovo (CBK) to operate in Kosovo must send to the Banking Supervision Department a set of reporting forms concerning their financial position, capital adequacy and operational activity. In this document, “Institution” refers to any Bank, Microfinance Institution and Non Banking Financial Institution which is required by Law or Regulation to submit periodic information to CBK’s Banking Supervision Department.

According to CBK Regulation on “Reporting of Banks to the CBK” (correct after ruling upon this new set of information submission), the reports shall be submitted by Institutions according to the table below:

#	Name	Individual Banks	Consolidated Banks	Foreign Branches	Microfinance Institutions	Credit Granting NBFIs
SGL	Statutory General Ledger	M	Q	M	M	M
F01	Balance Sheet	M	Q	M	M	M
F02	Income Statement	M	Q	M	M	M
F03	Statement of Comprehensive Income	S	S	S	S	S
F04	Statement of Changes in Equity	S	S	S	S	S
F05	Cash Flow Statement	S	S	S	S	S
F06	Composition of Regulatory Capital	M	Q	N/A	N/A	N/A
F07	Risk Exposure, RWAs and Capital Requirements for Credit Risk	M	Q	N/A	N/A	N/A
F08	RWAs and Capital Requirements for Operational Risk	M	Q	N/A	N/A	N/A
F09	Loans and advances by Economic Activity, Credit Classification and Restructured	Q	N/A	Q	Q	Q
F10	Compliance with Provisioning Requirements	Q	N/A	Q	Q	Q
F11	Reconciliation of Credit Exposures	M	N/A	M	M	M
F12	Reconciliation of Loan Loss Provisions	M	N/A	M	M	M
F13	Liquid Assets	M	N/A	M	N/A	N/A
F14	Deposits and placements in Banks	M	N/A	M	M	M
F15	Investments Inventory	M	N/A	M	N/A	N/A
F16	Large Exposures	M	Q	M	M	M
F17	Bank Related Persons	M	Q	M	M	M
F18	Top Deposits	M	N/A	M	*	N/A
F19	Deposits and placements from Banks	M	N/A	M	M	M
F20	Liquidity Reserve Computation	M	N/A	M	N/A	N/A
F21	Liquidity Reserve Maintenance	M	N/A	M	N/A	N/A
F22	Liquidity Gap	Q	N/A	Q	N/A	N/A
F23	Repricing Gap	Q	N/A	Q	N/A	N/A
F24	FX Positions	M	Q	M	M	M
F25	Commercial and Residential Mortgage Report	Q	N/A	Q	N/A	N/A

*When applicable

The reporting frequency in the table above is specified according to the following: A: Annually; S: Semiannually; Q: Quarterly; M: Monthly; N/A: Out of the reporting scope. The above information should be reported with reference date as of the close of business on the last calendar day of the reporting period, i.e. the reporting date.

The term “Close of business” refers to the time established by the reporting Institution as the cut-off time for receipt of work for posting transactions to its general ledger accounts for that day. The time designated as the close of business should be reasonable and applied consistently. The posting of a transaction to the general ledger means that both debit and credit entries are recorded as of the same date. In addition, entries made to the general ledger accounts in the period subsequent to the close of business on the reporting date that are applicable to the period covered should be included in the Statutory General Ledger and subsequent CBK Forms.

Institutions are required to submit the reports under their scope of reporting no later than 15 days after each period end, as per CBK Regulation on “Reporting of Banks to the CBK” (correct after ruling upon this new set of information submission). Moreover, Institutions are required to resubmit their reports to the CBK following external audits prescribed by CBK Regulation on External Audit of Banks. These resubmissions should reflect any adjustments that may arise from external audit procedures and should be sent to the CBK within 15 days of completion of the external audit.

2. *Preparation of the Forms*

Institutions are required to prepare and file CBK’s Reporting Forms in accordance with these instructions. All reports shall be prepared in a consistent manner.

The Institution's financial records shall be maintained in such a manner and scope so as to ensure that the CBK’s Reporting Forms can be prepared and filled in accordance with these instructions and reflect a fair presentation of the Institution's financial condition and results of operations.

3. *Submission of the Forms, Submission Dates and Amended Reports*

Each Institution must file the CBK’s Reporting Forms in one of the following two ways:

- The Institution may use computer software to prepare its report and then submit the report directly to the *CBK’s Off-Site Regulatory Reporting System (ORRS) (Name is still not yet defined)*, an Internet-based system for data collection.
- The institution may complete its reports in paper form and arrange with a software vendor or another party to convert its paper reports into the electronic format that can be processed by the *ORRS*. The software vendor or other party then must electronically submit the data file containing the institution CBK Reporting Form to the *ORRS*.

The filling and delivery of the CBK’s Reporting Forms in paper form or by email is only an acceptable method of submission when all other methods have failed due to temporary system errors. The systematic submission of CBK Reporting Forms by email or paper may result in penalties and fines to the Reporting Institution.

Regardless of the method that institutions use to submit its CBK's Reporting Forms, the Institution remains responsible for the accuracy of the data. Each Institution is responsible for ensuring that the data reported each period reflects fully and accurately the item reporting requirements for that reporting date, including any changes that may be made from time to time. This responsibility cannot be transferred or delegated to software vendors, servicers or others outside the reporting Institution.

Institutions are required to submit its CBK's Reporting Forms by the submission date, in accordance with *CBK's published validation criteria*. Early submission is strongly encouraged so that the institution has ample time to research and resolve any edit exceptions identified through the submission process.

CBK may require the filling of amended Reporting Forms if the ones submitted by the institution contain significant errors, as determined by the CBK.

In order to submit their reports to the *ORRS*, institutions (or third parties with whom they have made submission arrangements) must use software that meets the technical specifications for producing files that are able to be processed by the *ORRS*.

4. Accounting Framework and International Financial Reporting Standards

For recognition and measurement purposes, the regulatory reporting requirements applicable to CBK Forms shall conform to the rules and regulations of the Central Bank of Kosovo (CBK Rules) applicable for banks. The CBK Rules are based on the relevant legal decision defining the mandatory application of International Financial Reporting Standards ("IFRS") in Kosovo, but CBK rules also specifically require the application of certain accounting treatments which are not in accordance with the specific requirements of IFRS. Furthermore, when reporting events and transactions not covered in principle in these instructions or IFRS/IAS standards, Institutions are encouraged to discuss the event or transaction with CBK.

Regardless of whether the Institution discusses a reporting issue with CBK, when the CBK's interpretation of how IFRS/IAS should be applied to a specified event or transaction (or series of related events or transactions) differs from the Institution's interpretation, the CBK may require to reflect the event(s) or transaction(s) in CBK Forms in accordance with the CBK's interpretation and to amend previously submitted reports.

CBK Forms' instructions contain certain specific reporting guidance that falls within the range of acceptable practice under IFRS/IAS. These instructions have been adopted to achieve safety and soundness and other public policy objectives and to ensure comparability. Should the need arise in the future, other specific reporting guidance that falls within the range of IFRS/IAS may be issued.

There may be areas in which the Institution wishes more technical detail on the application of accounting standards and procedures to the requirements of these instructions. Such information may often be found in the appropriate CBK Regulations or, in more detail, in the IFRS/IAS. Selected sections of the IFRS/IAS are referenced in the instructions where appropriate.

5. Submission of Individual and Consolidated Forms

Institutions shall by default present their financial position and results of operations on an individual basis in accordance with CBK Rules.

All institutions which are required by CBK regulation to prepare and disclose consolidated financial statements shall also submit consolidated forms and apply CBK rules for determining the scope of consolidation. If the institution has doubts in terms of the relevant scope of consolidation, it should consult the CBK for clarification before submitting consolidated forms.

Consolidated financial statements shall be prepared in accordance with CBK Regulation on Consolidated Supervision of Banking Groups.

6. CBK's Reporting Forms Specific Instructions

Statutory General Ledger

General Instructions

For each line item of the Balance Sheet and Income Statement there's a corresponding set of accounts from the general ledger. This mapping of the financial statements for CBK reporting purposes is strict and must be followed at all times for the sake of comparison between institutions. The shaded cells in the General Ledger in attach indicate that those accounts are restricted to the types of institutions in that column. This mapping can be found in CBK Form 1 – Balance Sheet and CBK Form 2 – Income Statement specific instructions. Appendix 2 presents the definitions of the Institutional Sectors used in this General Ledger. The General Ledger should be prepared in accordance with the rules and regulations of the Central Bank of Kosovo applicable for banks, which are essentially based on the application of International Financial Reporting Standards (IFRS).

10 – Cash and Deposits at Central Banks

This account comprises the notes and coins that are legal tender in Kosovo or abroad, as well as deposits in central banks. It includes the following: 100.Cash On Hand; 101.Deposits At Central Bank Of Kosovo; 102.Deposits At Other Central Banks.

10	Cash And Deposits At Central Banks
100	Cash On Hand
101	Deposits At Central Bank Of Kosovo
1010	Capital Equivalency Deposit
1011	Minimum Reserve Requirement
1012	Other Deposits
102	Deposits At Other Central Banks

100. Cash On Hand

This account includes domestic and foreign currency notes and coins owned by the reporting entity. Notes and coins in transit between any branches or offices of the reporting entity should be reported.

101. Deposits At Central Bank Of Kosovo

Cash deposited in an account at the CBK. This account includes the following: 1010.Capital Equivalency Deposit; 1011.Minimum Reserve Requirement; 1012.Other Deposits.

1010. Capital Equivalency Deposit

Cash deposited in an account at the CBK, for the purpose of meeting the Capital Equivalency Deposit requirement, as prescribed by CBK Regulation on Capital Equivalency Deposit for Branches of Foreign Banks.

1011. Minimum Reserve Requirement

Cash deposited in an account at the CBK, for the purpose of meeting the Minimum Reserve Requirement, as prescribed by CBK Regulation On Minimum Reserve Requirement.

1012. Other Deposits

Cash deposited in an account at the CBK, for purposes other than those described in accounts 1010 and 1011 above.

102. Deposits At Other Central Banks

Cash deposited in accounts at central banks other than the CBK.

11 – Deposits in Banks

This account includes deposits in banks. It is disaggregated in the following: 110.In Domestic Institutions; 111.In Foreign Institutions.

11	Deposits In Banks
110	In Domestic Institutions
1100	Current Accounts
1101	Checks In The Course Of Collection
1102	Other Balances
111	In Foreign Institutions
1110	Parent, Subsidiaries And Other Branches From The Group
11100	Nostro Accounts
11101	Checks In The Course Of Collection
11102	Other Balances
1111	Branches From Other Domestic Banks
11110	Nostro Accounts
11111	Checks In The Course Of Collection
11112	Other Balances
1112	Other Banks Outside Kosovo
11120	Nostro Accounts
11121	Checks In The Course Of Collection
11122	Other Balances

110. In Domestic Institutions

Deposits in financial institutions that are incorporated as legal entities in Kosovo. This account includes the following: 1100.Current Accounts; 1101.Checks In The Course Of Collection; 1102.Other Balances.

1100. Current Accounts

This account includes deposits in financial institutions without a specified maturity date and readily available on demand.

1101. Checks In The Course Of Collection

Amounts due from financial institutions related to checks in the course of collection.

1102. Other Balances

Balances due from financial institutions other than those described in accounts 1100 and 1101 above.

111. In Foreign Institutions

Deposits in financial institutions that are incorporated as legal entities outside Kosovo. This account includes the following: 1110.Parent, Subsidiaries And Other Branches From The Group; 1111.Branches From Other Domestic Banks; 1112.Other Banks Outside Kosovo.

1110. Parent, Subsidiaries And Other Branches From The Group

Deposits in financial institutions that are parent companies, subsidiaries or branches from the reporting institution's Group. This account includes the following: 11100.Nostro Accounts; 11101.Checks In The Course Of Collection; 11102.Other Balances.

11100. Nostro Accounts

Deposits that the reporting institution holds with a bank in a foreign country, usually in the currency of that foreign country, for the purpose of facilitating foreign exchange, trade and treasury transactions.

11101. Checks In The Course Of Collection

Amounts due from financial institutions related to checks in the course of collection.

11102. Other Balances

Balances due from financial institutions other than those described in accounts 11100 and 11101 above.

1111. Branches From Other Domestic Banks

Deposits in foreign branches of financial institutions that are incorporated as legal entities in Kosovo. This account includes the following: 11110.Nostro Accounts; 11111.Checks In The Course Of Collection; 11112.Other Balances (refer to 11100, 11101 and 11102 for definitions).

1112. Other Banks Outside Kosovo

Deposits in financial institutions that are incorporated as legal entities outside Kosovo, other than those described in accounts 1110 and 1111 above. This account includes the following: 11120.Nostro Accounts; 11121.Checks In The Course Of Collection; 11122.Other Balances (refer to 11100, 11101 and 11102 for definitions).

12 – Loans and advances to Banks

This account comprises loans and advances to banks and foreign branches, both domestic and foreign, including those in the form of Interbank Money Market operations (between domestic entities only), Term Deposits, Loans, Repurchase Agreements, as well as other forms of lending between Banks. It is disaggregated in the following: 120.To Domestic Institutions; 121.To Foreign Institutions; 129.Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions.

12	Loans And Advances To Banks
120	To Domestic Institutions
1200	To Central Bank Of Kosovo
12000	Interbank Money Market
12001	Term Deposits
12002	Loans
12003	Repurchase Agreements
12004	Other Loans And Advances To Banks
1201	To Other Banks
12010	Interbank Money Market
12011	Term Deposits
12012	Loans
12013	Repurchase Agreements
12014	Other Loans And Advances To Banks
121	To Foreign Institutions
1210	Other Central Banks
12100	Term Deposits
12101	Loans
12102	Repurchase Agreements
12103	Other Loans And Advances To Banks
1211	Parent, Subsidiaries And Other Branches From The Group
12110	Term Deposits
12111	Loans
12112	Repurchase Agreements
12113	Other Loans And Advances To Banks
1212	Branches From Other Domestic Banks
12120	Term Deposits
12121	Loans
12122	Repurchase Agreements
12123	Other Loans And Advances To Banks
1213	Other Banks Outside Kosovo
12130	Term Deposits
12131	Loans
12132	Repurchase Agreements
12133	Other Loans And Advances To Banks
129	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

120. To Domestic Institutions

Loans and advances to financial institutions that are incorporated as legal entities in Kosovo. This account includes the following: 1200.To Central Bank Of Kosovo; 1201.To Other Banks.

1200. To Central Bank Of Kosovo

Loans and advances to the CBK. This account includes the following: 12000.Interbank Money Market; 12001.Term Deposits; 12002.Loans; 12003.Repurchase Agreements; 12004.Other Loans and Advances To Banks.

12000. Interbank Money Market

Loans and advances extended by the reporting entity in the Interbank Money market. These are usually short-term instruments, often with maturities of one week or less, where institutions with surplus liquidity extend loans to institutions with a liquidity shortfall, with the purpose of covering short-term liquidity and reserve requirements.

12001. Term Deposits

Deposits with a specified maturity date and interest rate. Funds placed in a Term Deposit can only be withdrawn after the term has ended or by giving an advanced notice (normally implying a penalty on the interest earned).

12002. Loans

This account includes debt arrangements, under which the lender (the reporting institution) provides funds to the borrower, receiving in return a specified interest, along with the repayment of the amount initially disbursed (principal repayment). These agreements have a predetermined time for repaying, and generally the lender has to bear the risk that the borrower may not repay the associated principal.

12003. Repurchase Agreements

Loans and advances under the form of repurchase agreements, whereby the seller of a security (the counterparty to the reporting institution) agrees to buy it back at a specified price and date. The seller pays an interest rate, called the repo rate, when buying back the securities.

12004. Other Loans And Advances To Banks

This account includes any form of lending not specified in accounts 12000, 12001, 12002, and 12003 above.

1201. To Other Banks

Loans and advances to banks other than the CBK, incorporated as legal entities in Kosovo. This account includes the following: 12010. Interbank Money Market; 12011. Term Deposits; 12012. Loans; 12013. Repurchase Agreements; 12014. Other Loans And Advances To Banks (refer to 12000, 12001; 12002; 12003 and 12004 for definitions).

121. To Foreign Institutions

Loans and advances to financial institutions that are not incorporated as legal entities in Kosovo. This account includes the following: 1210. Other Central Banks; 1211. Parent, Subsidiaries And Other Branches From The Group; 1212. Branches From Other Domestic Banks; 1213. Other Banks Outside Kosovo.

1210. Other Central Banks

Loans and advances to central banks other than the CBK. This account includes the following: 12100. Term Deposits; 12101. Loans; 12102. Repurchase Agreements; 12103. Other Loans And Advances To Banks (refer to 12001; 12002; 12003 and 12004 for definitions).

1211. Parent, Subsidiaries And Other Branches From The Group

Loans and advances to financial institutions that are parent companies, subsidiaries or branches from the reporting institution's Group. This account includes the following: 12110. Term Deposits; 12111. Loans;

12112.Repurchase Agreements; 12113.Other Loans And Advances To Banks (refer to 12001; 12002; 12003 and 12004 for definitions).

1212. Branches From Other Domestic Banks

Loans and advances to branches of financial institutions that are incorporated as legal entities in Kosovo. This account includes the following: 12120.Term Deposits; 12121.Loans; 12122.Repurchase Agreements; 12123.Other Loans And Advances To Banks (refer to 12001; 12002; 12003 and 12004 for definitions).

1213: Other Banks Outside Kosovo

Loans and advances to financial institutions that are incorporated as legal entities outside Kosovo, other than those described in accounts 1210, 1211 and 1212 above. This account includes the following: 12130.Term Deposits; 12131.Loans; 12132.Repurchase Agreements; 12133.Other Loans And Advances To Banks (refer to 12001; 12002; 12003 and 12004 for definitions).

129: Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial assets accounted as Loans and advances to Banks, due to fair value hedging transactions as defined by IAS 39.

13 – Loans and advances to Clients

This account includes all loans and advances to clients, including other loans and receivables in the form of securities which represent debt with fixed or determinable payments and that are not quoted in an active market. Loans and receivables in the form of securities should be included under this account, provided they are not designated at fair value through profit and loss account, available for sale or assets held-to-maturity, according with the requirements of IAS 39 (e.g. commercial paper subscribed by the reporting bank is an example of other loans and advances in the form of securities). The amounts considered under this account should only refer to the gross amount of capital due, not considering any accrued interest and provision/impairment, when applicable. This account includes: 130.Loans And Advances To Clients; 131.Other Loans And Receivables In The Form Of Securities; 139.Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions.

13	Loans And Advances To Clients
130	Loans And Advances To Clients
1300	Domestic Clients
13000	Local Government
130000	Advances And Overdrafts
130001	Leasing And Renting
130002	Credit Cards
130003	Other Collateralized Loans
130004	Other Unsecured Loans
13001	Other Financial Intermediaries
130010	Advances And Overdrafts
130011	Leasing And Renting
130012	Credit Cards
130013	Other Collateralized Loans
130014	Other Unsecured Loans
13002	Insurance Companies
130020	Advances And Overdrafts
130021	Leasing And Renting
130022	Credit Cards
130023	Other Collateralized Loans
130024	Other Unsecured Loans

13003	Financial Auxiliaries
130030	Advances And Overdrafts
130031	Leasing And Renting
130032	Credit Cards
130033	Other Collateralized Loans
130034	Other Unsecured Loans
13004	Social Owned Non Financial Corporations
130040	Advances And Overdrafts
130041	Leasing And Renting
130042	Credit Cards
130043	Other Collateralized Loans
130044	Other Unsecured Loans
13005	Public Owned Non Financial Corporations
130050	Advances And Overdrafts
130051	Leasing And Renting
130052	Credit Cards
130053	Other Collateralized Loans
130054	Other Unsecured Loans
13006	Private Owned Non Financial Corporations
130060	Advances And Overdrafts
130061	Leasing And Renting
130062	Credit Cards
130063	Other Collateralized Loans
130064	Other Unsecured Loans
13007	Households
130070	Advances And Overdrafts
130071	Mortgage Loans
130072	Leasing And Renting
130073	Credit Cards
130074	Consumer Credit
130075	Other Collateralized Loans
130076	Other Unsecured Loans
13008	NPISH
130080	Advances And Overdrafts
130081	Leasing And Renting
130082	Credit Cards
130083	Other Collateralized Loans
130084	Other Unsecured Loans
1301	Foreign Clients
13010	Corporate Entities
130100	Advances And Overdrafts
130101	Leasing And Renting
130102	Credit Cards
130103	Other Collateralized Loans
130104	Other Unsecured Loans
13011	Households
130110	Advances And Overdrafts
130111	Mortgage Loans
130112	Leasing And Renting
130113	Credit Cards
130114	Consumer Credit
130115	Other Collateralized Loans
130116	Other Unsecured Loans
13012	Others
130120	Advances And Overdrafts
130121	Mortgage Loans
130122	Leasing And Renting
130123	Credit Cards
130124	Consumer Credit
130125	Other Collateralized Loans
130126	Other Unsecured Loans

13013	UNMIK/EULEX
130130	Advances And Overdrafts
130131	Leasing And Renting
130132	Credit Cards
130133	Other Collateralized Loans
130134	Other Unsecured Loans
131	Other Loans And Receivables In The Form Of Securities
1310	Issued By Domestic Institutions
13100	Local Government
13101	Other Financial Intermediaries
13102	Insurance Companies
13103	Financial Auxiliaries
13104	Social Owned Non Financial Corporations
13105	Public Owned Non Financial Corporations
13106	Private Owned Non Financial Corporations
13107	Households
13108	NPISH
1311	Issued By Foreign Institutions
13110	Corporate Entities
13111	Households
13112	Others
13113	UNMIK/EULEX
139	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

130. Loans And Advances To Clients

This account comprises loans and advances to clients, which are disaggregated in the following: 1300.Domestic Clients; 1301.Foreign Clients.

1300. Domestic Clients

Loans and advances to clients which are residents or legal entities incorporated in Kosovo. This account includes the following: 13000.Local Government; 13001 Other Financial Intermediaries; 13002.Insurance Companies; 13003.Financial Auxiliaries; 13004.Social Owned Non Financial Corporations; 13005.Public Owned Non Financial Corporations; 13006.Private Owned Non Financial Corporations; 13007.Households; 13008.NPISH.

13000. Local Government

Loans and advances to Local Government entities. This account includes the following: 130000.Advances And Overdrafts; 130001.Leasing And Renting; 130002.Credit Cards; 130003.Other Collateralized Loans; 130004.Other Unsecured Loans.

130000. Advances And Overdrafts

Advances and overdrafts, which include extensions of credit resulting from customer withdrawals in excess of customer funds.

130001. Leasing And Renting

Leasing and renting agreements, whereby an owner of an asset – the lessor – grants the right to use the asset to another party – the lessee – in exchange for periodic lease payments, in accordance with IAS 17.

130002. Credit Cards

Loans to clients, extended by means of credit cards, where cardholders can borrow money for payment to a merchant or to obtain a cash advance.

130003. Other Collateralized Loans

Other lending agreements where the borrower has pledged assets as collateral for the loan.

130004. Other Unsecured Loans

Other lending agreements where the borrower has not pledged any asset as collateral.

13001. Other Financial Intermediaries

Loans and advances to other financial intermediaries, including Microfinance Institutions, Pension Funds and non-Banking Financial Institutions engaged in credit-granting activities. This account includes the following: 130010.Advances And Overdrafts; 130011.Leasing And Renting; 130012.Credit Cards; 130013.Other Collateralized Loans; 130014.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

13002. Insurance Companies

Loans and advances to insurance companies that are incorporated as legal entities in Kosovo. This account includes the following: 130020.Advances And Overdrafts; 130021.Leasing And Renting; 130022.Credit Cards; 130023 Other Collateralized Loans; 130024.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

13003. Financial Auxiliaries

Loans and advances to financial auxiliaries that are incorporated as legal entities in Kosovo, including Exchange Bureaus and Money Transfer Agencies. This account includes the following: 130030.Advances And Overdrafts; 130031.Leasing And Renting; 130032.Credit Cards; 130033.Other Collateralized Loans; 130034.Other Unsecured Loans (refer to 130000; 130001; 130002; 130003 and 130004 for definitions).

13004. Social Owned Non Financial Corporations

Loans and advances to social owned non-financial corporations that are incorporated as legal entities in Kosovo. This account includes the following: 130040.Advances And Overdrafts; 130041.Leasing And Renting; 130042.Credit Cards; 130043.Other Collateralized Loans; 130044.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

13005. Public Owned Non Financial Corporations

Loans and advances to public owned non-financial corporations that are incorporated as legal entities in Kosovo. This account includes the following: 130050.Advances And Overdrafts; 130051.Leasing And Renting; 130052.Credit Cards; 130053.Other Collateralized Loans; 130054.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

13006. Private Owned Non Financial Corporations

Loans and advances to privately owned non-financial corporations that are incorporated as legal entities in Kosovo. This account includes the following: 130060.Advances And Overdrafts; 130061.Leasing And Renting; 130062.Credit Cards; 130063.Other Collateralized Loans; 130064.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

13007. Households

Loans and advances to households. This account includes the following: 130070.Advances And Overdrafts; 130071.Mortgage Loans; 130072.Leasing And Renting; 130073.Credit Cards; 130074.Consumer Credit; 130075.Other Collateralized Loans; 130076.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions, except for those regarding 130071 and 130074 below).

130071. Mortgage Loans

Loans secured by mortgages on residential property that is or will be occupied by the borrower, or that is rented for residential purposes.

130074. Consumer Credit

Loans extended for personal or household use, with the purpose of purchasing goods or services. This account should not include those forms of lending that match the criteria for 130072.Leasing And Renting and 130073.Credit Cards.

13008. NPISH

Loans and advances to Non-profit institutions serving households, including NGOs, charitable institutions, mosques, churches. This account includes the following: 130080.Advances And Overdrafts; 130081.Leasing And Renting; 130082.Credit Cards; 130083.Other Collateralized Loans; 130084.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

1301. Foreign Clients

Loans and advances to clients which are residents or legal entities incorporated outside Kosovo. This account includes the following: 13010.Corporate Entities; 13011.Households; 13012.Others; 13013.UNMIK/EULEX.

13010. Corporate Entities

Loans and advances to companies that are incorporated as legal entities outside Kosovo. This account includes the following: 130100.Advances And Overdrafts; 130101.Leasing And Renting; 130102.Credit Cards; 130103.Other Collateralized Loans; 130104.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

13011. Households

Loans and advances to residents outside Kosovo. This account includes the following: 130110.Advances And Overdrafts; 130111.Mortgage Loans; 130112.Leasing And Renting; 130113.Credit Cards; 130114.Consumer Credit; 130115.Other Collateralized Loans; 130116.Other Unsecured Loans (refer to accounts 130000; 130071, 130001; 130002; 130074, 130003 and 130004 for definitions).

13012. Others

Loans and advances to other entities outside Kosovo. This account includes the following: 130120.Advances And Overdrafts; 130121.Mortgage Loans; 130122.Leasing And Renting; 130213.Credit Cards; 130124.Consumer Credit; 130125.Other Collateralized Loans; 130126.Other Unsecured Loans (refer to accounts 130000; 130071, 130001; 130002; 130074, 130003 and 130004 for definitions).

13013. UNMIK/EULEX

Loans and advances to UNMIK or EULEX. This account includes the following: 130130.Advances And Overdrafts; 130131.Leasing And Renting; 130132.Credit Cards; 130133.Other Collateralized Loans; 130134.Other Unsecured Loans (refer to accounts 130000; 130001; 130002; 130003 and 130004 for definitions).

131. Other Loans And Receivables In The Form Of Securities

Other loans and receivables in the form of securities, representing debt with fixed or determinable payments and which are not quoted in an active market, in accordance with the requirements of IAS 39. This account includes the following: 1310.Issued By Domestic Institutions; 1311.Issued By Foreign Institutions.

1310: Issued By Domestic Institutions

Other loans and receivables in the form of securities, issued by residents or legal entities incorporated in Kosovo. This account includes the following: 13100.Local Government; 13101.Other Financial Intermediaries; 13102.Insurance Companies; 13103.Financial Auxiliaries; 13104.Social Owned Non Financial Corporations; 13105.Public Owned Non Financial Corporations; 13106.Private Owned Non Financial Corporations; 13107.Households; 13108.NPISH (refer to accounts 13000; 13001; 13002; 13003; 13004; 13005; 13006; 13007 and 13008 for definitions).

1311 Issued By Foreign Institutions

Other loans and receivables in the form of securities, issued by residents or legal entities incorporated outside Kosovo. This account includes the following: 13110.Corporate Entities; 13111.Households; 13112.Others; 13113.UNMIK/EULEX (refer to accounts 13010; 13011; 13012 and 13013).

139. Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial assets accounted as Loans and advances to Clients, due to fair value hedging transactions as defined by IAS 39.

14 – Loans and Interest in arrears

This account comprises the portion of capital and interest in arrears from all monetary assets with fixed or determinable payments. Capital and interest should be considered in arrears from the date the amount becomes unpaid or overdue. For clarification purposes, if a client misses a payment of €100 capital and €10 interest on a loan with €1000 capital, then this loan should be registered as €900 in account “Loans and Advances to Clients”, €100 in “Loan and Interest in Arrears – Loans and Advances to Clients - Capital” and €10 in “Loan and Interest in Arrears – Loans and Advances to Clients - Interest”. The arrears amount should remain in this account until they are effectively paid by the counterpart or written-off. Additionally, reporting institutions must consider CBK rules for the treatment of accrued interest of non-performing assets. This account includes: 140.Loans And Advances To Banks; 141.Loans And Advances To Clients; 142.Financial Assets Designated At Fair Value Through Profit and Loss; 143.Securitized Assets Not Derecognized; 144.Financial Assets Available

For Sale; 145.Investments Held To Maturity; 146.Assets With Repurchase Agreement; 147.Other Placements And Receivables; 148.Interest In Arrears To Be Regularized And Expenses For Capital In Arrears; 149.Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions.

14	Loans And Interest In Arrears
140	Loans And Advances To Banks
1400	To Domestic Institutions
14000	To Central Bank Of Kosovo
140000	Capital
140001	Interest
14001	To Other Banks
140010	Capital
140011	Interest
1401	To Foreign Institutions
14010	Other Central Banks
140100	Capital
140101	Interest
14011	Parent, Subsidiaries And Other Branches From The Group
140110	Capital
140111	Interest
14012	Branches From Other Domestic Banks
140120	Capital
140121	Interest
14013	Other Banks Outside Kosovo
140130	Capital
140131	Interest
141	Loans And Advances To Clients
1410	Loans And Advances To Clients
14100	Domestic Clients
141000	Local Government
1410000	Advances And Overdrafts
14100000	Capital
14100001	Interest
1410001	Leasing And Renting
14100010	Capital
14100011	Interest
1410002	Credit Cards
14100020	Capital
14100021	Interest
1410003	Other Collateralized Loans
14100030	Capital
14100031	Interest
1410004	Other Unsecured Loans
14100040	Capital
14100041	Interest
141001	Other Financial Intermediaries
1410010	Advances And Overdrafts
14100100	Capital
14100101	Interest
1410011	Leasing And Renting
14100110	Capital
14100111	Interest
1410012	Credit Cards
14100120	Capital
14100121	Interest
1410013	Other Collateralized Loans
14100130	Capital
14100131	Interest
1410014	Other Unsecured Loans
14100140	Capital

14100141	Interest
141002	Insurance Companies
1410020	Advances And Overdrafts
14100200	Capital
14100201	Interest
1410021	Leasing And Renting
14100210	Capital
14100211	Interest
1410022	Credit Cards
14100220	Capital
14100221	Interest
1410023	Other Collateralized Loans
14100230	Capital
14100231	Interest
1410024	Other Unsecured Loans
14100240	Capital
14100241	Interest
141003	Financial Auxiliaries
1410030	Advances And Overdrafts
14100300	Capital
14100301	Interest
1410031	Leasing And Renting
14100310	Capital
14100311	Interest
1410032	Credit Cards
14100320	Capital
14100321	Interest
1410033	Other Collateralized Loans
14100330	Capital
14100331	Interest
1410034	Other Unsecured Loans
14100340	Capital
14100341	Interest
141004	Social Owned Non Financial Corporations
1410040	Advances And Overdrafts
14100400	Capital
14100401	Interest
1410041	Leasing And Renting
14100410	Capital
14100411	Interest
1410042	Credit Cards
14100420	Capital
14100421	Interest
1410043	Other Collateralized Loans
14100430	Capital
14100431	Interest
1410044	Other Unsecured Loans
14100440	Capital
14100441	Interest
141005	Public Owned Non Financial Corporations
1410050	Advances And Overdrafts
14100500	Capital
14100501	Interest
1410051	Leasing And Renting
14100510	Capital
14100511	Interest
1410052	Credit Cards
14100520	Capital
14100521	Interest
1410053	Other Collateralized Loans
14100530	Capital

14100531	Interest
1410054	Other Unsecured Loans
14100540	Capital
14100541	Interest
141006	Private Owned Non Financial Corporations
1410060	Advances And Overdrafts
14100600	Capital
14100601	Interest
1410061	Leasing And Renting
14100610	Capital
14100611	Interest
1410062	Credit Cards
14100620	Capital
14100621	Interest
1410063	Other Collateralized Loans
14100630	Capital
14100631	Interest
1410064	Other Unsecured Loans
14100640	Capital
14100641	Interest
141007	Households
1410070	Advances And Overdrafts
14100700	Capital
14100701	Interest
1410071	Mortgage Loans
14100710	Capital
14100711	Interest
1410072	Leasing And Renting
14100720	Capital
14100721	Interest
1410073	Credit Cards
14100730	Capital
14100731	Interest
1410074	Consumer Credit
14100740	Capital
14100741	Interest
1410075	Other Collateralized Loans
14100750	Capital
14100751	Interest
1410076	Other Unsecured Loans
14100760	Capital
14100761	Interest
141008	NPISH
1410080	Advances And Overdrafts
14100800	Capital
14100801	Interest
1410081	Leasing And Renting
14100810	Capital
14100811	Interest
1410082	Credit Cards
14100820	Capital
14100821	Interest
1410083	Other Collateralized Loans
14100830	Capital
14100831	Interest
1410084	Other Unsecured Loans
14100840	Capital
14100841	Interest
14101	Foreign Clients
141010	Corporate Entities
1410100	Advances And Overdrafts

14101000	Capital
14101001	Interest
1410101	Leasing And Renting
14101010	Capital
14101011	Interest
1410102	Credit Cards
14101020	Capital
14101021	Interest
1410103	Other Collateralized Loans
14101030	Capital
14101031	Interest
1410104	Other Unsecured Loans
14101040	Capital
14101041	Interest
141011	Households
1410110	Advances And Overdrafts
14101100	Capital
14101101	Interest
1410111	Mortgage Loans
14101110	Capital
14101111	Interest
1410112	Leasing And Renting
14101120	Capital
14101121	Interest
1410113	Credit Cards
14101130	Capital
14101131	Interest
1410114	Consumer Credit
14101140	Capital
14101141	Interest
1410115	Other Collateralized Loans
14101150	Capital
14101151	Interest
1410116	Other Unsecured Loans
14101160	Capital
14101161	Interest
141012	Others
1410120	Advances And Overdrafts
14101200	Capital
14101201	Interest
1410121	Mortgage Loans
14101210	Capital
14101211	Interest
1410122	Leasing And Renting
14101220	Capital
14101221	Interest
1410123	Credit Cards
14101230	Capital
14101231	Interest
1410124	Consumer Credit
14101240	Capital
14101241	Interest
1410125	Other Collateralized Loans
14101250	Capital
14101251	Interest
1410126	Other Unsecured Loans
14101260	Capital
14101261	Interest
141013	UNMIK/EULEX
1410130	Advances And Overdrafts
14101300	Capital

14101301	Interest
1410131	Leasing And Renting
14101310	Capital
14101311	Interest
1410132	Credit Cards
14101320	Capital
14101321	Interest
1410133	Other Collateralized Loans
14101330	Capital
14101331	Interest
1410134	Other Unsecured Loans
14101340	Capital
14101341	Interest
1411	Other Loans And Receivables In The Form Of Securities
14110	Issued By Domestic Institutions
141100	Local Government
1411000	Capital
1411001	Interest
141101	Other Financial Intermediaries
1411010	Capital
1411011	Interest
141102	Insurance Companies
1411020	Capital
1411021	Interest
141103	Financial Auxiliaries
1411030	Capital
1411031	Interest
141104	Social Owned Non Financial Corporations
1411040	Capital
1411041	Interest
141105	Public Owned Non Financial Corporations
1411050	Capital
1411051	Interest
141106	Private Owned Non Financial Corporations
1411060	Capital
1411061	Interest
141107	Households
1411070	Capital
1411071	Interest
141108	NPISH
1411080	Capital
1411081	Interest
14111	Issued By Foreign Institutions
141110	Corporate Entities
1411100	Capital
1411101	Interest
141111	Households
1411110	Capital
1411111	Interest
141112	Others
1411120	Capital
1411121	Interest
141113	UNMIK/EULEX
1411130	Capital
1411131	Interest
142	Financial Assets Designated At Fair Value Through Profit and Loss
1420	Financial Assets Designated At Fair Value
14200	Securities Issued By Domestic Entities
142000	Capital
142001	Interest
14201	Securities Issued By Foreign Entities

142010	Capital
142011	Interest
14202	Other Financial Assets Designated At Fair Value
142020	Capital
142021	Interest
1421	Financial Assets Held for Trading
14210	Securities Issued By Domestic Entities
142100	Capital
142101	Interest
14211	Securities Issued By Foreign Entities
142110	Capital
142111	Interest
14212	Other Financial Assets Designated At Fair Value
142120	Capital
142121	Interest
143	Securitized Assets Not Derecognized
1430	Loans And Advances To Clients
14300	Domestic Clients
143000	Local Government
1430000	Advances And Overdrafts
14300000	Capital
14300001	Interest
1430001	Leasing And Renting
14300010	Capital
14300011	Interest
1430002	Credit Cards
14300020	Capital
14300021	Interest
1430003	Other Collateralized Loans
14300030	Capital
14300031	Interest
1430004	Other Unsecured Loans
14300040	Capital
14300041	Interest
143001	Other Financial Intermediaries
1430010	Advances And Overdrafts
14300100	Capital
14300101	Interest
1430011	Leasing And Renting
14300110	Capital
14300111	Interest
1430012	Credit Cards
14300120	Capital
14300121	Interest
1430013	Other Collateralized Loans
14300130	Capital
14300131	Interest
1430014	Other Unsecured Loans
14300140	Capital
14300141	Interest
143002	Insurance Companies
1430020	Advances And Overdrafts
14300200	Capital
14300201	Interest
1430021	Leasing And Renting
14300210	Capital
14300211	Interest
1430022	Credit Cards
14300220	Capital
14300221	Interest
1430023	Other Collateralized Loans

14300230	Capital
14300231	Interest
1430024	Other Unsecured Loans
14300240	Capital
14300241	Interest
143003	Financial Auxiliaries
1430030	Advances And Overdrafts
14300300	Capital
14300301	Interest
1430031	Leasing And Renting
14300310	Capital
14300311	Interest
1430032	Credit Cards
14300320	Capital
14300321	Interest
1430033	Other Collateralized Loans
14300330	Capital
14300331	Interest
1430034	Other Unsecured Loans
14300340	Capital
14300341	Interest
143004	Social Owned Non Financial Corporations
1430040	Advances And Overdrafts
14300400	Capital
14300401	Interest
1430041	Leasing And Renting
14300410	Capital
14300411	Interest
1430042	Credit Cards
14300420	Capital
14300421	Interest
1430043	Other Collateralized Loans
14300430	Capital
14300431	Interest
1430044	Other Unsecured Loans
14300440	Capital
14300441	Interest
143005	Public Owned Non Financial Corporations
1430050	Advances And Overdrafts
14300500	Capital
14300501	Interest
1430051	Leasing And Renting
14300510	Capital
14300511	Interest
1430052	Credit Cards
14300520	Capital
14300521	Interest
1430053	Other Collateralized Loans
14300530	Capital
14300531	Interest
1430054	Other Unsecured Loans
14300540	Capital
14300541	Interest
143006	Private Owned Non Financial Corporations
1430060	Advances And Overdrafts
14300600	Capital
14300601	Interest
1430061	Leasing And Renting
14300610	Capital
14300611	Interest
1430062	Credit Cards

14300620	Capital
14300621	Interest
1430063	Other Collateralized Loans
14300630	Capital
14300631	Interest
1430064	Other Unsecured Loans
14300640	Capital
14300641	Interest
143007	Households
1430070	Advances And Overdrafts
14300700	Capital
14300701	Interest
1430071	Mortgage Loans
14300710	Capital
14300711	Interest
1430072	Leasing And Renting
14300720	Capital
14300721	Interest
1430073	Credit Cards
14300730	Capital
14300731	Interest
1430074	Consumer Credit
14300740	Capital
14300741	Interest
1430075	Other Collateralized Loans
14300750	Capital
14300751	Interest
1430076	Other Unsecured Loans
14300760	Capital
14300761	Interest
143008	NPISH
1430080	Advances And Overdrafts
14300800	Capital
14300801	Interest
1430081	Leasing And Renting
14300810	Capital
14300811	Interest
1430082	Credit Cards
14300820	Capital
14300821	Interest
1430083	Other Collateralized Loans
14300830	Capital
14300831	Interest
1430084	Other Unsecured Loans
14300840	Capital
14300841	Interest
14301	Foreign Clients
143010	Corporate Entities
1430100	Advances And Overdrafts
14301000	Capital
14301001	Interest
1430101	Leasing And Renting
14301010	Capital
14301011	Interest
1430102	Credit Cards
14301020	Capital
14301021	Interest
1430103	Other Collateralized Loans
14301030	Capital
14301031	Interest
1430104	Other Unsecured Loans

14301040	Capital
14301041	Interest
143011	Households
1430110	Advances And Overdrafts
14301100	Capital
14301101	Interest
1430111	Mortgage Loans
14301110	Capital
14301111	Interest
1430112	Leasing And Renting
14301120	Capital
14301121	Interest
1430113	Credit Cards
14301130	Capital
14301131	Interest
1430114	Consumer Credit
14301140	Capital
14301141	Interest
1430115	Other Collateralized Loans
14301150	Capital
14301151	Interest
1430116	Other Unsecured Loans
14301160	Capital
14301161	Interest
143012	Others
1430120	Advances And Overdrafts
14301200	Capital
14301201	Interest
1430121	Mortgage Loans
14301210	Capital
14301211	Interest
1430122	Leasing And Renting
14301220	Capital
14301221	Interest
1430123	Credit Cards
14301230	Capital
14301231	Interest
1430124	Consumer Credit
14301240	Capital
14301241	Interest
1430125	Other Collateralized Loans
14301250	Capital
14301251	Interest
1430126	Other Unsecured Loans
14301260	Capital
14301261	Interest
143013	UNMIK/EULEX
1430130	Advances And Overdrafts
14301300	Capital
14301301	Interest
1430131	Leasing And Renting
14301310	Capital
14301311	Interest
1430132	Credit Cards
14301320	Capital
14301321	Interest
1430133	Other Collateralized Loans
14301330	Capital
14301331	Interest
1430134	Other Unsecured Loans
14301340	Capital

	14301341	Interest
1431		Other Loans And Receivables In The Form Of Securities
	14310	Issued By Domestic Institutions
	143100	Local Government
	1431000	Capital
	1431001	Interest
	143101	Other Financial Intermediaries
	1431010	Capital
	1431011	Interest
	143102	Insurance Companies
	1431020	Capital
	1431021	Interest
	143103	Financial Auxiliaries
	1431030	Capital
	1431031	Interest
	143104	Social Owned Non Financial Corporations
	1431040	Capital
	1431041	Interest
	143105	Public Owned Non Financial Corporations
	1431050	Capital
	1431051	Interest
	143106	Private Owned Non Financial Corporations
	1431060	Capital
	1431061	Interest
	143107	Households
	1431070	Capital
	1431071	Interest
	143108	NPISH
	1431080	Capital
	1431081	Interest
	14311	Issued By Foreign Institutions
	143110	Corporate Entities
	1431100	Capital
	1431101	Interest
	143111	Households
	1431110	Capital
	1431111	Interest
	143112	Others
	1431120	Capital
	1431121	Interest
	143113	UNMIK/EULEX
	1431130	Capital
	1431131	Interest
144		Financial Assets Available For Sale
	1440	Securities Issued By Domestic Entities
	14400	Capital
	14401	Interest
	1441	Securities Issued By Foreign Entities
	14410	Capital
	14411	Interest
	1442	Other Financial Assets Available For Sale
	14420	Capital
	14421	Interest
145		Investments Held To Maturity
	1450	Securities Issued By Domestic Entities
	14500	Capital
	14501	Interest
	1451	Securities Issued By Foreign Entities
	14510	Capital
	14511	Interest
146		Assets With Repurchase Agreement

1460	Securities Issued By Domestic Entities
14600	Capital
14601	Interest
1461	Securities Issued By Foreign Entities
14610	Capital
14611	Interest
147	Other Placements And Receivables
1470	Capital
1471	Interest
148	Interest In Arrears To Be Regularized And Expenses For Capital In Arrears
1480	Interest In Arrears To Be Regularized
14800	Loans And Advances To Clients
14801	Repurchase Agreements
14802	Other Placements And Receivables
1481	Expenses For Capital In Arrears
14810	Loans And Advances To Clients
14811	Repurchase Agreements
14812	Other Placements And Receivables
149	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

140. Loans And Advances To Banks

Capital and interest in arrears related to assets accounted under 12.Loans And Advances To Banks. The structure of this account is similar to that of account 12.Loans And Advances To Banks, except for:

- (i) the disaggregation of the types of financial instruments under 12.Loans And Advances To Banks (e.g. 12000.Interbank Money Market; 12001.Term Deposits; 12002.Loans; 12003.Repurchase Agreements; 12004.Other Loans And Advances To Banks), which should not be considered under 140.Loans And Advances To Banks (the applicable disaggregation in Capital and Interest line items is explained below); and
- (ii) the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions, in regards to 12.Loans And Advances To Banks (as seen in account 129). Such adjustments to the carrying amount shall be considered for account 14.Loans and Interest in arrears as a whole, under account 149.

Therefore, the remainder of the definitions included above for account 12.Loans And Advances To Banks (and its sub-accounts) are applicable to account 140.Loans And Advances To Banks (and its sub-accounts). Additionally, 6-digit accounts 140XXX specify the disaggregation of arrear balances in the following:

140XX0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

140XX1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

141. Loans And Advances To Clients

Capital and interest in arrears, related to assets accounted under 13.Loans And Advances To Clients. The structure of this account is similar to that of account 13.Loans And Advances To Clients, except for the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in account 139). Such adjustments to the carrying amount shall be considered for account 14.Loans and Interest in arrears as a whole, under account 149. Therefore, the remainder of the definitions included above for account 13.Loans And Advances To Clients (and its sub-accounts) are applicable to account 141.Loans And Advances To Clients (and its sub-accounts). Additionally, 8-digit accounts 1410XXXX (under 1410.Loans And Advances To Clients) and 7-digit accounts 1411XXX (under 1411.Other Loans And Receivables In The Form Of Securities) specify the disaggregation of arrear balances in the following:

1410XXX0 / 1411XX0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

1410XXX1 / 1411XX1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

142. Financial Assets Designated At Fair Value Through Profit and Loss

Capital and interest in arrears, related to Financial Assets Designated At Fair Value Through Profit and Loss. This account is disaggregated in the following: 1420 Financial Assets Designated At Fair Value; 1421 Financial Assets Held for Trading.

1420. Financial Assets Designated At Fair Value

Capital and interest in arrears, related to assets under 16.Financial Assets Designated At Fair Value (Fair Value Option). This account is disaggregated in the following: 14200 Securities Issued By Domestic Entities (refer to account 1600 for definitions); 14201 Securities Issued By Foreign Entities (refer to account 1601 for definitions); 14202 Other Financial Assets Designated At Fair Value (which includes capital and interest in arrears in regards to items recorded under account 161.Other Financial Assets Designated At Fair Value). The applicable disaggregation in Capital and Interest line items is explained below.

1421. Financial Assets Held for Trading

Capital and interest in arrears, related to assets under 15.Financial Assets Held For Trading. This account is disaggregated in the following: 14210 Securities Issued By Domestic Entities (which includes capital and interest in arrears in regards to items recorded under account 1500 and 1510); 14211 Securities Issued By Foreign Entities (which includes capital and interest in arrears in regards to items recorded under account 1501 and 1511); 14212 Other Financial Assets Designated At Fair Value (which includes capital and interest in arrears in regards to items recorded under account 159. Other Loans And Receivables). The applicable disaggregation in Capital and Interest line items is explained below.

Additionally, 6-digit accounts 142XXX (under 142. Financial Assets Designated At Fair Value Through Profit and Loss) specify the disaggregation of arrear balances in the following:

1420X0 / 1421X0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

1420X1 / 1421X1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

143. Securitized Assets Not Derecognized

Capital and interest in arrears, related to assets accounted under 18. Securitized Assets Not Derecognized. The structure of this account is similar to that of account 180. Loans And Advances To Clients - Securitized. Therefore, the definitions included for account 180. Loans And Advances To Clients - Securitized (and its sub-accounts) are applicable to account 143. Securitized Assets Not Derecognized (and its sub-accounts).

Additionally, 8-digit accounts 1430XXXX (under 1430. Loans And Advances To Clients) and 7-digit accounts 1431XXX (under 1431. Other Loans And Receivables In The Form Of Securities) specify the disaggregation of arrear balances in the following:

1430XXX0 / 1431XX0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

1430XXX1 / 1431XX1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

144. Financial Assets Available For Sale

Capital and interest in arrears, related to under 17. Financial Assets Available For Sale. This account is disaggregated in the following: 1440. Securities Issued By Domestic Entities (which includes capital and interest in arrears in regards to items recorded under account 1700); 1441. Securities Issued By Foreign Entities (which includes capital and interest in arrears in regards to items recorded under account 1701); 1442. Other Financial Assets Available For Sale (which includes capital and interest in arrears in regards to items recorded under account 179).

Additionally, 5-digit accounts 144XX (under 1440. Securities Issued By Domestic Entities; 1441. Securities Issued By Foreign Entities and 1442: Other Financial Assets Available For Sale) specify the disaggregation of arrear balances in the following:

144X0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

144X1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

145. Investments Held To Maturity

Capital and interest in arrears, related to assets accounted under 21.Investments Held To Maturity. This account includes the following: 1450 Securities Issued By Domestic Entities (which includes capital and interest in arrears in regards to items recorded under account 210); 1451 Securities Issued By Foreign Entities (which includes capital and interest in arrears in regards to items recorded under account 211).

Additionally, 5-digit accounts 145XX (under 1450.Securities Issued By Domestic Entities; 1451.Securities Issued By Foreign Entities) specify the disaggregation of arrear balances in the following:

145X0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

145X1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

146. Assets With Repurchase Agreement

Capital and interest in arrears, related to assets accounted under 19.Assets With Repurchase Agreement. This account includes the following: 1460 Securities Issued By Domestic Entities (which includes capital and interest in arrears in regards to items recorded under account 190); 1461 Securities Issued By Foreign Entities (which includes capital and interest in arrears in regards to items recorded under account 191).

Additionally, 5-digit accounts 146XX (under 1460.Securities Issued By Domestic Entities; 1461.Securities Issued By Foreign Entities) specify the disaggregation of arrear balances in the following:

146X0: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

146X1: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

147. Other Placements And Receivables

Capital and interest in arrears, related to *Other Placements And Receivables* not included in 12.Loans And Advances To Banks, 13.Loans And Advances To Clients, 16.Financial Assets Designated At Fair Value, 15.Financial Assets Held For Trading, 18.Securitized Assets Not Derecognized, 17.Financial Assets Available For Sale, 21.Investments Held To Maturity, 19.Assets With Repurchase Agreement.

Additionally, 4-digit accounts 147X specify the disaggregation of arrear balances in the following:

1470: Capital

Balances related to the portion of the amount in arrears related to overdue principal payments.

1471: Interest

Balances related to the portion of the amount in arrears related to overdue interest payments.

148. Interest In Arrears To Be Regularized And Expenses For Capital In Arrears

This account includes Interest In Arrears To Be Regularized And Expenses For Capital In Arrears and is disaggregated in the following: 1480.Interest In Arrears To Be Regularized; 1481.Expenses For Capital In Arrears.

1480. Interest In Arrears To Be Regularized

This account includes Interest In Arrears To Be Regularized and is disaggregated in the following: 14800.Loans And Advances To Clients (which includes interest in arrears to be regularized in regards to items recorded under account 13); 14801.Repurchase Agreements (which includes interest in arrears to be regularized in regards to items recorded under account 19); 14802.Other Placements And Receivables (which includes interest in arrears to be regularized in regards to items other than those recorded under account 13 and 19).

1481. Expenses For Capital In Arrears

This account includes Interest In Arrears To Be Regularized and is disaggregated in the following: 14810.Loans And Advances To Clients (which includes interest in arrears to be regularized in regards to items recorded under account 13); 14811.Repurchase Agreements (which includes interest in arrears to be regularized in regards to items recorded under account 19); 14812.Other Placements And Receivables (which includes interest in arrears to be regularized in regards to items other than those recorded under account 13 and 19).

149 Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

This account includes the portion of the adjustments made to the carrying amount of financial assets, due to fair value hedging transactions (as defined by IAS 39), related to capital and interest in arrears from all monetary assets with fixed or determinable payments.

15 – Financial assets held for trading

This account comprises financial assets acquired with the primary purpose of being sold in the short term, in accordance with the requirements set out by IAS 39. As such, the assets which are part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of obtaining short-term profits should be included in this account. Additionally, this account includes all financial derivative instruments with a positive fair value, except for derivatives designated in a hedging relationship under IAS 39. For interest bearing instruments, balances should be presented based on dirty prices, i.e. fair value including accrued interest. This account includes: 150 Securities; 151 Financial Derivative Instruments With Positive Fair Value; 159 Other Loans And Receivables.

15	Financial Assets Held For Trading	
150	Securities	
1500	Issued By Domestic Entities	
15000	Debt Instruments	
150000	Central Government	
150001	Local Government	
150002	Central Bank	
150003	Other Depository Corporations	
150004	Other Financial Intermediaries	
150005	Insurance Companies	
150006	Financial Auxiliaries	
150007	Social Owned Non Financial Corporations	
150008	Public Owned Non Financial Corporations	
150009	Private Owned Non Financial Corporations	

15001	Equity Instruments
150010	Other Depository Corporations
150011	Other Financial Intermediaries
150012	Insurance Companies
150013	Financial Auxiliaries
150014	Social Owned Non Financial Corporations
150015	Private Owned Non Financial Corporations
15002	Other
1501	Issued By Foreign Entities
15010	Debt Instruments
150100	Sovereign
150101	Corporate Entities
150102	Others
15011	Equity Instruments
15012	Other
151	Financial Derivative Instruments With Positive Fair Value
1510	Domestic Institutions
15100	Over-The-Counter (OTC)
151000	Interest Rate Risk
1510000	Options
1510001	Interest Rate Swaps
1510002	Forward Rate Agreements
1510003	Forwards
151001	Equity Risk
1510010	Forwards
1510011	Options
1510012	Warrants
1510013	Other
151002	Foreign Exchange Risk (Fx)
1510020	Fx Forward
1510021	Cross Currency Swap
1510022	Fx Option
1510023	Other
151003	Credit Risk
1510030	Credit Default Swap
1510031	Credit Spread Option
1510032	Total Return Swap
1510033	Other
151004	Other Risk
15101	Organized Market
151010	Interest Rate Risk
1510100	Options
1510101	Interest Rate Swaps
1510102	Futures
151011	Equity Risk
1510110	Futures
1510111	Options
1510112	Warrants
1510113	Other
151012	Foreign Exchange Risk
1510120	Fx Future
1510121	Fx Option
1510122	Other
151013	Credit Risk
1510130	Credit Default Swap
1510131	Credit Spread Option
1510132	Total Return Swap
1510133	Other
151014	Other Risk
1511	Foreign Institutions
15110	Over-The-Counter (OTC)

151100	Interest Rate Risk
1511000	Options
1511001	Interest Rate Swaps
1511002	Forward Rate Agreements
1511003	Forwards
151101	Equity Risk
1511010	Forwards
1511011	Options
1511012	Warrants
1511013	Other
151102	Foreign Exchange Risk (Fx)
1511020	Fx Forward
1511021	Cross Currency Swap
1511022	Fx Option
1511023	Other
151103	Credit Risk
1511030	Credit Default Swap
1511031	Credit Spread Option
1511032	Total Return Swap
1511033	Other
151104	Other Risk
15111	Organized Market
151110	Interest Rate Risk
1511100	Options
1511101	Interest Rate Swaps
1511102	Futures
151111	Equity Risk
1511110	Futures
1511111	Options
1511112	Warrants
1511113	Other
151112	Foreign Exchange Risk
1511120	Fx Future
1511121	Fx Option
1511122	Other
151113	Credit Risk
1511130	Credit Default Swap
1511131	Credit Spread Option
1511132	Total Return Swap
1511133	Other
151114	Other Risk
159	Other Loans And Receivables

150. Securities

Financial assets under the form of securities. This account includes the following: 1500 Issued By Domestic Entities; 1501 Issued By Foreign Entities.

1500. Issued By Domestic Entities

Financial instruments under the form of securities issued by entities legally incorporated in Kosovo. This account includes the following: 15000 Debt Instruments; 15001 Equity Instruments; 15002 Other

15000. Debt Instruments

Financial instruments whose owner is typically entitled to the payment of principal and interest, together with other contractual rights under the terms of the issue. This account includes the following: 150000. Central Government; 150001. Local Government; 150002. Central Bank; 150003. Other Depository Corporations; 150004. Other Financial Intermediaries; 150005. Insurance Companies; 150006. Financial Auxiliaries;

150007.Social Owned Non Financial Corporations; 150008.Public Owned Non Financial Corporations; 150009.Private Owned Non Financial Corporations. Refer to 13000; 13001; 13002; 13003; 13004; 13005 and 13006 for definitions of 150001; 150004; 150005; 150006; 150007; 150008; 150009 respectively. Additionally, consider the following:

150000. Central Government

Financial instruments under the form of securities issued by central government entities, typically sovereign issuers.

150002. Central Bank

Financial instruments under the form of securities issued by a central bank.

150003. Other Depository Corporations

Financial instruments under the form of securities issued by other depository corporations, typically banks.

15001. Equity Instruments

Financial instruments representing a claim on the issuer's residual assets. This account includes the following: 150010 Other Depository Corporations; 150011 Other Financial Intermediaries; 150012 Insurance Companies; 150013 Financial Auxiliaries; 150014 Social Owned Non Financial Corporations; 150015 Private Owned Non Financial Corporations (refer to 150003; 13001; 13002; 13003 13004; 13006 for definitions).

15002. Other

Financial instruments other than those described in accounts 15000 and 15001 above.

1501. Issued By Foreign Entities

Financial instruments under the form of securities issued by entities legally incorporated outside Kosovo. This account includes the following: 15010.Debt Instruments; 15011.Equity Instruments; 15012.Other.

15010. Debt Instruments

Financial instruments whose owner is typically entitled to the payment of principal and interest, together with other contractual rights under the terms of the issue. This account includes the following: 150100.Sovereign; 150101.Corporate Entities; 150102.Others.

150100. Sovereign

Financial instruments under the form of securities issued by central government entities.

150101. Corporate Entities

Financial instruments under the form of securities, issued by companies that are incorporated as legal entities outside Kosovo.

150102. Others

Financial instruments other than those described in accounts 150100 and 150101 above.

15011. Equity Instruments

Financial instruments representing a claim on the issuer's residual assets.

15012. Other

Financial instruments other than those described in accounts 15010 and 15011 above.

151. Financial Derivative Instruments With Positive Fair Value

Derivative financial instruments, as defined in IAS 39, with positive fair value. This account includes the following: 1510.Domestic Institutions; 1511.Foreign Institutions.

1510. Domestic Institutions

Derivative financial instruments where the counterparties to the contracts are entities legally incorporated in Kosovo. This account includes the following: 15100.Over-The-Counter (OTC); 15101.Organized Market.

15100. Over-The-Counter (OTC)

Derivative financial instruments that are traded over-the-counter. This account includes the following: 151000.Interest Rate Risk; 151001.Equity Risk; 151002.Foreign Exchange Risk (Fx); 151003.Credit Risk; 151004.Other Risk.

151000. Interest Rate Risk

Derivative financial instruments with underlying exposure to interest rate risk. This account includes the following: 1510000.Options; 1510001.Interest Rate Swaps; 1510002.Forward Rate Agreements; 1510003.Forwards.

1510000. Options

Derivative contracts whereby the buyer is granted the right, but not the obligation, to buy or sell an underlying asset or instrument at a specified strike price on or before a specified date.

1510001. Interest Rate Swaps

Derivative contracts whereby two parties exchange streams of future interest payments based on a specified principal amount. The streams of future interest payments may be based on fixed payment or floating payments (i.e. linked to an interest rate index).

1510002. Forward Rate Agreements

Derivative contracts whereby two parties agree on a rate of interest to be paid or received, beginning at a future start date and based on a specified principal amount. Under these agreements, settlement is normally based on the net payments between the parties.

1510003. Forwards

Derivative contracts whereby two parties agree to buy or to sell an asset at a specified future time at an agreed-upon price.

151001. Equity Risk

Derivative financial instruments with underlying exposure to equity price risk. This account includes the following: 1510010.Forwards; 1510011.Options; 1510012.Warrants; 1510013.Other (refer to 1510003 and to 1510000 for the definition of 1510010 and 1510011, respectively).

1510012. Warrants

Derivative contracts whereby the holder has the right to purchase securities (usually equity) from the issuer at a specific price within a certain time frame. The underlying securities are typically issued upon exercise of the warrant, which entails a dilution effect.

1510013. Other

Derivative contracts other than those specified in 1510010, 1510011, and 1510012 above.

151002. Foreign Exchange Risk (Fx)

Derivative financial instruments with underlying exposure to foreign exchange risk. This account includes the following: 1510020.Fx Forward; 1510021.Cross Currency Swap; 1510022.Fx Option; 1510023.Other.

1510020. Fx Forward

Derivative contracts whereby a party agrees to the purchase of one currency against the sale of another, for delivery on an agreed date in the future. These agreements may be settlement through net or gross payments between the parties.

1510021. Cross Currency Swap

Derivative contracts whereby a party agrees a simultaneous purchase and sale of identical amounts of one currency for another with two different value dates, typically spot to forward).

1510022. Fx Option

Derivative contracts whereby the buyer is granted the right, but not the obligation, to buy or sell an underlying amount of foreign currency, at a specified strike price (expressed as a foreign exchange rate) on or before a specified date.

1510023. Other

Derivative contracts other than those specified in 1510020, 1510021, and 1510022 above.

151003. Credit Risk

Derivative financial instruments with underlying exposure to credit risk. This account includes the following: *1510030.Credit Default Swap; 1510031.Credit Spread Option; 1510032.Total Return Swap.*

1510030. Credit Default Swap

Derivative financial instruments designed to transfer credit risk, whereby the purchaser of the instrument makes payments up until the maturity date, in return for the seller's commitment to pay off a third party debt, should this third party defaults on the financial obligations.

1510031. Credit Spread Option

Derivative financial instruments whereby the buyer is granted an option on the yield spread of a reference obligation and over a referenced benchmark.

1510032. Total Return Swap

Derivative financial instruments whereby one party makes payments based on a defined rate, and another makes payments based on the return of an underlying asset.

1510033. Other

Derivative financial instruments with underlying exposure to credit risk, other than those defined in accounts 1510030, 1510031 and 1510032 above.

151004. Other Risk

Derivative financial instruments with underlying exposure other than those specified in accounts 151000, 151001, 151002 and 151003 above.

15101. Organized Market

Derivative financial instruments that are traded in exchanges. This account includes the following: 151010 Interest Rate Risk; 151011 Equity Risk; 151012 Foreign Exchange Risk; 151013 Credit Risk; 151014 Other Risk.

151010. Interest Rate Risk

Derivative financial instruments with underlying exposure to interest rate risk. This account includes the following: 1510100 Options; 1510101 Interest Rate Swaps; 1510102 Futures (refer to 1510000 and 1510001 for definitions of 1510100 and 1510101 respectively).

1510102. Futures

Derivative contracts between two parties to buy or sell a specified asset of standardized quantity and quality for an agreed upon price, at a predetermined future date. The standardization of quality and quantity features is established in order to facilitate trading on exchange. Some futures contracts may call for physical delivery of the asset, while others are settled through net payments.

151011. Equity Risk

Derivative financial instruments with underlying exposure to equity price risk. This account includes the following: 1510110.Futures; 1510111.Options; 1510112.Warrants; 1510113.Other (refer to 1510102; 1510011; 1510012 and 1510013 for definitions).

151012. Foreign Exchange Risk

Derivative financial instruments with underlying exposure to foreign exchange risk. This account includes the following: 1510120 Fx Future; 1510121 Fx Option; 1510122 Other (refer to 1510022 and 1510023 for definitions of 1510121 and 1510122 respectively).

1510120. Fx Future

Standardized derivative contracts whereby a party agrees to the purchase of one currency against the sale of another, for delivery on an agreed date in the future.

151013. Credit Risk

Derivative financial instruments with underlying exposure to credit risk. This account includes the following: 1510130 Credit Default Swap; 1510131 Credit Spread Option; 1510132 Total Return Swap; 1510133 Other (refer to 1510030; 1510031; 1510032 and 1510033 for definitions).

151014. Other Risk

Derivative financial instruments with underlying exposure other than those specified in accounts 151010, 151011, 151012 and 151013 above.

1511. Foreign Institutions

Derivative financial instruments where the counterparties to the contracts are entities legally incorporated outside Kosovo. The structure of this account is similar to that of account 1510.Domestic Institutions. Therefore, the definitions included for the sub-accounts under 1510.Domestic Institutions are applicable to the sub-accounts under 1511.Foreign Institutions.

159. Other Loans And Receivables

Monetary assets with fixed or determinable payments that are classified as financial assets held for trading under IAS 39, which are not specified elsewhere in account 15.

16 – Financial assets designated at fair value (Fair Value Option)

This account should include financial assets that are not held for trading but are designated at fair value through profit or loss at initial recognition in accordance with IAS 39. For interest bearing instruments, balances should be presented based on dirty prices, i.e. fair value including accrued interest. This account includes: 160 Securities; 161 Other Financial Assets Designated At Fair Value.

16	Financial Assets Designated At Fair Value (Fair Value Option)	
160		Securities
1600		Issued By Domestic Entities
16000		Debt Instruments
160000		Central Government
160001		Local Government
160002		Central Bank
160003		Other Depository Corporations
160004		Other Financial Intermediaries
160005		Insurance Companies
160006		Financial Auxiliaries
160007		Social Owned Non Financial Corporations
160008		Public Owned Non Financial Corporations
160009		Private Owned Non Financial Corporations
16001		Equity Instruments
160010		Other Depository Corporations
160011		Other Financial Intermediaries
160012		Insurance Companies
160013		Financial Auxiliaries
160014		Social Owned Non Financial Corporations
160015		Private Owned Non Financial Corporations
16002		Other
1601		Issued By Foreign Entities
16010		Debt Instruments
160100		Sovereign
160101		Corporate Entities
160102		Others
16011		Equity Instruments
16012		Other
161		Other Financial Assets Designated At Fair Value

160. Securities

The structure of this account is similar to that of account 150.Securities. Therefore, the definitions included for the sub-accounts under 150.Securities are applicable to the sub-accounts under 160.Securities.

161. Other Financial Assets Designated At Fair Value

This account includes financial assets designated at fair value, other than those included in account 160 above.

17 – Financial Assets Available For Sale

This account includes all non-derivative financial assets that are designated as available for sale, i.e. those which are not classified as (a) loans and receivables, (b) held to maturity investments or (c) financial assets at fair value through profit or loss, in accordance with the requirements set out by IAS 39. For interest bearing instruments, balances should be presented based on dirty prices, i.e. fair value including accrued interest. This account includes: 170 Securities; 179 Other Financial Assets Available For Sale.

17	Financial Assets Available For Sale
170	Securities
1700	Issued By Domestic Entities
17000	Debt Instruments
170000	Central Government
1700000	Amount Before Provisions/Impairment
1700001	Accumulated Provisions/Impairment (-)
170001	Local Government
1700010	Amount Before Provisions/Impairment
1700011	Accumulated Provisions/Impairment (-)
170002	Central Bank
1700020	Amount Before Provisions/Impairment
1700021	Accumulated Provisions/Impairment (-)
170003	Other Depository Corporations
1700030	Amount Before Provisions/Impairment
1700031	Accumulated Provisions/Impairment (-)
170004	Other Financial Intermediaries
1700040	Amount Before Provisions/Impairment
1700041	Accumulated Provisions/Impairment (-)
170005	Insurance Companies
1700050	Amount Before Provisions/Impairment
1700051	Accumulated Provisions/Impairment (-)
170006	Financial Auxiliaries
1700060	Amount Before Provisions/Impairment
1700061	Accumulated Provisions/Impairment (-)
170007	Social Owned Non Financial Corporations
1700070	Amount Before Provisions/Impairment
1700071	Accumulated Provisions/Impairment (-)
170008	Public Owned Non Financial Corporations
1700080	Amount Before Provisions/Impairment
1700081	Accumulated Provisions/Impairment (-)
170009	Private Owned Non Financial Corporations
1700090	Amount Before Provisions/Impairment
1700091	Accumulated Provisions/Impairment (-)
17001	Equity Instruments
170010	Other Depository Corporations
1700100	Measured At Fair Value
17001000	Amount Before Provisions/Impairment
17001001	Accumulated Provisions/Impairment (-)
1700101	Measured At Cost
17001010	Amount Before Provisions/Impairment
17001011	Accumulated Provisions/Impairment (-)
170011	Other Financial Intermediaries
1700110	Measured At Fair Value
17001100	Amount Before Provisions/Impairment
17001101	Accumulated Provisions/Impairment (-)
1700111	Measured At Cost
17001110	Amount Before Provisions/Impairment
17001111	Accumulated Provisions/Impairment (-)
170012	Insurance Companies
1700120	Measured At Fair Value
17001200	Amount Before Provisions/Impairment
17001201	Accumulated Provisions/Impairment (-)
1700121	Measured At Cost
17001210	Amount Before Provisions/Impairment
17001211	Accumulated Provisions/Impairment (-)
170013	Financial Auxiliaries
1700130	Measured At Fair Value
17001300	Amount Before Provisions/Impairment
17001301	Accumulated Provisions/Impairment (-)
1700131	Measured At Cost

17001310	Amount Before Provisions/Impairment
17001311	Accumulated Provisions/Impairment (-)
170014	Social Owned Non Financial Corporations
1700140	Measured At Fair Value
17001400	Amount Before Provisions/Impairment
17001401	Accumulated Provisions/Impairment (-)
1700141	Measured At Cost
17001410	Amount Before Provisions/Impairment
17001411	Accumulated Provisions/Impairment (-)
170015	Private Owned Non Financial Corporations
1700150	Measured At Fair Value
17001500	Amount Before Provisions/Impairment
17001501	Accumulated Provisions/Impairment (-)
1700151	Measured At Cost
17001510	Amount Before Provisions/Impairment
17001511	Accumulated Provisions/Impairment (-)
17002	Other
170020	Amount Before Provisions/Impairment
170021	Accumulated Provisions/Impairment (-)
1701	Issued By Foreign Entities
17010	Debt Instruments
170100	Sovereign
1701000	Amount Before Provisions/Impairment
1701001	Accumulated Provisions/Impairment (-)
170101	Corporate Entities
1701010	Amount Before Provisions/Impairment
1701011	Accumulated Provisions/Impairment (-)
170102	Other
1701020	Amount Before Provisions/Impairment
1701021	Accumulated Provisions/Impairment (-)
17011	Equity Instruments
170110	Measured At Fair Value
1701100	Amount Before Provisions/Impairment
1701101	Accumulated Provisions/Impairment (-)
170111	Measured At Cost
1701110	Amount Before Provisions/Impairment
1701111	Accumulated Provisions/Impairment (-)
17012	Other
170120	Amount Before Provisions/Impairment
170121	Accumulated Provisions/Impairment (-)
179	Other Financial Assets Available For Sale
1790	Amount Before Provisions/Impairment
1791	Accumulated Provisions/Impairment (-)

170. Securities

The structure of this account is similar to that of account 150.Securities. Therefore, the definitions included for the sub-accounts under 150.Securities are applicable to the sub-accounts under 170.Securities. Additionally, consider that:

i) 7-digit accounts 17000XX (under 17000.Debt Instruments), 6-digit accounts 17002X (under 17002.Other), and 7-digit accounts 17010XX (under 17010.Debt Instruments) specify the disaggregation of balances in:

- *17000X0 / 170020 / 17010X0: Amounts Before Provisions/Impairment*
Balances before provision and impairment charges.

- *17000X1 / 170021 / 17010X1: Accumulated Provisions/Impairment*

Contra-account balances, related to accumulated provision and impairment charges.

ii) 7-digit and 8-digit accounts 17001XXX (under 17001.Equity Instruments), 6-digit accounts 17002X (under 17002.Other), and 7-digit and 8-digit accounts 17011XXX (under 17011.Equity Instruments) specify the disaggregation of balances in:

- *17001X0 / 170110: Measured At Fair Value*

Balances related to equity instruments measured at fair value.

- *17001XX0 / 17011X0: Amounts Before Provisions/Impairment*

Balances before provision and impairment charges.

- *17001XX1 / 170111: Accumulated Provisions/Impairment (-)*

Contra-account balances, related to accumulated provision and impairment charges.

- *17001X1 / 170111: Measured At Cost*

Balances related to equity instruments measured at historical cost.

- *17001XX0 / 17011X0: Amounts Before Provisions/Impairment*

Balances before provision and impairment charges.

- *17001XX1 / 17011X1: Accumulated Provisions/Impairment (-)*

Contra-account balances, related to accumulated provision and impairment charges.

179. Other Financial Assets Available For Sale

This account includes financial assets available for sale, other than those included in account 170 above. This account includes the following: 1790 Amount Before Provisions/Impairment; 1791 Accumulated Provisions/Impairment (-) (refer to 17000X0 and 17000X1 above for definitions).

18 – Securitized Assets not Derecognized

This account comprises all assets which, having been transferred to a counterpart under a securitization transaction, did not fulfill the necessary conditions for derecognition under IAS 39 and thus remain registered in the financial statements of the institution. This account includes: 180 Loans And Advances To Clients – Securitized; 189 Other Securitized Assets Not Derecognized.

18	Securitized Assets Not Derecognized
180	Loans And Advances To Clients – Securitized
1800	Loans And Advances To Clients
18000	Domestic Clients
180000	Local Government
1800000	Advances And Overdrafts
1800001	Leasing And Renting
1800002	Credit Cards
1800003	Other Collateralized Loans
1800004	Other Unsecured Loans
180001	Other Financial Intermediaries
1800010	Advances And Overdrafts
1800011	Leasing And Renting
1800012	Credit Cards
1800013	Other Collateralized Loans
1800014	Other Unsecured Loans
180002	Insurance Companies
1800020	Advances And Overdrafts
1800021	Leasing And Renting
1800022	Credit Cards
1800023	Other Collateralized Loans
1800024	Other Unsecured Loans
180003	Financial Auxiliaries
1800030	Advances And Overdrafts
1800031	Leasing And Renting
1800032	Credit Cards
1800033	Other Collateralized Loans
1800034	Other Unsecured Loans
180004	Social Owned Non Financial Corporations
1800040	Advances And Overdrafts
1800041	Leasing And Renting
1800042	Credit Cards
1800043	Other Collateralized Loans
1800044	Other Unsecured Loans
180005	Public Owned Non Financial Corporations
1800050	Advances And Overdrafts
1800051	Leasing And Renting
1800052	Credit Cards
1800053	Other Collateralized Loans
1800054	Other Unsecured Loans
180006	Private Owned Non Financial Corporations
1800060	Advances And Overdrafts
1800061	Leasing And Renting
1800062	Credit Cards
1800063	Other Collateralized Loans
1800064	Other Unsecured Loans
180007	Households
1800070	Advances And Overdrafts
1800071	Mortgage Loans
1800072	Leasing And Renting
1800073	Credit Cards
1800074	Consumer Credit
1800075	Other Collateralized Loans
1800076	Other Unsecured Loans
180008	NPISH
1800080	Advances And Overdrafts
1800081	Leasing And Renting
1800082	Credit Cards
1800083	Other Collateralized Loans
1800084	Other Unsecured Loans
18001	Foreign Clients

180010	Corporate Entities
1800100	Advances And Overdrafts
1800101	Leasing And Renting
1800102	Credit Cards
1800103	Other Collateralized Loans
1800104	Other Unsecured Loans
180011	Households
1800110	Advances And Overdrafts
1800111	Mortgage Loans
1800112	Leasing And Renting
1800113	Credit Cards
1800114	Consumer Credit
1800115	Other Collateralized Loans
1800116	Other Unsecured Loans
180012	Others
1800120	Advances And Overdrafts
1800121	Mortgage Loans
1800122	Leasing And Renting
1800123	Credit Cards
1800124	Consumer Credit
1800125	Other Collateralized Loans
1800126	Other Unsecured Loans
180013	UNMIK/EULEX
1800130	Advances And Overdrafts
1800131	Leasing And Renting
1800132	Credit Cards
1800133	Other Collateralized Loans
1800134	Other Unsecured Loans
1801	Other Loans And Receivables In The Form Of Securities
18010	Issued By Domestic Institutions
180100	Local Government
180101	Other Financial Intermediaries
180102	Insurance Companies
180103	Financial Auxiliaries
180104	Social Owned Non Financial Corporations
180105	Public Owned Non Financial Corporations
180106	Private Owned Non Financial Corporations
180107	Households
180108	NPISH
18011	Issued By Foreign Institutions
180110	Corporations
180111	Households
180112	Others
180113	UNMIK/EULEX
1802	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions
189	Other Securitized Assets Not Derecognized
1890	Issued By Domestic Entities
18900	Central Government
18901	Local Government
18902	Central Bank
18903	Other Depository Corporations
18904	Other Financial Intermediaries
18905	Insurance Companies
18906	Financial Auxiliaries
18907	Social Owned Non Financial Corporations
18908	Public Owned Non Financial Corporations
18909	Private Owned Non Financial Corporations
18910	Households
18911	NPISH
1892	Issued By Foreign Entities
18920	Corporations

18921	Households
18922	Others
18923	UNMIK/EULEX
1893	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

180. Loans And Advances To Clients – Securitized

The structure of this account is similar to that of account 130. *Loans And Advances To Clients*. Therefore, the definitions included for account 130. *Loans And Advances To Clients* (and its sub-accounts) are applicable to the sub-accounts of 180: *Loans And Advances To Clients – Securitized*.

189. Other Securitized Assets Not Derecognized

Securitized assets not derecognized, other than those specified in account 180 above. This account includes the following: 1890. Issued By Domestic Entities; 1892. Issued By Foreign Entities; 1893. Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions.

1890. Issued By Domestic Entities

Securitized assets not derecognized, related to counterparties which are residents or incorporated as legal entities in Kosovo. This account includes the following: 18900. Central Government; 18901. Local Government; 18902. Central Bank; 18903. Other Depository Corporations; 18904. Other Financial Intermediaries; 18905. Insurance Companies; 18906. Financial Auxiliaries; 18907. Social Owned Non Financial Corporations; 18908. Public Owned Non Financial Corporations; 18909. Private Owned Non Financial Corporations; 18910. Households; 18911. NPISH. Refer to accounts 15000 and 1300 (and their sub-accounts) for definitions of accounts 18900 to 18909 and 18910 to 18911, respectively.

1892. Issued By Foreign Entities

Securitized assets not derecognized, related to counterparties which are residents or incorporated as legal entities outside Kosovo. This account includes the following: 18920. Corporations; 18921. Households; 18922. Others; 18923. UNMIK/EULEX. Refer to account 1301 (and its sub-accounts) for definitions of accounts 18920 to 18923.

1893. Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

This account includes the portion of the adjustments made to the carrying amount of financial assets, due to fair value hedging transactions (as defined by IAS 39), related to securitized assets not derecognized.

19 – Assets with Repurchase Agreement

This account refers to all assets which, having been sold to a counterpart, are subject to a repurchase agreement and did not fulfill the necessary conditions for derecognition under IAS 39. This account includes: 190 Issued By Domestic Entities; 191 Issued By Foreign Entities; 199 Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions.

19	Assets With Repurchase Agreement
190	Issued By Domestic Entities
1900	Measured At Fair Value
19000	Central Bank
19001	Other Depository Corporations
19002	Other Financial Intermediaries
19003	Insurance Companies
19004	Financial Auxiliaries
19005	Social Owned Non Financial Corporations
19006	Public Owned Non Financial Corporations
19007	Private Owned Non Financial Corporations
1901	Measured At Amortized Cost
19010	Central Bank
19011	Other Depository Corporations
19012	Other Financial Intermediaries
19013	Insurance Companies
19014	Financial Auxiliaries
19015	Social Owned Non Financial Corporations
19016	Public Owned Non Financial Corporations
19017	Private Owned Non Financial Corporations
1902	Measured At Cost
19020	Central Bank
19021	Other Depository Corporations
19022	Other Financial Intermediaries
19023	Insurance Companies
19024	Financial Auxiliaries
19025	Social Owned Non Financial Corporations
19026	Public Owned Non Financial Corporations
19027	Private Owned Non Financial Corporations
191	Issued By Foreign Entities
1910	Measured At Fair Value
19100	Corporate Entities
19101	Others
1911	Measured At Amortized Cost
19110	Corporate Entities
19111	Others
1912	Measured At Cost
19120	Corporate Entities
19121	Others
199	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

190. Issued By Domestic Entities

Assets subject to repurchase agreements, issued by counterparties that are incorporated as legal entities in Kosovo. This account includes the following: 1900 Measured At Fair Value; 1901 Measured At Amortized Cost; 1902 Measured At Cost.

1900. Measured At Fair Value

Financial assets measured at fair value. This account includes the following: 19000 Central Bank; 19001 Other Depository Corporations; 19002 Other Financial Intermediaries; 19003 Insurance Companies; 19004 Financial Auxiliaries; 19005 Social Owned Non Financial Corporations; 19006 Public Owned Non Financial Corporations; 19007 Private Owned Non Financial Corporations (refer to accounts 150002 to 150009 for definitions).

1901. Measured At Amortized Cost

Financial assets measured at amortized cost. This account includes the following: 19010 Central Bank; 19011 Other Depository Corporations; 19012 Other Financial Intermediaries; 19013 Insurance Companies; 19014 Financial Auxiliaries; 19015 Social Owned Non Financial Corporations; 19016 Public Owned Non Financial Corporations; 19017 Private Owned Non Financial Corporations (refer to accounts 150002 to 150009 for definitions).

1902. Measured At Cost

Financial assets measured at historical cost. This account includes the following: 19020 Central Bank; 19021 Other Depository Corporations; 19022 Other Financial Intermediaries; 19023 Insurance Companies; 19024 Financial Auxiliaries; 19025 Social Owned Non Financial Corporations; 19026 Public Owned Non Financial Corporations; 19027 Private Owned Non Financial Corporations (refer to accounts 150002 to 150009 for definitions).

191. Issued By Foreign Entities

Assets subject to repurchase agreements, issued by counterparties that are incorporated as legal entities outside Kosovo. This account includes the following: 1910 Measured At Fair Value; 1911 Measured At Amortized Cost; 1912 Measured At Cost.

1910. Measured At Fair Value

Financial assets measured at fair value. This account includes the following: 19100 Corporate Entities; 19101 Others.

19100. Corporate Entities

Financial assets issued by companies that are incorporated as legal entities outside Kosovo.

19101. Others

Financial instruments issued by issuers other than those specified in 19100 above.

1911. Measured At Amortized Cost

Financial assets measured at amortized cost. This account includes the following: 19110 Corporate Entities; 19111 Others.

1912. Measured At Cost

Financial assets measured at historical cost. This account includes the following: 19120 Corporate Entities; 19121 Others.

199. Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

This account includes the portion of the adjustments made to the carrying amount of financial assets, due to fair value hedging transactions (as defined by IAS 39), related to assets subject to repurchase agreements.

20 – Hedging Derivatives with positive Fair Value

This account comprises derivative financial instruments with positive fair value designated as hedging instruments in accordance with IAS 39. The reporting Bank should be able to segregate the instruments by type of hedging relationship: *Cash Flow Hedge*, *Fair Value Hedge* and *Net Investments Hedge*. Derivatives must also be desegregated in accordance with the type of market (OTC or organized market) and type of instrument. For interest bearing instruments, balances should be presented based on dirty prices, i.e. fair value including accrued interest.

This account includes: 200 Domestic Institutions; 201 Foreign Institutions.

20	Hedging Derivatives With Positive Fair Value
200	Domestic Institutions
2000	Cash Flow Hedge
20000	Over-The-Counter (OTC)
200000	Interest Rate Risk
2000000	Options
2000001	Interest Rate Swaps
2000002	Forward Rate Agreements
2000003	Forwards
200001	Equity Risk
2000010	Forwards
2000011	Options
2000012	Warrants
2000013	Other
200002	Foreign Exchange Risk (Fx)
2000020	Fx Forward
2000021	Cross Currency Swap
2000022	Fx Option
2000023	Other
200003	Credit Risk
2000030	Credit Default Swap
2000031	Credit Spread Option
2000032	Total Return Swap
2000033	Other
200004	Other Risk
20001	Organized Market
200010	Interest Rate Risk
2000100	Options
2000101	Interest Rate Swaps
2000102	Futures
200011	Equity Risk
2000110	Futures
2000111	Options
2000112	Warrants
2000113	Other
200012	Foreign Exchange Risk
2000120	Fx Future
2000121	Fx Option
2000122	Other
200013	Credit Risk

2000130	Credit Default Swap
2000131	Credit Spread Option
2000132	Total Return Swap
2000133	Other
200014	Other Risk
2001	Fair Value Hedge
20010	Over-The-Counter (OTC)
200100	Interest Rate Risk
2001000	Options
2001001	Interest Rate Swaps
2001002	Forward Rate Agreements
2001003	Forwards
200101	Equity Risk
2001010	Forwards
2001011	Options
2001012	Warrants
2001013	Other
200102	Foreign Exchange Risk (Fx)
2001020	Fx Forward
2001021	Cross Currency Swap
2001022	Fx Option
2001023	Other
200103	Credit Risk
2001030	Credit Default Swap
2001031	Credit Spread Option
2001032	Total Return Swap
2001033	Other
200104	Other Risk
20011	Organized Market
200110	Interest Rate Risk
2001100	Options
2001101	Interest Rate Swaps
2001102	Futures
200111	Equity Risk
2001110	Futures
2001111	Options
2001112	Warrants
2001113	Other
200112	Foreign Exchange Risk
2001120	Fx Future
2001121	Fx Option
2001122	Other
200113	Credit Risk
2001130	Credit Default Swap
2001131	Credit Spread Option
2001132	Total Return Swap
2001133	Other
200114	Other Risk
2002	Net Investment Hedge
20020	Over-The-Counter (OTC)
200200	Foreign Exchange Risk (Fx)
2002000	Fx Forward
2002001	Cross Currency Swap
2002002	Fx Option
2002003	Other
20021	Organized Market
200210	Foreign Exchange Risk (Fx)
2002100	Fx Option
2002101	Other
201	Foreign Institutions
2010	Cash Flow Hedge

20100	Over-The-Counter (OTC)
201000	Interest Rate Risk
2010000	Options
2010001	Interest Rate Swaps
2010002	Forward Rate Agreements
2010003	Forwards
201001	Equity Risk
2010010	Forwards
2010011	Options
2010012	Warrants
2010013	Other
201002	Foreign Exchange Risk (Fx)
2010020	Fx Forward
2010021	Cross Currency Swap
2010022	Fx Option
2010023	Other
201003	Credit Risk
2010030	Credit Default Swap
2010031	Credit Spread Option
2010032	Total Return Swap
2010033	Other
201004	Other Risk
20101	Organized Market
201010	Interest Rate Risk
2010100	Options
2010101	Interest Rate Swaps
2010102	Futures
201011	Equity Risk
2010110	Futures
2010111	Options
2010112	Warrants
2010113	Other
201012	Foreign Exchange Risk
2010120	Fx Future
2010121	Fx Option
2010122	Other
201013	Credit Risk
2010130	Credit Default Swap
2010131	Credit Spread Option
2010132	Total Return Swap
2010133	Other
201014	Other Risk
2011	Fair Value Hedge
20110	Over-The-Counter (OTC)
201100	Interest Rate Risk
2011000	Options
2011001	Interest Rate Swaps
2011002	Forward Rate Agreements
2011003	Forwards
201101	Equity Risk
2011010	Forwards
2011011	Options
2011012	Warrants
2011013	Other
201102	Foreign Exchange Risk (Fx)
2011020	Fx Forward
2011021	Cross Currency Swap
2011022	Fx Option
2011023	Other
201103	Credit Risk
2011030	Credit Default Swap

2011031	Credit Spread Option
2011032	Total Return Swap
2011033	Other
201104	Other Risk
20111	Organized Market
201110	Interest Rate Risk
2011100	Options
2011101	Interest Rate Swaps
2011102	Futures
201111	Equity Risk
2011110	Futures
2011111	Options
2011112	Warrants
2011113	Other
201112	Foreign Exchange Risk
2011120	Fx Future
2011121	Fx Option
2011122	Other
201113	Credit Risk
2011130	Credit Default Swap
2011131	Credit Spread Option
2011132	Total Return Swap
2011133	Other
201114	Other Risk
2012	Net Investment Hedge
20120	Over-The-Counter (OTC)
201200	Foreign Exchange Risk (Fx)
2012000	Fx Forward
2012001	Cross Currency Swap
2012002	Fx Option
2012003	Other
20121	Organized Market
201210	Foreign Exchange Risk (Fx)
2012100	Fx Option
2012101	Other

200. Domestic Institutions

Derivative financial instruments where the counterparties to the contracts are entities legally incorporated in Kosovo. This account includes the following: 2000 Cash Flow Hedge; 2001 Fair Value Hedge; 2002 Net Investment Hedge.

2000. Cash Flow Hedge

Derivative financial instruments with positive fair value, designated as hedging instruments under cash flow hedges, in accordance with IAS 39 requirements for hedge accounting. The structure of this account is similar to that of account 1510.Domestic Institutions. Therefore, the definitions included for the sub-accounts under 1510.Domestic Institutions are applicable to the sub-accounts of 2000. Cash Flow Hedge.

2001. Fair Value Hedge

Derivative financial instruments with positive fair value, designated as hedging instruments under fair value hedges, in accordance with IAS 39 requirements for hedge accounting. The structure of this account is similar to that of account 1510.Domestic Institutions. Therefore, the definitions included for the sub-accounts under 1510.Domestic Institutions are applicable to the sub-accounts of 2001. Fair Value Hedge.

2002. Net Investment Hedge

Derivative financial instruments with positive fair value, designated as hedging instruments under fair value hedges, in accordance with IAS 39 requirements for hedge accounting. This account includes the following: 20020 Over-The-Counter (OTC); 20021 Organized Market.

20020. Over-The-Counter (OTC)

Derivative financial instruments that are traded over-the-counter. This account includes the following: 200200 Foreign Exchange Risk (Fx).

200200. Foreign Exchange Risk (Fx)

Derivative financial instruments with underlying exposure to foreign exchange risk. This account includes the following: 2002000.Fx Forward; 2002001.Cross Currency Swap; 2002002.Fx Option; 2002003.Other.

2002000. Fx Forward

Derivative contracts whereby a party agrees to the purchase of one currency against the sale of another, for delivery on an agreed date in the future. These agreements may be settlement through net or gross payments between the parties.

2002001. Cross Currency Swap

Derivative contracts whereby a party agrees a simultaneous purchase and sale of identical amounts of one currency for another with two different value dates, typically spot to forward).

2002002. Fx Option

Derivative contracts whereby the buyer is granted the right, but not the obligation, to buy or sell an underlying amount of foreign currency, at a specified strike price (expressed as an foreign exchange rate) on or before a specified date.

2002003. Other

Derivative contacts other than those specified in 2002000, 2002001, and 2002002 above.

20021. Organized Market

Derivative financial instruments that are traded in exchanges. This account includes the following: 200210 Foreign Exchange Risk (Fx).

200210. Foreign Exchange Risk (Fx)

Derivative financial instruments with underlying exposure to foreign exchange risk. This account includes the following: 2002100 Fx Option; 2002101 Other.

2002100. Fx Option

Derivative contacts whereby the buyer is granted the right, but not the obligation, to buy or sell an underlying amount of foreign currency, at a specified strike price (expressed as an foreign exchange rate) on or before a specified date.

2002101. Other

Derivative contacts other than those specified in 2002100 above.

201: Foreign Institutions

Derivative financial instruments where the counterparties to the contracts are entities legally incorporated outside Kosovo. The structure of this account is similar to that of account 200.Domestic Institutions. Therefore, the definitions included for the sub-accounts under 200.Domestic Institutions are applicable to the sub-accounts under 201.Foreign Institutions.

21 – Investments Held to Maturity

This account should include non-derivative financial assets with fixed or determinable payments, for which there is intention and ability to hold to maturity, in accordance with the requirements of IAS 39. Assets should be registered at their amortized cost, in accordance with IAS 39 requirements; interest accrual is registered separately in account 32. This account includes: 210 Securities Issued By Domestic Entities; 211 Securities Issued By Foreign Entities; 219 Other Investments Held To Maturity.

21	Investments Held To Maturity
210	Securities Issued By Domestic Entities
2100	Central Government
2101	Local Government
2102	Central Bank
2103	Other Depository Corporations
2104	Other Financial Intermediaries
2105	Insurance Companies
2106	Financial Auxiliaries
2107	Social Owned Non Financial Corporations
2108	Public Owned Non Financial Corporations
2109	Private Owned Non Financial Corporations
211	Securities Issued By Foreign Entities
2110	Sovereigns
2111	Corporate Entities
2112	Others
219	Other Investments Held To Maturity

210. Securities Issued By Domestic Entities

Securities issued by entities that are legally incorporated in Kosovo. This account includes the following: 2100 Central Government; 2101 Local Government; 2102 Central Bank; 2103 Other Depository Corporations; 2104 Other Financial Intermediaries; 2105 Insurance Companies; 2106 Financial Auxiliaries; 2107 Social Owned Non Financial Corporations; 2108 Public Owned Non Financial Corporations; 2109 Private Owned Non Financial Corporations. Refer to accounts 150000 to 150009 for definitions.

211. Securities Issued By Foreign Entities

Securities issued by entities that are legally incorporated in Kosovo. This account includes the following: 2110 Sovereigns; 2111 Corporate Entities; 2112 Others. Refer to accounts 150100 to 150102 for definitions.

219: Other Investments Held To Maturity

Investments held to maturity other than those specified in 210 and 211 above.

22 – Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)

This account should only be used when preparing consolidated financial statements. Subsidiaries excluded from consolidation, associates and joint ventures should be accounted for in accordance with the relevant IFRS (e.g. IAS 27, IAS 28, IAS 31). This account includes: 220 Domestic Entities; 221 Foreign Entities; 229 Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions.

22	Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)
220	Domestic Entities
2200	Subsidiaries
2201	Associates
2202	Joint Ventures
221	Foreign Entities
2210	Subsidiaries
2211	Associates
2212	Joint Ventures
229	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

220. Domestic Entities

This account relates to interests in entities which are legally incorporated in Kosovo. This account includes the following: 2200 Subsidiaries; 2201 Associates; 2202 Joint Ventures.

2200. Subsidiaries

Entities controlled by the reporting institution (in accordance with IAS 28).

2201. Associates

Entities over which the reporting institution has significant influence (in accordance with IAS 28) and that are neither a subsidiary nor an interest in a joint venture.

2202. Joint Ventures

Contractual arrangements whereby two or more parties undertake an economic activity that is subject to joint control.

221. Foreign Entities

This account relates to interests in entities which are legally incorporated outside Kosovo. This account includes the following: 2210 Subsidiaries; 2211 Associates; 2212 Joint Ventures (refer to 2200; 2201 and 2202 for definitions).

229. Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (refer to 129 for definitions).

23 – Investments in Subsidiaries, Associates and Joint Ventures (only for Individual Financial Statements)

This account should only be used when preparing individual financial statements. Subsidiaries, associates and joint ventures should be accounted for at cost or at fair value, in accordance with IAS 39. This account includes: 230 Domestic Entities; 231 Foreign Entities; 239 Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

23	Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements)
230	Domestic Entities
2300	Subsidiaries
23000	Measured At Fair Value
230000	Amount Before Provisions/Impairment
230001	Accumulated Provisions/Impairment (-)
23001	Measured At Cost
230010	Amount Before Provisions/Impairment
230011	Accumulated Provisions/Impairment (-)
2301	Associates
23010	Measured At Fair Value
230100	Amount Before Provisions/Impairment
230101	Accumulated Provisions/Impairment (-)
23011	Measured At Cost
230110	Amount Before Provisions/Impairment
230111	Accumulated Provisions/Impairment (-)
2302	Joint Ventures
23020	Measured At Fair Value
230200	Amount Before Provisions/Impairment
230201	Accumulated Provisions/Impairment (-)
23021	Measured At Cost
230210	Amount Before Provisions/Impairment
230211	Accumulated Provisions/Impairment (-)
231	Foreign Entities
2310	Subsidiaries
23100	Measured At Fair Value
231000	Amount Before Provisions/Impairment
231001	Accumulated Provisions/Impairment (-)
23101	Measured At Cost
231010	Amount Before Provisions/Impairment
231011	Accumulated Provisions/Impairment (-)
2311	Associates
23110	Measured At Fair Value
231100	Amount Before Provisions/Impairment
231101	Accumulated Provisions/Impairment (-)
23111	Measured At Cost
231110	Amount Before Provisions/Impairment
231111	Accumulated Provisions/Impairment (-)
2312	Joint Ventures
23120	Measured At Fair Value
231200	Amount Before Provisions/Impairment
231201	Accumulated Provisions/Impairment (-)
23121	Measured At Cost
231210	Amount Before Provisions/Impairment
231211	Accumulated Provisions/Impairment (-)
239	Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions

230. Domestic Entities

This account relates to interests in entities which are legally incorporated in Kosovo. This account includes the following: 2300 Subsidiaries; 2301 Associates; 2302 Joint Ventures (refer to 2200; 2201 and 2202 for definitions).

- 230X0. Measured At Fair Value

Balances related to equity instruments measured at fair value.

- 230X00. Amounts Before Provisions/Impairment

Balances before provision and impairment charges.

- 230X01. Accumulated Provisions/Impairment (-)

Contra-account balances, related to accumulated provision and impairment charges.

- 230X1. Measured At Cost

Balances related to equity instruments measured at historical cost.

- 230X10. Amounts Before Provisions/Impairment

Balances before provision and impairment charges.

- 230X11. Accumulated Provisions/Impairment (-)

Contra-account balances, related to accumulated provision and impairment charges.

231. Foreign Entities

This account relates to interests in entities which are legally incorporated outside Kosovo. This account includes the following: 2310; Subsidiaries; 2311 Associates; 2312 Joint Ventures. The structure of this account is similar to that of account 230.Domestic Entities. Therefore, the definitions included for the sub-accounts under 230.Domestic Entities are applicable to the sub-accounts under 231.Foreign Entities.

239: Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (refer to 129 for definitions)

24 – Non-current assets held for sale

This account comprises non-current assets, the book value of which is expected to be recovered through the sale and not through continued use, to the extent that the requirements of IFRS 5 are met. Repossessed assets should be recorded in this account, if they comply with IFRS 5 requirements. This account includes: 240 Non-Current Assets Held For Sale; 241 Other Non Current Assets Held For Sale.

24	Non-Current Assets Held For Sale
240	Non-Current Assets Held For Sale
2400	Real Estate
2401	Equipments
2402	Other
241	Other Non Current Assets Held For Sale

240. Non-Current Assets Held For Sale

This account includes the following: 2400 Real Estate; 2401 Equipments; 2402 Other.

2400. Real Estate

Real estate assets classified as non-current assets held for sale.

2401. Equipment

Assets related to equipment classified as non-current assets held for sale.

2402. Other

Non-Current Assets Held For Sale, other than those defined in accounts 2400, 2401 and 2402 above.

241. Other Non Current Assets Held For Sale

Non-current assets held for sale, other than those included in account 240 above.

25 – Investment properties

This account includes assets held with the purpose of earning rentals or for capital appreciation or both, in accordance with IAS 40. This account includes: 250 Real Estate; 251 Other Investment Properties.

25	Investment Properties
250	Real Estate
251	Other Investment Properties

250. Real Estate (refer to 2400 for definitions)

Real estate assets classified as investment properties.

251. Other Investment Properties

Assets classified as investment properties, other than those specified in account 250.

26 – Other Tangible Assets

This account includes all other tangible assets not considered in the previous accounts. This account includes: 260 Real Estate; 261 Equipment; 262 Finance Lease; 263 Tangible Assets In Progress; 264 Other Tangible Assets. The amount registered in this account should refer to the gross amount, i.e. the value of the tangible asset without any Depreciation or Provision/Impairment, if applicable.

26	Other Tangible Assets
260	Real Estate
2600	Own Use
26000	Land
26001	Buildings
26002	Other
2601	Leasehold Improvements
2602	Other
261	Equipment
2610	Furniture And Materials
2611	Machines And Tools
2612	Hardware
2613	Premises
2614	Transport Equipment
2615	Fixtures And Fitting
2616	Other Equipment
262	Finance Lease
2620	Real Estate
2621	Equipments
2622	Other Finance Leases
263	Tangible Assets In Progress
264	Other Tangible Assets

260. Real Estate

Real estate includes land and buildings, according to the definition and recognition criteria prescribed by IAS 16 – Property, Plant and Equipment. This account includes the following: 2600.Own Use; 2601.Leasehold Improvements; 2602.Other.

2600. Own Use

Real estate assets held for the reporting institution's own use. This account includes the following: 26000 Land; 26001 Buildings; 26002 Other.

26000. Land

Real estate assets in the form of land, held for the reporting institution's own use.

26001. Buildings

Real estate assets in the form of buildings, held for the reporting institution's own use.

26002. Other

Real estate assets held for the reporting institution's own use, other than those specified in accounts 26000 and 26001 above.

2601. Leasehold Improvements

Real estate assets in the form of leasehold improvements, which refer to expenses incurred by the reporting institution with the enhancement of leased properties.

2602. Other

Real estate assets other than those specified in accounts 2600 and 2601 above.

261. Equipment

Assets related to equipment classified as other tangible assets. This account includes the following: 2610.Furniture And Materials; 2611.Machines And Tools; 2612.Hardware; 2613.Premises; 2614.Transport Equipment; 2615.Fixtures And Fitting; 2616.Other Equipment.

262. Finance Lease

Other tangible assets acquired under finance lease arrangements. This account includes the following: 2620 Real Estate; 2621 Equipment; 2622 Other Finance Leases.

2620. Real Estate

Real estate includes land and buildings acquired under finance lease arrangements.

2621. Equipment

Equipment acquired under finance lease arrangements.

2622. Other Finance Leases

Other tangible assets acquired under finance lease arrangements.

263. Tangible Assets In Progress

Tangible assets in progress, including fixed assets and their related cost, that are not completed for their intended use as of the reporting date.

264. Other Tangible Assets

Other tangible assets not specified in accounts 260, 261, 262 and 263.

27 – Goodwill

This account refers to the goodwill generated in a business combination, in anticipation of future economic benefits from assets which cannot be individually identified and separately recognized, in accordance with IFRS 3.

28 – Other Intangible assets

This account comprises all intangible assets that comply with the requirements of IAS 38. This account includes: 280 Software Licenses; 281 Software Development Costs; 282 Intangible Assets In Progress; 283 Other Intangible Assets.

28	Other Intangible Assets
280	Software Licenses
281	Software Development Costs
282	Intangible Assets In Progress
283	Other Intangible Assets

280. Software Licenses

Intangible assets related to software licenses.

281. Software Development Costs

Intangible assets related to software development costs.

282. Intangible Assets In Progress

Intangible assets in progress, including fixed assets and their related cost, that are not completed for their intended use as of the reporting date.

283. Other Intangible Assets

Other tangible assets not specified in accounts 280, 281 and 282.

29 – Tax Assets

This account comprises the amount of current tax and deferred tax assets, in accordance with IAS 12 requirements. This account includes: 290 Current Tax Assets; 291 Deferred Tax Assets.

29	Tax Assets
290	Current Tax Assets
2900	Income Tax
2901	Other
291	Deferred Tax Assets
2910	For Temporary Differences
29100	In Assets
29101	In Liabilities
2911	For Tax Losses

290. Current Tax Assets

This account includes the following: 2900.Income Tax; 2901.Other.

2900. Income Tax

Current tax assets related to income tax.

2901. Other

Other current tax assets not specified in account 2900 above.

291. Deferred Tax Assets

Deferred tax assets in respect of amounts receivable in future periods related to temporary differences in tax basis or tax losses. This account includes the following: 2910.For Temporary Differences; 2911.For Tax Losses.

2910. For Temporary Differences

This account includes the following: *29100 In Assets; 29101 In Liabilities.*

29100. In Assets

Deferred tax assets related to temporary differences from the carrying amounts of an asset and its tax base.

29101. In Liabilities

Deferred tax assets related to temporary differences from the carrying amounts of a liability and its tax base.

2911. For Tax Losses

Deferred tax assets related with unused tax losses carried forward.

30 – Other debtors and placements

This account includes amounts receivable not included in the previous accounts, including those related to indirect taxes (VAT) paid and in the process of compensation. This account includes: 300.Debtors For Futures And Options Operations; 301.Other Placements; 302.Vat – Compensation; 303.Sundry Debtors; 304.Other Debtors.

30	Other Debtors And Placements
300	Debtors For Futures And Options Operations
3000	Futures
3001	Options
301	Other Placements
3010	Placements - Escrow Account
3011	Other Placements
302	Vat – Compensation
303	Sundry Debtors
304	Other Debtors

300. Debtors For Futures And Options Operations

Amounts receivable in respect of Futures and Options derivatives transactions, which should be recorded in their respective subaccount: 3000.Futures; 3001.Options.

3000. Futures

Amounts receivable related to futures transactions, other than those specified under 15. Financial Assets Held For Trading and 20.Hedging Derivatives With Positive Fair Value.

3001. Options

Amounts receivable related to transactions with options, other than those specified under 15. Financial Assets Held For Trading and 20.Hedging Derivatives With Positive Fair Value.

301: Other Placements

This account includes the following: 3010 Placements - Escrow Account; 3011 Other Placements.

3010. Placements - Escrow Account

Amounts receivable related to placements in escrow accounts, not specified elsewhere in the balance sheet.

3011. Other Placements

Amounts receivable related to other placements not specified elsewhere in the balance sheet.

302. Vat – Compensation

Amounts receivable related to indirect taxes (VAT) paid and in the process of compensation.

303. Sundry Debtors

Amounts receivable from debtors not specified separately elsewhere in the balance sheet.

304. Other Debtors

Amounts receivable from other debtors and placements not specified in accounts 300, 301, 302 and 303 above.

31 – Other Assets

This account aggregates the funds held by the institution in terms of gold and other precious metals and other assets that are not referred in other asset categories. This account includes: 310 Gold; 311 Other Precious Metals; 312 Other Assets.

31	Other Assets
310	Gold
311	Other Precious Metals
312	Other Assets

310. Gold

Gold bullion owned by the reporting institution.

311. Other Precious Metals

Other precious metals owned by the reporting institution.

312. Other Assets

Other assets not specified separately elsewhere in the balance sheet.

32 – Accrued Income

This account comprises accrued income (excluding overdue interest) from assets measured at amortized cost and incremental commissions related with the amortized cost, recorded in accordance with the effective interest method of IAS 39. Other Accrued Income refers to accrual of income from services provided by the reporting institution in the course of its business.

This account includes: 320 Interest And Other Similar Income; 321 Commissions Associated With Amortized Cost; 322 Other Accrued Income.

32	Accrued Income
320	Interest And Other Similar Income
3200	Interest From Deposits At Central Banks
32000	Deposits At Central Bank Of Kosovo
32001	Deposits At Other Central Banks
3201	Interest From Deposits In Banks
32010	In Domestic Institutions
32011	In Foreign Institutions
3202	Interest From Loans And Advances To Banks
32020	To Domestic Institutions
32021	To Foreign Institutions
3203	Interest From Loans And Advances To Clients
32030	Loans And Advances To Clients
320300	Domestic Clients
3203000	Local Government
32030000	Advances And Overdrafts
32030001	Leasing And Renting
32030002	Credit Cards
32030003	Other Collateralized Loans
32030004	Other Unsecured Loans
3203001	Other Financial Intermediaries
32030010	Advances And Overdrafts
32030011	Leasing And Renting
32030012	Credit Cards
32030013	Other Collateralized Loans
32030014	Other Unsecured Loans
3203002	Insurance Companies
32030020	Advances And Overdrafts
32030021	Leasing And Renting
32030022	Credit Cards
32030023	Other Collateralized Loans
32030024	Other Unsecured Loans
3203003	Financial Auxiliaries
32030030	Advances And Overdrafts
32030031	Leasing And Renting
32030032	Credit Cards
32030033	Other Collateralized Loans
32030034	Other Unsecured Loans
3203004	Social Owned Non Financial Corporations
32030040	Advances And Overdrafts
32030041	Leasing And Renting
32030042	Credit Cards
32030043	Other Collateralized Loans
32030044	Other Unsecured Loans
3203005	Public Owned Non Financial Corporations
32030050	Advances And Overdrafts
32030051	Leasing And Renting
32030052	Credit Cards
32030053	Other Collateralized Loans
32030054	Other Unsecured Loans
3203006	Private Owned Non Financial Corporations
32030060	Advances And Overdrafts
32030061	Leasing And Renting
32030062	Credit Cards
32030063	Other Collateralized Loans
32030064	Other Unsecured Loans
3203007	Households
32030070	Advances And Overdrafts
32030071	Mortgage Loans
32030072	Leasing And Renting
32030073	Credit Cards

32030074	Consumer Credit
32030075	Other Collateralized Loans
32030076	Other Unsecured Loans
3203008	NPISH
32030080	Advances And Overdrafts
32030081	Leasing And Renting
32030082	Credit Cards
32030083	Other Collateralized Loans
32030084	Other Unsecured Loans
320301	Foreign Clients
3203010	Corporate Entities
32030100	Advances And Overdrafts
32030101	Leasing And Renting
32030102	Credit Cards
32030103	Other Collateralized Loans
32030104	Other Unsecured Loans
3203011	Households
32030110	Advances And Overdrafts
32030111	Mortgage Loans
32030112	Leasing And Renting
32030113	Credit Cards
32030114	Consumer Credit
32030115	Other Collateralized Loans
32030116	Other Unsecured Loans
3203012	Others
32030120	Advances And Overdrafts
32030121	Mortgage Loans
32030122	Leasing And Renting
32030123	Credit Cards
32030124	Consumer Credit
32030125	Other Collateralized Loans
32030126	Other Unsecured Loans
3203013	UNMIK/EULEX
32030130	Advances And Overdrafts
32030131	Leasing And Renting
32030132	Credit Cards
32030133	Other Collateralized Loans
32030134	Other Unsecured Loans
32031	Other Loans And Receivables In The Form Of Securities
320310	Issued By Domestic Institutions
3203100	Local Government
3203101	Other Financial Intermediaries
3203102	Insurance Companies
3203103	Financial Auxiliaries
3203104	Social Owned Non Financial Corporations
3203105	Public Owned Non Financial Corporations
3203106	Private Owned Non Financial Corporations
3203107	Households
3203108	NPISH
320311	Issued By Foreign Institutions
3203110	Corporate Entities
3203111	Households
3203112	Others
3203113	UNMIK/EULEX
3204	Interest From Securitized Assets Not Derecognized
32040	Loans And Advances To Clients - Securitized
320400	Loans And Advances To Clients
3204000	Domestic Clients
32040000	Local Government
320400000	Advances And Overdrafts
320400001	Leasing And Renting

320400002	Credit Cards
320400003	Other Collateralized Loans
320400004	Other Unsecured Loans
32040001	Other Financial Intermediaries
320400010	Advances And Overdrafts
320400011	Leasing And Renting
320400012	Credit Cards
320400013	Other Collateralized Loans
320400014	Other Unsecured Loans
32040002	Insurance Companies
320400020	Advances And Overdrafts
320400021	Leasing And Renting
320400022	Credit Cards
320400023	Other Collateralized Loans
320400024	Other Unsecured Loans
32040003	Financial Auxiliaries
320400030	Advances And Overdrafts
320400031	Leasing And Renting
320400032	Credit Cards
320400033	Other Collateralized Loans
320400034	Other Unsecured Loans
32040004	Social Owned Non Financial Corporations
320400040	Advances And Overdrafts
320400041	Leasing And Renting
320400042	Credit Cards
320400043	Other Collateralized Loans
320400044	Other Unsecured Loans
32040005	Public Owned Non Financial Corporations
320400050	Advances And Overdrafts
320400051	Leasing And Renting
320400052	Credit Cards
320400053	Other Collateralized Loans
320400054	Other Unsecured Loans
32040006	Private Owned Non Financial Corporations
320400060	Advances And Overdrafts
320400061	Leasing And Renting
320400062	Credit Cards
320400063	Other Collateralized Loans
320400064	Other Unsecured Loans
32040007	Households
320400070	Advances And Overdrafts
320400071	Mortgage Loans
320400072	Leasing And Renting
320400073	Credit Cards
320400074	Consumer Credit
320400075	Other Collateralized Loans
320400076	Other Unsecured Loans
32040008	NPISH
320400080	Advances And Overdrafts
320400081	Leasing And Renting
320400082	Credit Cards
320400083	Other Collateralized Loans
320400084	Other Unsecured Loans
3204001	Foreign Clients
32040010	Corporate Entities
320400100	Advances And Overdrafts
320400101	Leasing And Renting
320400102	Credit Cards
320400103	Other Collateralized Loans
320400104	Other Unsecured Loans
32040011	Households

320400110		Advances And Overdrafts
320400111		Mortgage Loans
320400112		Leasing And Renting
320400113		Credit Cards
320400114		Consumer Credit
320400115		Other Collateralized Loans
320400116		Other Unsecured Loans
32040012		Others
320400120		Advances And Overdrafts
320400121		Mortgage Loans
320400122		Leasing And Renting
320400123		Credit Cards
320400124		Consumer Credit
320400125		Other Collateralized Loans
320400126		Other Unsecured Loans
32040013		UNMIK/EULEX
320400130		Advances And Overdrafts
320400131		Leasing And Renting
320400132		Credit Cards
320400133		Other Collateralized Loans
320400134		Other Unsecured Loans
320401		Other Loans And Receivables In The Form Of
	Securities	
3204010		Issued By Domestic Institutions
32040100		Local Government
32040101		Other Financial Intermediaries
32040102		Insurance Companies
32040103		Financial Auxiliaries
32040104		Social Owned Non Financial Corporations
32040105		Public Owned Non Financial Corporations
32040106		Private Owned Non Financial Corporations
32040107		Households
32040108		NPISH
3204011		Issued By Foreign Institutions
32040110		Corporations
32040111		Households
32040112		Others
32040113		UNMIK/EULEX
32041		Other Securitized Assets Not Derecognized
320410		Issued By Domestic Entities
3204100		Central Government
3204101		Local Government
3204102		Central Bank
3204103		Other Depository Corporations
3204104		Other Financial Intermediaries
3204105		Insurance Companies
3204106		Financial Auxiliaries
3204107		Social Owned Non Financial Corporations
3204108		Public Owned Non Financial Corporations
3204109		Private Owned Non Financial Corporations
3204110		Households
3204111		NPISH
320412		Issued By Foreign Entities
3204120		Corporations
3204121		Households
3204122		Others
3204123		UNMIK/EULEX
3205		Interest From Assets With Repurchase Agreement
32050		Issued By Domestic Entities
320500		Central Bank
320501		Other Depository Corporations
320502		Other Financial Intermediaries

320503	Insurance Companies
320504	Financial Auxiliaries
320505	Social Owned Non Financial Corporations
320506	Public Owned Non Financial Corporations
320507	Private Owned Non Financial Corporations
32051	Issued By Foreign Entities
320510	Corporations
320511	Others
3206	Interest From Investments Held To Maturity
32060	Securities Issued By Domestic Entities
320600	Central Government
320601	Local Government
320602	Central Bank
320603	Other Depository Corporations
320604	Other Financial Intermediaries
320605	Insurance Companies
320606	Financial Auxiliaries
320607	Social Owned Non Financial Corporations
320608	Public Owned Non Financial Corporations
320609	Private Owned Non Financial Corporations
32061	Securities Issued By Foreign Entities
320610	Sovereigns
320611	Corporate Entities
320612	Others
32062	Other Investments Held To Maturity
3207	Other Interest And Similar Income
321	Commissions Associated With Amortized Cost
3210	From Assets
3211	From Liabilities
322	Other Accrued Income
3220	Irrevocable Commitments To Third Parties
3221	Commissions For Financial Instruments Operations
3222	Banking Services
32220	Custody
32221	Collections
32222	Funds Management
32223	Undertakings For Collective Investment In Transferable
322230	Securities (Units)
322231	Management Fee
322232	Fee For The Issuance Of Participation Units
32224	Fee For The Redemption Of Participation Units
32225	Money Transfer
32226	Cards Management
32227	Cards Annual Fees
32228	Arrangement Fees
32229	Loan Operations
3223	Other Banking Services
32230	Securities Transactions Performed On Behalf Of Third Parties
32231	Regulated Market
32232	OTC Market
3224	Other Securities Transactions
3225	Rents From Operating Leases
3226	Other Rents
	Other Accrued Income

320. Interest And Other Similar Income

This account includes Interest And Other Similar Income and comprises the following subaccounts: 3200. Interest From Deposits At Central Banks; 3201 Interest From Deposits In Banks; 3202 Interest From Loans And Advances To Banks; 3203 Interest From Loans And Advances To Clients; 3204 Interest From

Securitized Assets Not Derecognized; 3205 Interest From Assets With Repurchase Agreement; 3206 Interest From Investments Held To Maturity; 3207 Other Interest And Similar Income.

3200. Interest From Deposits At Central Banks

Includes interest and other similar income in regards to interest-bearing items recorded under account 10.Cash And Deposits At Central Banks. This account is disaggregated in the following: 32000.Deposits At Central Bank Of Kosovo (which includes interest and other similar income in regards to items recorded under 101. Deposits At Central Bank Of Kosovo); 32001.Deposits At Other Central Banks (which includes interest and other similar income in regards to items recorded under 102. Deposits At Other Central Banks).

3201. Interest From Deposits In Banks

Includes interest and other similar income in regards to interest-bearing items recorded under account 11.Deposits In Banks. This account is disaggregated in the following: 32010.In Domestic Institutions (which includes interest and other similar income in regards to items recorded under 110.In Domestic Institutions); 32011.In Foreign Institutions (which includes interest and other similar income in regards to items recorded under 111.In Foreign Institutions).

3202: Interest From Loans And Advances To Banks

Includes interest and other similar income in regards to interest-bearing items recorded under account 12.Loans And Advances To Banks. This account is disaggregated in the following: 32020 To Domestic Institutions (which includes interest and other similar income in regards to items recorded under 120.To Domestic Institutions); 32021 To Foreign Institutions (which includes interest and other similar income in regards to items recorded under 121.To Foreign Institutions).

3203. Interest From Loans And Advances To Clients

Includes interest and other similar income in regards to interest-bearing items recorded under account 13. Loans And Advances To Clients. The structure of this account is similar to that of account 13.Loans And Advances To Clients, except for the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in account 139). Therefore, 3203.Interest From Loans And Advances To Clients refers to interest and similar income in regards to the items recorded under account 13.Loans And Advances To Clients (and its sub-accounts).

3204. Interest From Securitized Assets Not Derecognized

Includes interest and other similar income in regards to interest-bearing items recorded under account 18.Securitized Assets Not Derecognized. The structure of this account is similar to that of account 18.Securitized Assets Not Derecognized, except for the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in account 1802 and 1893). Therefore, 3204.Interest From Securitized Assets Not Derecognized refers to interest and similar income in regards to the items recorded under account 18.Securitized Assets Not Derecognized (and its sub-accounts).

3205. Interest From Assets With Repurchase Agreement

Includes interest and other similar income in regards to interest-bearing items recorded under account 19.Assets With Repurchase Agreement. The structure of this account is similar to that of account 19.Assets With Repurchase Agreement, except for the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in account 199) and the disaggregation of assets Measured At Fair

Value/Measured At Amortized Cost/Measured At Cost (which is not applicable to account 3205). Therefore, 3205. Interest From Assets With Repurchase Agreement refers to interest and similar income in regards to the items recorded under account 19. Assets With Repurchase Agreement (and its sub-accounts).

3206. Interest From Investments Held To Maturity

Includes interest and other similar income in regards to interest-bearing items recorded under account 21. Investments Held To Maturity. The structure of this account is similar to that of account 21. Investments Held To Maturity. Therefore, 3206. Interest From Investments Held To Maturity refers to interest and similar income in regards to the items recorded under account 21. Investments Held To Maturity. (and its sub-accounts).

3207. Other Interest And Similar Income

Interest and other similar income in regards to interest-bearing items recorded in accounts other than 3200 to 3207 above.

321. Commissions Associated With Amortized Cost

Includes incremental commissions related with the amortized cost, recorded in accordance with the effective interest method of IAS 39. This account includes the following: 3210. From Assets; 3211. From Liabilities.

322. Other Accrued Income

This account includes accrued income in regards to services provided by the reporting institution. The segregation of such accrued income should be performed taking into consideration the disaggregation of the account in the following subaccounts: 3220 Irrevocable Commitments To Third Parties; 3221 Commissions For Financial Instruments Operations; 3222 Banking Services; 3223 Securities Transactions Performed On Behalf Of Third Parties; 3224 Rents From Operating Leases; 3225 Other Rents; 3226 Other Accrued Income.

33 – Deferred Costs

This account comprises deferred costs with assets and liabilities measured at amortized cost, recorded in accordance with the effective interest method of IAS 39. Additionally, the account included payments to third parties in regards to other deferred costs.

This account includes: 330. Deferred Costs With Assets (Associated With Amortized Cost); 331. Deferred Costs With Liabilities (Associated With Amortized Cost); 332. Other Deferred Costs.

33	Deferred Costs
330	Deferred Costs With Assets (Associated With Amortized Cost)
3300	Loans And Advances To Clients
33000	Loans And Advances To Clients
330000	Loans To Domestic Institutions
330001	Loans To Foreign Institutions
33001	Other Loans And Receivables In The Form Of Securities
330010	Loans To Domestic Institutions
330011	Loans To Foreign Institutions
3301	Securitized Assets Not Derecognized
33010	Loans And Advances To Clients- Securitized
330100	Loans And Advances To Clients
3301000	To Domestic Institutions
3301001	To Foreign Institutions
330101	Other Loans And Receivables In The Form Of Securities
3301010	Issued By Domestic Institutions
3301011	Issued By Foreign Institutions
33011	Other Securitized Assets Not Derecognized
330110	Issued By Domestic Institutions
330111	Issued By Foreign Institutions
3302	Held To Maturity Investments
33020	Securities Issued By Domestic Institutions
33021	Securities Issued By Foreign Institutions
33022	Other Investments Held To Maturity
3303	Other
331	Deferred Costs With Liabilities(Associated With Amortized Cost)
3310	Deposits From Central Banks
33100	Deposits From Central Bank Of Kosovo
33101	Deposits From Other Central Banks
3311	Deposits From Other Depository Institutions
33110	Deposits From Domestic Institutions
33111	Deposits From Foreign Institutions
3312	Resources From Clients
33120	Deposits From Domestic Clients
33121	Deposits From Foreign Clients
33122	Other Resources From Clients
3313	Borrowings
33130	Borrowings From Domestic Institutions
33131	Borrowings From Foreign Institutions
3314	Liabilities Represented By Unsubordinated Securities
3315	Subordinated Liabilities
3316	Creditors And Other Resources
3317	Other
332	Other Deferred Costs
3320	Pension Funds
3321	Insurance
3322	Operating Lease Rents
3323	Other Rents
3324	Contributions To Fsdk (Deposit Insurance Fund Of Kosovo)
3325	Irrevocable Commitments
3326	Others

330. Deferred Costs With Assets (Associated With Amortized Cost)

This account comprises deferred costs with assets. This account includes the following: 3300.Loans And Advances To Clients; 3301.Securitized Assets Not Derecognized; 3303 Other.

3300. Loans And Advances To Clients

Includes deferred costs in regards to items recorded under account 13.Loans And Advances To Clients. This account includes the following: 33000.Loans And Advances To Clients; 33001.Other Loans And Receivables In The Form Of Securities.

33000. Loans And Advances To Clients

Includes deferred costs in regards to items recorded under account 130.Loans And Advances To Clients. This account includes the following: 330000.Loans To Domestic Institutions (which includes deferred costs in regards to items under account 1300); 330001.Loans To Foreign Institutions (which includes deferred costs in regards to items under account 1301).

33001. Other Loans And Receivables In The Form Of Securities

Includes deferred costs in regards to items recorded under account 131.Other Loans And Receivables In The Form Of Securities. This account includes the following: 330010.Loans To Domestic Institutions (which includes deferred costs in regards to items under account 1310); 330011.Loans To Foreign Institutions (which includes deferred costs in regards to items under account 1311).

3301. Securitized Assets Not Derecognized

Includes deferred costs in regards to items recorded under account 18.Securitized Assets Not Derecognized. This account includes the following: 33010.Loans And Advances To Clients- Securitized; 33011.Other Securitized Assets Not Derecognized.

33010. Loans And Advances To Clients- Securitized

Includes deferred costs in regards to items recorded under account 180.Loans And Advances To Clients - Securitized. This account includes the following: 330100.Loans And Advances To Clients; 330101.Other Loans And Receivables In The Form Of Securities

330100. Loans And Advances To Clients

Includes deferred costs in regards to items recorded under account 1800.Loans And Advances To Clients. This account includes the following: 3301000.To Domestic Institutions (which includes deferred costs in regards to items under account 18000); 3301001.To Foreign Institutions (which includes deferred costs in regards to items under account 18001).

330101. Other Loans And Receivables In The Form Of Securities

Includes deferred costs in regards to items recorded under account 1801.Other Loans And Receivables In The Form Of Securities. This account includes the following: 3301010.Issued By Domestic Institutions (which includes deferred costs in regards to items under account 18010); 3301011.Issued By Foreign Institutions (which includes deferred costs in regards to items under account 18011).

33011. Other Securitized Assets Not Derecognized

Includes deferred costs in regards to items recorded under account 189.Other Securitized Assets Not Derecognized. This account includes the following: 330110.Issued By Domestic Institutions (which includes deferred costs in regards to items under account 1890); 330111.Issued By Foreign Institutions (which includes deferred costs in regards to items under account 1892).

3302. Held To Maturity Investments

Includes deferred costs in regards to items recorded under account 21. Investments Held To Maturity. This account includes the following: 33020. Securities Issued By Domestic Institutions (which includes deferred costs in regards to items under account 210); 33021. Securities Issued By Foreign Institutions (which includes deferred costs in regards to items under account 211); 33022. Other Investments Held To Maturity (which includes deferred costs in regards to items under account 219).

3303. Other

Includes deferred costs in regards to assets other than those recorded under 13. Loans And Advances To Clients, 18. Securitized Assets Not Derecognized and 21. Investments Held To Maturity.

331. Deferred Costs With Liabilities (Associated With Amortized Cost)

This account comprises deferred costs with liabilities. This account includes the following: 3310. Deposits From Central Banks; 3311. Deposits From Other Depository Institutions; 3312. Resources From Clients; 3313. Borrowings; 3314. Liabilities Represented By Unsubordinated Securities; 3315. Subordinated Liabilities; 3316. Creditors And Other Resources; 3317. Other.

3310. Deposits From Central Banks

Includes deferred costs in regards to items recorded under account 36. Resources From Central Banks. This account includes the following: 33100 Deposits From Central Bank Of Kosovo (which includes deferred costs in regards to items under account 360); 33101 Deposits From Other Central Banks (which includes deferred costs in regards to items under account 361).

3311. Deposits From Other Depository Institutions

Includes deferred costs in regards to items recorded under account 37. Resources Of Other Depository Institutions. This account includes the following: 33110. Deposits From Domestic Institutions (which includes deferred costs in regards to items under account 370); 33111 Deposits From Foreign Institutions (which includes deferred costs in regards to items under account 371).

3312. Resources From Clients

Includes deferred costs in regards to items recorded under account 38. Resources From Clients. This account includes the following: 33120. Deposits From Domestic Clients (which includes deferred costs in regards to items under account 380); 33121. Deposits From Foreign Clients (which includes deferred costs in regards to items under account 381); 33122. Other Resources From Clients (which includes deferred costs in regards to items under account 382).

3313. Borrowings

Includes deferred costs in regards to items recorded under account 39. Borrowings. This account includes the following: 33130. Borrowings From Domestic Institutions (which includes deferred costs in regards to items under account 390); 33131. Borrowings From Foreign Institutions (which includes deferred costs in regards to items under account 391).

3314. Liabilities Represented By Unsubordinated Securities

Includes deferred costs in regards to items recorded under account 40.Liabilities Represented By Unsubordinated Securities.

3315. Subordinated Liabilities

Includes deferred costs in regards to items recorded under account 46.Subordinated Liabilities.

3316. Creditors And Other Resources

Includes deferred costs in regards to items recorded under account 49.Creditors And Other Resources.

3317. Other

Includes deferred costs in regards to liabilities other than those recorded under 36.Resources From Central Banks, 37.Resources Of Other Depository Institutions, 38.Resources From Clients, 39.Borrowings, 40.Liabilities Represented By Unsubordinated Securities, 46.Subordinated Liabilities, 49.Creditors And Other Resources.

332. Other Deferred Costs

This account includes deferred costs in regards to other items not specified above. The segregation of such accrued income should be performed taking into consideration the disaggregation of the account in the following subaccounts: 3320.Pension Funds; 3321.Insurance; 3322.Operating Lease Rents; 3323.Other Rents; 3324.Contributions To Fsdk (Deposit Insurance Fund Of Kosovo); 3325.Irrevocable Commitments; 3326.Others.

34 – Accumulated Provisions/Impairment

This account records the value of accumulated provisions and impairment of assets, in accordance with CBK rules and IFRS. IFRS requirements should be applied for determining the impairment of all assets, except for asset classes where CBK rules indicate a specific methodology for provisioning (for example, provisions for loan losses).

This account includes: 340 Loans And Advances To Banks; 341 Loans And Advances To Clients; 342 Loans And Interest In Arrears; 343 Securitized Assets Not Derecognized; 344 Assets With Repurchase Agreement; 345 Investments Held To Maturity; 346 Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements); 347 Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements); 348 Non Financial Assets.

34	Accumulated Impairment
340	Loans And Advances To Banks
3400	To Domestic Institutions
3401	To Foreign Institutions
341	Loans And Advances To Clients
3410	Loans And Advances To Clients
34100	Domestic Clients
341000	Local Government
3410000	Advances And Overdrafts
3410001	Leasing And Renting
3410002	Credit Cards
3410003	Other Collateralized Loans
3410004	Other Unsecured Loans
341001	Other Financial Intermediaries
3410010	Advances And Overdrafts
3410011	Leasing And Renting
3410012	Credit Cards
3410013	Other Collateralized Loans
3410014	Other Unsecured Loans
341002	Insurance Companies
3410020	Advances And Overdrafts
3410021	Leasing And Renting
3410022	Credit Cards
3410023	Other Collateralized Loans
3410024	Other Unsecured Loans
341003	Financial Auxiliaries
3410030	Advances And Overdrafts
3410031	Leasing And Renting
3410032	Credit Cards
3410033	Other Collateralized Loans
3410034	Other Unsecured Loans
341004	Social Owned Non Financial Corporations
3410040	Advances And Overdrafts
3410041	Leasing And Renting
3410042	Credit Cards
3410043	Other Collateralized Loans
3410044	Other Unsecured Loans
341005	Public Owned Non Financial Corporations
3410050	Advances And Overdrafts
3410051	Leasing And Renting
3410052	Credit Cards
3410053	Other Collateralized Loans
3410054	Other Unsecured Loans
341006	Private Owned Non Financial Corporations
3410060	Advances And Overdrafts
3410061	Leasing And Renting
3410062	Credit Cards
3410063	Other Collateralized Loans
3410064	Other Unsecured Loans
341007	Households
3410070	Advances And Overdrafts
3410071	Mortgage Loans
3410072	Leasing And Renting
3410073	Credit Cards
3410074	Consumer Credit
3410075	Other Collateralized Loans
3410076	Other Unsecured Loans
341008	NPISH
3410080	Advances And Overdrafts
3410081	Leasing And Renting
3410082	Credit Cards

3410083	Other Collateralized Loans
3410084	Other Unsecured Loans
34101	Foreign Clients
341010	Corporate Entities
3410100	Advances And Overdrafts
3410101	Leasing And Renting
3410102	Credit Cards
3410103	Other Collateralized Loans
3410104	Other Unsecured Loans
341011	Households
3410110	Advances And Overdrafts
3410111	Mortgage Loans
3410112	Leasing And Renting
3410113	Credit Cards
3410114	Consumer Credit
3410115	Other Collateralized Loans
3410116	Other Unsecured Loans
341012	Others
3410120	Advances And Overdrafts
3410121	Mortgage Loans
3410122	Leasing And Renting
3410123	Credit Cards
3410124	Consumer Credit
3410125	Other Collateralized Loans
3410126	Other Unsecured Loans
341013	UNMIK/EULEX
3410130	Advances And Overdrafts
3410131	Leasing And Renting
3410132	Credit Cards
3410133	Other Collateralized Loans
3410134	Other Unsecured Loans
3411	Other Loans And Receivables In The Form Of Securities
34110	Issued By Domestic Institutions
341100	Local Government
341101	Other Financial Intermediaries
341102	Insurance Companies
341103	Financial Auxiliaries
341104	Social Owned Non Financial Corporations
341105	Public Owned Non Financial Corporations
341106	Private Owned Non Financial Corporations
341107	Households
341108	NPISH
34111	Issued By Foreign Institutions
341110	Corporate Entities
341111	Households
341112	Others
341113	UNMIK/EULEX
342	Loans And Interest In Arrears
3420	Loans And Advances To Banks
34200	To Domestic Institutions
342000	To Central Bank Of Kosovo
342001	To Other Banks
34201	To Foreign Institutions
342010	Other Central Banks
342011	Parent, Subsidiaries And Other Branches From The
342012	Branches From Other Domestic Banks
342013	Other Banks Outside Kosovo
3421	Loans And Advances To Clients
34210	Loans And Advances To Clients
342100	Domestic Clients
3421000	Local Government

Group

34210000	Advances And Overdrafts
34210001	Leasing And Renting
34210002	Credit Cards
34210003	Other Collateralized Loans
34210004	Other Unsecured Loans
3421001	Other Financial Intermediaries
34210010	Advances And Overdrafts
34210011	Leasing And Renting
34210012	Credit Cards
34210013	Other Collateralized Loans
34210014	Other Unsecured Loans
3421002	Insurance Companies
34210020	Advances And Overdrafts
34210021	Leasing And Renting
34210022	Credit Cards
34210023	Other Collateralized Loans
34210024	Other Unsecured Loans
3421003	Financial Auxiliaries
34210030	Advances And Overdrafts
34210031	Leasing And Renting
34210032	Credit Cards
34210033	Other Collateralized Loans
34210034	Other Unsecured Loans
3421004	Social Owned Non Financial Corporations
34210040	Advances And Overdrafts
34210041	Leasing And Renting
34210042	Credit Cards
34210043	Other Collateralized Loans
34210044	Other Unsecured Loans
3421005	Public Owned Non Financial Corporations
34210050	Advances And Overdrafts
34210051	Leasing And Renting
34210052	Credit Cards
34210053	Other Collateralized Loans
34210054	Other Unsecured Loans
3421006	Private Owned Non Financial Corporations
34210060	Advances And Overdrafts
34210061	Leasing And Renting
34210062	Credit Cards
34210063	Other Collateralized Loans
34210064	Other Unsecured Loans
3421007	Households
34210070	Advances And Overdrafts
34210071	Mortgage Loans
34210072	Leasing And Renting
34210073	Credit Cards
34210074	Consumer Credit
34210075	Other Collateralized Loans
34210076	Other Unsecured Loans
3421008	NPISH
34210080	Advances And Overdrafts
34210081	Leasing And Renting
34210082	Credit Cards
34210083	Other Collateralized Loans
34210084	Other Unsecured Loans
342101	Foreign Clients
3421010	Corporate Entities
34210100	Advances And Overdrafts
34210101	Leasing And Renting
34210102	Credit Cards
34210103	Other Collateralized Loans

34210104	Other Unsecured Loans
3421011	Households
34210110	Advances And Overdrafts
34210111	Mortgage Loans
34210112	Leasing And Renting
34210113	Credit Cards
34210114	Consumer Credit
34210115	Other Collateralized Loans
34210116	Other Unsecured Loans
3421012	Others
34210120	Advances And Overdrafts
34210121	Mortgage Loans
34210122	Leasing And Renting
34210123	Credit Cards
34210124	Consumer Credit
34210125	Other Collateralized Loans
34210126	Other Unsecured Loans
3421013	UNMIK/EULEX
34210130	Advances And Overdrafts
34210131	Leasing And Renting
34210132	Credit Cards
34210133	Other Collateralized Loans
34210134	Other Unsecured Loans
34211	Other Loans And Receivables In The Form Of Securities
342110	Issued By Domestic Institutions
3421100	Local Government
3421101	Other Financial Intermediaries
3421102	Insurance Companies
3421103	Financial Auxiliaries
3421104	Social Owned Non Financial Corporations
3421105	Public Owned Non Financial Corporations
3421106	Private Owned Non Financial Corporations
3421107	Households
3421108	NPISH
342111	Issued By Foreign Institutions
3421110	Corporate Entities
3421111	Households
3421112	Others
3421113	UNMIK/EULEX
3422	Securitized Assets Not Derecognized
34220	Loans And Advances To Clients - Securitized
342200	Loans And Advances To Clients
3422000	Domestic Clients
34220000	Local Government
342200000	Advances And Overdrafts
342200001	Leasing And Renting
342200002	Credit Cards
342200003	Other Collateralized Loans
342200004	Other Unsecured Loans
34220001	Other Financial Intermediaries
342200010	Advances And Overdrafts
342200011	Leasing And Renting
342200012	Credit Cards
342200013	Other Collateralized Loans
342200014	Other Unsecured Loans
34220002	Insurance Companies
342200020	Advances And Overdrafts
342200021	Leasing And Renting
342200022	Credit Cards
342200023	Other Collateralized Loans
342200024	Other Unsecured Loans

34220003	Financial Auxiliaries
342200030	Advances And Overdrafts
342200031	Leasing And Renting
342200032	Credit Cards
342200033	Other Collateralized Loans
342200034	Other Unsecured Loans
34220004	Social Owned Non Financial Corporations
342200040	Advances And Overdrafts
342200041	Leasing And Renting
342200042	Credit Cards
342200043	Other Collateralized Loans
342200044	Other Unsecured Loans
34220005	Public Owned Non Financial Corporations
342200050	Advances And Overdrafts
342200051	Leasing And Renting
342200052	Credit Cards
342200053	Other Collateralized Loans
342200054	Other Unsecured Loans
34220006	Private Owned Non Financial Corporations
342200060	Advances And Overdrafts
342200061	Leasing And Renting
342200062	Credit Cards
342200063	Other Collateralized Loans
342200064	Other Unsecured Loans
34220007	Households
342200070	Advances And Overdrafts
342200071	Mortgage Loans
342200072	Leasing And Renting
342200073	Credit Cards
342200074	Consumer Credit
342200075	Other Collateralized Loans
342200076	Other Unsecured Loans
34220008	NPISH
342200080	Advances And Overdrafts
342200081	Leasing And Renting
342200082	Credit Cards
342200083	Other Collateralized Loans
342200084	Other Unsecured Loans
3422001	Foreign Clients
34220010	Corporate Entities
342200100	Advances And Overdrafts
342200101	Leasing And Renting
342200102	Credit Cards
342200103	Other Collateralized Loans
342200104	Other Unsecured Loans
34220011	Households
342200110	Advances And Overdrafts
342200111	Mortgage Loans
342200112	Leasing And Renting
342200113	Credit Cards
342200114	Consumer Credit
342200115	Other Collateralized Loans
342200116	Other Unsecured Loans
34220012	Others
342200120	Advances And Overdrafts
342200121	Mortgage Loans
342200122	Leasing And Renting
342200123	Credit Cards
342200124	Consumer Credit
342200125	Other Collateralized Loans
342200126	Other Unsecured Loans

34220013		UNMIK/EULEX
342200130		Advances And Overdrafts
342200131		Leasing And Renting
342200132		Credit Cards
342200133		Other Collateralized Loans
342200134		Other Unsecured Loans
342201		Other Loans And Receivables In The Form Of
	Securities	
3422010		Issued By Domestic Institutions
34220100		Local Government
34220101		Other Financial Intermediaries
34220102		Insurance Companies
34220103		Financial Auxiliaries
34220104		Social Owned Non Financial Corporations
34220105		Public Owned Non Financial Corporations
34220106		Private Owned Non Financial Corporations
34220107		Households
34220108		NPISH
3422011		Issued By Foreign Institutions
34220110		Corporations
34220111		Households
34220112		Others
34220113		UNMIK/EULEX
34221		Other Securitized Assets Not Derecognized
342210		Issued By Domestic Entities
3422100		Central Government
3422101		Local Government
3422102		Central Bank
3422103		Other Depository Corporations
3422104		Other Financial Intermediaries
3422105		Insurance Companies
3422106		Financial Auxiliaries
3422107		Social Owned Non Financial Corporations
3422108		Public Owned Non Financial Corporations
3422109		Private Owned Non Financial Corporations
3422110		Households
3422111		NPISH
342212		Issued By Foreign Entities
3422120		Corporations
3422121		Households
3422122		Others
3422123		UNMIK/EULEX
3423		Assets With Repurchase Agreements
3424		Investments Held To Maturity
3425		Debtors And Other Placements
343		Securitized Assets Not Derecognized
3430		Loans And Advances To Clients - Securitized
34300		Loans And Advances To Clients
343000		Domestic Clients
3430000		Local Government
34300000		Advances And Overdrafts
34300001		Leasing And Renting
34300002		Credit Cards
34300003		Other Collateralized Loans
34300004		Other Unsecured Loans
3430001		Other Financial Intermediaries
34300010		Advances And Overdrafts
34300011		Leasing And Renting
34300012		Credit Cards
34300013		Other Collateralized Loans
34300014		Other Unsecured Loans
3430002		Insurance Companies

34300020	Advances And Overdrafts
34300021	Leasing And Renting
34300022	Credit Cards
34300023	Other Collateralized Loans
34300024	Other Unsecured Loans
3430003	Financial Auxiliaries
34300030	Advances And Overdrafts
34300031	Leasing And Renting
34300032	Credit Cards
34300033	Other Collateralized Loans
34300034	Other Unsecured Loans
3430004	Social Owned Non Financial Corporations
34300040	Advances And Overdrafts
34300041	Leasing And Renting
34300042	Credit Cards
34300043	Other Collateralized Loans
34300044	Other Unsecured Loans
3430005	Public Owned Non Financial Corporations
34300050	Advances And Overdrafts
34300051	Leasing And Renting
34300052	Credit Cards
34300053	Other Collateralized Loans
34300054	Other Unsecured Loans
3430006	Private Owned Non Financial Corporations
34300060	Advances And Overdrafts
34300061	Leasing And Renting
34300062	Credit Cards
34300063	Other Collateralized Loans
34300064	Other Unsecured Loans
3430007	Households
34300070	Advances And Overdrafts
34300071	Mortgage Loans
34300072	Leasing And Renting
34300073	Credit Cards
34300074	Consumer Credit
34300075	Other Collateralized Loans
34300076	Other Unsecured Loans
3430008	NPISH
34300080	Advances And Overdrafts
34300081	Leasing And Renting
34300082	Credit Cards
34300083	Other Collateralized Loans
34300084	Other Unsecured Loans
343001	Foreign Clients
3430010	Corporate Entities
34300100	Advances And Overdrafts
34300101	Leasing And Renting
34300102	Credit Cards
34300103	Other Collateralized Loans
34300104	Other Unsecured Loans
3430011	Households
34300110	Advances And Overdrafts
34300111	Mortgage Loans
34300112	Leasing And Renting
34300113	Credit Cards
34300114	Consumer Credit
34300115	Other Collateralized Loans
34300116	Other Unsecured Loans
3430012	Others
34300120	Advances And Overdrafts
34300121	Mortgage Loans

34300122	Leasing And Renting
34300123	Credit Cards
34300124	Consumer Credit
34300125	Other Collateralized Loans
34300126	Other Unsecured Loans
3430013	UNMIK/EULEX
34300130	Advances And Overdrafts
34300131	Leasing And Renting
34300132	Credit Cards
34300133	Other Collateralized Loans
34300134	Other Unsecured Loans
34301	Other Loans And Receivables In The Form Of Securities
343010	Issued By Domestic Institutions
3430100	Local Government
3430101	Other Financial Intermediaries
3430102	Insurance Companies
3430103	Financial Auxiliaries
3430104	Social Owned Non Financial Corporations
3430105	Public Owned Non Financial Corporations
3430106	Private Owned Non Financial Corporations
3430107	Households
3430108	NPISH
343011	Issued By Foreign Institutions
3430110	Corporations
3430111	Households
3430112	Others
3430113	UNMIK/EULEX
3431	Other Securitized Assets Not Derecognized
34310	Issued By Domestic Entities
343100	Central Government
343101	Local Government
343102	Central Bank
343103	Other Depository Corporations
343104	Other Financial Intermediaries
343105	Insurance Companies
343106	Financial Auxiliaries
343107	Social Owned Non Financial Corporations
343108	Public Owned Non Financial Corporations
343109	Private Owned Non Financial Corporations
343110	Households
343111	NPISH
34312	Issued By Foreign Entities
343120	Corporations
343121	Households
343122	Others
343123	UNMIK/EULEX
344	Assets With Repurchase Agreement
3440	Issued By A Domestic Entity
34400	Central Bank
34401	Other Depository Corporations
34402	Other Financial Intermediaries
34403	Insurance Companies
34404	Financial Auxiliaries
34405	Social Owned Non Financial Corporations
34406	Public Owned Non Financial Corporations
34407	Private Owned Non Financial Corporations
3441	Issued By A Foreign Entity
34410	Corporations
34411	Others
345	Investments Held To Maturity
3450	Securities Issued By Domestic Entities

34500	Central Government
34501	Local Government
34502	Central Bank
34503	Other Depository Corporations
34504	Other Financial Intermediaries
34505	Insurance Companies
34506	Financial Auxiliaries
34507	Social Owned Non Financial Corporations
34508	Public Owned Non Financial Corporations
34509	Private Owned Non Financial Corporations
3451	Securities Issued By Foreign Entities
34510	Sovereign
34511	Corporations
34512	Others
3452	Other Investments Held To Maturity
346	Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)
3460	Domestic Entities
34600	Subsidiaries
34601	Associates
34602	Joint Ventures
3461	Foreign Entities
34610	Subsidiaries
34611	Associates
34612	Joint Ventures
347	Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements)
3470	Domestic Entities
34700	Subsidiaries
34701	Associates
34702	Joint Ventures
3471	Foreign Entities
34710	Subsidiaries
34711	Associates
34712	Joint Ventures
348	Non Financial Assets
3480	Non-Current Assets Held For Sale
3481	Investment Properties - At Cost
3482	Tangible Assets - Measured At Cost
3483	Goodwill
3484	Other Intangible Assets
3485	Debtors, Other Placements And Other Assets

340. Loans And Advances To Banks

This account records the value of accumulated provisions and impairment related to assets accounted under 12.Loans And Advances To Banks and includes the following: 3400.To Domestic Institutions (which includes accumulated provisions and impairment in regards to items under account 120); 3410.To Foreign Institutions (which includes accumulated provisions and impairment in regards to items under account 121).

341. Loans And Advances To Clients

This account records the value of accumulated provisions and impairment related to assets accounted under 13.Loans And Advances To Clients. The structure of this account is similar to that of account 13.Loans And Advances To Clients, except for the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in account 139). Therefore, the remainder of the definitions included above for

account 13.Loans And Advances To Clients (and its sub-accounts) are applicable to account 341. *Loans And Advances To Clients*.

342. Loans And Interest In Arrears

This account records the value of accumulated provisions and impairment related to assets accounted under 14.Loans And Interest In Arrears. The structure of this account is similar to that of account 14.Loans And Interest In Arrears, except for the inclusion of Financial Assets Designated At Fair Value Through Profit and Loss (as seen in account 142). Therefore, the remainder of the definitions included above for account 14.Loans And Interest In Arrears (and its sub-accounts) are applicable to account 342.*Loans And Interest In Arrears*.

343. Securitized Assets Not Derecognized

This account records the value of accumulated provisions and impairment related to assets accounted under 18.Securitized Assets Not Derecognized. The structure of this account is similar to that of account 18.Securitized Assets Not Derecognized, except for the specific account for Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in accounts 1802 and 1893). Therefore, the remainder of the definitions included above for account 18.Securitized Assets Not Derecognized (and its sub-accounts) are applicable to account 343.Securitized Assets Not Derecognized.

344. Assets With Repurchase Agreement

This account records the value of accumulated provisions and impairment related to assets accounted under 19.Assets With Repurchase Agreement. The structure of this account is similar to that of account 19.Assets With Repurchase Agreement, except for the specific account for the Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in accounts 199) and the disaggregation of assets Measured At Fair Value/Measured At Amortized Cost/Measured At Cost (which is not applicable to account 344). Therefore, the remainder of the definitions included above for account 19.Assets With Repurchase Agreement (and its sub-accounts) are applicable to account 344.Assets With Repurchase Agreement.

345. Investments Held To Maturity

This account records the value of accumulated provisions and impairment related to assets accounted under 21.Investments Held To Maturity. The structure of this account is similar to that of account 21.Investments Held To Maturity. Therefore, the definitions included above for account 21.Investments Held To Maturity (and its sub-accounts) are applicable to account 345.Investments Held To Maturity.

346. Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)

This account records the value of accumulated provisions and impairment related to assets accounted under 22.Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements). The structure of this account is similar to that of account 22.Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements), except for the specific account for the Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in accounts 229). Therefore, the remainder of the definitions included above for account 22.Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements) (and its sub-accounts) are applicable to account 346.Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements).

347. Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements)

This account records the value of accumulated provisions and impairment related to assets accounted under 23. Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements). The structure of this account is similar to that of account 23. Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements), except for the specific account for the Adjustments To Assets Fair Value Due To Fair Value Hedging Transactions (as seen in accounts 239) and the disaggregation of assets Measured At Fair Value/ /Measured At Cost and the Amount Before Provisions/Impairment / Accumulated Provisions/Impairment (-) (which is not applicable to account 347). Therefore, the remainder of the definitions included above for account 23. Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements) and its sub-accounts are applicable to account 347. Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements).

348. Non Financial Assets

This account records the value of accumulated provisions and impairment related to non-financial assets. The segregation of such accrued income should be performed taking into consideration the disaggregation of the account in the following subaccounts: 3480 Non-Current Assets Held For Sale; 3481 Investment Properties - At Cost; 3482 Tangible Assets - Measured At Cost; 3483 Goodwill; 3484 Other Intangible Assets; 3485 Debtors, Other Placements And Other Assets (refer to 24; 27; 28 for definition of 3480; 3483; 3483 respectively).

35 – Accumulated Depreciations and Amortization

This account comprises accumulated depreciation and amortization of intangible assets and other tangible assets.

This account includes: 350 Investment Properties - At Cost; 351 Other Tangible Assets; 352 Intangible Assets.

35	Accumulated Depreciations And Amortizations
350	Investment Properties - At Cost
3500	Real Estate
3501	Other Investment Properties
351	Other Tangible Assets
3510	Real Estate
35100	Own Use
35101	Leasehold Improvements
35102	Other
3511	Equipment
35110	Furniture And Materials
35111	Machines And Tools
35112	Hardware
35113	Premises
35114	Transport Equipment
35115	Fixtures And Fitting
35116	Other Equipment
3512	Operating Lease
35120	Equipments
35121	Other Operating Leases
3513	Finance Lease
35130	Real Estate
35131	Equipments
35132	Other Finance Leases
3514	Other Tangible Assets
352	Intangible Assets
3520	Software Licenses
3521	Software Development Costs
3522	Intangible Assets In Progress
3523	Other Intangible Assets

350: Investment Properties

This account records the value of accumulated depreciations and amortization related to investment properties accounted under the relevant subaccounts 25.Investment Properties. This account includes the following: 3500 Real Estate; 3501 Other Investment Properties.

351. Other Tangible Assets

This account records the value of accumulated depreciations and amortization related to other tangible assets accounted under the relevant subaccounts 26.Other Tangible Assets. This account includes the following: 3510 Real Estate; 3511 Equipment; 3512 Operating Lease; 3513 Finance Lease; 3514.Other Tangible Assets.

352. Intangible Assets

This account records the value of accumulated depreciations and amortization related to intangible assets accounted under 28.Other Intangible Assets. The structure of this account is similar to that of account 28.Other Intangible Assets. Therefore, the definitions included above for account 28.Other Intangible Assets (and its sub-accounts) are applicable to account 352.Intangible Assets.

LIABILITIES**36 – Resources from Central Banks**

This account includes liabilities with the Central Bank of Kosovo (CBK) and other Central Banks abroad. This account is thus segregated in: 360.From Central Bank Of Kosovo; 361.From Other Central Banks; which are then segregated by the type of liability.

36	Resources From Central Banks
360	From Central Bank Of Kosovo
3600	Interbank Money Market
3601	Deposits
3602	Loans
3603	Repurchase Agreements
3604	Other Resources And Deposits
361	From Other Central Banks
3610	Deposits
3611	Loans
3612	Repurchase Agreements
3613	Other Resources And Deposits

360. From Central Bank Of Kosovo

This account includes liabilities with the Central Bank of Kosovo (CBK). The segregation of such liabilities should be performed taking into consideration the disaggregation of the account in the following subaccounts: 3600.Interbank Money Market; 3601.Deposits; 3602.Loans; 3603.Repurchase Agreements; 3604.Other Resources And Deposits.

3600. Interbank Money Market

Loans and advances extended to the reporting entity in the Interbank Money market. These are usually short-term instruments, often with maturities of one week or less, where institutions with surplus liquidity extend

loans to institutions with a liquidity shortfall, with the purpose of covering short-term liquidity and reserve requirements.

3601. Deposits

Liabilities of the reporting institution in the form of deposits.

3602. Loans

This account includes debt arrangements, under which the lender provides funds to the borrower (the reporting institution), receiving in return a specified interest, along with the repayment of the amount initially disbursed (principal repayment). These agreements have a predetermined time for repaying, and generally the lender has to bear the risk that the borrower may not repay the associated principal.

3603. Repurchase Agreements

Loans and advances under the form of repurchase agreements, whereby the seller of a security (the reporting institution) agrees to buy it back at a specified price and date. The seller pays an interest rate, called the repo rate, when buying back the securities. This account should be used to record the repurchase price (amount) of an operation of sale of assets with an agreement for buying back the assets at a later date.

3604. Other Resources And Deposits

This account includes any form of liability not specified in accounts 3600, 3601, 3602, and 3603 above.

361. From Other Central Banks

This account includes liabilities with the Central Banks abroad. The segregation of such liabilities should be performed taking into consideration the disaggregation of the account in the following subaccounts: 3610.Deposits; 3611.Loans; 3612.Repurchase Agreements; 3613.Other Resources And Deposits (refer to 3601, 3602, 3603 and 3604 for definitions).

37 – Resources from Other Depository Institutions

This account includes liabilities with Other Depository Institutions (which are generally banks, but do not include Central Banks) and is segregated in: 370.From Domestic Institutions; 371.From Foreign Institutions; 379.Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions.

37	Resources Of Other Depository Institutions
370	From Domestic Institutions
3700	Interbank Money Market
3701	Deposits
3702	Loans
3703	Repurchase Agreements
3704	Other Resources And Deposits
371	From Foreign Institutions
3710	Parent, Subsidiaries And Other Branches From The Group
37100	Vostro Accounts
37101	Deposits
37102	Loans
37103	Repurchase Agreements
37104	Other Resources And Deposits
3711	Branches From Other Domestic Banks
37110	Vostro Accounts

37111	Deposits
37112	Loans
37113	Repurchase Agreements
37114	Other Resources And Deposits
3712	Other Banks Outside Kosovo
37120	Vostro Accounts
37121	Deposits
37122	Loans
37123	Repurchase Agreements
37124	Other Resources And Deposits
379	Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

370. From Domestic Institutions

Liabilities with Other Depository Institutions that are incorporated as legal entities in Kosovo. This account includes the following: 3700.Interbank Money Market; 3701.Deposits; 3702.Loans; 3703.Repurchase Agreements; 3704.Other Resources And Deposits (refer to 3600, 3601, 3602, 3603 and 3604 for definitions).

371. From Foreign Institutions

Liabilities with Other Depository Institutions that are incorporated as legal entities outside Kosovo. This account includes the following: 3710.Parent, Subsidiaries And Other Branches From The Group; 3711.Branches From Other Domestic Banks; 3712.Other Banks Outside Kosovo; which are then segregated by the type of liability.

3710. Parent, Subsidiaries And Other Branches From The Group

This account includes liabilities with financial institutions that are parent companies, subsidiaries or branches from the reporting institution's Group. This account includes the following: 37100.Vostro Accounts; 37101.Deposits; 37102.Loans; 37103.Repurchase Agreements; 37104.Other Resources And Deposits (refer to 3601; 3602; 3603 and 3604 for the definition of 37101; 37102; 37103 and 37104, respectively).

37100. Vostro Accounts

Liabilities with financial institutions in foreign countries, usually in foreign currency, for the purpose of facilitating foreign exchange, trade and treasury transactions.

3711. Branches From Other Domestic Banks

Liabilities with branches of financial institutions that are incorporated as legal entities in Kosovo. This account includes the following: 37110.Vostro Accounts; 37111.Deposits; 37112.Loans; 37113.Repurchase Agreements; 37114.Other Resources And Deposits (refer to 37100; 3601; 3602; 3603 and 3604 for definitions).

3712. Other Banks Outside Kosovo

Liabilities with financial institutions that are incorporated as legal entities outside Kosovo, other than those described in accounts 3710, 3711 and 3712 above. This account includes the following: 37120.Vostro Accounts; 37121.Deposits; 37122.Loans; 37123.Repurchase Agreements; 37124.Other Resources And Deposits (refer to 37100; 3601; 3602; 3603 and 3604 for definitions).

379. Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial liabilities accounted as Resources from Other Depository Institutions, due to fair value hedging transactions as defined by IAS 39.

38 – Resources from Clients

This account included resources from clients (other than Central Banks and Other Depository Institutions) disaggregated according to residence, sector and type of liability. This account includes: 380.Deposits From Domestic Clients; 381.Deposits From Foreign Clients; 382.Other Clients Resources; 389.Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions.

Subaccounts 380.Deposits From Domestic Clients; 381.Deposits From Foreign Clients are first disaggregated by sector and then by type of liability (*Current Accounts, Term Deposits, Savings Accounts and Other resources*).

38	Resources From Clients
380	Deposits From Domestic Clients
3800	Local Government
38000	Current Accounts
38001	Term Deposit
38002	Savings Accounts
38003	Other
3801	Other Financial Intermediaries
38010	Current Accounts
38011	Term Deposit
38012	Savings Accounts
38013	Other
3802	Pension Funds
38020	Current Accounts
38021	Term Deposit
38022	Savings Accounts
38023	Other
3803	Insurance Companies
38030	Current Accounts
38031	Term Deposit
38032	Savings Accounts
38033	Other
3804	Financial Auxiliaries
38040	Current Accounts
38041	Term Deposit
38042	Savings Accounts
38043	Other
3805	Social Owned Non Financial Corporations
38050	Current Accounts
38051	Term Deposit
38052	Savings Accounts
38053	Other
3806	Private Owned Non Financial Corporations
38060	Current Accounts
38061	Term Deposit
38062	Savings Accounts
38063	Other
3807	Private Owned Non Financial Corporations
38070	Current Accounts
38071	Term Deposit

38072	Savings Accounts
38073	Other
3808	Households
38080	Current Accounts
38081	Term Deposit
38082	Savings Accounts
38083	Other
3809	NPISH
38090	Current Accounts
38091	Term Deposit
38092	Savings Accounts
38093	Other
381	Deposits From Foreign Clients
3810	Corporate Entities
38100	Current Accounts
38101	Term Deposit
38102	Savings Accounts
38103	Other
3811	Households
38110	Current Accounts
38111	Term Deposit
38112	Savings Accounts
38113	Other
3812	Others
38120	Current Accounts
38121	Term Deposit
38122	Savings Accounts
38123	Other
3813	UNMIK/EULEX
38130	Current Accounts
38131	Term Deposit
38132	Savings Accounts
38133	Other
382	Other Clients Resources
389	Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

380. Deposits From Domestic Clients

Deposits from clients that are residents or legal entities incorporated in Kosovo. This account includes the following: 3800.Local Government; 3801.Other Financial Intermediaries; 3802.Pension Funds; 3803.Insurance Companies; 3804.Financial Auxiliaries; 3805.Social Owned Non Financial Corporations; 3806.Private Owned Non Financial Corporations; 3807.Private Owned Non Financial Corporations; 3808 Households; 3809 NPISH.

3800. Local Government

Deposits from Local Government entities. This account includes the following: 38000.Current Accounts; 38001.Term Deposit; 38002.Savings Accounts; 38003.Other (refer to 1100 and 12001 for definition of 38000 and 38001 respectively).

38000. Current Accounts

Deposits without a specified maturity date and that are repaid on demand.

38001. Term Deposit

Deposits with a specified maturity date and interest rate. Funds placed in a Term Deposit can only be withdrawn after the term has ended or by giving an advanced notice (normally implying a penalty on the interest earned).

38002. Savings Accounts

Interest-bearing deposits without a specified maturity date. Funds placed in a Savings Account are normally repaid on demand, which normally implies lower interest rates (or a penalty upon withdrawal).

38003. Other

Deposits other than those specified in accounts 38000, 38001 and 38002 above.

3801. Other Financial Intermediaries

Deposits from financial intermediaries, including Microfinance Institutions and non-Banking Financial Institutions engaged in credit-granting activities. This account includes the following: 38010.Current Accounts; 38011.Term Deposit; 38012.Savings Accounts; 38013.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3802. Pension Funds

Deposits from pension funds that are incorporated as legal entities in Kosovo. This account includes the following: 38020.Current Accounts; 38021.Term Deposit; 38022.Savings Accounts; 38023.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3803. Insurance Companies

Deposits from insurance companies that are incorporated as legal entities in Kosovo. This account includes the following: 38030.Current Accounts; 38031.Term Deposit; 38032.Savings Accounts; 38033.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3804. Financial Auxiliaries

Deposits from financial auxiliaries that are incorporated as legal entities in Kosovo, including Exchange Bureaus and Money Transfer Agencies. This account includes the following: 38040.Current Accounts; 38041.Term Deposit; 38042.Savings Accounts; 38043.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3805. Social Owned Non Financial Corporations

Deposits from socially owned non-financial corporations that are incorporated as legal entities in Kosovo. This account includes the following: 38050.Current Accounts; 38051.Term Deposit; 38052.Savings Accounts; 38053.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3806. Public Owned Non Financial Corporations

Deposits from publicly owned non-financial corporations that are incorporated as legal entities in Kosovo. This account includes the following: 38060.Current Accounts; 38061.Term Deposit; 38062.Savings Accounts; 38063.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3807. Private Owned Non Financial Corporations

Deposits from privately owned non-financial corporations that are incorporated as legal entities in Kosovo. This account includes the following: 38070.Current Accounts; 38071.Term Deposit; 38072.Savings Accounts; 38073.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3808. Households

Deposits from households (Kosovo residents). This account includes the following: 38080.Current Accounts; 38081.Term Deposit; 38082.Savings Accounts; 38083.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3809. NPISH

Deposits from Non-profit institutions serving households, including NGOs, charitable institutions, mosques, churches. This account includes the following: 38090.Current Accounts; 38091.Term Deposit; 38092.Savings Accounts; 38093.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

381. Deposits From Foreign Clients

Deposits from clients that are residents or legal entities incorporated in Kosovo. This account includes the following: 3810.Corporate Entities; 3811.Households; 3812.Others; 3813.UNMIK/EULEX.

3810. Corporate Entities

Deposits from companies that are incorporated as legal entities outside Kosovo. This account includes the following: 38100.Current Accounts; 38101.Term Deposit; 38102.Savings Accounts; 38103.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3811. Households

Deposits from households (residents outside Kosovo). This account includes the following: 38110.Current Accounts; 38111.Term Deposit; 38112.Savings Accounts; 38113.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3812. Others

Deposits from other entities outside Kosovo. This account includes the following: 38120.Current Accounts; 38121.Term Deposit; 38122.Savings Accounts; 38123.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

3813. UNMIK/EULEX

Deposits from UNMIK or EULEX. This account includes the following: 38130.Current Accounts; 38131.Term Deposit; 38132.Savings Accounts; 38133.Other (refer to accounts 38000; 38001; 38002 and 38003 for definitions).

382. Other Clients Resources

Other client resources not specified in accounts 380 and 381 above.

389. Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial liabilities accounted as Resources from Clients, due to fair value hedging transactions as defined by IAS 39.

39 – Borrowings

This account includes liabilities associated with funding through loan agreements (other than loans from Central Banks and Other Depository Institutions), measured at amortized cost based on the effective interest method. This account includes: 390.From Domestic Institutions; 391.From Foreign Institutions; 399.Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions.

39	Borrowings
390	From Domestic Institutions
391	From Foreign Institutions
399	Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

390. From Domestic Institutions

Borrowings from clients that are legal entities incorporated in Kosovo.

391: From Foreign Institutions

Borrowings from clients that are legal entities incorporated outside Kosovo.

399. Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial liabilities accounted as Borrowings, due to fair value hedging transactions as defined by IAS 39.

40 – Liabilities represented by Unsubordinated Securities

This account includes liabilities related to the issue of *Certificate of Deposit, Bonds, Compound Financial Instruments* and *Other liabilities represented by securities*, measured at amortized cost based on the effective interest method. This account includes: 400.From Domestic Institutions; 401.From Foreign Institutions; 409.Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions.

40	Liabilities Represented By Unsubordinated Securities
400	From Domestic Institutions
4000	Debt Issued
40000	Certificate Of Deposit
40001	Bonds
40002	Compound Financial Instrument (Liability Component)
40003	Other Liabilities Represented By Securities
4001	Debt Repurchased (-)
40010	Certificate Of Deposit
40011	Bonds
40012	Compound Financial Instrument (Liability Component)
40013	Other Liabilities Represented By Securities
401	From Foreign Institutions
4010	Debt Issued
40100	Certificate Of Deposit
40101	Bonds
40102	Compound Financial Instrument (Liability Component)
40103	Other Liabilities Represented By Securities
4011	Debt Repurchased (-)
40110	Certificate Of Deposit
40111	Bonds
40112	Compound Financial Instrument (Liability Component)
40113	Other Liabilities Represented By Securities
409	Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

400. From Domestic Institutions

Liabilities represented by Unsubordinated Securities with residents or legal entities incorporated in Kosovo. This account includes the following: 4000.Debt Issued; 4001.Debt Repurchased (-).

4000. Debt Issued

Liabilities due to debt issued by the reporting institution. This account includes the following: 40000.Certificate Of Deposit; 40001.Bonds; 40002.Compound Financial Instrument (Liability Component); 40003.Other Liabilities Represented By Securities.

40000. Certificate Of Deposit

A promissory note issued under a specified currency denomination, entitling its holder to receive interest at a specified interest rate, which is generally fixed. These certificates also specify a maturity date at which the deposit may be withdrawn, together with any accrued interest. Holders are normally restricted from withdrawing funds on demand, although it is possible to do so (which will result in a penalty).

40001. Bonds

Securities representing debt arrangement, where the holder of the security is typically entitled to the payment of principal and interest, together with other contractual rights under the terms of the issue.

40002. Compound Financial Instrument (Liability Component)

Compound financial instruments are non-derivative financial instruments which have both a liability and equity component. According to IAS 32, the entity is required to account for and present separately the two components. This account should only be used for recording the liability component.

40003. Other Liabilities Represented By Securities

Liabilities Represented By Securities, other than those included in accounts 40000, 40001, 40002 and 40003 above.

4001. Debt Repurchased (-)

Liabilities due to debt issued by the reporting institution and subsequently repurchased before maturity, which should therefore be deducted from liabilities as a contra account. This account includes the following: 40010.Certificate Of Deposit; 40011.Bonds; 40012.Compound Financial Instrument (Liability Component); 40013.Other Liabilities Represented By Securities (refer to accounts 40000; 40001; 40002 and 40003 for definitions).

401. From Foreign Institutions

Liabilities represented by Unsubordinated Securities with residents or legal entities incorporated in Kosovo. The structure of this account is similar to that of account 400.From Domestic Institutions. Therefore, the definitions included for the sub-accounts under 400.From Domestic Institutions are applicable to the sub-accounts under 401.From Foreign Institutions.

409. Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial liabilities accounted as Liabilities represented by Unsubordinated Securities, due to fair value hedging transactions as defined by IAS 39.

41 – Trading Financial Liabilities

This account comprises financial liabilities issued with the primary purpose of being repurchased in the short term, in accordance with the requirements set out by IAS 39. Additionally, this account includes all financial derivative instruments with negative fair value, except for derivatives designated in a hedging relationship under IAS 39. For interest bearing instruments, balances should be presented based on dirty prices, i.e. fair value including accrued interest. This account includes: 410.Securities Borrowing; 411.Short Sales; 412.Financial Derivative Instruments With Negative Fair Value; 419.Other Trading Financial Liabilities.

41	Trading Financial Liabilities
410	Securities Borrowing
4100	Domestic Entities
41000	Debt Instruments
41001	Equity Instruments
4101	Foreign Entities
41010	Debt Instruments
41011	Equity Instruments
411	Short Sales
4110	Domestic Entities
41100	Debt Instruments
41101	Equity Instruments
4111	Foreign Entities
41110	Debt Instruments
41111	Equity Instruments
412	Financial Derivative Instruments With Negative Fair Value
4120	Domestic Institutions
41200	Over-The-Counter (OTC)
412000	Interest Rate Risk
4120000	Options
4120001	Interest Rate Swaps
4120002	Forward Rate Agreements
4120003	Forwards
412001	Equity Risk
4120010	Forwards
4120011	Options
4120012	Warrants
4120013	Other
412002	Foreign Exchange Risk (Fx)
4120020	Fx Forward
4120021	Cross Currency Swap
4120022	Fx Option
4120023	Other
412003	Credit Risk
4120030	Credit Default Swap
4120031	Credit Spread Option
4120032	Total Return Swap
4120033	Other
412004	Other Risk
41201	Organized Market
412010	Interest Rate Risk
4120100	Options
4120101	Interest Rate Swaps
4120102	Futures
412011	Equity Risk
4120110	Futures
4120111	Options
4120112	Warrants
4120113	Other
412012	Foreign Exchange Risk

4120120	Fx Future
4120121	Fx Option
4120122	Other
412013	Credit Risk
4120130	Credit Default Swap
4120131	Credit Spread Option
4120132	Total Return Swap
4120133	Other
412014	Other Risk
4121	Foreign Institutions
41210	Over-The-Counter (OTC)
412100	Interest Rate Risk
4121000	Options
4121001	Interest Rate Swaps
4121002	Forward Rate Agreements
4121003	Forwards
412101	Equity Risk
4121010	Forwards
4121011	Options
4121012	Warrants
4121013	Other
412102	Foreign Exchange Risk (Fx)
4121020	Fx Forward
4121021	Cross Currency Swap
4121022	Fx Option
4121023	Other
412103	Credit Risk
4121030	Credit Default Swap
4121031	Credit Spread Option
4121032	Total Return Swap
4121033	Other
412104	Other Risk
41211	Organized Market
412110	Interest Rate Risk
4121100	Options
4121101	Interest Rate Swaps
4121102	Futures
412111	Equity Risk
4121110	Futures
4121111	Options
4121112	Warrants
4121113	Other
412112	Foreign Exchange Risk
4121120	Fx Future
4121121	Fx Option
4121122	Other
412113	Credit Risk
4121130	Credit Default Swap
4121131	Credit Spread Option
4121132	Total Return Swap
4121133	Other
412114	Other Risk
419	Other Trading Financial Liabilities

410. Securities Borrowing

Securities borrowed by the reporting institution, in the context of a Securities Lending Agreement. This account includes the following: 4100.Domestic Entities; 4101.Foreign Entities.

4100. Domestic Entities

Securities borrowed from lenders that are legal entities incorporated in Kosovo. This account includes the following: 41000 Debt Instruments; 41001 Equity Instruments.

41000. Debt Instruments

Debt instruments borrowed under Securities Lending Agreement. Debt instruments are those which typically entitle their holder to the payment of principal and interest, together with other contractual rights under the terms of the issue.

41001. Equity Instruments

Equity instruments borrowed under Securities Lending Agreement. Equity instruments represent a claim on the issuer's residual assets.

4101 Foreign Entities

Securities borrowed from lenders that are legal entities incorporated in Kosovo. This account includes the following: 41010. Debt Instruments; 41011. Equity Instruments (refer to 41000 and 41001 for definitions).

411. Short Sales

Securities sold by the reporting institution, despite not being owned by the seller. This account includes the following: 4110 Domestic Entities; 4111 Foreign Entities (refer to 4100 and 4101 for definitions).

4110. Domestic Entities

Securities sold short to legal entities incorporated in Kosovo. This account includes the following: 41100 Debt Instruments; 41101 Equity Instruments.

41100. Debt Instruments

Debt instruments sold short. Debt instruments are those which typically entitle their holder to the payment of principal and interest, together with other contractual rights under the terms of the issue.

41101. Equity Instruments

Equity instruments sold short. Equity instruments represent a claim on the issuer's residual assets.

4111. Foreign Entities

Securities sold short to legal entities incorporated in Kosovo. This account includes the following: 41110. Debt Instruments; 41111. Equity Instruments (refer to 41100 and 41101 for definitions).

412. Financial Derivative Instruments With Negative Fair Value

Derivative financial instruments with negative fair value, as defined in IAS 39. The structure of this account is similar to that of account 151. Financial Derivative Instruments With Positive Fair Value. Therefore, the definitions included for the sub-accounts under 151. Financial Derivative Instruments With Positive Fair Value are applicable to the sub-accounts of 412. Financial Derivative Instruments With Negative Fair Value.

419. Other Trading Financial Liabilities

Other Trading Financial Liabilities which are not specified elsewhere in account 41.

42 – Hedging derivatives with negative fair value

This account comprises derivative financial instruments with negative fair value designated as hedging instruments in accordance with IAS 39. The reporting Bank should be able to segregate the instruments by type of hedging relationship: *Cash Flow Hedge*, *Fair Value Hedge* and *Net Investments Hedge*. Derivatives must also be desegregated in accordance with the type of market (OTC or organized market) and type of instrument. For interest bearing instruments, the amount registered should refer to the Dirty Price, i.e. Fair Value including accrued interest. The structure of this account is similar to that of account 20.Hedging Derivatives With Positive Fair Value. Therefore, the definitions included for the sub-accounts under 20.Hedging Derivatives With Positive Fair Value are applicable to the sub-accounts of 42.Hedging Derivatives With Negative Fair Value.

42	Hedging Derivatives With Negative Fair Value
420	Domestic Institutions
4200	Cash Flow Hedge
42000	Over-The-Counter (OTC)
420000	Interest Rate Risk
4200000	Options
4200001	Interest Rate Swaps
4200002	Forward Rate Agreements
4200003	Forwards
420001	Equity Risk
4200010	Forwards
4200011	Options
4200012	Warrants
4200013	Other
420002	Foreign Exchange Risk (Fx)
4200020	Fx Forward
4200021	Cross Currency Swap
4200022	Fx Option
4200023	Other
420003	Credit Risk
4200030	Credit Default Swap
4200031	Credit Spread Option
4200032	Total Return Swap
4200033	Other
420004	Other Risk
42001	Organized Market
420010	Interest Rate Risk
4200100	Options
4200101	Interest Rate Swaps
4200102	Futures
420011	Equity Risk
4200110	Futures
4200111	Options
4200112	Warrants
4200113	Other
420012	Foreign Exchange Risk
4200120	Fx Future
4200121	Fx Option
4200122	Other
420013	Credit Risk
4200130	Credit Default Swap

4200131	Credit Spread Option
4200132	Total Return Swap
4200133	Other
420014	Other Risk
4201	Fair Value Hedge
42010	Over-The-Counter (OTC)
420100	Interest Rate Risk
4201000	Options
4201001	Interest Rate Swaps
4201002	Forward Rate Agreements
4201003	Forwards
420101	Equity Risk
4201010	Forwards
4201011	Options
4201012	Warrants
4201013	Other
420102	Foreign Exchange Risk (Fx)
4201020	Fx Forward
4201021	Cross Currency Swap
4201022	Fx Option
4201023	Other
420103	Credit Risk
4201030	Credit Default Swap
4201031	Credit Spread Option
4201032	Total Return Swap
4201033	Other
420104	Other Risk
42011	Organized Market
420110	Interest Rate Risk
4201100	Options
4201101	Interest Rate Swaps
4201102	Futures
420111	Equity Risk
4201110	Futures
4201111	Options
4201112	Warrants
4201113	Other
420112	Foreign Exchange Risk
4201120	Fx Future
4201121	Fx Option
4201122	Other
420113	Credit Risk
4201130	Credit Default Swap
4201131	Credit Spread Option
4201132	Total Return Swap
4201133	Other
420114	Other Risk
4202	Net Investment Hedge
42020	Over-The-Counter (OTC)
420200	Foreign Exchange Risk (Fx)
4202000	Fx Forward
4202001	Cross Currency Swap
4202002	Fx Option
4202003	Other
42021	Organized Market
420210	Foreign Exchange Risk (Fx)
4202100	Fx Option
4202101	Other
421	Foreign Institutions
4210	Cash Flow Hedge
42100	Over-The-Counter (OTC)

421000	Interest Rate Risk
4210000	Options
4210001	Interest Rate Swaps
4210002	Forward Rate Agreements
4210003	Forwards
421001	Equity Risk
4210010	Forwards
4210011	Options
4210012	Warrants
4210013	Other
421002	Foreign Exchange Risk (Fx)
4210020	Fx Forward
4210021	Cross Currency Swap
4210022	Fx Option
4210023	Other
421003	Credit Risk
4210030	Credit Default Swap
4210031	Credit Spread Option
4210032	Total Return Swap
4210033	Other
421004	Other Risk
42101	Organized Market
421010	Interest Rate Risk
4210100	Options
4210101	Interest Rate Swaps
4210102	Futures
421011	Equity Risk
4210110	Futures
4210111	Options
4210112	Warrants
4210113	Other
421012	Foreign Exchange Risk
4210120	Fx Future
4210121	Fx Option
4210122	Other
421013	Credit Risk
4210130	Credit Default Swap
4210131	Credit Spread Option
4210132	Total Return Swap
4210133	Other
421014	Other Risk
4211	Fair Value Hedge
42110	Over-The-Counter (OTC)
421100	Interest Rate Risk
4211000	Options
4211001	Interest Rate Swaps
4211002	Forward Rate Agreements
4211003	Forwards
421101	Equity Risk
4211010	Forwards
4211011	Options
4211012	Warrants
4211013	Other
421102	Foreign Exchange Risk (Fx)
4211020	Fx Forward
4211021	Cross Currency Swap
4211022	Fx Option
4211023	Other
421103	Credit Risk
4211030	Credit Default Swap
4211031	Credit Spread Option

4211032	Total Return Swap
4211033	Other
421104	Other Risk
42111	Organized Market
421110	Interest Rate Risk
4211100	Options
4211101	Interest Rate Swaps
4211102	Futures
421111	Equity Risk
4211110	Futures
4211111	Options
4211112	Warrants
4211113	Other
421112	Foreign Exchange Risk
4211120	Fx Future
4211121	Fx Option
4211122	Other
421113	Credit Risk
4211130	Credit Default Swap
4211131	Credit Spread Option
4211132	Total Return Swap
4211133	Other
421114	Other Risk
4212	Net Investment Hedge
42120	Over-The-Counter (OTC)
421200	Foreign Exchange Risk (Fx)
4212000	Fx Forward
4212001	Cross Currency Swap
4212002	Fx Option
4212003	Other
42121	Organized Market
421210	Foreign Exchange Risk (Fx)
4212100	Fx Option
4212101	Other

43 - Liabilities included in assets classified as held for sale

This account comprises liabilities associated with non-current assets held-for-sale and discontinued operations, in accordance with IFRS 5.

44 – Liabilities for Securitized Assets not Derecognized

This account refers to liabilities associated with assets that have been sold in securitization transactions and that did not meet the requirements to be derecognized, in accordance with IAS 39. This account includes: 440.For Loans And Advances To Clients – Securitized; 441.For Other Securitized Assets Not Derecognized

44	Liabilities For Securitized Assets Not Derecognized
440	For Loans And Advances To Clients – Securitized
4400	Loans And Advances To Clients
44000	To Domestic Clients
44001	To Foreign Clients
4401	Other Loans And Receivables In The Form Of Securities
44010	Issued By Domestic Institutions
44011	Issued By Foreign Institutions
441	For Other Securitized Assets Not Derecognized
4410	Issued By Domestic Institutions
4411	Issued By Foreign Institutions

440. For Loans And Advances To Clients – Securitized

Liabilities associated with Securitized Assets not Derecognized and recorded under account 180.Loans And Advances To Clients - Securitized. This account includes the following: 4400.Loans And Advances To Clients; 4401.Other Loans And Receivables In The Form Of Securities.

4400. Loans And Advances To Clients

Liabilities associated with Securitized Assets not Derecognized and recorded under account 1800.Loans And Advances To Clients. This account includes the following: 44000.To Domestic Clients (which includes Securitized Assets not Derecognized and recorded under account 18000.Domestic Clients); 44001.To Foreign Clients (which includes Securitized Assets not Derecognized and recorded under account 18001.Foreign Clients).

4401. Other Loans And Receivables In The Form Of Securities

Liabilities associated with Securitized Assets not Derecognized and recorded under account 1801.Other Loans And Receivables In The Form Of Securities. This account includes the following: 44010.Issued By Domestic Institutions (which includes Securitized Assets not Derecognized and recorded under account 18010.Issued By Domestic Institutions); 44011.Issued By Foreign Institutions (which includes Securitized Assets not Derecognized and recorded under account 18011.Issued By Foreign Institutions).

441. For Other Securitized Assets Not Derecognized

Liabilities associated with Securitized Assets not Derecognized and recorded under account 189.Other Securitized Assets Not Derecognized. This account includes the following: 4410.Issued By Domestic Institutions (which includes Securitized Assets not Derecognized and recorded under account 1890.Issued By Domestic Institutions); 4411.Issued By Foreign Institutions (which includes Securitized Assets not Derecognized and recorded under account 1892.Issued By Foreign Institutions).

45 – Provisions

Provisions are recorded in accordance with IAS 37 whenever an entity has a present obligation as a result of a past event and it is probable that there will be an outflow of resources. This account includes: 450.Provisions For Fiscal Contingencies; 451.Provisions For Guarantees And Other Off Balance Sheet Commitments; 459.Other Provisions.

45	Provisions
450	Provisions For Fiscal Contingencies
451	Provisions For Guarantees And Other Off Balance Sheet Commitments
459	Other Provisions

450. Provisions For Fiscal Contingencies

This account includes provisions for fiscal contingencies, which refer to potential losses that an Institution might incur with contingencies of fiscal nature.

451. Provisions For Guarantees And Other Off Balance Sheet Commitments

This account includes provisions for guarantees and other off balance sheet commitments, which refer to potential losses associated with off balance sheet commitments that are provisioned in accordance with CBK Regulation on Credit Risk Management.

459. Other Provisions

Other Provisions which are not specified in accounts 450 and 451 above.

46 – Subordinated Liabilities

This account includes liabilities with subordination level that is junior to other liabilities. This account includes: 460.Subordinated Loans; 461.Equity Instruments Classified As Financial Liabilities; 462.Other Subordinated Liabilities; 469.Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions.

The account is divided into *Subordinated Loans*, *Equity Instruments classified as financial liabilities* and *other subordinated liabilities*.

Subordinated debt repurchased represents the amount of debt that was repurchased by the institution before its maturity and, therefore, it constitutes a value to be deducted from liabilities (Contra Account).

46	Subordinated Liabilities
460	Subordinated Loans
4600	In The Form Of Securities
46000	Issued
46001	Repurchased
4601	Other
461	Equity Instruments Classified As Financial Liabilities
4610	Preferred Shares
46100	Issued
46101	Repurchased
4611	Other Instruments
46110	Issued
46111	Repurchased
462	Other Subordinated Liabilities
4620	Issued
4621	Repurchased
469	Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

460. Subordinated Loans

This account includes subordinated loans obtained by the reporting institution, disaggregated in the type of loan: 4600.In The Form Of Securities; 4601.Other.

4600. In The Form Of Securities

This account includes subordinated loans obtained In the form of securities issued by the reporting institution. This account includes the following: 46000.Issued (which includes all such instruments issued by the reporting institution that have not reached maturity); 46001.Repurchased (which includes all such instruments issued by the reporting institution and subsequently repurchased before maturity, which should therefore be deducted from liabilities as a contra account).

4601. Other

This account includes subordinated loans other than those specified in account 4600, the carrying amount of which should be recorded on a net basis (issued net of repurchased).

461. Equity Instruments Classified As Financial Liabilities

This account includes equity instruments that are classified as financial liabilities in accordance with IAS 32 and is disaggregated in the following: 4610.Preferred Shares; 4611.Other Instruments.

4610. Preferred Shares

Shares which entitle the holder to a fixed dividend, the payment of which takes priority over that of ordinary share dividends. This account includes preferred shares that are classified as financial liabilities in accordance with IAS 32 and is disaggregated in the following: 46100.Issued (which includes all such instruments issued by the reporting institution that have not reached maturity and/or remain outstanding); 46101.Repurchased (which includes all such instruments issued by the reporting institution and subsequently repurchased before maturity, which should therefore be deducted from liabilities as a contra account).

4611. Other Instruments

This account includes other equity instruments that are classified as financial liabilities in accordance with IAS 32 and is disaggregated in the following: 46110.Issued (which includes all such instruments issued by the reporting institution that have not reached maturity and/or remain outstanding); 46111.Repurchased (which includes all such instruments issued by the reporting institution and subsequently repurchased before maturity, which should therefore be deducted from liabilities as a contra account).

462. Other Subordinated Liabilities

This account includes subordinated liabilities other than those specified in accounts 460 and 461 above, and is disaggregated in the following: 4620.Issued (which includes all such instruments issued by the reporting institution that have not reached maturity and/or remain outstanding); 4621.Repurchased (which includes all such instruments issued by the reporting institution and subsequently repurchased before maturity, which should therefore be deducted from liabilities as a contra account).

469. Adjustments To Liabilities Fair Value Due To Fair Value Hedging Transactions

Adjustments made to the carrying amount of financial liabilities accounted as Subordinated Liabilities, due to fair value hedging transactions as defined by IAS 39.

47 – Tax Liabilities

This account comprises the amount of current tax and deferred tax liabilities, in accordance with IAS 12 requirements. This account includes: 470.Current Tax Liabilities; 471.Deferred Tax Liabilities.

47	Tax Liabilities
470	Current Tax Liabilities
4700	Income Tax
4701	Other
471	Deferred Tax Liabilities
4710	For Temporary Differences
47100	In Assets
47101	In Liabilities
4711	For Tax Losses

470. Current Tax Liabilities

This account includes the following: 4700.Income Tax; 4701.Other.

4700. Income Tax

Current tax liabilities related to income tax.

4701. Other

Other current tax liabilities not specified in account 4700 above.

471. Deferred Tax Liabilities

Deferred tax liabilities in respect of amounts payable in future periods related to temporary differences in tax basis or tax losses. This account includes the following: 4710.For Temporary Differences; 4711.For Tax Losses.

4710. For Temporary Differences

Deferred tax liabilities in respect of amounts payable in future periods related to temporary differences in tax basis. This account includes the following: *47100.In Assets; 47101.In Liabilities.*

47100. In Assets

Deferred tax liabilities related to temporary differences from the carrying amounts of an asset and its tax base.

47101. In Liabilities

Deferred tax liabilities related to temporary differences from the carrying amounts of a liability and its tax base.

4711. For Tax Losses

Deferred tax liabilities in respect of amounts payable in future periods related to tax losses.

48 – Retirement Benefit Obligations

This item comprises the liabilities associated to Employee Benefits in accordance with IAS 19 and specifically with defined benefit obligations.

This account includes: 480 Total Obligations; 481 Pension Fund Net Asset Value (-); 482 Actuarial Gains/Losses.

48	Retirement Benefit Obligations
480	Total Obligations
481	Pension Fund Net Asset Value (-)
482	Actuarial Gains/Losses

480. Total Obligations

This account includes the estimated amount of the total obligation with employee benefits, obtained through an actuarial study.

481. Pension Fund Net Asset Value (-)

This account includes the pension fund net asset value i.e. the value of the portfolio of assets that are meant to cover employee benefits. The amount should be recorded as a contra account.

482. Actuarial Gains/Losses

This account includes actuarial gains/losses arising from the difference between actual and estimated results from pension fund assets, as well as gains and losses associated with changes in the variables used in the actuarial study. The amount of gains should be recorded as a contra account.

49 – Creditors and Other Resources

This account includes amounts payable not included in the previous accounts, including those related to suppliers, KSPT and to financial counterparts for specific types of transactions. Additionally, remuneration payable to shareholders and indirect taxes to be delivered to Government should also be recorded in this account. This account includes: 490.Operations With Repurchase Agreement; 491.Creditors For Futures And Options Operations; 492.Sundry Resources; 493.Taxes – Payable; 494.Kosovo Pension Savings Trust (KPST) Contributions; 495.Collections From Third Parties; 496.Interest, Dividends And Other Equity Remuneration Payable; 499.Other Creditors.

49	Creditors And Other Resources
490	Operations With Repurchase Agreement
491	Creditors For Futures And Options Operations
4910	Futures
4911	Options
492	Sundry Resources
4920	Resources – Consigned
4921	Resources - Frozen Accounts
4922	Other Resources
493	Taxes – Payable
4930	Vat
4931	Other Taxes
494	Kosovo Pension Savings Trust (KPST) Contributions
495	Collections From Third Parties
496	Interest, Dividends And Other Equity Remuneration Payable
499	Other Creditors

490. Operations With Repurchase Agreement

Amounts payable in respect of Repurchase Agreement, other than any amounts already recorded under account 50.

491. Creditors For Futures And Options Operations

Amounts payable in respect of Futures and Options derivatives transactions, which should be recorded in their respective subaccount: 4910.Futures; 4911.Options.

4910. Futures

Amounts payable in respect of futures transactions, other than those specified under 41.Trading Financial Liabilities and 42.Hedging Derivatives With Negative Fair Value.

4911. Options

Amounts payable in respect of options transactions, other than those specified under 41.Trading Financial Liabilities and 42.Hedging Derivatives With Negative Fair Value.

492. Sundry Resources

Amounts payable in respect of sundry resources, which should be recorded in their respective subaccount: 4920 Resources – Consigned; 4921 Resources - Frozen Accounts; 4922 Other Resources.

493. Taxes – Payable

Amounts payable related to indirect taxes collected and in the process of compensation. The amounts should be recorded in their respective subaccount: 4930.Vat; 4931.Other Taxes.

494. Kosovo Pension Savings Trust (KPST) Contributions

Amounts payable related to employer contributions towards the Kosovo Pension Savings Trust (KPST).

495. Collections From Third Parties

Amounts payable related to amounts collected from third parties and in the process of compensation.

496. Interest, Dividends And Other Equity Remuneration Payable

Amounts payable interest, dividends and other equity remuneration payable.

499. Other Creditors

Other amounts payable not specified above.

50 – Accrued Expenses

This account comprises accrued expenses from liabilities measured at amortized cost and incremental commissions related with the amortized cost, recorded in accordance with the effective interest method of IAS 39. Other Accrued Expenses refers to accrual of expenses from services provided to the reporting institution in the course of its business.

This account includes: 500.Interest And Other Similar Expenses; 501.Commissions Associated With Amortized Cost; 502.Other Accrued Expenses.

50	Accrued Expenses
500	Interest And Other Similar Expenses
5000	Interest Related To Resources From Central Banks
50000	Balances With Central Bank Of Kosovo
500000	Capital Equivalency Deposit
500001	Other Deposits
50001	Balances With Other Central Banks
5001	Interest Related To Resources From Other Depository Corporations
50010	From Domestic Institutions
50011	From Foreign Institutions
500110	Parent, Subsidiaries And Other Branches From The Group
500111	Branches From Other Domestic Institutions
500112	Other Financial Institutions Outside Kosovo
5002	Interest Related To Deposits From Clients
50020	Deposits From Domestic Clients
500200	Local Government
5002000	Current Accounts
5002001	Term Deposit
5002002	Savings Accounts
5002003	Other
500201	Other Financial Intermediaries
5002010	Current Accounts
5002011	Term Deposit
5002012	Savings Accounts
5002013	Other
500202	Pension Funds
5002020	Current Accounts
5002021	Term Deposit
5002022	Savings Accounts
5002023	Other
500203	Insurance Companies
5002030	Current Accounts
5002031	Term Deposit
5002032	Savings Accounts
5002033	Other
500204	Financial Auxiliaries
5002040	Current Accounts
5002041	Term Deposit
5002042	Savings Accounts
5002043	Other
500205	Social Owned Non Financial Corporations
5002050	Current Accounts
5002051	Term Deposit
5002052	Savings Accounts
5002053	Other
500206	Public Owned Non Financial Corporations
5002060	Current Accounts
5002061	Term Deposit
5002062	Savings Accounts
5002063	Other
500207	Private Owned Non Financial Corporations
5002070	Current Accounts
5002071	Term Deposit
5002072	Savings Accounts
5002073	Other
500208	Households
5002080	Current Accounts
5002081	Term Deposit
5002082	Savings Accounts
5002083	Other
500209	NPISH

5002090	Current Accounts
5002091	Term Deposit
5002092	Savings Accounts
5002093	Other
50021	Deposits From Foreign Clients
500210	Corporate Entities
5002100	Current Accounts
5002101	Term Deposit
5002102	Savings Accounts
5002103	Other
500211	Households
5002110	Current Accounts
5002111	Term Deposit
5002112	Savings Accounts
5002113	Other
500212	Others
5002120	Current Accounts
5002121	Term Deposit
5002122	Savings Accounts
5002123	Other
500213	UNMIK/EULEX
5002130	Current Accounts
5002131	Term Deposit
5002132	Savings Accounts
5002133	Other
50022	Other Clients Resources
5003	Interest Related To Borrowings
50030	From Domestic Institutions
50031	From Foreign Institutions
5004	Interest Related To Liabilities Represented By Unsubordinated Securities
5005	Interest Related To Subordinated Liabilities
5006	Interest Related To Creditors And Other Resources
5007	Other Interest And Similar Expenses
501	Commissions Associated With Amortized Cost
5010	From Assets
5011	From Liabilities
502	Other Accrued Expenses
5020	For Equity Instruments And Similar
5021	Irrevocable Commitments To Third Parties
5022	Commissions For Operations With Financial Instruments
5023	Banking Services
50230	Custody
50231	Collections
50232	Funds Management
50233	Undertakings For Collective Investment In Transferable Securities (Ucits)
50234	Loan Operations
50235	Other Banking Services
5024	Operations Performed On Behalf Of Third Parties
5025	Staff Costs
50250	Remuneration Of Executive And Supervision Boards
50251	Remuneration Of Employees
50252	Mandatory Social Charges
50253	Other Staff Costs
5026	General And Administrative Expenses
5027	Rents From Operating Lease
5028	Other Rents
5029	Other Accrued Expenses

500. Interest And Other Similar Expenses

This account includes Interest And Other Similar Expenses and comprises the following subaccounts: 5000.Interest Related To Resources From Central Banks; 5001.Interest Related To Resources From Other Depository Corporations; 5002.Interest Related To Deposits From Clients; 5003.Interest Related To Borrowings; 5004.Interest Related To Liabilities Represented By Unsubordinated Securities; 5005.Interest Related To Subordinated Liabilities; 5006.Interest Related To Creditors And Other Resources; 5007.Other Interest And Similar Expenses.

5000. Interest Related To Resources From Central Banks

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 36.Resources From Central Banks. This account is disaggregated in the following: 50000.Balances With Central Bank Of Kosovo (which includes interest and other similar expenses in regards to items recorded under 360.From Central Bank Of Kosovo); 50001.Balances With Other Central Banks (which includes interest and other similar expenses in regards to items recorded under 360.From Other Central Banks).

5001. Interest Related To Resources From Other Depository Corporations

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 37.Resources Of Other Depository Institutions. This account is disaggregated in the following: 50010.From Domestic Institutions (which includes interest and other similar expenses in regards to items recorded under 370.From Domestic Institutions); 50011.From Foreign Institutions (which includes interest and other similar expenses in regards to items recorded under 371.From Foreign Institutions).

5002. Interest Related To Deposits From Clients

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 38.Resources From Clients. This account is disaggregated in the following: 50020.Deposits From Domestic Clients (which includes interest and other similar expenses in regards to items recorded under 380.Deposits From Domestic Clients); 50021.Deposits From Foreign Clients (which includes interest and other similar expenses in regards to items recorded under 381.Deposits From Domestic Clients); 50022.Other Clients Resources (which includes interest and other similar expenses in regards to items recorded under 381.Other Clients Resources).

5003. Interest Related To Borrowings

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 39.Borrowings. This account is disaggregated in the following: 50030.From Domestic Institutions (which includes interest and other similar expenses in regards to items recorded under 390.From Domestic Institutions); 50031.From Foreign Institutions (which includes interest and other similar expenses in regards to items recorded under 391.From Foreign Institutions).

5004. Interest Related To Liabilities Represented By Unsubordinated Securities

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 40.Liabilities Represented By Unsubordinated Securities.

5005. Interest Related To Subordinated Liabilities

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 46.Subordinated Liabilities.

5006. Interest Related To Creditors And Other Resources

Includes interest and other similar expenses in regards to interest-bearing items recorded under account 49.Creditors And Other Resources.

5007. Other Interest And Similar Expenses

Interest and other similar expense in regards to interest-bearing items recorded in accounts other than 5000 to 5006 above.

501. Commissions Associated With Amortized Cost

Includes incremental commissions related with the amortized cost, recorded in accordance with the effective interest method of IAS 39. This account includes the following: 5010.From Assets; 5011.From Liabilities.

502. Other Accrued Expenses

This account includes accrued expenses in regards to services provided to the reporting institution. The segregation of such accrued expenses should be performed taking into consideration the disaggregation of the account in the following subaccounts: 5020.For Equity Instruments And Similar; 5021.Irrevocable Commitments To Third Parties; 5022.Commissions For Operations With Financial Instruments; 5023.Banking Services; 5024.Operations Performed On Behalf Of Third Parties; 5025.Staff Costs; 5026.General And Administrative Expenses; 5027.Rents From Operating Lease; 5028.Other Rents; 5029.Other Accrued Expenses.

51 – Deferred Revenue

This account comprises deferred revenue with assets and liabilities measured at amortized cost, recorded in accordance with the effective interest method of IAS 39. Additionally, the account included payments received by the reporting institution for services provided to third parties.

This account includes: 510.Deferred Revenue With Assets (Associated With Amortized Cost); 511.Deferred Revenue With Liabilities (Associated With Amortized Cost); 512.Other Deferred Revenues.

51	Deferred Revenue
510	Deferred Revenue With Assets (Associated With Amortized Cost)
5100	Loans And Advances To Banks
51000	Loans To Domestic Institutions
51001	Loans To Foreign Institutions
5101	Loans And Advances To Clients
51010	Loans To Domestic Clients
51011	Loans To Foreign Clients
5102	Held To Maturity Investments
51020	Securities Issued By Domestic Institutions
51021	Securities Issued By Foreign Institutions
5103	Other Lending Operations
511	Deferred Revenue With Liabilities (Associated With Amortized Cost)
5110	Deposits From Central Banks
51100	Deposits From Central Bank Of Kosovo
51101	Deposits From Other Central Banks
5111	Deposits From Other Depository Institutions
51110	Deposits From Domestic Institutions
51111	Deposits From Foreign Institutions

5112	Resources From Clients
51120	Deposits From Domestic Clients
51121	Deposits From Foreign Clients
5113	Borrowings
51130	Borrowings From Domestic Institutions
51131	Borrowings From Foreign Institutions
5114	Liabilities Represented By Unsubordinated Securities
5115	Subordinated Liabilities
5116	Creditors And Other Resources
5117	Other Borrowing Operations
512	Other Deferred Revenues
5120	Operating Lease Rents
5121	Other Rents
5122	Guarantees
5123	Irrevocable Commitments
5124	Others

510. Deferred Revenue With Assets (Associated With Amortized Cost)

This account comprises deferred revenue with assets measured at amortized cost. This account includes the following: 5100.Loans And Advances To Banks; 5101.Loans And Advances To Clients; 5102.Held To Maturity Investments; 5103.Other Lending Operations.

5100. Loans And Advances To Banks

Includes deferred revenue in regards to items recorded under account 12.Loans And Advances To Banks. This account includes the following: 51000.Loans To Domestic Institutions (which includes deferred revenue in regards to items under account 120); 51001.Loans To Foreign Institutions (which includes deferred revenue in regards to items under account 121).

5101. Loans And Advances To Clients

Includes deferred revenue in regards to items recorded under account 130.Loans And Advances To Clients. This account includes the following: 51010.Loans To Domestic Clients (which includes deferred revenue in regards to items under account 1300); 51011.Loans To Foreign Clients (which includes deferred revenue in regards to items under account 1301).

5102. Held To Maturity Investments

Includes deferred revenue in regards to items recorded under account 21.Investments Held To Maturity. This account includes the following: 51020.Securities Issued By Domestic Institutions (which includes deferred revenue in regards to items under account 210); 51021.Securities Issued By Foreign Institutions (which includes deferred revenue in regards to items under account 211).

5103. Other Lending Operations

Includes deferred revenue in regards to lending transactions other than those specified in accounts 5100, 5101 and 5102 above.

511. Deferred Revenue With Liabilities (Associated With Amortized Cost)

This account comprises deferred revenue with liabilities measured at amortized cost. This account includes the following: 5110.Deposits From Central Banks; 5111.Deposits From Other Depository Institutions; 5112.Resources From Clients; 5113.Borrowings; 5114.Liabilities Represented By Unsubordinated Securities; 5115.Subordinated Liabilities; 5116.Creditors And Other Resources; 5117.Other Borrowing Operations.

5110. Deposits From Central Banks

Includes deferred revenue in regards to items recorded under account 36.Resources From Central Banks. This account includes the following: 51100.Depposits From Central Bank Of Kosovo (which includes deferred revenue in regards to items under account 360); 51101.Depposits From Other Central Banks (which includes deferred revenue in regards to items under account 361).

5111. Deposits From Other Depository Institutions

Includes deferred revenue in regards to items recorded under account 37.Resources Of Other Depository Institutions. This account includes the following: 51110.Depposits From Domestic Institutions (which includes deferred revenue in regards to items under account 370); 51111.Depposits From Foreign Institutions (which includes deferred revenue in regards to items under account 371).

5112. Resources From Clients

Includes deferred revenue in regards to items recorded under account 38.Resources From Clients. This account includes the following: 51120.Depposits From Domestic Clients (which includes deferred revenue in regards to items under account 380); 51121.Depposits From Foreign Clients (which includes deferred revenue in regards to items under account 381).

5113. Borrowings

Includes deferred revenue in regards to items recorded under account 39.Borrowings. This account includes the following: 51130.Borrowings From Domestic Institutions (which includes deferred revenue in regards to items under account 390); 51131.Borrowings From Foreign Institutions (which includes deferred revenue in regards to items under account 391).

5114. Liabilities Represented By Unsubordinated Securities

Includes deferred revenue in regards to items recorded under account 40.Liabilities Represented By Unsubordinated Securities.

5115. Subordinated Liabilities

Includes deferred revenue in regards to items recorded under account 46.Subordinated Liabilities.

5116. Creditors And Other Resources

Includes deferred revenue in regards to items recorded under account 49.Creditors And Other Resources.

5117. Other Borrowing Operations

Includes deferred revenue in regards to borrowing transactions other than those specified in accounts 5110 to 5116 above.

512: Other Deferred Revenues

This account includes deferred revenue in regards to services provided by the reporting institution. The segregation of such accrued expenses should be performed taking into consideration the disaggregation of the account in the following subaccounts: 5120.Operating Lease Rents; 5121.Other Rents; 5122.Guarantees; 5123.Irrevocable Commitments; 5124.Others.

52 – Other Accruals

This account refers mainly to amounts pending settlement at the reporting date. Amounts should be recorded on a net basis (receivables net of payables).

This account includes: 520.Foreign Exchange Position; 521.Foreign Exchange Operations Pending Settlement; 522.Securities Transactions To Be Settled; 523.Other Operations To Be Settled; 529.Other Accruals.

52	Other Accruals
520	Foreign Exchange Position
5200	Spot Position
5201	Forward Position
521	Foreign Exchange Operations Pending Settlement
5210	Spot Position
5211	Forward Position
5212	Other
522	Securities Transactions To Be Settled
5220	Regulated Market
5221	OTC Market
5222	Other Securities Transactions
523	Other Operations To Be Settled
529	Other Accruals

520. Foreign Exchange Position

This account refers to amounts in respect of the reporting institutions' Foreign Exchange Position and is thus disaggregated in the following: 5200.Spot Position; 5201.Forward Position.

521. Foreign Exchange Operations Pending Settlement

This account refers to amounts pending settlement in respect of foreign exchange transactions and is thus disaggregated in the following: 5210.Spot Position; 5211.Forward Position; 5212.Other.

522. Securities Transactions To Be Settled

This account refers to amounts pending settlement in respect of securities' transactions and is thus disaggregated in the following: 5220.Regulated Market; 5221.OTC Market; 5222.Other Securities Transactions.

523. Other Operations To Be Settled

This account refers to amounts pending settlement in respect of other transactions.

529. Other Accruals

This account refers to other accruals that are not specified elsewhere above.

53 – Share Capital

This account represents the reporting institution's share capital and it includes: 530.Paid-In Capital; 531.Unrealized Paid-In Capital.

53	Share Capital
530	Paid-In Capital
5300	Ordinary Shares
5301	Preferred Shares
5302	Other Shares
531	Unrealized Paid-In Capital
5310	Ordinary Shares
5311	Preferred Shares
5312	Other Shares

530. Paid-In Capital

This account records the capital contributed by investors through purchase of stock issued by the reporting institution. This account includes the following: 5300.Ordinary Shares; 5301.Preferred Shares; 5302.Other Shares.

5300. Ordinary Shares

This account records the capital contributed by investors through purchase of Ordinary Shares issued by the reporting institution.

5301. Preferred Shares

This account records the capital contributed by investors through purchase of Preferred Shares issued by the reporting institution.

5302. Other Shares

This account records the capital contributed by investors through purchase of shares other than Ordinary Shares or Preferred Shares.

531. Unrealized Paid-In Capital

This account records the capital yet to be contributed by investors through purchase of stock issued by the reporting institution. This account includes the following: 5310.Ordinary Shares; 5311.Preferred Shares; 5312.Other Shares.

5310. Ordinary Shares

This account records the capital yet to be contributed by investors through purchase of Ordinary Shares issued by the reporting institution.

5311. Preferred Shares

This account records the capital yet to be contributed by investors through purchase of Preferred Shares issued by the reporting institution.

5312. Other Shares

This account records the capital yet to be contributed by investors through purchase of shares other than Ordinary Shares or Preferred Shares.

54 – Treasury Shares (-)

This account represents the reporting institution's holdings of its own equity instrument, which reduce the amount of outstanding equity instruments and should therefore be deducted should be deducted from equity (as a Contra Account), according to IAS 32. This account includes: 540.Ordinary Shares; 541.Preferred Shares; 542 Other Shares.

54	Treasury Shares (-)
540	Ordinary Shares
541	Preferred Shares
542	Other Shares

540. Ordinary Shares

This account represents the reporting institution's holdings of its own Ordinary Shares as Treasury Shares.

541. Preferred Shares

This account represents the reporting institution's holdings of its own Preferred Shares as Treasury Shares.

542. Other Shares

This account represents the reporting institution's holdings of its own equity instruments, other than Ordinary Shares and Preferred Shares, as Treasury Shares.

55 – Other Equity Instruments

This account includes other equity instruments, such as the equity components of Compound Financial Instruments, as well as other equity instruments in accordance with IAS 32. This account includes: 550.Compound Financial Instruments; 551.Other Equity Instruments.

55	Other Equity Instruments
550	Compound Financial Instruments
551	Other Equity Instruments

550. Compound Financial Instruments

This account includes the equity component in respect of Compound Financial Instruments, in accordance with IAS 32.

551. Other Equity Instruments

This account includes other equity instruments in accordance with IAS 32, not specified above as Share Capital or Treasury Shares.

56 – Revaluation Reserves

This account refers to fair value changes recognized in equity and foreign currency translation differences.

Fair value changes refer to the accumulated fair value variation of assets that is registered in other comprehensive income and not in the income statement, in accordance with IFRS requirements.

Foreign currency translation difference refers mainly to the change in the value of the investment in foreign companies due to variations in exchange rates.

This account includes: 560.Fair Value Changes; 561.Foreign Currency Translation Reserves; 562.Other Revaluation Reserves.

56	Revaluation Reserves
560	Fair Value Changes
5600	Financial Assets Available For Sale
56000	Securities
560000	Debt Instruments
5600000	Positive Fair Value
5600001	Negative Fair Value
560001	Equity Instruments
5600010	Positive Fair Value
5600011	Negative Fair Value
560002	Other
5600020	Positive Fair Value
5600021	Negative Fair Value
56001	Loans And Other Receivables
560010	Positive Fair Value
560011	Negative Fair Value
5601	Non Financial Assets
56010	Property For Own Use
560100	Positive Fair Value
56011	Other Non Financial Assets
560110	Positive Fair Value
560111	Negative Fair Value
5602	Hedging Instruments On Cash Flow Hedges
56020	Hedged Items Measured At Amortized Cost
560200	Positive Fair Value
560201	Negative Fair Value
56021	Hedged Items Measured At Fair Value
560210	Positive Fair Value
560211	Negative Fair Value
56022	Future Operations
560220	Positive Fair Value
560221	Negative Fair Value
5603	Hedging On Foreign Exchange Net Investment
56030	Positive Fair Value
56031	Negative Fair Value
561	Foreign Currency Translation Reserves
5610	Positive Fair Value
5611	Negative Fair Value
562	Other Revaluation Reserves

560. Fair Value Changes

This account includes fair value changes that are to be recognized in capital in accordance with the IFRS and is disaggregated as follows: 5600.Financial Assets Available For Sale; 5601 Non Financial Assets; 5602.Hedging

Instruments On Cash Flow Hedges; 5603.Hedging On Foreign Exchange Net Investment. Positive and Negative Fair Value changes should be recorded in separate subaccounts.

5600. Financial Assets Available For Sale

This account includes fair value changes in respect of financial assets recorded under account 17.Financial Assets Available For Sale, that are to be recognized in capital in accordance with the IAS 39. This account is disaggregated as follows: 56000.Securities (for fair value changes in respect of financial assets recorded under account 170); 56001.Loans And Other Receivables (for fair value changes in respect of financial assets recorded under account 179). Positive and Negative Fair Value changes should be recorded in separate subaccounts.

56000. Securities

This account includes fair value changes in respect of financial assets recorded under account 17.Financial Assets Available For Sale, that are to be recognized in capital in accordance with the IAS 39. This account is disaggregated as follows: 560000.Debt Instruments (for fair value changes in respect of financial assets recorded under accounts 17000 and 17010); 560001.Equity Instruments (for fair value changes in respect of financial assets recorded under accounts 17001 and 17011); 560002.Other (for fair value changes in respect of financial assets recorded under accounts 17002 and 17012). Positive and Negative Fair Value changes should be recorded in separate subaccounts.

5601. Non Financial Assets

This account includes fair value changes in respect of Non Financial Assets, that are to be recognized in capital in accordance with the IFRS. This account includes the following: 56010.Property For Own Use; 56011 Other Non Financial Assets. Positive and Negative Fair Value changes should be recorded in separate subaccounts.

56010. Property For Own Use

This account includes only positive fair value changes in respect of Non Financial Assets held as Property For Own Use, that are to be recognized in capital in accordance with the IFRS. This account includes the following: 560100.Positive Fair Value.

56011. Other Non Financial Assets

This account includes fair value changes in respect of Other Non Financial Assets not specified in account 56010, that are to be recognized in capital in accordance with the IFRS. Positive and Negative Fair Value changes should be recorded in separate subaccounts. This account includes the following: 560110.Positive Fair Value; 560111.Negative Fair Value.

5602. Hedging Instruments On Cash Flow Hedges

This account includes fair value changes in respect of financial assets and liabilities that are designated as hedging instruments in cash flow hedges, in accordance with IAS 39. This account includes the following: 56020.Hedged Items Measured At Amortized Cost; 56021.Hedged Items Measured At Fair Value; 56022.Future Operations. Positive and Negative Fair Value changes should be recorded in separate subaccounts.

5603. Hedging On Foreign Exchange Net Investment

This account includes fair value changes in respect of financial assets and liabilities that are designated as hedging instruments in hedges of net investments, in accordance with IAS 39. Positive and Negative Fair Value changes should be recorded in separate subaccounts. This account includes the following: 56030.Positive Fair Value 56031.Negative Fair Value.

561. Foreign Currency Translation Reserves

This account includes foreign currency translation reserves that are to be recognized in capital in accordance with the IFRS. Positive and Negative reserves should be recorded in separate subaccounts as follows: 5610.Positive Fair Value; 5611.Negative Fair Value.

562. Other Revaluation Reserves

This account includes other revaluation reserves that are to be recognized in capital in accordance with the IFRS and that are not specified elsewhere in account 56.

57 – Reserves for deferred taxes

This account includes all deferred taxes in respect of amounts recorded in account 56.Revaluation Reserves. This account includes only a subaccount for 570. For Temporary Differences.

57	Reserves For Deferred Taxes
570	For Temporary Differences
5700	Measurements At Fair Value
57000	Available For Sale Financial Assets
570000	Tax Assets
570001	Tax Liabilities
57001	Non Financial Assets
570010	Tax Assets
570011	Tax Liabilities
57002	Hedging Instruments On Cash Flow Hedges
570020	Tax Assets
570021	Tax Liabilities
57003	Hedging On Foreign Exchange Net Investment
570030	Tax Assets
570031	Tax Liabilities
5701	Foreign Currency Translation Differences
57010	Tax Assets
57011	Tax Liabilities
5702	Other Revaluation Reserves
57020	Tax Assets
57021	Tax Liabilities

570. For Temporary Differences

Deferred taxes arising from temporary differences. This account includes the following: 5700.Measurements At Fair Value; 5701.Foreign Currency Translation Differences; 5702.Other Revaluation Reserves.

5700. Measurements At Fair Value

This account includes all deferred taxes in respect of amounts recorded in account 560.Fair Value Changes. This account includes the following: 57000.Available For Sale Financial Assets (for deferred taxes in respect of amounts recorded in account 5600); 57001.Non Financial Assets (for deferred taxes in respect of amounts recorded in account 5601); 57002.Hedging Instruments On Cash Flow Hedges (for deferred taxes in respect of

amounts recorded in account 5602); 57003.Hedging On Foreign Exchange Net Investment (for deferred taxes in respect of amounts recorded in account 5603). Tax Assets and Liabilities should be recorded in separate subaccounts.

5701. Foreign Currency Translation Differences

This account includes all deferred taxes in respect of amounts recorded in account 561.Foreign Currency Translation Differences. Tax Assets and Liabilities should be recorded in separate subaccounts, as follows: 57010.Tax Assets; 57011.Tax Liabilities.

5702. Other Revaluation Reserves

This account includes all deferred taxes in respect of amounts recorded in account 562.Other Revaluation Reserves. Tax Assets and Liabilities should be recorded in separate subaccounts, as follows: 57020.Tax Assets; 57021.Tax Liabilities.

58 – Other Reserves

This account comprises share premiums and reserves not included in other accounts. This account includes: 580.Share Premium; 581.Other Reserves

58	Other Reserves
580	Share Premium
5800	Equity Instruments
5801	Other Securities
581	Other Reserves

580. Share Premium

This account records any amounts raised by the reporting institution in excess of the par value (nominal value) of the instruments issued. Such amounts are segregated according to the type of instruments issued, as follows: 5800.Equity Instruments; 5801.Other Securities.

581. Other Reserves

This account records any other reserves not specified above.

59 – Retained Earnings

This account includes the earnings retained from previous years, as well as differences resulting from changes in accounting policies, in accordance with IAS 8. This account includes: 590.Approved; 591.Pending Financial Statements Approval; 592.Differences Resulting From Changes In Accounting Standards

59	Retained Earnings
590	Approved
591	Pending Financial Statements Approval
592	Differences Resulting From Changes In Accounting Standards

590. Approved

This account includes the earnings retained from previous years, which were already approved at the relevant Shareholder meeting.

591. Pending Financial Statements Approval

This account includes the earnings retained from previous years, which have yet to be approved.

592. Differences Resulting From Changes In Accounting Standards

This account includes differences resulting from changes in accounting policies, in accordance with IAS 8.

60 – Non-Controlling Interests

This account refers to the portion of the results and net assets of a subsidiary, attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the parent reporting entity. This account should only be used when preparing consolidated financial statements. This account includes: 600.Associated With Ordinary Shares; 601.Associated With Preferred Shares; 602.Associated With Other Forms Of Equity Representation.

60	Non-Controlling Interests
600	Associated With Ordinary Shares
601	Associated With Preferred Shares
602	Associated With Other Forms Of Equity Representation

600. Associated With Ordinary Shares

This account includes Non-Controlling Interests that are Associated With Ordinary Shares.

601. Associated With Preferred Shares

This account includes Non-Controlling Interests that are Associated With Preferred Shares.

602. Associated With Other Forms Of Equity Representation

This account includes Non-Controlling Interests that are Associated With Other Forms Of Equity Representation.

61 – Prepaid Dividends

This account refers to dividends paid to shareholders in advance of the end of the period.

62 – Profit for the Year

This account refers to the net profit of the period. The subaccount for non controlling interests should only be used when preparing consolidated financial statements. This account includes: 620.Profit For The Year; 621.Profit For The Year Attributed To Non Controlling Interests.

62	Profit For The Year
620	Profit For The Year
621	Profit For The Year Attributed To Non Controlling Interests

63 – Income Tax Expense

This account is related to income tax expense and includes two subaccounts: Income tax of the period and previous year's corrections to income tax. This account includes: 630.Income Tax Of The Period; 631.Previous Years Corrections To Income Tax.

63	Income Tax Expense
630	Income Tax Of The Period
631	Previous Years Corrections To Income Tax

Profit and Loss

64 – Interest and similar expenses

This account comprises the financial cost related to interest remuneration of the institution's liabilities, segregated by type of resource.

This account includes: 640 Interest Related To Resources From Central Banks; 641 Interest Related To Resources From Banks; 642 Interest Related To Deposits From Clients; 643 Interest Related To Borrowings; 644 Interest Related To Liabilities Represented By Unsubordinated Securities; 645 Interest Related To Trading Financial Liabilities; 646 Interest Related To Hedging Derivatives With Negative Fair Value; 647 Interest Related To Subordinated Liabilities; 648 Other Interest And Similar Expenses.

64	Interest And Similar Expenses
640	Interest Related To Resources From Central Banks
6400	From Central Bank Of Kosovo
6401	From Other Central Banks
641	Interest Related To Resources From Banks
6410	From Domestic Institutions
6411	From Foreign Institutions
64110	Parent, Subsidiaries And Other Branches From The Group
64111	Branches From Other Domestic Banks
64112	Other Banks Outside Kosovo
642	Interest Related To Deposits From Clients
6420	Deposits From Domestic Clients
64200	Local Government
64201	Other Financial Intermediaries
64202	Pension Funds
64203	Insurance Companies
64204	Financial Auxiliaries
64205	Social Owned Non Financial Corporations
64206	Private Owned Non Financial Corporations
64207	Private Owned Non Financial Corporations
64208	Households
64209	NPISH
6421	Deposits From Foreign Clients
64210	Corporate Entities
64211	Households
64212	Others
64213	UNMIK/EULEX
643	Interest Related To Borrowings
6430	From Domestic Institutions
6431	From Foreign Institutions
644	Interest Related To Liabilities Represented By Unsubordinated Securities
6440	Domestic Institutions
6441	Foreign Institutions
645	Interest Related To Trading Financial Liabilities
6450	Securities Borrowing

64500	Domestic Entities
64501	Foreign Entities
6451	Short Sales
64510	Domestic Entities
64511	Foreign Entities
6452	Derivatives With Negative Fair Value
64520	Over-The-Counter (OTC)
645200	Interest Rate Risk
645201	Equity Risk
645202	Foreign Exchange Risk (Fx)
645203	Credit Risk
645204	Other Risk
64521	Organized Market
645210	Interest Rate Risk
645211	Equity Risk
645212	Foreign Exchange Risk
645213	Credit Risk
645214	Other Risk
6453	Other Trading Financial Liabilities
646	Interest Related To Hedging Derivatives With Negative Fair Value
6460	Cash Flow Hedge
6461	Fair Value Hedge
6462	Net Investment Hedge
647	Interest Related To Subordinated Liabilities
6470	Subordinated Loans
6471	Equity Instrument Classified As Financial Liability
6472	Other Subordinated Liabilities
648	Other Interest And Similar Expenses

640: Interest Related To Resources From Central Banks

This account includes the following: 6400 From Central Bank Of Kosovo; 6401 From Other Central Banks (refer to 360 and 361 for definitions)

641: Interest Related To Resources From Banks

This account includes the following: 6410 From Domestic Institutions; 6411 From Foreign Institutions (refer to 370 and 371 for definitions).

642: Interest Related To Deposits From Clients

This account includes the following: 6420 Deposits From Domestic Clients; 6421 Deposits From Foreign Clients (refer to 380 and 381 for definitions).

643: Interest Related To Borrowings

This account includes the following: 6430 From Domestic Institutions; 6431 From Foreign Institutions (refer to 390 and 391 for definitions).

644: Interest Related To Liabilities Represented By Unsubordinated Securities

This account includes the following: 6440 Domestic Institutions; 6441 Foreign Institutions (refer to 400 and 401 for definitions).

645: Interest Related To Trading Financial Liabilities

This account includes the following: 6450 Securities Borrowing; 6451 Short Sales; 6452 Derivatives With Negative Fair Value; 6453 Other Trading Financial Liabilities (refer to 410, 411, 412 and 419 for definition of 6450; 6451, 6452 and 6453 respectively).

646: Interest Related To Hedging Derivatives With Negative Fair Value

This account includes the following: 6460 Cash Flow Hedge; 6461 Fair Value Hedge; 6462 Net Investment Hedge (refer to 4200; 4201 and 4202 for definitions).

647: Interest Related To Subordinated Liabilities

This account includes the following: 6470 Subordinated Loans; 6471 Equity Instrument Classified as Financial Liability; 6472 Other Subordinated Liabilities (refer to 460, 461 and 462 for definition of 6470, 6471 and 6472 respectively).

648: Other Interest And Similar Expenses

This account includes all interest and similar expenses related with items not included in the previous accounts.

65 – Commissions expenses (amortized cost)

This account comprises the commissions expenses from assets and liabilities measured at amortized cost, registered in accordance with the effective interest method of IAS 39.

This account includes commissions' expenses with both assets and liabilities.

65	Commissions Expenses (Amortized Cost)
650	From Assets
6500	Balances In Central Banks
65000	From Central Bank Of Kosovo
65001	From Other Central Banks
6501	Loans And Advances To Banks
65010	Domestic Institutions
65011	Foreign Institutions
650110	Parent, Subsidiaries And Other Branches From The Group
650111	Branches From Other Domestic Banks
650112	Other Banks Outside Kosovo
6502	Loans And Advances To Clients
65020	Loans And Advances To Clients
650200	Domestic Clients
6502000	Local Government
6502001	Other Financial Intermediaries
6502002	Insurance Companies
6502003	Financial Auxiliaries
6502004	Social Owned Non Financial Corporations
6502005	Public Owned Non Financial Corporations
6502006	Private Owned Non Financial Corporations
6502007	Households
6502008	NPISH
650201	Foreign Clients
6502010	Corporate Entities
6502011	Households
6502012	Others
6502013	UNMIK/EULEX
65021	Other Loans And Receivables In The Form Of Securities
650210	Issued By Domestic Institutions

6502100	Local Government
6502101	Other Financial Intermediaries
6502102	Insurance Companies
6502103	Financial Auxiliaries
6502104	Social Owned Non Financial Corporations
6502105	Public Owned Non Financial Corporations
6502106	Private Owned Non Financial Corporations
6502107	Households
6502108	NPISH
650211	Issued By Foreign Institutions
6502110	Corporate Entities
6502111	Households
6502112	Others
6502113	UNMIK/EULEX
6503	Securitized Assets Not Derecognized
65030	Loans And Advances To Clients - Securitized
650300	Loans And Advances To Clients
6503000	Domestic Clients
65030000	Local Government
65030001	Other Financial Intermediaries
65030002	Insurance Companies
65030003	Financial Auxiliaries
65030004	Social Owned Non Financial Corporations
65030005	Public Owned Non Financial Corporations
65030006	Private Owned Non Financial Corporations
65030007	Households
65030008	NPISH
6503001	Foreign Clients
65030010	Corporate Entities
65030011	Households
65030012	Others
65030013	UNMIK/EULEX
650301	Other Loans And Receivables In The Form Of Securities
6503010	Issued By Domestic Institutions
65030100	Local Government
65030101	Other Financial Intermediaries
65030102	Insurance Companies
65030103	Financial Auxiliaries
65030104	Social Owned Non Financial Corporations
65030105	Public Owned Non Financial Corporations
65030106	Private Owned Non Financial Corporations
65030107	Households
65030108	NPISH
6503011	Issued By Foreign Institutions
65030110	Corporations
65030111	Households
65030112	Others
65030113	UNMIK/EULEX
65031	Other Securitized Assets Not Derecognized
650310	Issued By Domestic Entities
6503100	Central Government
6503101	Local Government
6503102	Central Bank
6503103	Other Depository Corporations
6503104	Other Financial Intermediaries
6503105	Insurance Companies
6503106	Financial Auxiliaries
6503107	Social Owned Non Financial Corporations
6503108	Public Owned Non Financial Corporations
6503109	Private Owned Non Financial Corporations
6503110	Households

6503111	NPISH
650312	Issued By Foreign Entities
6503120	Corporations
6503121	Households
6503122	Others
6503123	UNMIK/EULEX
6504	Investments Held To Maturity
65040	Securities Issued By Domestic Entities
65041	Securities Issued By Foreign Entities
65042	Other Investments Held To Maturity
6505	Other
651	From Liabilities
6510	Resources From Central Banks
65100	From Central Bank Of Kosovo
65101	From Other Central Banks
6511	Resources From Other Depository Corporations
65110	From Domestic Institutions
65111	From Foreign Institutions
651110	Parent, Subsidiaries And Other Branches From The Group
651111	Branches From Other Domestic Banks
651112	Other Banks Outside Kosovo
6512	Deposits From Clients
65120	Deposits From Domestic Clients
651200	Local Government
651201	Other Financial Intermediaries
651202	Pension Funds
651203	Insurance Companies
651204	Financial Auxiliaries
651205	Social Owned Non Financial Corporations
651206	Public Owned Non Financial Corporations
651207	Private Owned Non Financial Corporations
651208	Households
651209	NPISH
65121	Deposits From Foreign Clients
651210	Corporate Entities
651211	Households
651212	Others
651213	UNMIK/EULEX
6513	Borrowings
65130	From Domestic Institutions
65131	From Foreign Institutions
6514	Liabilities Represented By Unsubordinated Securities
65140	Domestic Institutions
65141	Foreign Institutions
6515	Subordinates Liabilities
65150	Subordinated Loans
65151	Equity Instrument Classified As Financial Liability
65152	Other Subordinated Liabilities
6516	Other

650: From Assets

This account includes the following: 6500 Balances In Central Banks; 6501 Loans And Advances To Banks; 6502 Loans And Advances To Clients; 6503 Securitized Assets Not Derecognized; 6504 Investments Held To Maturity; 6505 Other (refer to 12; 13; 18 and 21 for definition of 6501; 6502; 6503 and 6504 respectively).

6500: Balances In Central Banks

Refer to relevant sub-accounts of 10 and 12 for definition.

6505: Other

This account includes all commissions expenses related with assets not included in the previous accounts.

651: From Liabilities

This account includes the following: 6510 Resources From Central Banks; 6511 Resources From Other Depository Corporations; 6512 Deposits From Clients; 6513 Borrowings; 6514 Liabilities Represented By Unsubordinated Securities; 6515 Subordinates Liabilities; 6516 Other (refer to 36, 37, 38, 39, 40 and 46 for definition of 6510, 6511, 6512, 6513, 6514 and 6515 respectively)

6516: Other

This account includes all commissions expenses related with liabilities not included in the previous accounts.

66 – Fees and Other Commissions Expenses

This account includes all fees and other charges paid by the institution from the use of financial services from third parties. It also includes fees and other commissions that don't have the characteristics of interest and are therefore not related with amortized cost.

This account includes: 660 Guarantees And Similar Products; 661 Commitments From Third Parties; 662 Commissions For Operations With Financial Instruments; 663 Banking Services From Third Parties; 664 Other Commissions Paid

66	Fees And Other Commissions Expenses
660	Guarantees And Similar Products
6600	Guarantees
6601	Other
661	Commitments From Third Parties
6610	Irrevocable Commitments
66100	Irrevocable Credit Lines
66101	Securities Subscription
66102	Other Irrevocable Commitments
6611	Revocable Commitments
662	Commissions For Operations With Financial Instruments
663	Banking Services From Third Parties
6630	Custody
6631	Collections
6632	Funds Management
6633	Undertakings For Collective Investment In Transferable Securities (Ucits)
6634	Loan Operations
6635	Other Banking Services
664	Other Commissions Paid

660: Guarantees And Similar Products

This account includes all fees and other commissions expenses with guarantees and similar products (refer to 90 and 91 for definitions).

661: Commitments From Third Parties

This account includes the following: 6610 Irrevocable Commitments; 6611 Revocable Commitments (refer to 92 for definitions).

662: Commissions For Operations With Financial Instruments

This account includes all fees and other commissions expenses with operations related with financial instruments.

663: Banking Services From Third Parties

This account includes the following: 6630 Custody; 6631 Collections; 6632 Funds Management; 6633 Undertakings For Collective Investment In Transferable Securities (Units); 6634 Loan Operations; 6635 Other Banking Services (refer to 96 for definitions)

664: Other Commissions Paid

This account includes all fees and commissions expenses related with items not included in the previous accounts.

67 – Losses in financial transactions

This account includes realized and unrealized losses with financial instruments and foreign exchange losses. The losses associated with the sale of loans or loan portfolios to other entities should be registered in this account.

The net realized loss in the sale of financial assets available for sale should be registered in this account.

This account also includes all negative fair value changes from assets measured at fair value through profit and loss.

This account includes: 670 Foreign Exchange Losses; 671 Losses On Disposal Of Clients' Loans; 672 Losses On Financial Assets and Liabilities Held for Trading; 673 Losses On Financial Assets And Liabilities At Fair Value Through Profit And Loss (Fair Value Option); 674 Losses On Financial Assets Available For Sale; 675 Losses On Assets With Repurchase Agreement; 676 Losses On Hedging Derivatives; 677 Losses On Investments Held To Maturity; 678 Other Losses In Financial Operations

67	Losses In Financial Transactions
670	Foreign Exchange Losses
6700	From Investments In Foreign Entities
6701	From Other Items In Foreign Currency
671	Losses On Disposal Of Clients' Loans
672	Losses On Financial Assets and Liabilities Held for Trading
6720	Securities Issued By Domestic Entities
67200	Debt Instruments
67201	Equity Instruments
6721	Securities Issued By Foreign Entities
67210	Debt Instruments
67211	Equity Instruments
6722	Financial Derivative Instruments
67220	Over-The-Counter (OTC)
672200	Interest Rate Risk
672201	Equity Risk
672202	Foreign Exchange Risk (Fx)
672203	Credit Risk
672204	Other Risk
67221	Organized Market
672210	Interest Rate Risk
672211	Equity Risk
672212	Foreign Exchange Risk

672213	Credit Risk
672214	Other Risk
6723	Other Trading Financial Liabilities
673	Losses On Financial Assets And Liabilities At Fair Value Through Profit And Loss
	Fair Value Option
6730	Securities Issued By Domestic Entities
67300	Debt Instruments
67301	Equity Instruments
6731	Securities Issued By Foreign Entities
67310	Debt Instruments
67311	Equity Instruments
6732	Loans And Other Receivables
6733	Other Financial Liabilities
674	Losses On Financial Assets Available For Sale
6740	Securities Issued By Domestic Entities
67400	Debt Instruments
67401	Equity Instruments
6741	Securities Issued By Foreign Entities
67410	Debt Instruments
67411	Equity Instruments
6742	Loans And Other Receivables
675	Losses On Assets With Repurchase Agreement
676	Losses On Hedging Derivatives
6760	Cash Flow Hedge
67600	Over-The-Counter (OTC)
676000	Interest Rate Risk
676001	Equity Risk
676002	Foreign Exchange Risk (Fx)
676003	Credit Risk
676004	Other Risk
67601	Organized Market
676010	Interest Rate Risk
676011	Equity Risk
676012	Foreign Exchange Risk
676013	Credit Risk
676014	Other Risk
6761	Fair Value Hedge
67610	Over-The-Counter (OTC)
676100	Interest Rate Risk
676101	Equity Risk
676102	Foreign Exchange Risk (Fx)
676103	Credit Risk
676104	Other Risk
67611	Organized Market
676110	Interest Rate Risk
676111	Equity Risk
676112	Foreign Exchange Risk
676113	Credit Risk
676114	Other Risk
6762	Net Investment Hedge
67620	Over-The-Counter (OTC)
676200	Foreign Exchange Risk (Fx)
67621	Organized Market
676210	Foreign Exchange Risk (Fx)
677	Losses On Investments Held To Maturity
678	Other Losses In Financial Operations
6780	On Assets
67800	Adjustments To Assets Fair Value Due To Fair Value Hedging
67801	Transactions
67801	Other
6781	On Liabilities
67810	Adjustments To Liabilities Fair Value Due To Fair Value Hedging

67811	Transactions	Other
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670: Foreign Exchange Losses

This account includes the following: 6700 From Investments In Foreign Entities; 6701 From Other Items In Foreign Currency

671: Losses On Disposal Of Clients' Loans

This account includes all losses with the sale of clients' loans, irrespective of the accounts where they are registered in the balance sheet.

672: Losses On Financial Assets and Liabilities Held for Trading

This account includes the following: 6720 Securities Issued By Domestic Entities; 6721 Securities Issued By Foreign Entities; 6722 Financial Derivative Instruments (refer to 15 and 41 for definitions).

673: Losses On Financial Assets And Liabilities At Fair Value Through Profit And Loss (Fair Value Option)

This account includes all losses with assets and liabilities designated at fair value through profit and loss (fair value option).

674: Losses On Financial Assets Available For Sale

This account includes the following: 6740 Securities Issued By Domestic Entities; 6741 Securities Issued By Foreign Entities; 6742 Loans And Other Receivables (refer to 17 for definitions)

675: Losses On Assets With Repurchase Agreement

This account includes all losses with assets with repurchase agreements (refer to 19 for definitions).

676 Losses On Hedging Derivatives

This account includes the following: 6760 Cash Flow Hedge; 6761 Fair Value Hedge; 6762 Net Investment Hedge (refer to 20 and 42 for definitions).

677: Losses On Investments Held To Maturity

This account includes all losses with assets registered as held to maturity (refer to 21 for definitions).

678: Other Losses In Financial Operations

This account includes all other losses with financial operations not included in the previous accounts.

68 – Staff Costs

This account included all costs directly related with staff expenses, including fixed and variable remunerations, employees' benefits such as KPST contributions, Health Insurance or other mandatory insurance for employees, Retirement Benefits Obligations and expenses with employees related to the current reporting period.

This account includes: 680 Remuneration Of Executive And Supervision Boards; 681 Remuneration Of Employees; 682 Mandatory Social Charges; 683 Other Staff Costs

68	Staff Costs
680	Remuneration Of Executive And Supervision Boards
681	Remuneration Of Employees
682	Mandatory Social Charges
683	Other Staff Costs

680: Remuneration Of Executive And Supervision Boards (refer to 50250 for definition)

681: Remuneration Of Employees (refer to 50251 for definition)

682: Mandatory Social Charges (refer to 50252 for definition)

683: Other Staff Costs (refer to 50253 for definition)

69 – General and Administrative expenses

This account comprises expenditures associated with the day-to-day operations of the Institution. General and administrative expenses pertain to operational expenses rather than expenses that can be directly related to services provided by the institution.

This account includes: 690 With Suppliers; 691 With Services.

69	General And Administrative Expenses
690	With Suppliers
6900	Electricity & Water
6901	Office Material And Stationery
6902	Office Equipment & Furniture Maintenance
6903	Other
691	With Services
6910	Rents
6911	Communications
6912	Travel Expenses
6913	Advertising & Marketing
6914	Maintenance And Repairs
6915	Transportation
6916	Staff Training
6917	Insurance
6918	Professional Services
69180	Cleaning And Hygiene
69181	Security
69182	Outsourcing, Consultancy & Specialized Work
69183	External Audit

69184	Lawyers And Other Legal Assistance
69185	Software Services & Development
69186	External Appraisers
69187	Temporary Work
69188	Other Sundry Supplies & Services

690 With Suppliers

This account includes the following: 6900 Electricity & Water; 6901 Office Material And Stationery; 6902 Office Equipment & Furniture Maintenance; 6903 Other.

691 With Services.

This account includes the following: 6910 Rents; 6911 Communications; 6912 Travel Expenses; 6913 Advertising & Marketing; 6914 Maintenance And Repairs; 6915 Transportation; 6916 Staff Training; 6917 Insurance; 6918 Professional Services

70 – Other charges and operational expenses

This account includes other charges and operational expenses related with non financial assets, realized losses in Subsidiaries, Associates and Joint Ventures and losses in non-financial assets

This account includes: 700 Operating Lease Rents; 701 Membership Fees And Donations; 702 Contributions To The Deposit Guarantee Fund; 703 Other Contributions; 704 Losses On Investments In Subsidiaries, Associates And Joint Ventures; 705 Losses On Non Financial Assets; 706 Other Charges And Operations Expenses

70	Other Charges And Operational Expenses
700	Operating Lease Rents
701	Membership Fees And Donations
702	Contributions To The Deposit Guarantee Fund
703	Other Contributions
704	Losses On Investments In Subsidiaries, Associates And Joint Ventures
7040	In Kosovo
70400	Associates
70401	Subsidiaries
70402	Joint Ventures
7041	Outside Kosovo
70410	Associates
70411	Subsidiaries
70412	Joint Ventures
705	Losses On Non Financial Assets
7050	Non-Current Assets (Or Disposal Groups) Held For Sale
70500	Realized Losses
70501	Unrealized Losses
7051	Investment Properties
70510	Investment Property As Financial Lease
70511	Investment Property As Operating Lease
70512	Other Investment Properties
705120	Realized Losses
705121	Unrealized Losses
7052	Other Non Financial Assets
706	Other Charges And Operations Expenses
7060	Discontinued Operations
7061	Frauds
7062	Operational Mistakes
7063	Disasters And Other Accidents
7064	Failures In Information Systems And Telecommunications
7065	Other

700: Operating Lease Rents

This account includes all the costs with rents related with operating leases (in accordance with IAS 17 Leases).

701: Membership Fees And Donations

This account includes all costs with membership fees and donations made by the institution.

702: Contributions To The Deposit Guarantee Fund

This account includes the cost with contributions to the Deposit Guarantee Fund.

703: Other Contributions

This account includes all other contributions not included in the previous accounts.

704: Losses On Investments In Subsidiaries, Associates And Joint Ventures

This account includes all losses with investments in subsidiaries, associates and joint ventures (refer to 22 and 23 for definitions).

705: Losses On Non Financial Assets

This account includes the following: 7050 Non-Current Assets (Or Disposal Groups) Held For Sale; 7051 Investment Properties; 7052 Other Non Financial Assets (refer to 24, 25 for definitions of 7050 and 7051).

706: Other Charges And Operations Expenses

This account includes the following: 7060 Discontinued Operations; 7061 Frauds; 7062 Operational Mistakes; 7063 Disasters And Other Accidents; 7064 Failures In Information Systems And Telecommunications; 7065 Other

71 – Share of loss of associates and joint ventures accounted for using the equity method

This account includes the portion attributable to the consolidating group of negative results from a business associate or a joint venture when the investment in such entities is treated in accordance with the equity method.

71	Share Of Losses Of Associates And Joint Ventures Accounted For Using The Equity Method
710	In Kosovo
7100	Associates
7101	Subsidiaries
7102	Joint Ventures
711	Outside Kosovo
7110	Associates
7111	Subsidiaries
7112	Joint Ventures

72 – Deferred Taxes Expenses

This account includes the reversal of deferred tax assets and the formation of deferred tax liabilities during the period in accordance with IAS 12 (refer to 29 and 47 for definitions).

72	Deferred Taxes Expenses
720	For Temporary Differences
7200	Assets
7201	Liabilities
721	Tax Credits

73 – Other taxes

This account includes the cost with direct and indirect taxes of the period not related with income tax.

73	Other Taxes
730	Indirect Taxes
731	Direct Taxes

74 – Provisions/Impairment Charges

This account comprises provision charges for the period for assets that are not measured at Fair Value through profit and loss.

This account includes: 740 Loans And Advances To Banks; 741 Loans And Advances To Clients; 742 Loans And Interest In Arrears; 743 Financial Assets Available For Sale; 744 Securitized Assets Not Derecognized; 745 Assets With Repurchase Agreement; 746 Investments Held To Maturity; 747 Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements); 748 Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements); 749 Non Financial Assets

74	Provision/Impairment Charges
740	Loans And Advances To Banks
7400	To Domestic Institutions
7401	To Foreign Institutions
741	Loans And Advances To Clients
7410	Loans And Advances To Clients
74100	Domestic Clients
741000	Local Government
741001	Other Financial Intermediaries
741002	Insurance Companies
741003	Financial Auxiliaries
741004	Social Owned Non Financial Corporations
741005	Public Owned Non Financial Corporations
741006	Private Owned Non Financial Corporations
741007	Households
741008	NPISH
74101	Foreign Clients
741010	Corporate Entities
741011	Households
741012	Others
741013	UNMIK/EULEX
7411	Other Loans And Receivables In The Form Of Securities

74110	Issued By Domestic Institutions
741100	Local Government
741101	Other Financial Intermediaries
741102	Insurance Companies
741103	Financial Auxiliaries
741104	Social Owned Non Financial Corporations
741105	Public Owned Non Financial Corporations
741106	Private Owned Non Financial Corporations
741107	Households
741108	NPISH
74111	Issued By Foreign Institutions
741110	Corporate Entities
741111	Households
741112	Others
741113	UNMIK/EULEX
742	Loans And Interest In Arrears
7420	Loans And Advances To Banks
74200	To Domestic Institutions
742000	To Central Bank Of Kosovo
742001	To Other Banks
74201	To Foreign Institutions
742010	Other Central Banks
742011	Parent, Subsidiaries And Other Branches From The Group
742012	Branches From Other Domestic Banks
742013	Other Banks Outside Kosovo
7421	Loans And Advances To Clients
74210	Loans And Advances To Clients
742100	Domestic Clients
7421000	Local Government
7421001	Other Financial Intermediaries
7421002	Insurance Companies
7421003	Financial Auxiliaries
7421004	Social Owned Non Financial Corporations
7421005	Public Owned Non Financial Corporations
7421006	Private Owned Non Financial Corporations
7421007	Households
7421008	NPISH
742101	Foreign Clients
7421010	Corporate Entities
7421011	Households
7421012	Others
7421013	UNMIK/EULEX
74211	Other Loans And Receivables In The Form Of Securities
742110	Issued By Domestic Institutions
7421100	Local Government
7421101	Other Financial Intermediaries
7421102	Insurance Companies
7421103	Financial Auxiliaries
7421104	Social Owned Non Financial Corporations
7421105	Public Owned Non Financial Corporations
7421106	Private Owned Non Financial Corporations
7421107	Households
7421108	NPISH
742111	Issued By Foreign Institutions
7421110	Corporate Entities
7421111	Households
7421112	Others
7421113	UNMIK/EULEX
7422	Securitized Assets Not Derecognized
74220	Loans And Advances To Clients - Securitized
742200	Loans And Advances To Clients

7422000	Domestic Clients
74220000	Local Government
74220001	Other Financial Intermediaries
74220002	Insurance Companies
74220003	Financial Auxiliaries
74220004	Social Owned Non Financial Corporations
74220005	Public Owned Non Financial Corporations
74220006	Private Owned Non Financial Corporations
74220007	Households
74220008	NPISH
7422001	Foreign Clients
74220010	Corporate Entities
74220011	Households
74220012	Others
74220013	UNMIK/EULEX
742201	Other Loans And Receivables In The Form Of Securities
7422010	Issued By Domestic Institutions
74220100	Local Government
74220101	Other Financial Intermediaries
74220102	Insurance Companies
74220103	Financial Auxiliaries
74220104	Social Owned Non Financial Corporations
74220105	Public Owned Non Financial Corporations
74220106	Private Owned Non Financial Corporations
74220107	Households
74220108	NPISH
7422011	Issued By Foreign Institutions
74220110	Corporate Entities
74220111	Households
74220112	Others
74220113	UNMIK/EULEX
74221	Other Securitized Assets Not Derecognized
742210	Issued By Domestic Entities
7422100	Central Government
7422101	Local Government
7422102	Central Bank
7422103	Other Depository Corporations
7422104	Other Financial Intermediaries
7422105	Insurance Companies
7422106	Financial Auxiliaries
7422107	Social Owned Non Financial Corporations
7422108	Public Owned Non Financial Corporations
7422109	Private Owned Non Financial Corporations
7422110	Households
7422111	NPISH
742212	Issued By Foreign Entities
7422120	Corporate Entities
7422121	Households
7422122	Others
7422123	UNMIK/EULEX
7423	Assets With Repurchase Agreements
7424	Investments Held To Maturity
7425	Debtors And Other Placements
743	Financial Assets Available For Sale
7430	Securities
74300	Issued By Domestic Entities
743000	Debt Instruments
743001	Equity Instruments
74301	Issued By Foreign Entities
743010	Debt Instruments
743011	Equity Instruments

7431	Other Loans And Receivables
744	Securitized Assets Not Derecognized
7440	Loans And Advances To Clients - Securitized
74400	Loans And Advances To Clients
744000	Domestic Clients
7440000	Local Government
7440001	Other Financial Intermediaries
7440002	Insurance Companies
7440003	Financial Auxiliaries
7440004	Social Owned Non Financial Corporations
7440005	Public Owned Non Financial Corporations
7440006	Private Owned Non Financial Corporations
7440007	Households
7440008	NPISH
744001	Foreign Clients
7440010	Corporate Entities
7440011	Households
7440012	Others
7440013	UNMIK/EULEX
74401	Other Loans And Receivables In The Form Of Securities
744010	Issued By Domestic Institutions
7440100	Local Government
7440101	Other Financial Intermediaries
7440102	Insurance Companies
7440103	Financial Auxiliaries
7440104	Social Owned Non Financial Corporations
7440105	Public Owned Non Financial Corporations
7440106	Private Owned Non Financial Corporations
7440107	Households
7440108	NPISH
744011	Issued By Foreign Institutions
7440110	Corporate Entities
7440111	Households
7440112	Others
7440113	UNMIK/EULEX
7441	Other Securitized Assets Not Derecognized
74410	Issued By Domestic Entities
744100	Central Government
744101	Local Government
744102	Central Bank
744103	Other Depository Corporations
744104	Other Financial Intermediaries
744105	Insurance Companies
744106	Financial Auxiliaries
744107	Social Owned Non Financial Corporations
744108	Public Owned Non Financial Corporations
744109	Private Owned Non Financial Corporations
744110	Households
744111	NPISH
74412	Issued By Foreign Entities
744120	Corporate Entities
744121	Households
744122	Others
744123	UNMIK/EULEX
745	Assets With Repurchase Agreement
7450	Issued By A Domestic Entity
74500	Central Bank
74501	Other Depository Corporations
74502	Other Financial Intermediaries
74503	Insurance Companies
74504	Financial Auxiliaries

74505	Social Owned Non Financial Corporations
74506	Public Owned Non Financial Corporations
74507	Private Owned Non Financial Corporations
7451	Issued By A Foreign Entity
74510	Corporations
74511	Others
746	Investments Held To Maturity
7460	Securities Issued By Domestic Entities
7461	Securities Issued By Foreign Entities
7462	Other Investments Held To Maturity
747	Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)
7470	Domestic Entities
74700	Subsidiaries
74701	Associates
74702	Joint Ventures
7471	Foreign Entities
74710	Subsidiaries
74711	Associates
74712	Joint Ventures
748	Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements)
7480	Domestic Entities
74800	Subsidiaries
74801	Associates
74802	Joint Ventures
7481	Foreign Entities
74810	Subsidiaries
74811	Associates
74812	Joint Ventures
749	Non Financial Assets
7490	Non-Current Assets Held For Sale
7491	Investment Properties - Measured At Cost
7492	Tangible Assets - Measured At Cost
7493	Goodwill
7494	Other Intangible Assets
7495	Debtors, Other Placements And Other Assets

740: Loans And Advances To Banks (refer to 12 for definition)

741: Loans And Advances To Clients (refer to 13 for definition)

742: Loans And Interest In Arrears (refer to 14 for definition)

743: Financial Assets Available For Sale (refer to 17 for definition)

744: Securitized Assets Not Derecognized (refer to 18 for definition)

745: Assets With Repurchase Agreement (refer to 19 for definition)

746: Investments Held To Maturity (refer to 21 for definition)

747: Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)

This account includes the following: 7470 Domestic Entities; 7471 Foreign Entities (refer to 220 and 221 for definitions).

748: Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements)

This account includes the following: 7480 Domestic Entities; 7481 Foreign Entities (refer to 230 and 231 for definitions).

749: Non Financial Assets

This account includes all charges with impairment of assets not included in the previous accounts.

75 – Depreciations and Amortizations

This account comprises the amount of depreciation and amortization of investment properties, intangible assets and other tangible assets for the period.

75	Depreciations And Amortizations
750	Investment Properties
7500	Real Estate
7501	Other Investment Properties
751	Other Tangible Assets
7510	Real Estate
7511	Equipment
7512	Operating Lease
7513	Finance Lease
7514	Other Tangible Assets
752	Intangible Assets
7520	Software Licenses
7521	Software Development Costs
7522	Intangible Assets In Progress
7523	Other Intangible Assets

750: Investment Properties (refer to 25 for definition)

751: Other Tangible Assets (refer to 26 for definition)

752: Intangible Assets (refer to 28 for definition)

76 – Provisions

This account comprises provision charges for the period from fiscal contingencies, off-balance sheet items and other provisions not included in previous accounts.

This account includes: 760 Provisions For Fiscal Contingencies; 761 Provisions For Guarantees And Other Off Balance Sheet Commitments; 762 Other Provisions

76	Provisions
760	Provisions For Fiscal Contingencies
761	Provisions For Guarantees And Other Off Balance Sheet Commitments
762	Other Provisions

760: Provisions For Fiscal Contingencies (refer to 450 for definition)

761: Provisions For Guarantees And Other Off Balance Sheet Commitments (refer to 451 definition)

762: Other Provisions (refer to 452 definition)

77 – Interest and similar income

This account comprises financial income related to interest remuneration of the institution's assets, segregated by type of investment.

This account includes: 770 Interest From Balances At Central Banks; 771 Interest From Loans And Advances To Banks; 772 Interest From Loans And Advances To Clients; 773 Interest From Credit And Interest In Arrears; 774 Interest And Similar Income From Other Financial Assets

77	Interest And Similar Income
770	Interest From Balances At Central Banks
7700	From Central Bank Of Kosovo
7701	From Other Central Banks
771	Interest From Loans And Advances To Banks
7710	From Domestic Institutions
7711	From Foreign Institutions
77110	Parent, Subsidiaries And Other Branches From The Group
77111	Branches From Other Domestic Banks
77112	Other Banks Outside Kosovo
772	Interest From Loans And Advances To Clients
7720	Loans And Advances To Clients
77200	Domestic Clients
772000	Local Government
7720000	Advances And Overdrafts
7720001	Leasing And Renting
7720002	Credit Cards
7720003	Other Collateralized Loans
7720004	Other Unsecured Loans
772001	Other Financial Intermediaries
7720010	Advances And Overdrafts
7720011	Leasing And Renting
7720012	Credit Cards
7720013	Other Collateralized Loans
7720014	Other Unsecured Loans
772002	Insurance Companies
7720020	Advances And Overdrafts
7720021	Leasing And Renting
7720022	Credit Cards
7720023	Other Collateralized Loans
7720024	Other Unsecured Loans
772003	Financial Auxiliaries
7720030	Advances And Overdrafts
7720031	Leasing And Renting
7720032	Credit Cards
7720033	Other Collateralized Loans

7720034	Other Unsecured Loans
772004	Social Owned Non Financial Corporations
7720040	Advances And Overdrafts
7720041	Leasing And Renting
7720042	Credit Cards
7720043	Other Collateralized Loans
7720044	Other Unsecured Loans
772005	Public Owned Non Financial Corporations
7720050	Advances And Overdrafts
7720051	Leasing And Renting
7720052	Credit Cards
7720053	Other Collateralized Loans
7720054	Other Unsecured Loans
772006	Private Owned Non Financial Corporations
7720060	Advances And Overdrafts
7720061	Leasing And Renting
7720062	Credit Cards
7720063	Other Collateralized Loans
7720064	Other Unsecured Loans
772007	Households
7720070	Advances And Overdrafts
7720071	Mortgage Loans
7720072	Leasing And Renting
7720073	Credit Cards
7720074	Consumer Credit
7720075	Other Collateralized Loans
7720076	Other Unsecured Loans
772008	NPISH
7720080	Advances And Overdrafts
7720081	Leasing And Renting
7720082	Credit Cards
7720083	Other Collateralized Loans
7720084	Other Unsecured Loans
77201	Foreign Clients
772010	Corporate Entities
7720100	Advances And Overdrafts
7720101	Leasing And Renting
7720102	Credit Cards
7720103	Other Collateralized Loans
7720104	Other Unsecured Loans
772011	Households
7720110	Advances And Overdrafts
7720111	Mortgage Loans
7720112	Leasing And Renting
7720113	Credit Cards
7720114	Consumer Credit
7720115	Other Collateralized Loans
7720116	Other Unsecured Loans
772012	Others
7720120	Advances And Overdrafts
7720121	Mortgage Loans
7720122	Leasing And Renting
7720123	Credit Cards
7720124	Consumer Credit
7720125	Other Collateralized Loans
7720126	Other Unsecured Loans
772013	UNMIK/EULEX
7720130	Advances And Overdrafts
7720131	Leasing And Renting
7720132	Credit Cards
7720133	Other Collateralized Loans

	7720134	Other Unsecured Loans
7721		Other Loans And Receivables In The Form Of Securities
	77210	Issued By Domestic Institutions
	772100	Local Government
	772101	Other Financial Intermediaries
	772102	Insurance Companies
	772103	Financial Auxiliaries
	772104	Social Owned Non Financial Corporations
	772105	Public Owned Non Financial Corporations
	772106	Private Owned Non Financial Corporations
	772107	Households
	772108	NPISH
	77211	Issued By Foreign Institutions
	772110	Corporate Entities
	772111	Households
	772112	Others
	772113	UNMIK/EULEX
773		Interest From Credit And Interest In Arrears
774		Interest And Similar Income From Other Financial Assets
	7740	Interest From Financial Assets Held For Trading
	77400	Issued By Domestic Entities
	774000	Debt Instruments
	774001	Equity Instruments
	77401	Issued By Foreign Entities
	774010	Debt Instruments
	774011	Equity Instruments
	77402	Financial Derivative Instruments With Positive Fair Value
	774020	Over-The-Counter (OTC)
	7740200	Interest Rate Risk
	7740201	Equity Risk
	7740202	Foreign Exchange Risk (Fx)
	7740203	Credit Risk
	7740204	Other Risk
	774021	Organized Market
	7740210	Interest Rate Risk
	7740211	Equity Risk
	7740212	Foreign Exchange Risk
	7740213	Credit Risk
	7740214	Other Risk
7741		Interest From Financial Asset At Fair Value Through Profit And Loss (Fair Value Option)
	77410	Securities Issued By Domestic Entities
	77411	Securities Issued By Foreign Entities
	77412	Loans And Other Receivables
7742		Interest From Financial Assets Available For Sale
	77420	Securities Issued By Domestic Entities
	77421	Securities Issued By Foreign Entities
	77422	Other Financial Assets Available For Sale
7743		Interest From Assets With Repurchase Agreement
7744		Interest From Hedging Derivatives
	77440	Cash Flow Hedge
	77441	Fair Value Hedge
	77442	Net Investment Hedge
7745		Interest From Investments Held To Maturity
	77450	Securities Issued By Domestic Entities
	77451	Securities Issued By Foreign Entities
	77452	Other Investments Held To Maturity
7746		Interest From Other Debtors And Placements
7747		Other Interest And Similar Income

770: Interest From Balances At Central Banks

This account includes the following: 7700 From Central Bank Of Kosovo; 7701 From Other Central Banks (refer to 12 for definitions).

771: Interest From Loans And Advances To Banks

This account includes the following: 7710 From Domestic Institutions; 7711 From Foreign Institutions (refer to 12 for definitions).

772: Interest From Loans And Advances To Clients

This account includes the following: 7720 Loans And Advances To Clients; 7721 Other Loans And Receivables In The Form Of Securities (refer to 13 for definitions)

*773: Interest From Credit And Interest In Arrears (refer to 14 for definitions)**774: Interest And Similar Income From Other Financial Assets*

This account includes the following: 7740 Interest From Financial Assets Held For Trading; 7741 Interest From Financial Asset At Fair Value Through Profit And Loss (Fair Value Option); 7742 Interest From Financial Assets Available For Sale; 7743 Interest From Assets With Repurchase Agreement; 7744 Interest From Hedging Derivatives; 7745 Interest From Investments Held To Maturity; 7746 Interest From Other Debtors And Placements; 7747 Other Interest And Similar Income

7740: Interest From Financial Assets Held For Trading

This account includes the following: 77400 Issued By Domestic Entities; 77401 Issued By Foreign Entities; 77402 Financial Derivative Instruments With Positive Fair Value (refer to 15 for definitions)

7741: Interest From Financial Asset At Fair Value Through Profit And Loss (Fair Value Option)

This account includes the following: 77410 Securities Issued By Domestic Entities; 77411 Securities Issued By Foreign Entities; 77412 Loans And Other Receivables (refer to 16 for definitions)

7742: Interest From Financial Assets Available For Sale

This account includes the following: 77420 Securities Issued By Domestic Entities; 77421 Securities Issued By Foreign Entities; 77422 Other Financial Assets Available For Sale (refer to 17 for definitions)

*7743: Interest From Assets With Repurchase Agreement (refer to 19 for definitions)**7744: Interest From Hedging Derivatives*

This account includes the following: 77440 Cash Flow Hedge; 77441 Fair Value Hedge; 77442 Net Investment Hedge (refer to 20 for definitions)

7745: Interest From Investments Held To Maturity

This account includes the following: 77450 Securities Issued By Domestic Entities; 77451 Securities Issued By Foreign Entities; 77452 Other Investments Held To Maturity (refer to 21 for definitions)

7746: Interest From Other Debtors And Placements (refer to 30 for definitions)

7747: Other Interest And Similar Income

This account includes all interest and similar income related with items not included in the previous accounts.

78 – Commissions Income

This account comprises commissions income from assets and liabilities measured at amortized cost, registered in accordance with the effective interest method of IAS 39.

This account includes commissions' income with both assets and liabilities.

78	Commissions Income
780	From Assets
7800	Balances In Central Banks
78000	Central Bank Of Kosovo
78001	Other Central Banks
7801	Loans And Advances To Banks
78010	Domestic Institutions
78011	Foreign Institutions
780110	Parent, Subsidiaries And Other Branches From The Group
780111	Branches From Other Domestic Banks
780112	Other Banks Outside Kosovo
7802	Loans And Advances To Clients
78020	Loans And Advances To Clients
780200	Domestic Clients
7802000	Local Government
7802001	Other Financial Intermediaries
7802002	Insurance Companies
7802003	Financial Auxiliaries
7802004	Social Owned Non Financial Corporations
7802005	Public Owned Non Financial Corporations
7802006	Private Owned Non Financial Corporations
7802007	Households
7802008	NPISH
780201	Foreign Clients
7802010	Corporate Entities
7802011	Households
7802012	Others
7802013	UNMIK/EULEX
78021	Other Loans And Receivables In The Form Of Securities
780210	Issued By Domestic Institutions
7802100	Local Government
7802101	Other Financial Intermediaries
7802102	Insurance Companies
7802103	Financial Auxiliaries
7802104	Social Owned Non Financial Corporations
7802105	Public Owned Non Financial Corporations
7802106	Private Owned Non Financial Corporations
7802107	Households
7802108	NPISH
780211	Issued By Foreign Institutions
7802110	Corporate Entities
7802111	Households
7802112	Others
7802113	UNMIK/EULEX
7803	Securitized Assets Not Derecognized

78030	Loans And Advances To Clients - Securitized
780300	Loans And Advances To Clients
7803000	Domestic Clients
78030000	Local Government
78030001	Other Financial Intermediaries
78030002	Insurance Companies
78030003	Financial Auxiliaries
78030004	Social Owned Non Financial Corporations
78030005	Public Owned Non Financial Corporations
78030006	Private Owned Non Financial Corporations
78030007	Households
78030008	NPISH
7803001	Foreign Clients
78030010	Corporate Entities
78030011	Households
78030012	Others
78030013	UNMIK/EULEX
780301	Other Loans And Receivables In The Form Of Securities
7803010	Issued By Domestic Institutions
78030100	Local Government
78030101	Other Financial Intermediaries
78030102	Insurance Companies
78030103	Financial Auxiliaries
78030104	Social Owned Non Financial Corporations
78030105	Public Owned Non Financial Corporations
78030106	Private Owned Non Financial Corporations
78030107	Households
78030108	NPISH
7803011	Issued By Foreign Institutions
78030110	Corporations
78030111	Households
78030112	Others
78030113	UNMIK/EULEX
78031	Other Securitized Assets Not Derecognized
780310	Issued By Domestic Entities
7803100	Central Government
7803101	Local Government
7803102	Central Bank
7803103	Other Depository Corporations
7803104	Other Financial Intermediaries
7803105	Insurance Companies
7803106	Financial Auxiliaries
7803107	Social Owned Non Financial Corporations
7803108	Public Owned Non Financial Corporations
7803109	Private Owned Non Financial Corporations
7803110	Households
7803111	NPISH
780312	Issued By Foreign Entities
7803120	Corporations
7803121	Households
7803122	Others
7803123	UNMIK/EULEX
7804	Investments Held To Maturity
78040	Securities Issued By Domestic Entities
78041	Securities Issued By Foreign Entities
78042	Other Investments Held To Maturity
7805	Other
781	From Liabilities
7810	Resources From Central Banks
78100	From Central Bank Of Kosovo
78101	From Other Central Banks

7811	Resources From Other Depository Corporations
78110	From Domestic Institutions
78111	From Foreign Institutions
781110	Parent, Subsidiaries And Other Branches From The Group
781111	Branches From Other Domestic Banks
781112	Other Banks Outside Kosovo
7812	Deposits From Clients
78120	Deposits From Domestic Clients
781200	Local Government
781201	Other Financial Intermediaries
781202	Pension Funds
781203	Insurance Companies
781204	Financial Auxiliaries
781205	Social Owned Non Financial Corporations
781206	Public Owned Non Financial Corporations
781207	Private Owned Non Financial Corporations
781208	Households
781209	NPISH
78121	Deposits From Foreign Clients
781210	Corporate Entities
781211	Households
781212	Others
781213	UNMIK/EULEX
7813	Borrowings
78130	From Domestic Institutions
78131	From Foreign Institutions
7814	Liabilities Represented By Unsubordinated Securities
78140	Domestic Institutions
78141	Foreign Institutions
7815	Subordinates Liabilities
78150	Subordinated Loans
78151	Equity Instrument Classified As Financial Liability
78152	Other Subordinated Liabilities
7816	Other

780: From Assets (refer to 650 for definitions)

781: From Liabilities (refer to 651 for definitions)

79 – Fee and Commission Income

This account includes all fees and other revenue received by the institution from financial services provided to third parties. It also includes fees and other commissions that don't have the characteristics of interest and are not related to amortized cost.

This account includes: 790 Guarantees And Similar Products; 791 Commitments From Third Parties; 792 Commissions For Operations With Financial Instruments; 793 Banking Services; 794 Securities Transactions Performed On Behalf Of Third Parties; 795 Other Commissions And Fees Income

79	Fee And Commission Income
790	Guarantees And Similar Products
7900	Guarantees
7901	Other
791	Commitments From Third Parties
7910	Irrevocable Commitments
79100	Irrevocable Credit Lines
79101	Securities Subscription
79102	Other Irrevocable Commitments
7911	Revocable Commitments
792	Commissions For Operations With Financial Instruments
793	Banking Services
7930	Custody
7931	Collections
7932	Funds Management
7933	Undertakings For Collective Investment In Transferable Securities (Ucits)
79330	Management Fee
79331	Fee For The Issuance Of Participation Units
79332	Fee For The Redemption Of Participation Units
7934	Money Transfer
7935	Cards Management
7936	Cards Annual Fees
7937	Arrangement Fees
7938	Loan Operations
7939	Other Banking Services
794	Securities Transactions Performed On Behalf Of Third Parties
7940	Regulated Market
7941	OTC Market
7942	Other Securities Transactions
795	Other Commissions And Fees Income

790: Guarantees And Similar Products (refer to 660 for definitions)

791: Commitments From Third Parties (refer to 661 for definitions)

792: Commissions For Operations With Financial Instruments (refer to 662 for definitions)

793: Banking Services (refer to 3222 for definitions)

794: Securities Transactions Performed On Behalf Of Third Parties (refer to 3223 for definitions)

795: Other Commissions And Fees Income

This account includes all fees and commissions expenses related with items not included in the previous accounts.

80 – Dividend Income

This account comprises the remuneration from all equity instruments other than positive fair value changes and realized gains.

This account includes: 800 Financial Assets Available For Sale; 801 Investments In Associates And Subsidiaries; 802 Other Equity Instruments.

80	Dividend Income
800	Financial Assets Available For Sale
8000	Issued By Domestic Institutions
8001	Issued By Foreign Institutions
801	Investments In Associates And Subsidiaries
8010	Investments In Kosovo
80100	Subsidiaries
80101	Associates
80102	Joint Ventures
8011	Investments Outside Kosovo
80110	Subsidiaries
80111	Associates
80112	Joint Ventures
802	Other Equity Instruments

800: Financial Assets Available For Sale (refer to 17 for definitions).

801: Investments In Associates And Subsidiaries

This account includes the following: 8010 Investments In Kosovo; 8011 Investments Outside Kosovo (refer to 22 and 23 for definitions)

802: Other Equity Instruments

This account includes dividend income from all other equity instruments not included in the previous accounts.

81 – Financial Gains

This account includes realized and unrealized gains with financial instruments and foreign exchange gains. The gains associated with the sale of loans or loan portfolios to other entities should be registered in this account.

The net realized gain in the sale of financial assets available for sale should be registered in this account.

This account also includes all positive fair value changes from assets measured at fair value through profit and loss.

This account includes: 810 Foreign Exchange Gains; 811 Gains On Disposal Of Clients' Loans; 812 Gains On Financial Assets And Liabilities Held For Trading; 813 Gains On Financial Assets And Liabilities At Fair Value Through Profit And Loss (Fair Value Option); 814 Gains On Financial Assets Available For Sale; 815 Gains On Assets With Repurchase Agreement; 816 Gains On Hedging Derivatives; 817 Gains On Investments Held To Maturity; 818 Other Gains In Financial Operations

5	Financial Gains
810	Foreign Exchange Gains
8100	From Investments In Foreign Entities
8101	From Other Items In Foreign Currency
811	Gains On Disposal Of Clients' Loans
812	Gains On Financial Assets And Liabilities Held For Trading
8120	Securities Issued By Domestic Entities
81200	Debt Instruments
81201	Equity Instruments
8121	Securities Issued By Foreign Entities
81210	Debt Instruments
81211	Equity Instruments
8122	Financial Derivative Instruments With Positive Fair Value
81220	Over-The-Counter (OTC)
812200	Interest Rate Risk
812201	Equity Risk
812202	Foreign Exchange Risk (Fx)
812203	Credit Risk
812204	Other Risk
81221	Organized Market
812210	Interest Rate Risk
812211	Equity Risk
812212	Foreign Exchange Risk
812213	Credit Risk
812214	Other Risk
8123	Other Trading Financial Liabilities
813	Gains On Financial Assets And Liabilities At Fair Value Through Profit And Loss (Fair Value Option)
8130	Securities Issued By Domestic Entities
81300	Debt Instruments
81301	Equity Instruments
8131	Securities Issued By Foreign Entities
81310	Debt Instruments
81311	Equity Instruments
8132	Loans And Other Receivables
8133	Other Financial Liabilities
814	Gains On Financial Assets Available For Sale
8140	Securities Issued By Domestic Entities
81400	Debt Instruments
81401	Equity Instruments
8141	Securities Issued By Foreign Entities
81410	Debt Instruments
81411	Equity Instruments
8142	Loans And Other Receivables

815		Gains On Assets With Repurchase Agreement
816		Gains On Hedging Derivatives
	8160	Cash Flow Hedge
	81600	Over-The-Counter (OTC)
	816000	Interest Rate Risk
	816001	Equity Risk
	816002	Foreign Exchange Risk (Fx)
	816003	Credit Risk
	816004	Other Risk
	81601	Organized Market
	816010	Interest Rate Risk
	816011	Equity Risk
	816012	Foreign Exchange Risk
	816013	Credit Risk
	816014	Other Risk
	8161	Fair Value Hedge
	81610	Over-The-Counter (OTC)
	816100	Interest Rate Risk
	816101	Equity Risk
	816102	Foreign Exchange Risk (Fx)
	816103	Credit Risk
	816104	Other Risk
	81611	Organized Market
	816110	Interest Rate Risk
	816111	Equity Risk
	816112	Foreign Exchange Risk
	816113	Credit Risk
	816114	Other Risk
	8162	Net Investment Hedge
	81620	Over-The-Counter (OTC)
	816200	Foreign Exchange Risk (Fx)
	81621	Organized Market
	816210	Foreign Exchange Risk (Fx)
817		Gains On Investments Held To Maturity
818		Other Gains In Financial Operations
	8180	On Assets
	81800	Adjustments To Assets Fair Value Due To Fair Value Hedging
	81801	Transactions Other
	8181	On Liabilities
	81810	Adjustments To Liabilities Fair Value Due To Fair Value Hedging
	81811	Transactions Other

810: Foreign Exchange Gains

This account includes the following: 8100 From Investments In Foreign Entities; 8101 From Other Items In Foreign Currency.

811: Gains On Disposal Of Clients' Loans

This account includes all gains with the sale of clients' loans, irrespective of the accounts where they are registered in the balance sheet.

812: Gains On Financial Assets And Liabilities Held For Trading

This account includes the following: 8120 Securities Issued By Domestic Entities; 8121 Securities Issued By Foreign Entities; 8122 Financial Derivative Instruments With Positive Fair Value; 8123 Other Trading Financial Liabilities (refer to 15 and 41 for definitions)

813: Gains On Financial Assets And Liabilities At Fair Value Through Profit And Loss (Fair Value Option)

This account includes all gains with assets and liabilities designated at fair value through profit and loss (fair value option).

814: Gains On Financial Assets Available For Sale

This account includes the following: 8140 Securities Issued By Domestic Entities; 8141 Securities Issued By Foreign Entities; 8142 Loans And Other Receivables (refer to 17 for definitions)

*815: Gains On Assets With Repurchase Agreement (refer to 19 for definitions)**816: Gains On Hedging Derivatives*

This account includes the following: 8160 Cash Flow Hedge; 8161 Fair Value Hedge; 8162 Net Investment Hedge (refer to 20 for definitions)

*817: Gains On Investments Held To Maturity (refer to 21 for definitions)**818: Other Gains In Financial Operations*

This account includes all other gains with financial operations not included in the previous accounts.

82 – Other earnings and operational income

This account includes other earnings and operational income related with non financial assets, realized gains in Subsidiaries, Associates and Joint Ventures and gains in non-financial assets.

Gains resulting from “bargain” purchases (i.e. negative goodwill) in accordance with IFRS 3 are registered in this account.

This account includes: 820 Operating Lease Rents; 821 "Negative" Goodwill; 822 Gains On Investments In Associates And Subsidiaries; 823 Gains On Non Financial Assets; 824 Other Earnings And Operational Income

82	Other Earnings And Operational Income
820	Operating Lease Rents
821	"Negative" Goodwill
822	Gains On Investments In Associates And Subsidiaries
8220	In Kosovo
82200	Associates
82201	Subsidiaries
82202	Joint Ventures
8221	Outside Kosovo
82210	Associates
82211	Subsidiaries
82212	Joint Ventures
823	Gains On Non Financial Assets
8230	Non-Current Assets (Or Disposal Groups) Held For Sale
82300	Realized Losses
82301	Unrealized Losses
8231	Investment Properties
82310	Investment Property As Financial Lease
82311	Investment Property As Operating Lease
82312	Other Investment Properties
823120	Realized Losses

823121	Unrealized Losses
8232	Other Non Financial Assets
824	Other Earnings And Operational Income
8240	Discontinued Operations
8241	Expenses Reimbursements
8242	Loan Recoveries
82420	Recovery Of Written-Off Loans
82421	Recovery Of Interest And Credit Expenses In Arrears
8243	Income From Sundry Services Provided

820: Operating Lease Rents

This account includes all the income with rents related with operating leases (in accordance with IAS 17 Leases).

821: "Negative" Goodwill

This account includes all gains resulting from “bargain” purchases (i.e. negative goodwill) in accordance with IFRS 3.

822: Gains On Investments In Associates And Subsidiaries

This account includes the following: 8220 In Kosovo; 8221 Outside Kosovo (refer to 22 and 23 for definitions).

823: Gains On Non Financial Assets

This account includes the following: 8230 Non-Current Assets (Or Disposal Groups) Held For Sale; 8231 Investment Properties; 8232 Other Non Financial Assets (refer to 24, 25 for definitions of 8230 and 8231).

824: Other Earnings And Operational Income

This account includes the following: 8240 Discontinued Operations; 8241 Expenses Reimbursements; 8242 Loan Recoveries; 8243 Income From Sundry Services Provided.

83 – Share of losses of profit and joint ventures accounted for using the equity method

This account includes the portion attributable to the consolidating group of positive results from a business associate or a joint venture when the investment in such entities is treated in accordance with the equity method.

83	Share Of Profits Of Associates And Joint Ventures Accounted For Using The Equity Method
830	In Kosovo
8300	Associates
8301	Subsidiaries
8302	Joint Ventures
831	Outside Kosovo
8310	Associates
8311	Subsidiaries
8312	Joint Ventures

84 – Deferred Taxes Income

This account includes the formation of deferred tax assets and the reversal of deferred tax liabilities during the period in accordance with IAS 12 (refer to 29 and 47 for definitions).

84	Deferred Taxes Income
840	For Temporary Differences
8400	Assets
8401	Liabilities
841	Tax Losses

85 – Reversal of Provisions and Impairment Charges

This account comprises provision reversals for the period from assets that are not measured at Fair Value through profit and loss.

This account includes: 850 Loans And Advances To Banks; 851 Loans And Advances To Clients; 852 Loans And Interest In Arrears ; 853 Financial Assets Available For Sale; 854 Securitized Assets Not Derecognized; 855 Assets With Repurchase Agreement; 856 Investments Held To Maturity; 857 Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements); 858 Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements); 859 Non Financial Assets

85	Reversal Of Provisions/Impairment Charges
850	Loans And Advances To Banks
8500	To Domestic Institutions
8501	To Foreign Institutions
851	Loans And Advances To Clients
8510	Loans And Advances To Clients
85100	Domestic Clients
851000	Local Government
851001	Other Financial Intermediaries
851002	Insurance Companies
851003	Financial Auxiliaries
851004	Social Owned Non Financial Corporations
851005	Public Owned Non Financial Corporations
851006	Private Owned Non Financial Corporations
851007	Households
851008	NPISH
85101	Foreign Clients
851010	Corporate Entities
851011	Households
851012	Others
851013	UNMIK/EULEX
8511	Other Loans And Receivables In The Form Of Securities
85110	Issued By Domestic Institutions
851100	Local Government
851101	Other Financial Intermediaries
851102	Insurance Companies
851103	Financial Auxiliaries
851104	Social Owned Non Financial Corporations
851105	Public Owned Non Financial Corporations
851106	Private Owned Non Financial Corporations
851107	Households
851108	NPISH
85111	Issued By Foreign Institutions
851110	Corporate Entities
851111	Households

851112	Others
851113	UNMIK/EULEX
852	Loans And Interest In Arrears
8520	Loans And Advances To Banks
85200	To Domestic Institutions
852000	To Central Bank Of Kosovo
852001	To Other Banks
85201	To Foreign Institutions
852010	Other Central Banks
852011	Parent, Subsidiaries And Other Branches From The Group
852012	Branches From Other Domestic Banks
852013	Other Banks Outside Kosovo
8521	Loans And Advances To Clients
85210	Loans And Advances To Clients
852100	Domestic Clients
8521000	Local Government
8521001	Other Financial Intermediaries
8521002	Insurance Companies
8521003	Financial Auxiliaries
8521004	Social Owned Non Financial Corporations
8521005	Public Owned Non Financial Corporations
8521006	Private Owned Non Financial Corporations
8521007	Households
8521008	NPISH
852101	Foreign Clients
8521010	Corporate Entities
8521011	Households
8521012	Others
8521013	UNMIK/EULEX
85211	Other Loans And Receivables In The Form Of Securities
852110	Issued By Domestic Institutions
8521100	Local Government
8521101	Other Financial Intermediaries
8521102	Insurance Companies
8521103	Financial Auxiliaries
8521104	Social Owned Non Financial Corporations
8521105	Public Owned Non Financial Corporations
8521106	Private Owned Non Financial Corporations
8521107	Households
8521108	NPISH
852111	Issued By Foreign Institutions
8521110	Corporate Entities
8521111	Households
8521112	Others
8521113	UNMIK/EULEX
8522	Securitized Assets Not Derecognized
85220	Loans And Advances To Clients - Securitized
852200	Loans And Advances To Clients
8522000	Domestic Clients
85220000	Local Government
85220001	Other Financial Intermediaries
85220002	Insurance Companies
85220003	Financial Auxiliaries
85220004	Social Owned Non Financial Corporations
85220005	Public Owned Non Financial Corporations
85220006	Private Owned Non Financial Corporations
85220007	Households
85220008	NPISH
8522001	Foreign Clients
85220010	Corporate Entities
85220011	Households

	85220012	Others
	85220013	UNMIK/EULEX
852201		Other Loans And Receivables In The Form Of Securities
	8522010	Issued By Domestic Institutions
	85220100	Local Government
	85220101	Other Financial Intermediaries
	85220102	Insurance Companies
	85220103	Financial Auxiliaries
	85220104	Social Owned Non Financial Corporations
	85220105	Public Owned Non Financial Corporations
	85220106	Private Owned Non Financial Corporations
	85220107	Households
	85220108	NPISH
	8522011	Issued By Foreign Institutions
	85220110	Corporate Entities
	85220111	Households
	85220112	Others
	85220113	UNMIK/EULEX
85221		Other Securitized Assets Not Derecognized
	852210	Issued By Domestic Entities
	8522100	Central Government
	8522101	Local Government
	8522102	Central Bank
	8522103	Other Depository Corporations
	8522104	Other Financial Intermediaries
	8522105	Insurance Companies
	8522106	Financial Auxiliaries
	8522107	Social Owned Non Financial Corporations
	8522108	Public Owned Non Financial Corporations
	8522109	Private Owned Non Financial Corporations
	8522110	Households
	8522111	NPISH
	852212	Issued By Foreign Entities
	8522120	Corporate Entities
	8522121	Households
	8522122	Others
	8522123	UNMIK/EULEX
8523		Assets With Repurchase Agreements
8524		Investments Held To Maturity
8525		Debtors And Other Placements
853		Financial Assets Available For Sale
	8530	Securities
	85300	Issued By Domestic Entities
	853000	Debt Instruments
	85301	Issued By Foreign Entities
	853010	Debt Instruments
8531		Other Loans And Receivables
854		Securitized Assets Not Derecognized
	8540	Loans And Advances To Clients - Securitized
	85400	Loans And Advances To Clients
	854000	Domestic Clients
	8540000	Local Government
	8540001	Other Financial Intermediaries
	8540002	Insurance Companies
	8540003	Financial Auxiliaries
	8540004	Social Owned Non Financial Corporations
	8540005	Public Owned Non Financial Corporations
	8540006	Private Owned Non Financial Corporations
	8540007	Households
	8540008	NPISH
	854001	Foreign Clients

8540010	Corporate Entities
8540011	Households
8540012	Others
8540013	UNMIK/EULEX
85401	Other Loans And Receivables In The Form Of Securities
854010	Issued By Domestic Institutions
8540100	Local Government
8540101	Other Financial Intermediaries
8540102	Insurance Companies
8540103	Financial Auxiliaries
8540104	Social Owned Non Financial Corporations
8540105	Public Owned Non Financial Corporations
8540106	Private Owned Non Financial Corporations
8540107	Households
8540108	NPISH
854011	Issued By Foreign Institutions
8540110	Corporate Entities
8540111	Households
8540112	Others
8540113	UNMIK/EULEX
8541	Other Securitized Assets Not Derecognized
85410	Issued By Domestic Entities
854100	Central Government
854101	Local Government
854102	Central Bank
854103	Other Depository Corporations
854104	Other Financial Intermediaries
854105	Insurance Companies
854106	Financial Auxiliaries
854107	Social Owned Non Financial Corporations
854108	Public Owned Non Financial Corporations
854109	Private Owned Non Financial Corporations
854110	Households
854111	NPISH
85412	Issued By Foreign Entities
854120	Corporate Entities
854121	Households
854122	Others
854123	UNMIK/EULEX
855	Assets With Repurchase Agreement
8550	Issued By A Domestic Entity
85500	Central Bank
85501	Other Depository Corporations
85502	Other Financial Intermediaries
85503	Insurance Companies
85504	Financial Auxiliaries
85505	Social Owned Non Financial Corporations
85506	Public Owned Non Financial Corporations
85507	Private Owned Non Financial Corporations
8551	Issued By A Foreign Entity
85510	Corporations
85511	Others
856	Investments Held To Maturity
8560	Securities Issued By Domestic Entities
8561	Securities Issued By Foreign Entities
8562	Other Investments Held To Maturity
857	Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements)
8570	Domestic Entities
85700	Subsidiaries
85701	Associates
85702	Joint Ventures

8571	Foreign Entities
85710	Subsidiaries
85711	Associates
85712	Joint Ventures
858	Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements)
8580	Domestic Entities
85800	Subsidiaries
85801	Associates
85802	Joint Ventures
8581	Foreign Entities
85810	Subsidiaries
85811	Associates
85812	Joint Ventures
859	Non Financial Assets
8590	Non-Current Assets Held For Sale
8591	Investment Properties - Measured At Cost
8592	Tangible Assets - Measured At Cost
8593	Goodwill
8594	Other Intangible Assets
8595	Debtors, Other Placements And Other Assets

850: Loans And Advances To Banks (refer to 12 for definition)

851: Loans And Advances To Clients (refer to 13 for definition)

852: Loans And Interest In Arrears (refer to 14 for definition)

853: Financial Assets Available For Sale (refer to 17 for definition)

854: Securitized Assets Not Derecognized (refer to 18 for definition)

855: Assets With Repurchase Agreement (refer to 19 for definition)

856: Investments Held To Maturity (refer to 21 for definition)

857: Investments In Subsidiaries Excluded From Consolidation, Associates And Joint Ventures (Only For Consolidated Financial Statements) (refer to 22 for definitions)

858: Investments In Subsidiaries, Associates And Joint Ventures (Only For Individual Financial Statements) (refer to 23 for definitions)

859: Non Financial Assets

This account includes all reversals with impairment of assets not included in the previous accounts.

86 – Reversal of Provisions

This account comprises provision reversals for the period from fiscal contingencies, off-balance sheet items and other provisions not included in previous accounts.

This account includes: 860 Provisions For Fiscal Contingencies; 861 Provisions For Guarantees And Other Commitments; 862 Other Provisions

86	Reversal Of Provisions
860	Provisions For Fiscal Contingencies
861	Provisions For Guarantees And Other Commitments
862	Other Provisions

860: Provisions For Fiscal Contingencies (refer to 450 for definitions)

861: Provisions For Guarantees And Other Commitments (refer to 451 for definitions)

862: Other Provisions (refer to 452 for definitions)

Off-Balance Sheet Account

90 – Guarantees Issued and Other Potential Liabilities

This account comprises the nominal amount of all guarantees, standby letters of credit and similar instruments related with trade finance issued by the bank to third parties. Additionally, it should also be used to record the amount of assets pledged as collateral to domestic and foreign counterparts. This account includes: 900.Guarantees; 901.Assets Pledged As Collateral

90	Guarantees Issued And Other Potential Liabilities
900	Guarantees
9000	To Domestic Clients/Institutions
90000	Guarantees
90001	Standby Letters Of Credit
90002	Trade Finance
90003	Other Guarantees Issued And Other Potential Liabilities
9001	To Foreign Clients/Institutions
90010	Guarantees
90011	Standby Letters Of Credit
90012	Trade Finance
90013	Other Guarantees Issued And Other Potential Liabilities
901	Assets Pledged As Collateral
9010	To Domestic Clients/Institutions
90100	Loans
90101	Securities
90102	Real Estate Assets
90103	Other Assets
9011	To Foreign Clients/Institutions
90110	Loans
90111	Securities
90112	Real Estate Assets
90113	Other Assets

900. Guarantees

This account comprises the nominal amount of all guarantees and similar instruments issued by the reporting institution. This account is disaggregated according to the residency of the reporting institution's counterparty (the party whose obligation is guaranteed): 9000.To Domestic Clients/Institutions; 9001.To Foreign Clients/Institutions.

9000. To Domestic Clients/Institutions

This account comprises the nominal amount of all guarantees and similar instruments issued by the reporting institution in favor of residents and legal entities incorporated in Kosovo. This account includes the following: 90000.Guarantees; 90001.Standby Letters Of Credit; 90002.Trade Finance; 90003.Other Guarantees Issued And Other Potential Liabilities.

90000. Guarantees

A guarantee from the reporting institution ensuring that the liabilities of a given counterparty (debtor) will be met.

90001. Standby Letters Of Credit

A guarantee of payment issued by the reporting institution on behalf of a given counterparty which, in the event that the counterparty fails to meet a contractual commitment with a third party, will result in a payment made the reporting institution to that third party.

90002. Trade Finance

Guarantees and similar instruments, related to the financing of international trade.

90003. Other Guarantees Issued And Other Potential Liabilities

This account comprises the nominal amount of guarantees and similar instruments not specified in accounts 90000, 90001 and 90002 above.

9001. To Foreign Clients/Institutions

This account comprises the nominal amount of all guarantees and similar instruments issued by the reporting institution in favor of residents and legal entities incorporated outside Kosovo. This account includes the following: 90010.Guarantees; 90011.Standby Letters Of Credit; 90012.Trade Finance; 90013.Other Guarantees Issued And Other Potential Liabilities (refer to 90000; 90001; 90002 and 90003 for definitions).

901. Assets Pledged As Collateral

Assets held by the reporting institution and pledged as collateral. This account is disaggregated according to the residency of the reporting institution's counterparty (the party in favor of which the asset has been pledged): 9010.To Domestic Clients/Institutions; 9011.To Foreign Clients/Institutions.

9010. To Domestic Clients/Institutions

Assets held by the reporting institution and pledged as collateral in favor of residents and legal entities incorporated in Kosovo. This account is disaggregated according to the type of asset pledged as collateral: 90100.Loans; 90101.Securities; 90102.Real Estate Assets; 90103.Other Assets.

90100. Loans

Carrying amount of loans pledged as collateral.

90101. Securities

Carrying amount of securities pledged as collateral.

90102. Real Estate Assets

Carrying amount of real estate assets pledged as collateral.

90103. Other Assets

Carrying amount of assets pledged as collateral, other than those specified in accounts 90100, 90101, 90102 and 90103 above.

9011. To Foreign Clients/Institutions

Assets held by the reporting institution and pledged as collateral in favor of residents and legal entities incorporated outside Kosovo. This account is disaggregated according to the type of asset pledged as collateral: 90110.Loans; 90111.Securities; 90112.Real Estate Assets; 90113.Other Assets (refer to 90100; 90101; 90102 and 90103 for definitions).

91 – Received Guarantees

This account comprises the nominal amount all guarantees, standby letters of credit and similar instruments related with trade finance received by the bank from third parties. Additionally, it should also be used to register the amount of assets pledged as collateral from domestic and foreign counterparts. This account includes: 910.Personal/Institutional Guarantees; 911.Assets Pledged As Collateral.

91	Guarantees Received
910	Personal/Institutional Guarantees
9100	From Domestic Clients/Institutions
91000	Guarantees
91001	Standby Letters Of Credit
91002	Trade Finance
91003	Other Personal Guarantees Issued And Other Sundry Liabilities
9101	From Foreign Clients/Institutions
91010	Guarantees
91011	Standby Letters Of Credit
91012	Trade Finance
91013	Other Personal Guarantees Issued And Other Sundry Liabilities
911	Assets Pledged As Collateral
9110	From Domestic Clients/Institutions
91100	Loans
91101	Securities
91102	Real Estate Assets
91103	Other Assets
9111	From Foreign Clients/Institutions
91110	Loans
91111	Securities
91112	Real Estate Assets
91113	Other Assets

910. Personal/Institutional Guarantees

This account comprises the nominal amount of all guarantees and similar instruments received by the reporting institution. This account is disaggregated according to the residency of the reporting institution's counterparty (the party whose obligation is guaranteed): 9100.From Domestic Clients/Institutions; 9101.From Foreign Clients/Institutions.

9100. From Domestic Clients/Institutions

This account comprises the nominal amount of all guarantees and similar instruments received by the reporting institution in favor of residents and legal entities incorporated in Kosovo. This account includes the following: 91000.Guarantees; 91001.Standby Letters Of Credit; 91002.Trade Finance; 91003.Other Guarantees Issued And Other Potential Liabilities.

91000. Guarantees

A guarantee received by the reporting institution ensuring that the liabilities of a given counterparty (debtor) will be met.

91001. Standby Letters Of Credit

A guarantee of payment received by a third party in respect of a given counterparty which, in the event that the counterparty fails to meet a contractual commitment with the reporting institution, will result in a payment received by the reporting institution from that third party.

91002. Trade Finance

Guarantees and similar instruments, related to the financing of international trade.

91003. Other Guarantees Issued And Other Potential Liabilities

This account comprises the nominal amount of guarantees and similar instruments not specified in accounts 91000, 91001 and 91002 above.

9101. To Foreign Clients/Institutions

This account comprises the nominal amount of all guarantees and similar instruments received by the reporting institution in favor of residents and legal entities incorporated outside Kosovo. This account includes the following: 90010.Guarantees; 90011.Standby Letters Of Credit; 90012.Trade Finance; 90013.Other Guarantees Issued And Other Potential Liabilities (refer to 91000; 91001; 91002 and 91003 for definitions).

911. Assets Pledged As Collateral

Assets pledged as collateral in favor of the reporting institution. This account is disaggregated according to the residency of the reporting institution's counterparty (the party which holds the asset pledged as collateral): 9110.From Domestic Clients/Institutions; 9111.From Foreign Clients/Institutions.

9110. From Domestic Clients/Institutions

Assets held by residents and legal entities incorporated in Kosovo and pledged as collateral in favor of the reporting institution. This account is disaggregated according to the type of asset pledged as collateral: 91100.Loans; 91101.Securities; 91102.Real Estate Assets; 91103.Other Assets.

91100. Loans

Carrying amount of loans pledged as collateral.

91101. Securities

Carrying amount of securities pledged as collateral.

91102. Real Estate Assets

Carrying amount of real estate assets pledged as collateral.

91103. Other Assets

Carrying amount of assets pledged as collateral, other than those specified in accounts 91100, 91101, 91102 and 91103 above.

9110. From Foreign Clients/Institutions

Assets held by residents and legal entities incorporated outside Kosovo and pledged as collateral in favor of the reporting institution. This account is disaggregated according to the type of asset pledged as collateral: 91110.Loans; 91111.Securities; 91112.Real Estate Assets; 91113.Other Assets (refer to 91100; 91101; 91102 and 91103 for definitions).

92 – Commitments assumed to third parties

This account should include all commitments undertaken by the reporting institution to perform transactions on a future date. This account includes: 920.Irrevocable Commitments; 921.Revocable Commitments.

92	Commitments To Third Parties
920	Irrevocable Commitments
9200	Domestic Institutions
92000	Options Over Assets (Sold)
920000	Call Options
920001	Put Options
92001	Unused Irrevocable Credit Lines
92002	Securities Subscription
920020	Indirect Subscription
920021	Firm Commitment
920022	Renewable Loans
920023	Other
92003	Other Irrevocable Commitments
9201	Foreign Institutions
92010	Options Over Assets (Sold)
920100	Call Options
920101	Put Options
92011	Unused Irrevocable Credit Lines
92012	Securities Subscription
920120	Indirect Subscription
920121	Firm Commitment
920122	Renewable Loans
920123	Other
92013	Other Irrevocable Commitments
921	Revocable Commitments
9210	Domestic Institutions
92100	Unused Revocable Credit Lines
92101	Unused Overdrafts
92102	Other Revocable Commitments
9211	Foreign Institutions
92110	Unused Revocable Credit Lines
92111	Unused Overdrafts
92112	Other Revocable Commitments

920. Irrevocable Commitments

Commitments undertaken by the reporting institution in respect of irrevocable commitments, which cannot be canceled by the reporting institution. This account includes the following: 9200.Domestic Institutions; 9201.Foreign Institutions.

9200. Domestic Institutions

Commitments undertaken by the reporting institution with counterparties that legal entities incorporated in Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 92000.Options Over Assets (Sold); 92001.Unused Irrevocable Credit Lines; 92002.Securities Subscription; 92003.Other Irrevocable Commitments.

9201. Foreign Institutions

Commitments undertaken by the reporting institution with counterparties that legal entities incorporated outside Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 92010.Options Over Assets (Sold); 92011.Unused Irrevocable Credit Lines; 92012.Securities Subscription; 920123.Other.

921. Revocable Commitments

Commitments undertaken by the reporting institution in respect of revocable commitments, which which can be cancelled if the reporting institution chooses to do so. This account includes the following: 9210.Domestic Institutions; 9211.Foreign Institutions.

9210. Domestic Institutions

Commitments undertaken by the reporting institution with counterparties that legal entities incorporated in Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 92100.Unused Revocable Credit Lines; 92101.Unused Overdrafts; 92102.Other Revocable Commitments.

9211. Foreign Institutions

Commitments undertaken by the reporting institution with counterparties that legal entities incorporated outside Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 92110.Unused Revocable Credit Lines; 92111.Unused Overdrafts; 92112.Other Revocable Commitments.

93 – Commitments assumed by third parties

This account should include all commitments assumed by third parties to perform transactions with the reporting institution on a future date. This account includes: 930.Irrevocable Commitments; 931.Revocable Commitments.

93	Commitments Assumed By Third Parties
930	Irrevocable Commitments
9300	Domestic Institutions
93000	Options Over Assets (Bought)
930000	Call Options
930001	Put Options
93001	Unused Irrevocable Credit Lines
93002	Securities Subscription
930020	Indirect Subscription
930021	Firm Commitment
930022	Renewable Loans
930023	Other
93003	Other Irrevocable Commitments
9301	Foreign Institutions
93010	Options Over Assets (Bought)
930100	Call Options
930101	Put Options
93011	Unused Irrevocable Credit Lines
93012	Securities Subscription
930120	Indirect Subscription
930121	Firm Commitment
930122	Renewable Loans
930123	Other
93013	Other Irrevocable Commitments
931	Revocable Commitments
9310	Domestic Institutions
93100	Unused Revocable Credit Lines
93101	Unused Overdrafts
93102	Other Revocable Commitments
9311	Foreign Institutions
93110	Unused Revocable Credit Lines
93111	Unused Overdrafts
93112	Other Revocable Commitments

930. Irrevocable Commitments

Commitments assumed by third parties in respect of irrevocable commitments, which cannot be canceled by those parties. This account includes the following: 9300.Domestic Institutions; 9301.Foreign Institutions.

9300. Domestic Institutions

Commitments assumed by third parties that legal entities incorporated in Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 93000.Options Over Assets (Sold); 93001.Unused Irrevocable Credit Lines; 93002.Securities Subscription; 93003.Other Irrevocable Commitments.

9301. Foreign Institutions

Commitments assumed by third parties that legal entities incorporated outside Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the

following subaccounts: 93010.Options Over Assets (Sold); 93011.Unused Irrevocable Credit Lines; 93012.Securities Subscription; 93013.Other Irrevocable Commitments.

931. Irrevocable Commitments

Commitments assumed by third parties in respect of irrevocable commitments, which may be canceled by those parties. This account includes the following: 9310.Domestic Institutions; 9311.Foreign Institutions.

9310. Domestic Institutions

Commitments assumed by third parties that legal entities incorporated in Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 93100.Options Over Assets (Sold); 93101.Unused Irrevocable Credit Lines; 93102.Securities Subscription; 93103.Other Irrevocable Commitments.

9311. Foreign Institutions

Commitments assumed by third parties that legal entities incorporated outside Kosovo. The segregation of such commitments should be performed taking into consideration their nature, according to the disaggregation in the following subaccounts: 93110.Options Over Assets (Sold); 93111.Unused Irrevocable Credit Lines; 93112.Securities Subscription; 93113.Other Irrevocable Commitments.

94 – Foreign Exchange Operation and Derivative Financial Instruments

This account includes the nominal/notional amount of all outstanding foreign exchange transactions and derivative instruments between the reporting institution and third parties. This account includes: 940.Spot Foreign Exchange Operations; 941.Trading Instruments; 942.Hedging Instruments.

94	Foreign Exchange Operations And Derivative Financial Instruments
940	Spot Foreign Exchange Operations
9400	Domestic Institutions
94000	Acquisition
94001	Sale
9401	Foreign Institutions
94010	Acquisition
94011	Sale
941	Trading Instruments
9410	Domestic Institutions
94100	Over-The-Counter (OTC)
941000	Interest Rate Risk
9410000	Options
94100000	Acquisition
94100001	Sale
9410001	Interest Rate Swaps
94100010	Acquisition
94100011	Sale
9410002	Forward Rate Agreements
9410003	Forwards
941001	Equity Risk
9410010	Forwards
9410011	Options
94100110	Acquisition
94100111	Sale
9410012	Warrants
9410013	Other
941002	Foreign Exchange Risk (Fx)

9410020	Fx Forward
94100200	Acquisition
94100201	Sale
9410021	Cross Currency Swap
94100210	Acquisition
94100211	Sale
9410022	Fx Option
94100220	Acquisition
94100221	Sale
9410023	Other
941003	Credit Risk
9410030	Credit Default Swap
94100300	Acquisition
94100301	Sale
9410031	Credit Spread Option
94100310	Acquisition
94100311	Sale
9410032	Total Return Swap
94100320	Acquisition
94100321	Sale
9410033	Other
941004	Other Risk
94101	Organized Market
941010	Interest Rate Risk
9410100	Options
94101000	Acquisition
94101001	Sale
9410101	Interest Rate Swaps
94101010	Acquisition
94101011	Sale
9410102	Forward Rate Agreements
9410103	Forwards
941011	Equity Risk
9410110	Forwards
9410111	Options
94101110	Acquisition
94101111	Sale
9410112	Warrants
9410113	Other
941012	Foreign Exchange Risk (Fx)
9410120	Fx Forward
94101200	Acquisition
94101201	Sale
9410121	Cross Currency Swap
94101210	Acquisition
94101211	Sale
9410122	Fx Option
94101220	Acquisition
94101221	Sale
9410123	Other
941013	Credit Risk
9410130	Credit Default Swap
94101300	Acquisition
94101301	Sale
9410131	Credit Spread Option
94101310	Acquisition
94101311	Sale
9410132	Total Return Swap
94101320	Acquisition
94101321	Sale
9410133	Other
941014	Other Risk

9411	Foreign Institutions
94110	Over-The-Counter (OTC)
941100	Interest Rate Risk
9411000	Options
94110000	Acquisition
94110001	Sale
9411001	Interest Rate Swaps
94110010	Acquisition
94110011	Sale
9411002	Forward Rate Agreements
9411003	Forwards
941101	Equity Risk
9411010	Forwards
9411011	Options
94110110	Acquisition
94110111	Sale
9411012	Warrants
9411013	Other
941102	Foreign Exchange Risk (Fx)
9411020	Fx Forward
94110200	Acquisition
94110201	Sale
9411021	Cross Currency Swap
94110210	Acquisition
94110211	Sale
9411022	Fx Option
94110220	Acquisition
94110221	Sale
9411023	Other
941103	Credit Risk
9411030	Credit Default Swap
94110300	Acquisition
94110301	Sale
9411031	Credit Spread Option
94110310	Acquisition
94110311	Sale
9411032	Total Return Swap
94110320	Acquisition
94110321	Sale
9411033	Other
941104	Other Risk
94111	Organized Market
941110	Interest Rate Risk
9411100	Options
94111000	Acquisition
94111001	Sale
9411101	Interest Rate Swaps
94111010	Acquisition
94111011	Sale
9411102	Forward Rate Agreements
9411103	Forwards
941111	Equity Risk
9411110	Forwards
9411111	Options
94111110	Acquisition
94111111	Sale
9411112	Warrants
9411113	Other
941112	Foreign Exchange Risk (Fx)
9411120	Fx Forward
94111200	Acquisition
94111201	Sale

941121	Cross Currency Swap
9411210	Acquisition
9411211	Sale
941122	Fx Option
9411220	Acquisition
9411221	Sale
941123	Other
941113	Credit Risk
9411130	Credit Default Swap
94111300	Acquisition
94111301	Sale
9411131	Credit Spread Option
94111310	Acquisition
94111311	Sale
9411132	Total Return Swap
94111320	Acquisition
94111321	Sale
9411133	Other
941114	Other Risk
942	Hedging Instruments
9420	Domestic Institutions
94200	Over-The-Counter (OTC)
942000	Interest Rate Risk
9420000	Options
94200000	Acquisition
94200001	Sale
9420001	Interest Rate Swaps
94200010	Acquisition
94200011	Sale
9420002	Forward Rate Agreements
9420003	Forwards
942001	Equity Risk
9420010	Forwards
9420011	Options
94200110	Acquisition
94200111	Sale
9420012	Warrants
9420013	Other
942002	Foreign Exchange Risk (Fx)
9420020	Fx Forward
94200200	Acquisition
94200201	Sale
9420021	Cross Currency Swap
94200210	Acquisition
94200211	Sale
9420022	Fx Option
94200220	Acquisition
94200221	Sale
9420023	Other
942003	Credit Risk
9420030	Credit Default Swap
94200300	Acquisition
94200301	Sale
9420031	Credit Spread Option
94200310	Acquisition
94200311	Sale
9420032	Total Return Swap
94200320	Acquisition
94200321	Sale
9420033	Other
942004	Other Risk
94201	Organized Market

942010	Interest Rate Risk
9420100	Options
94201000	Acquisition
94201001	Sale
9420101	Interest Rate Swaps
94201010	Acquisition
94201011	Sale
9420102	Forward Rate Agreements
9420103	Forwards
942011	Equity Risk
9420110	Forwards
9420111	Options
94201110	Acquisition
94201111	Sale
9420112	Warrants
9420113	Other
942012	Foreign Exchange Risk (Fx)
9420120	Fx Forward
94201200	Acquisition
94201201	Sale
9420121	Cross Currency Swap
94201210	Acquisition
94201211	Sale
9420122	Fx Option
94201220	Acquisition
94201221	Sale
9420123	Other
942013	Credit Risk
9420130	Credit Default Swap
94201300	Acquisition
94201301	Sale
9420131	Credit Spread Option
94201310	Acquisition
94201311	Sale
9420132	Total Return Swap
94201320	Acquisition
94201321	Sale
9420133	Other
942014	Other Risk
9421	Foreign Institutions
94210	Over-The-Counter (OTC)
942100	Interest Rate Risk
9421000	Options
94210000	Acquisition
94210001	Sale
9421001	Interest Rate Swaps
94210010	Acquisition
94210011	Sale
9421002	Forward Rate Agreements
9421003	Forwards
942101	Equity Risk
9421010	Forwards
9421011	Options
94210110	Acquisition
94210111	Sale
9421012	Warrants
9421013	Other
942102	Foreign Exchange Risk (Fx)
9421020	Fx Forward
94210200	Acquisition
94210201	Sale
9421021	Cross Currency Swap

94210210	Acquisition
94210211	Sale
9421022	Fx Option
94210220	Acquisition
94210221	Sale
9421023	Other
942103	Credit Risk
9421030	Credit Default Swap
94210300	Acquisition
94210301	Sale
9421031	Credit Spread Option
94210310	Acquisition
94210311	Sale
9421032	Total Return Swap
94210320	Acquisition
94210321	Sale
9421033	Other
942104	Other Risk
94211	Organized Market
942110	Interest Rate Risk
9421100	Options
94211000	Acquisition
94211001	Sale
9421101	Interest Rate Swaps
94211010	Acquisition
94211011	Sale
9421102	Forward Rate Agreements
9421103	Forwards
942111	Equity Risk
9421110	Forwards
9421111	Options
94211110	Acquisition
94211111	Sale
9421112	Warrants
9421113	Other
942112	Foreign Exchange Risk (Fx)
9421120	Fx Forward
94211200	Acquisition
94211201	Sale
9421121	Cross Currency Swap
94211210	Acquisition
94211211	Sale
9421122	Fx Option
94211220	Acquisition
94211221	Sale
9421123	Other
942113	Credit Risk
9421130	Credit Default Swap
94211300	Acquisition
94211301	Sale
9421131	Credit Spread Option
94211310	Acquisition
94211311	Sale
9421132	Total Return Swap
94211320	Acquisition
94211321	Sale
9421133	Other
942114	Other Risk

940. Spot Foreign Exchange Operations

This account includes the nominal amount of all outstanding spot foreign exchange transactions, which are contracts to exchange a certain amount of one currency for another currency, within a period not exceeding two days, at a pre-agreed exchange rate. This account is disaggregated according to the residency of the reporting institution's counterparty: 9400.Domestic Institutions; 9401.Foreign Institutions. The amounts should be recorded separately for acquisition and sales of foreign currency, in their respective subaccounts.

941. Trading Instruments

This account includes the notional amount of all outstanding derivative transactions classified as trading instruments, as defined in IAS 39. The structure of this account is similar to that of account 151 and 412. Therefore, the definitions included for their sub-accounts are applicable to the sub-accounts of 941. However, the notional amounts should be recorded separately for acquisition (long) and sales (short) of derivatives, in the respective subaccounts.

942. Hedging Instruments

This account includes the notional amount of all outstanding derivative transactions classified as hedging instruments, as defined in IAS 39. The structure of this account is similar to that of account 20 and 42. Therefore, the definitions included for their sub-accounts are applicable to the sub-accounts of 942. However, the notional amounts should be recorded separately for acquisition (long) and sales (short) of derivatives, in the respective subaccounts.

95 – Services provided to third parties

This account should include the reporting institution's responsibilities for providing services to third parties, including clients' assets in the custody of the reporting institution (custodian services), as well as clients' assets managed by the reporting institution (asset management services). The segregation of this account should be performed taking into consideration the services provided as follows: 950.Custody; 951.Collections; 952.Assets Managed By The Institution; 953.Consigned Funds; 954.Other.

95	Services Provided To Third Parties
950	Custody
9500	Domestic Institutions
95000	Securities
95001	Other
9501	Foreign Institutions
95010	Securities
95011	Other
951	Collections
952	Assets Managed By The Institution
9520	Securitization Operations
9521	Other
953	Consigned Funds
954	Other

96 – Services Provided by Third Parties

This account should include services provided by third parties to reporting institution. The segregation of this account should be performed taking into consideration the services provided as follows: 960.For Custody; 961.For Collections; 962.For Assets Managed By Other Institutions; 963.For Other Services.

96	Services Provided By Third Parties
960	For Custody
961	For Collections
962	For Assets Managed By Other Institutions
963	For Other Services

99 – Other Off-Balance Accounts

This account comprises all remaining off-balance sheet items, including written-off capital, interest and expenses from overdue loans. The segregation of this account should be performed taking into consideration the nature of the off-balance sheet items as follows: 990.Consignments; 991.Write-Offs; 992.Accrued Overdue Interest; 993.Overdue Credit Expenses; 994.Due Installments And Residual Value Of Financial Leasings; 995.Other Off-Balance Items.

99	Other Off-Balance Accounts
990	Consignments
991	Write-Offs
9910	Loans
9911	Securities
9912	Others
992	Accrued Overdue Interest
993	Overdue Credit Expenses
994	Due Installments And Residual Value Of Financial Leasings
9940	Due Installments
99400	From Contract With No Overdue Payments
994000	Until 1 Year
994001	From 1 Year To 5 Years
994002	More Than 5 Years
99401	From Contract With Overdue Payments
994010	Until 1 Year
994011	From 1 Year To 5 Years
994012	More Than 5 Years
9941	Residual Value
99410	From Contract With No Payments Overdue
994100	Until 1 Year
994101	From 1 Year To 5 Years
994102	More Than 5 Years
99411	From Contract With Overdue Payments
994110	Until 1 Year
994111	From 1 Year To 5 Years
994112	More Than 5 Years
995	Other Off-Balance Items
9950	Mortgage Bonds Issued
9951	Acquired Credit Nominal Value
9952	Renegotiated Credit
99520	Performing Credit
99521	Overdue Credit
9953	Other Off-Balance Accounts

CBK Form 1 - Balance Sheet

The Balance Sheet should be prepared in accordance with the allocation matrix between the Statutory Chart of Accounts and the Balance Sheet as shown below. All amounts should be presented as positive entries, except when the nature of the account is a contra-account (e.g. Treasury Shares).

Institution	
Form Name	Balance Sheet
Currency	'000 Euros
Balance Sheet	
	Current Period
Assets	
Cash and deposits at central banks	
Deposits in banks	
Financial assets held for trading	
Financial assets designated at fair value	
Financial assets available for sale	
Loans and advances to credit institutions	
Loans and advances to clients	
Financial assets held to maturity	
Assets with repurchase agreement	
Hedging derivatives	
Investment properties	
Non-current assets held for sale	
Other tangible assets	
Intangible assets	
Investments in associated companies and jointly controlled entities	
Current tax assets	
Deferred tax assets	
Other assets	
Total Assets	- €
Shareholders' Equity	
Equity Capital	
Share Premium	
Other capital instruments	
Treasury Shares (-)	
Revaluation Reserves	
Other Reserves	
Retained Earnings	
Net profit for the period	
Total Shareholders' Equity	- €
Non-controlling interests	
Total Equity	- €
Liabilities	
Resources of central banks	
Financial liabilities held for trading	
Financial liabilities designated at fair value	
Resources of other credit institutions	
Clients' resources and other loans	
Debt securities	
Financial liabilities relating to transferred assets	
Retirement benefit obligations	
Hedging derivatives	
Liabilities included in non-current assets held for sale	
Provisions	
Current tax liabilities	
Deferred tax liabilities	
Subordinated liabilities	
Other liabilities	
Total Liabilities	- €
Total Equity and Liabilities	- €

Statutory General Ledger Corresponding Accounts	Balance Sheet	Current Period
	Assets	
10 + 3200	Cash and deposits at central banks	
11+3201	Deposits in banks	
1421 + 15	Financial assets held for trading	
1420 + 16	Financial assets designated at fair value	
144 + 17	Financial assets available for sale	
12 + 140 + 149(1) + 3202 + 3210(1) - 340 - 3420 - 5010(1) - 5100	Loans and advances to credit institutions	
13 + 141 + 143 + 14800 + 14810 + 149(1) + 180 + 3203 + 32040 + 3210(1) + 3300 + 33010 - 341 - 3421 - 34220 - 3430 - 5010(1) - 5101	Loans and advances to clients	
145 + 21 + 3206 + 3210(1) + 3302 - 3424 - 345 - 5010(1) - 5102	Financial assets held to maturity	
146 + 14801 + 14811 + 149(1) + 19 + 32050 + 3210(1) - 3423 - 344 - 5010(1) - 5103(1)	Assets with repurchase agreement	
20	Hedging derivatives	
25 - 3481 - 350	Investment properties	
24 - 3480	Non-current assets held for sale	
26 - 351 - 3482	Other tangible assets	
27 + 28 - 3483 - 3484 - 352	Intangible assets	
22 + 23 - 346 - 347	Investments in associated companies and jointly controlled entities	
290	Current tax assets	
291	Deferred tax assets	
147 + 14802 + 14812 + 149(1) + 189 + 30 + 31 + 32041 + 3207 + 3210(1) + 322 + 3303 + 332 + 33011 - 34221 - 3425 - 3431 - 3485 - 5010(1) - 5103(1) + 52(1)	Other assets	
	Total Assets	- €
	Shareholders' Equity	
53	Equity Capital	
580	Share Premium	
55	Other capital instruments	
54	Treasury Shares (-)	
56 + 57	Revaluation Reserves	
581-61	Other Reserves	
59	Retained Earnings	
62	Net profit for the period	
	Total Shareholders' Equity	- €
60	Non-controlling interests	
	Total Equity	- €
	Liabilities	
36 + 5000 + 5110 + 5011(1) - 3211(1) - 3310	Resources of central banks	
41 (1)	Financial liabilities held for trading	
41 (1)	Financial liabilities designated at fair value	
37 + 5001 + 5011(1)+ 5111- 3211(1) - 3311	Resources of other credit institutions	
38 + 39 + 5002 + 5003 + 5011(1) + 5112 + 5113- 3211(1) - 3312 - 3313	Clients' resources and other loans	
40 + 5004 + 5011(1) +5114 - 3211(1) - 3314	Debt securities	
44 - 3211(1)	Financial liabilities relating to transferred assets	
48	Retirement benefit obligations	
42	Hedging derivatives	
43	Liabilities included in non-current assets held for sale	
45	Provisions	
470	Current tax liabilities	
471	Deferred tax liabilities	
46 + 5005 + 5011(1) +5115 - 3211(1) - 3315	Subordinated liabilities	
49 + 5006 +5007 + 5011(1) +502+ 5116 +5117 + 512 + 52(1) - 3211(1) - 3316 - 3317	Other liabilities	
	Total Liabilities	- €
	Total Equity and Liabilities	- €

CBK Form 2 - Income Statement

The Income Statement should be prepared in accordance with the allocation matrix between the Statutory Chart of Accounts and the Income Statement as shown below. The Income Statement must always be submitted on a cumulative basis, i.e., it should present the profit and loss accumulated since the beginning of the year until the reporting date. The line items related to Income and Profit must be filled with positive amounts whereas Expenses and Loss accounts must be filled with negative amounts. The accounts referring to net amounts must be presented either as a positive or negative, depending on the sign of the accumulated balance.

Net profit for the period from discontinued operations should be disclosed in accordance with IFRS 5, when applicable. Net profit attributable to non-controlling interests is only applicable for Consolidated Forms.

Institution	
Form Name	Income Statement
Currency	'000 Euros

Income statement	Current Period
Interest and similar income	
Interest and similar expenses	
Interest rate margin	- €
Loan loss provision charges (net)	
Income from equity instruments	
Fee and commission income	
Fee and commission expenses	
Net gains/(losses) on financial assets and liabilities designated at fair value	
Net gains/(losses) on financial assets and liabilities held for trading	
Net gains/(losses) on financial assets available for sale	
Net gains/(losses) on other assets	
Foreign exchange gains/(losses)	
Other gains/(losses) from operations	
Total operating income	- €
Personnel expenses	
General and administrative expenses	
Depreciation and amortisation expense	
Total operating costs	- €
Provision charges for financial assets other than loans (net)	
Provision charges for non-financial assets (net)	
Other provisions (net)	
Net operating profit	- €
Share of profit of associates and joint ventures accounted for using the equity method	
Net profit before taxes	- €
Current income tax	
Deferred income tax	
Net profit for the period	- €
<i>of which:</i>	
Net profit for the period from discontinued operations	
Net profit attributable to non-controlling interests	
Net profit attributable to shareholders	- €

Statutory General Ledger Corresponding Accounts	Income statement	Current Period
77 + 78	Interest and similar income	
64 + 65	Interest and similar expenses	
	Interest rate margin	- €
-740 - 741 - 7420 - 7421 - 7422 - 744 + 850 +851 + 8520 + 8521 + 8522 +854	Loan loss provision charges (net)	
80	Income from equity instruments	
79	Fee and comission income	
66	Fee and comission expenses	
-673 +813 + 816	Net gains/(losses) on financial assets and liabilities designated at fair value	
-672 - 675 - 676 (1) + 812 + 815	Net gains/(losses) on financial assets and liabilities held for trading	
-674 + 814	Net gains/(losses) on financial assets available for sale	
-671 - 677 -678 - 704 - 705 + 811 +817 + 818 + 822 + 823	Net gains/(losses) on other assets	
-670 + 810	Foreign exchange gains/(losses)	
-676(1) - 700 - 701 - 702 - 703 - 706 -73 + 820 +821 + 824	Other gains/(losses) from operations	
	Total operating income	- €
68	Personnel expenses	
69	General and administrative expenses	
75	Depreciation and amortisation expense	
	Total operating costs	- €
- 7423 - 7424 - 7425 - 743 -745 - 746 - 747 -748 +8523 +8524 + 8525 + 853 + 855 + 856 +857+858	Provision charges for financial assets other than loans (net)	
- 749 + 859	Provision charges for non-financial assets (net)	
76-86	Other provisions (net)	
	Net operating profit	- €
-71 + 83	Share of profit of associates and joint ventures accounted for using the equity method	
	Net profit before taxes	- €
63	Current income tax	
84 - 72	Deferred income tax	
	Net profit for the period	- €
	<i>of which:</i>	
	Net profit for the period from discontinued operations	
621	Net profit attributable to non-controlling interests	
	Net profit attributable to shareholders	- €

CBK Form 3 - Statement of Comprehensive Income

Institutions must prepare the Statement of Comprehensive Income considering the requirements established in IAS 1 – Presentation of Financial Statements.

The Statement of Comprehensive Income must always be submitted on a cumulative basis, i.e., it should present the comprehensive income accumulated since the beginning of the year until the reporting date.

Balances on the Statement of Comprehensive Income should be presented gross of the tax effect. The line item “Tax on Net Gains/ (Losses) In Other Comprehensive Income” aggregates the tax effect for all the gains and losses presented in this Statement.

Comprehensive income attributable to non-controlling interests is only applicable for Consolidated Forms.

Institution	
Form Name	Statement of Comprehensive Income
Currency	'000 Euros

Statement of Comprehensive Income	Current Period
Net profit for the period	- €
Foreign Exchange Translation Differences	
Net Gains/(Losses) On Financial Assets Available For Sale:	- €
Revaluation Of Financial Assets Available For Sale	
Transfer To Income Resulting From Sales	
Transfer To Income Resulting From Impairment Recognized In The Period	
Net Gains/(Losses) On Cash Flow Hedges:	- €
Revaluation Of Hedging Instruments	
Transfer To Income	
Net Gains/(Losses) On Net Investment Hedges:	- €
Revaluation Of Hedging Instruments	
Transfer To Income	
Fair Value Gains On Other Tangible Assets	
Actuarial Deviations	
Share Of Other Comprehensive Income Of Associates And Joint Ventures Accounted For By The Equity Method	
Other Comprehensive Income	
Tax on net gains/(losses) in other comprehensive income	
Income not included in the consolidated statements of income	- €
Total comprehensive income	- €
Comprehensive income attributable to non-controlling interests	
Comprehensive income attributable to shareholders	- €

CBK Form 4 - Statement of Changes in Equity

Institutions must prepare the Statement of Changes in Equity considering the requirements established in IAS 1 – Presentation of Financial Statements.

The Statement of Changes in Equity must always be submitted on a cumulative basis, i.e., the Balance at the beginning of the period must always refer to the first day of the year.

The column for non-controlling interests is only applicable for Consolidated Forms.

Institution											
Form Name		Statement of Changes in Equity									
Currency		'000 Euros									
Statement of Changes in Equity		Total shareholders' equity							Non-controlling interests	Total equity	
		Equity Capital	Share Premium	Other capital instruments	Treasury Shares	Revaluation Reserves	Other Reserves	Retained Earnings			Net profit attributable to shareholders
Balance at the beginning of the period											- €
Total comprehensive income (net of taxes)											- €
Common shares issued											- €
Dividends paid to shareholders											- €
Dividends paid to Non-controlling interests											- €
Dividends paid on preference shares											- €
Transfer to retained earnings											- €
Purchases/(sales) of treasury shares											- €
Purchases/(sales) of preference shares											- €
Redemption of preference shares											- €
Net gains/(losses) on treasury shares sold											- €
Other											- €
Balance at the end of the period		- €	- €	- €	- €	- €	- €	- €	- €	- €	- €

CBK Form 5 - Cash Flow Statement

Institutions must prepare the Cash Flow Statement considering the requirements established in IAS 7 – Statement of Cash Flows.

The Cash Flow Statement must always be submitted on a cumulative basis, i.e., Cash and cash equivalents at beginning of the period must always refer to the first day of the year.

Institution	
Form Name	Cash Flow Statement
Currency	'000 Euros
Cash Flow Statement	
	Current Period
Cash and cash equivalents at beginning of the period	
Cash flows from operating activities	
Net profit before taxes	- €
Adjustments for non-cash items:	
Loan loss provision charges (net)	
Depreciation and amortisation expense	
Net gains/(losses) on financial instruments	
Changes in provisions	
Changes in deferred tax assets and liabilities	
Share of net profits from equity method investments	
Net interest income	
Net fee and commission income	
Other non-cash items	
Net cash flow from income and expenses	- €
Decrease/(increase) in:	
Financial assets held for trading	
Financial assets designated at fair value	
Financial assets available for sale	
Loans and advances to credit institutions	
Loans and advances to customers	
Financial assets held to maturity	
Other assets	
Net cash flow from operating assets	- €
Increase (decrease) in:	
Financial liabilities held for trading	
Financial liabilities designated at fair value	
Resources of other credit institutions	
Clients' resources and other loans	
Other liabilities	
Net cash flow from operating liabilities	- €
Income tax paid	
Net cash flows from operating activities	- €
Cash flows from investing activities	
Acquisition of subsidiaries, net of cash acquired	
Disposal of subsidiaries, net of cash disposed	
Purchase of property, plant and equipment	
Proceeds from sale of property, plant and equipment	
Purchase of intangible assets	
Proceeds from sale of intangible assets	
Purchase of long term assets	
Proceeds from sale of long term assets	
Purchase of investment properties	
Proceeds from sale of investment properties	
Purchase of interests in joint ventures	
Proceeds from sale of joint ventures	
Other cash flows from investing activities	
Net cash flows from investing activities	- €
Cash flows from financing activities	
Purchase of treasury shares	
Sale of treasury shares	
Redemption of preferred shares	
Proceeds from preferred shares	
Redemption of borrowed funds and debt securities	
Proceeds from borrowed funds and debt securities	
Dividends paid	
Other financing activities	
Net cash flows from financing activities	- €
Net (decrease)/increase in Cash and cash equivalents	- €
Exchange (losses)/gains on Cash and cash equivalents	
Cash and cash equivalents at end of the period	- €

CBK Form 6 – Composition of Regulatory Capital

Common Equity Shares and their related surplus should include all paid up capital plus any share premium if applicable, excluding cumulative preferred shares.

Retained Earnings refer to the Balance Sheet Item for the reporting period. Other earnings which have not been distributed refer to amounts in other reserves which have been registered directly through Equity.

For the submission of the Composition of Regulatory Capital with reference to March, June and September, the Institution should consider the Profit or Loss accumulated until the reporting date.

Additional Tier I Capital, Deductions from Tier 1 Capital and Tier II Capital refer to the definitions prescribed in CBK Regulation on Capital Adequacy.

Institution	
Form Name	Composition of Regulatory Capital
Currency	'000 Euros

Composition of Regulatory Capital	Current Period
Common Equity Tier 1 capital	
Common equity shares and their related surplus	
Earnings which have not been distributed:	
<i>of which:</i> Retained Earnings	
Net Profit for the Period	
Other earnings which have not been distributed	
Additional Tier 1 capital	
Perpetual preferred shares	
Deductions from Tier 1 capital	
Goodwill and intangible assets	
Investments in equity of banks or other financial institutions	
Deferred tax assets	
Lending to a Bank-Related Person (excl. lending covered by cash)	
Total Tier 1 capital	- €
Supplementary Tier 2 capital	
Reserves for loan losses	
Ordinary preferred shares	
Term preferred shares	
Term debt instruments fully subordinated to the rights of depositors	
Convertible debt instruments	
Subordinated term debt liabilities	
Total Tier 2 capital	- €
Total Capital	- €
Requirements on the composition of regulatory capital	
Reserves for Loan Losses / RWA (Up to 1.25%)	
Subordinated term debt liabilities / Total Tier 1 Capital (Up to 50%)	
Total Tier 2 / Total Tier 1 Capital (Up to 100%)	

Description	Current Period
Balance sheet items	
Total Equity	- €
Total Assets	- €
Risk Weighted Assets (RWAs)	
Credit Risk	
Operational Risk	
Total RWAs	- €
Capital Adequacy Ratios	
Tier 1 Capital Ratio (Over 8%)	
Total Capital Ratio (Over 12%)	
Leverage Ratio (%)	

CBK Form 7 – Risk Exposure, RWAs and Capital Requirements for Credit Risk

This form should produce the computation of Risk Weighted Assets for Credit Risk as prescribed by CBK Regulation on Bank Capital Adequacy.

On-Balance Sheet Exposure at Risk

The first column should be completed based on the Carrying Amount of assets (net of loan loss reserves and other provisions) as at the end of the reporting period. This amount should then be distributed across the following columns, according to the assets’ counterparts, nature and credit rating.

Consider the following types of types of on-balance sheet exposures as defined in CBK Regulation on Bank Capital Adequacy and their relation to each line in CBK Form 7:

CBK Form Line Reference		Category 1	Category 2	Category 3	Category 4	Category 5	Category 6
		0%	20%	50%	75%	100%	150%
Cash* and Precious Metals		a) e) f)					
CBK and Republic of Kosovo		b) c)					
Cash items in process of collections			f)				
Domestic Banks w/ residual maturity up to 1 Year			e)				
Foreign Banks < 3 Months	AAA to BBB-		a)				
	BB+ to B-			a)			
	Below B-						a)
	Unrated					a)	
Foreign Banks < 3 Months	AAA to AA-		a)				
	A+ to A-			a)			
	BBB+ to B-					a)	
	Below B-						a)
	Unrated					a)	
Multilateral and Development Institutions			d)				
Central Banks and Sovereigns	AAA to AA-	b) d)					
	A+ to A-		b) c)				
	BBB+ to BBB-			a)			
	BB+ to B-				a)		
	Below B-						a)

	Unrated					a)	
Other Entities	First Lien Residential Mortgages				a)		
	Real estate construction loans				b)		
	Premises, plant and equipment, other fixed assets and real estate					c)	
	Other					b)	

Off-Balance Sheet Exposure at Risk (BSDF07L002 to BSDF07L028)

The first column should be completed based on the nominal amount of off-balance sheet items (net of provisions) as at the end of the reporting period. This amount should then be distributed across the following columns, according to the item’s counterparts, nature and credit rating. The distribution across those columns should be performed before the application of credit conversion factors.

Consider the following types of types of off-balance sheet exposures as defined in CBK Regulation on Bank Capital Adequacy and their relation to each line in CBK Form 7:

CBK Form Line Reference		CBK Regulation on Bank Capital Adequacy
Unused portions of irrevocable commitments	Original Maturity <= 1 Year	Article 5 - 2 (a)
	Original Maturity > 1 Year	Article 5 - 2 (d)
Unused portions of revocable commitments		Article 5 - 2 (a)
Short-term self-liquidating trade related contingencies:	Commercial letters of credit	Article 5 - 2 (b)
	Bid Guarantees	Article 5 - 2 (b)
	Other	Article 5 - 2 (b)
Direct Credit Substitutes:	Guarantees of payment	Article 5 - 2 (c)
	Standby letters of credit	Article 5 - 2 (c)
Other Off-Balance Sheet Exposures		Article 5 - 2 (d)

CBK Form 8 –RWAs and Capital Requirements for Operational Risk

Before filling in this form, the Bank has to choose the applicable method by selecting either “Basic Indicator” or “Standardized” from the dropdown list.

For submission of this form, the Gross Income should be calculated in accordance with CBK Regulation on Bank Capital Adequacy.

Institution				
Form Name	RWAs and Capital Requirements for Operational Risk			
Currency	'000 Euros			
RWAs and Capital Requirements for Operational Risk	Gross Income			% of Gross Income
	YEAR-1	YEAR-2	YEAR-3	
Type of Approach	Basic Indicator Approach			
BASIC INDICATOR APPROACH (BIA)				15%
Corporate Finance (CF)				18%
Trading and Sales (TS)				18%
Retail Brokerage (RBr)				12%
Commercial Banking (CB)				15%
Retail Banking (RB)				12%
Payment and Settlement (PS)				18%
Agency Services (AS)				15%
Asset Management (AM)				12%
STANDARDIZED APPROACH (SA)	- €	- €	- €	
Capital Requirement				12%
Total Capital Requirement				
Total Operational RWA				

CBK Form 9 – Loans and advances by Economic Activity, Credit Classification and Restructured

This form should be filled in accordance with the definitions prescribed in CBK Rule on Credit Risk Management, namely in what refers to the asset classification categories of Standard, Watch, Substandard, Doubtful and Loss.

Total Exposure refers to Gross Loans and Advances including accrued interest plus any capital and interest in arrears; additionally, it should also include the Off-balance sheet Commitments and Contingent Obligations as prescribed in Article 11 from the CBK Regulation on Credit Risk Management.

Additionally, the Institution should disclose the amount of Rescheduled Loans included in the Total Exposure amount. For each Loan Classification, the Institution should also disclose the “Collateralized Amounts” included in the Total Exposure amount and the “Reserves for Loan Losses and Provisions for Off-Balance Items” booked against the Total Exposure for each category and Industry.

The amount of Reserves for Loan Losses and Provisions for Off-Balance Items cannot be higher than the Total Exposure.

The amount presented in the “Collateralized Amount” should be the summation of the collateralized amount for each specific asset conditioned to the carrying amount of that single asset and not the sum of total collateral for all assets (please see the example below).

	<i>Gross Amount</i>	<i>Collateral</i>	
Asset 1	1,000	1,200	✘
Asset 2	800	600	
Total	1,800	1,800	

	<i>Gross Amount</i>	<i>Collateral</i>	<i>Eligible Collateral</i>	
Asset 1	1,000	1,200	1,000	✔
Asset 2	800	600	600	
Total	1,800	1,800	1,600	

The amount of Collateralized Amount to be included in a specific Industry which would only include the two loans above (Asset 1 and Asset 2) would be the 1,600 and not 1,800 given that for Asset 1, the Institution would only be able to recover 1,000 of the amount in debt although the collateral is worth 1,200.

Institution
Form Name Loans and Advances by Economic Activity, Credit Classification and Rescheduled
Currency 100 Euros

Loans and Advances by Economic Activity, Credit Classification and Rescheduling	Standard		Watch		Substandard		Doubtful		Reserves for Loan Losses and Advances		Reserves for Loan Losses and Advances		Reserves for Loan Losses and Advances		Reserves for Loan Losses and Advances		Reserves for Loan Losses and Advances				
	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	Total Exposure	Of which: Rescheduled	
Loans and Advances to Domestic Institutions																					
Agriculture, forestry and fishing																					
Mining and quarrying																					
Manufacturing																					
Electricity, gas, steam and air conditioning supply																					
Water supply, sewerage, waste management and remediation activities																					
Construction																					
Wholesale and retail trade; repair of motor vehicles and motorcycles																					
Transport and storage																					
Accommodation and food service activities																					
Information and communication																					
Financial and insurance activities																					
Real estate activities																					
Professional, scientific and technical activities																					
Administrative and support service activities																					
Public administration and defence; compulsory social security																					
Education																					
Human health and social work activities																					
Arts, entertainment and recreation																					
Other service activities																					
Activities of households as employers, undifferentiated goods and services-producing activities of households for own use																					
Activities of extrajuridical organisations and bodies																					
Household individuals																					
Total Loans and Advances to Domestic Institutions																					
Total Loans and Advances to Foreign Institutions																					
Total Loans and Advances																					
Total Loans and Advances																					
Total Number of Loans																					

CBK Form 10 – Compliance with Provisioning Requirements

This form should be filled in accordance with the definitions prescribed in CBK Rule on Credit Risk Management, namely in what refers to the asset classification categories of Standard, Watch, Substandard, Doubtful and Loss.

Gross Carrying Amount refers to the carrying amount of the asset class net of depreciations and amortizations but gross of any reserves for loan losses and provisions for off-balance items or impairment charges. The amount of accumulated Reserves for Loan Losses and Provisions for Off-Balance Items for each line item should be included in the respective column according to the classification given to the respective asset based on the provisions from CBK Rule on Credit Risk Management.

For each Line Item, the result of Total Gross Carrying Amount minus Total Reserves for Loan Losses and The amount presented in the “Collateralized Amount” should be the summation of the collateralized amount for each specific asset conditioned to the carrying amount of that single asset and not the sum of total collateral for all assets (please see table in the instructions for CBK Form 9).

Institution
 Form Name Compliance with Provisioning Requirements
 Currency 100 Euros

Description	Standard			Watch			Substandard			Doubtful			Loss			Total Gross Carrying Amount	Total Collateralized Amount	Reserves for Loan Losses and Provisions for Off-Balance Items
	Gross Carrying Amount	Collateralized amount	Reserves for Loan Losses and Provisions for Off-Balance Items	Gross Carrying Amount	Collateralized amount	Reserves for Loan Losses and Provisions for Off-Balance Items	Gross Carrying Amount	Collateralized amount	Reserves for Loan Losses and Provisions for Off-Balance Items	Gross Carrying Amount	Collateralized amount	Reserves for Loan Losses and Provisions for Off-Balance Items	Gross Carrying Amount	Collateralized amount	Reserves for Loan Losses and Provisions for Off-Balance Items			
Cash and deposits at central banks																- €	- €	- €
Deposits in banks																- €	- €	- €
Financial assets held for trading																- €	- €	- €
Financial assets designated at fair value																- €	- €	- €
Financial assets available for sale																- €	- €	- €
Loans and advances to credit institutions																- €	- €	- €
Loans and advances to clients																- €	- €	- €
Financial assets held to maturity																- €	- €	- €
Assets with repurchase agreement																- €	- €	- €
Trading derivatives																- €	- €	- €
Investment properties																- €	- €	- €
Non-current assets held for sale																- €	- €	- €
Other intangible assets																- €	- €	- €
Intangible assets																- €	- €	- €
Investments in associated companies and jointly controlled entities																- €	- €	- €
Other assets																- €	- €	- €
Total On-Balance Sheet Assets	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €
Guarantee issued																- €	- €	- €
Standby Letters of Credit																- €	- €	- €
Irrevocable Commitments																- €	- €	- €
Reversible Commitments																- €	- €	- €
Time-Related Credit Contingencies																- €	- €	- €
Other Off-Balance Sheet Commitments and Contingencies																- €	- €	- €
Total Off-Balance Sheet Items	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €

CBK Form 11 – Reconciliation of Credit Exposures

This form should be filled in accordance with the definitions prescribed in CBK Rule on Credit Risk Management, namely in what refers to the asset classification categories of Standard, Watch, Substandard, Doubtful and Loss.

This form intends to reconcile the variations during the period for Loans and Advances to Clients. The Balance at the beginning of the period *n* should always be equal to the Balance at the end of the period *n-1* and the balance at the end of the period should always be equal to the gross carrying amount at the reporting date.

Total On-Balance Exposure refers to Gross Loans and Advances including accrued interest plus any capital and interest in arrears. Total off-balance sheet Exposure refers to the definitions in Article 11 from the CBK Regulation on Credit Risk Management.

Variations should be separated between:

- (i) Transferences between categories – reflects changes in asset classification during the period. For example, a loan that at the beginning of the period was classified as a “Standard” loan and in the end of the period is classified as “Watch”, should be included as a negative amount in the “Watch” column (“Standard” line) and as a positive amount in the “Standard” column (“Watch” line).
- (ii) Effective variations in the total exposure – reflects effective changes in the amount of the exposure (and not transferences between classes) and should be segregated by nature of the variation, namely new loans (originations), Write-off’s from the period, Decrease in credit exposure due to capital amortization, Variations due to loan rescheduling, variation of accrued interest and any increase or decrease arising from exchange rate changes between periods.

Ultimately, the purpose of this form is to show the loan portfolio behavior during the past period and specially to identify major variations in credit risk which is reflected in the first part of the table.

The Institution must first perform the changes between categories (when applicable) before reflecting any effective variations in total exposure.

For the submission of the final annual forms in regard to the audited accounts, the balance at the beginning of the period should equal the balance at the end of the previous year and the form should demonstrate the variations during the current year.

Institution		Reconciliation of Credit Exposures											
Form Name		Reconciliation of Credit Exposures											
Currency		1000 Euros											
On-balance sheet credit exposure balances (gross amounts)	Total Exposure Beginning of the Period (On Balance)	Transfers to and from each of the categories during the period:					Originations during the period	Write-offs during the period	Repayments of capital during the period	Variation due to loan rescheduling	Variation of accrued interest	Exchange rate changes	Total Exposure End of the Period (On Balance)
		Standard	Watch	Substandard	Doubtful	Loss							
On Balance Sheet Credit Exposure													
Standard													- €
Watch													- €
Substandard													- €
Doubtful													- €
Loss													- €
Total On Balance Sheet	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €
Off Balance Sheet Credit Exposure													
Off-balance sheet credit exposure balances (gross amounts)	Total Exposure Beginning of the Period (Off Balance)	Transfers to each of the categories during the period:					Originations during the period	Cancellation or maturity during the period	Utilization / Transfers to on-balance sheet exposure	Variation due to loan rescheduling	Exchange rate changes	Total Exposure End of the Period (Off Balance)	
		Standard	Watch	Substandard	Doubtful	Loss							
Standard													- €
Watch													- €
Substandard													- €
Doubtful													- €
Loss													- €
Total Off Balance Sheet	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €

CBK Form 12 – Reconciliation of Loan Loss Provisions

This form should be filled in accordance with the definitions prescribed in CBK Rule on Credit Risk Management, namely in what refers to the asset classification categories of Standard, Watch, Substandard, Doubtful and Loss.

This form intends to reconcile the variations during the period for Reserves for Loan Losses and Provisions for Off Balance Sheet Items. The Balance at the beginning of the period *n* should always be equal to the Balance at the end of the period *n-1* and the balance at the end of the period should always be equal to the carrying amount at the reporting date.

Regulatory Requirements refer to the minimum provision rate established by CBK rules and the Excess Provisions should be considered as the amount of provisions established by the institution above the minimum requirement. For General Provisions on Standard and Watch exposures, please insert the total as Excess Provisions as there is no minimum provision rate required by the CBK.

For movements in loan loss provisions during the period please consider the “increases”, “decreases and reversals” and “Write-offs/utilization” based solely on the origination, maturity and transfer of loans between asset classes. For reconciliation purposes, any change related to Exchange rate differences between the periods should be included in the respective column for “Exchange Rate Changes”. Whenever there is a regulatory change in the minimum provision rate, this impact should be accounted in the column for “Changes in Regulatory Requirement”.

The changes arising from excess provisions established by the institution above the minimum requirement should be included in the respective columns for “Changes in Excess Provisions” and “Exchange Rate changes for Excess Provisions”.

For the submission of the forms after audited accounts, the balance at the beginning of the period should refer to Last Year and this form should demonstrate the variations during the year.

For the submission of the final annual forms in regard to the audited accounts, the balance at the beginning of the period should equal the balance at the end of the previous year and the form should demonstrate the variations during the current year.

Institution	
Form Name	Reconciliation of Loan Loss Provisions
Currency	'000 Euros

Description	Reserves for Loan Losses and Provisions at the beginning of the period		Movements in Reserves for Loan Losses and Provisions during the period, due to:							Reserves for Loan Losses and Provisions at the end of the period	
	Regulatory requirements	Excess provisions	Increases	Decreases and reversals	Write-offs / Utilization	Changes in Excess provisions	Changes in regulatory requirement	Exchange rate changes for Regulatory Requirements	Exchange rate changes for Excess Provisions	Regulatory requirements	Excess provisions
On Balance Sheet Credit Exposure											
Standard											- €
Watch											- €
Substandard										- €	- €
Doubtful										- €	- €
Loss										- €	- €
Total Reserves for Loan Losses	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €
Off Balance Sheet Credit Exposure											
Standard											- €
Watch											- €
Substandard										- €	- €
Doubtful										- €	- €
Loss										- €	- €
Total Provisions for Off Balance Sheet Items	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €	- €

CBK Form 13 – Liquid Assets

This form includes the Stock of Liquid Assets in line with CBK Regulation on Liquidity Risk Management, as each line of the form corresponds to a type of Liquid Asset admissible by the CBK.

In the Carrying Amount column, the institution should provide the total carrying amount of its liquid assets - this amount should then be distributed across credit ratings (when applicable), meaning that the amounts provided in each credit rating column should be specified as the carrying amount before haircuts (for that specific type of liquid asset and that specific credit rating). When breaking down the carrying amount of each type of liquid assets across credit rating, the user should take into consideration the credit ratings defined by CBK Regulation on Liquidity Risk Management.

The amounts segregated in each line across credit rating columns should add up to total Carrying Amount provided in the first column. Consider the following types of liquid assets as defined in CBK Regulation on Liquidity Risk Management and their relation to each line in CBK Form 13 – Liquid Assets:

CBK Form 13 Line Ref.	CBK Regulation on Liquidity Risk Management
Cash	Article 17 - 4 (a) Cash - on hand
Balances	Article 17 - 4 (b) Accounts with CBK
Current Accounts	Article 17 - 4 (h) Current accounts with banks and other financial institutions
Deposits and Placements	Article 17 - 4 (c) Accounts with the banks in Kosovo with maturity up to thirty (30) days
	Article 17 - 4 (i) deposits with banks and other financial institutions up-to thirty (30) days residual maturity
	Article 17 - 4 (m) Placement/tradable securities, which are not rated, but issued by multilateral development banks (which are described in annex 1)
Credits to Banks and Other Financial Institutions	Article 17 - 4 (j) Credits to banks and other financial institutions with thirty (30) days residual maturity
Securities Held for Trade and Available for Sale:	Article 17 - 4 (d) T-bills issued by the Government of the Republic of Kosovo, recorded in the balance sheet as "held for trading or available for sale";
	Article 17 - 4 (e) 80 % (eighty percent) of bonds, issued by the Government of the Republic of Kosovo, recorded in the balance-sheet as "held for trading or available for sale"
	Article 17 - 4 (k) Tradable securities issued by central governments and/or central banks with credit rating, given by international rating agencies, equal with that of S&P and not lower than AA-
	Article 17 - 4 (l) Tradable securities issued by financial institutions with credit rating, given by international rating agencies, equal with that of S&P and not lower than AA-
	Article 17 - 4 (m) Placement/tradable securities, which are not rated, but issued by multilateral development banks (which are described in annex 1)
Investment Securities	Article 17 - 4 (f) "Investment" securities of the Government of the Republic of Kosovo (T-bills and bonds) with up to ninety (90) days residual maturity
	Article 17 - 4 (n) "investment" securities with 1 month residual maturity (excluding Kosovo Government securities included in paragraph 4 (f) of article 17)
Repurchase Agreements	Article 17 - 4 (g) T-bills purchased under repurchase agreements, up-to seven (7) days residual maturity
	Article 17 - 4 (o) Securities purchased through REPO agreements up-to-7 days residual maturity

Short Term Liabilities should be specified as the carrying amount of those liabilities defined in accordance with Article 17 – 9 of CBK Regulation on Liquidity Risk Management.

Institution				Haircut							Stock of Liquid Assets
Form Name	Liquid Assets	Carrying Amount	Above BBB-	BB+	BB	BB-	B+	B	B-	Below CCC+	
Currency	'000 Euros		0%	10%	20%	30%	40%	50%	60%	100%	
Cash:	On Hand										- €
Balances:	CBK										- €
Current accounts:	Banks and OFI										- €
Deposits and Placements:	Domestic Banks	< 30 days									- €
	Banks and OFI	< 30 days									- €
Credits to banks and OFI	Multilateral Institutions	< 30 days									- €
											- €
Securities Held for Trade and Available for Sale:	Government of Kosovo	T-Bills									- €
		Bonds									- €
	Other Sovereign	T-Bills									- €
		Bonds									- €
	Central Banks										- €
	Financial Institutions										- €
Investment Securities:	Kosovo Bonds and T-Bills	< 90 days									- €
	Other Securities	< 30 days									- €
Repurchase Agreements:	T-Bills	< 7 days									- €
	Other Securities	< 7 days									- €
Total Liquid Asset		- €									
of which: Highly Liquid Assets		- €									
Short Term Liabilities											
Liquid Assets / ST Liabilities											

CBK Form 14 – Cash and amounts due from Banks

This form comprises all deposits and placements in Banks (including Foreign Branches but excluding MFI's and NBFIs), including assets arising from reverse repurchase transactions, but excluding any assets in the form of securities (such as bonds, notes and debentures).

Each line must correspond to one single asset (E.g. a balance in a current account) rather than to one specific issuer (E.g. one current account and one term deposit should be reported in two separate lines, even if they relate to the same counterparty). Please consider the following explanations for each column:

Type of Claim – One of the following types should be selected (in line with CBK's Statutory General Ledger): Capital Equivalency Deposit; Minimum Reserve Requirement; Other Deposits at the Central Bank Of Kosovo; Deposits At Other Central Banks; Nostro Accounts (only applicable when the counterparty to the asset is a Foreign Institution); Current Accounts; Checks In The Course Of Collection; Other Balances; Interbank Money Market; Term Deposits; Loans; Repurchase Agreements; Other Loans And Advances To Banks.

Reference Code – to be filled with the internal reference code for the asset.

Bank - Specifies the legal name of the counterparty to the asset (E.g. if the entry is a deposit from Institution "XYZ", the column "Bank" should be filled with "XYZ").

Country - Specifies the country of the counterparty's registered office. The country name is selected from the list of acceptable names in the country code list given by the international ISO 3166.

Type of Institution - Specifies the type of Institution which is counterparty to the asset. One of the following types should be selected: Central Bank of Kosovo; Other Central Banks; Other Domestic Banks; Parent, Subsidiaries and Other Branches From The Group; Foreign Branches From Other Domestic Institutions; Other Banks Outside Kosovo.

Institution Credit Rating - Specifies the counterparty's credit rating, which should be selected from the available options (subject to the **Credit Rating Provider** specified in the following field). The user should only select "Other" if none of the options suits the counterparty's credit rating. If no credit rating has been attributed to the counterparty, the user should select "Not Rated".

Credit Rating Provider - Specifies the provider of the **Institution Credit Rating** presented in the previous field. One of the following should be selected: S&P Short Term; S&P Long Term; Moody's Short Term; Moody's Long Term; Fitch Short Term; Fitch Long Term; Other; Not Rated.

Currency - Specifies the currency in which the asset is denominated. The currency is selected from a list based on international ISO 4217 Code A3 standard (E.g. Euro – EUR).

Asset Classification - Specifies the classification of each asset as per CBK Regulation on Credit Risk Management. One of the following should be selected: Standard; Watch; Substandard; Doubtful; Loss.

Carrying Amount (Currency) - Specifies the asset's carrying amount at the reporting date in its original currency.

Accrued Interest - Should specify the amount of interest accrued until the reporting date. This amount should be presented in its original currency.

Exchange Rate - Specifies the exchange rate for the currency selected in the “**Currency**” field. The exchange rate should be specified in accordance with the rates published by the European Central Bank (as at the reporting date)¹, in units of foreign currency per unit of domestic currency (E.g. 1.5 USDs/1EUR, in which case the user should insert “1.5”). If the asset is denominated in domestic currency, the user should specify the exchange rate as “1”.

Provision (Euro) - Should specify the amount of provision / impairment that was charged in regards to the asset, if applicable. This amount should be presented in Euros.

Maturity Date - Specifies the day on which the principal amount (or last installment) becomes due. If there is no such date (E.g. deposits that are repaid on demand), this field should remain empty. The date should be specified as “DDMMYYYY”.

Repayment type - Specifies how the principal is repaid. One of the following repayment types should be selected: Amortizing; Bullet; Zero Coupon; On demand.

Interest rate type - Specifies the type of interest associated to the asset. One of the following types should be selected: Floating; Fixed; Zero coupon.

Frequency of Interest Payments - Specifies the frequency of interest payments. One of the following types should be selected: Monthly; Quarterly; Semi-annual; Annual; Other.

Floating Rate Index - Specifies the floating rate index used in the calculation of interest payments. One of the available options should be selected: Libor: XX Months; Euribor: XX Months; Other; Not Applicable (if the specified **Interest rate type** is “Fixed”).

Floating Rate Spread - Specifies the spread associated with the floating rate interest payments. This value should be inserted as a percentage rounded up to 2 decimals (E.g. “5.00 %”). If the specified **Interest rate type** is “Fixed”, this field should remain empty.

Fixed Rate - Specifies the fixed interest rate associated with the asset. This value should be inserted as a percentage rounded up to 2 decimals (E.g. “5.00 %”). If the specified **Interest rate type** is “Floating”, this field should remain empty.

Restriction on the use of Funds - Specifies whether the asset is unencumbered. “Unencumbered” assets are those which have not been pledged (either explicitly or implicitly) to secure, collateralize or credit-enhance any transaction (E.g. deposits given as collateral by the reporting bank to any given counterparty), or with no legal or contractual restrictions to their use by the reporting bank. This field should be completed with a “Yes” (if there any restrictions) or “No” (if the asset is considered unencumbered).

¹ Please see page: <http://www.ecb.int/stats/exchange/eurofxref/html/index.en.html>

Institution	
Form Name	Salahat avushtalimBak
Currency	100Gms

Sequence	Type of Claim	Reference Code	Bank	Country	Type of Institution	Institution Credit Rating	Credit Rating Provider	Currency	Asset Classification	Carrying Amount (Currency)	Accrued Interest	On Balance Exposure (Currency)	Exchange rate (EUR/USD)	On Balance Exposure (Euro)	Provision (Euro)	Maturity Date	Repayment type	Interest rate type	Frequency of Interest Payments	Floating Rate Index	Floating Rate Spread	Fixed Rate	Restrictions on the use of funds		
1												0.00		- €											
2												0.00		- €											
3												0.00		- €											
4												0.00		- €											
5												0.00		- €											
6												0.00		- €											
7												0.00		- €											
8												0.00		- €											
9												0.00		- €											
10												0.00		- €											
11												0.00		- €											
12												0.00		- €											
13												0.00		- €											
14												0.00		- €											
15												0.00		- €											
16												0.00		- €											
17												0.00		- €											
18												0.00		- €											
19												0.00		- €											
20												0.00		- €											
21												0.00		- €											
22												0.00		- €											
23												0.00		- €											
24												0.00		- €											
25												0.00		- €											
26												0.00		- €											
27												0.00		- €											
28												0.00		- €											
29												0.00		- €											
...												0.00		- €											

CBK Form 15 – Investments Inventory

This form comprises all investments held in the form of securities by the reporting bank, including assets pledged as collateral by the reporting bank in repurchase transactions. Assets pledged by third parties as collateral in reverse repo transactions should not be reported in this form.

Each line must correspond to one single asset (E.g. an investment in a specific bond issue, even if acquired in two separate transactions, should be reported in a single line) rather than to one specific issuer (E.g. two investments in two different issues of T-bills, even if issued by same counterparty, should be reported in two separate lines). Please consider the following explanations for each column:

Security ID Code or OTC Trade Ref. – should be filled with an identification code which uniquely identifies each security (E.g. ISIN, CUSIP, Bloomberg Global Identifier).

Security Type - specifies the type of security the entry relates to. One of the following should be selected: Equity; Fixed Income; Investment Funds; Other.

Sub-Security Type - Specifies the relevant segregation of each security type selected in the previous field (**Security Type**). Each sub-security label begins with the corresponding security type option (E.g. in regards to a T-bill, the relevant **Security Type** is “Fixed Income” and the **Sub-Security Type** is “Fixed Income: Sovereign”).

Issuer - Specifies the issuer’s legal designation (E.g. if the entry is a common share from Institution “XYZ”, the column **Issuer** should be filled with “XYZ”; additionally, if the entry is related to a Sovereign Bond from Kosovo, the column **Issuer** should be filled with “Republic of Kosovo”).

Description/Fund Name - is to be filled with the security’s name.

Group entity - Specifies if the issuer is a group entity (E.g. parent, subsidiary or any branch of the reporting bank’s group). This field should be completed with a “Yes” (if the issuer is a group entity) or “No” (if the issuer is not a group entity).

Country - Specifies the country of the counterparty’s registered office. The country name is selected from the list of acceptable names in the country code list given by the international ISO 3166.

Currency - Specifies the currency in which the security is denominated. The currency is selected from a list based on international ISO 4217 Code A3 standard (E.g. Euro – EUR).

Institutional Sector - Specifies the issuer’s Institutional Sector. One of the following should be selected: Central Government; Local Government; Central Bank; Other Depository Corporations; Other Financial Intermediaries; Insurance Companies; Financial Auxiliaries; Social Owned Non Financial Corporations; Public Owned Non Financial Corporations; Private Owned Non Financial Corporations.

Economic Sector - Specifies the issuer’s Economic Sector, which should be selected according to the European Classification of Economic Activities (NACE Rev. 2).

Issuer Credit Rating - Specifies the issuer's credit rating, which should be selected from the available options (subject to the **Credit Rating Provider** specified in the following field). The user should only select "Other" if none of the options suits the counterparty's credit rating. If no credit rating has been attributed to the counterparty, the user should select "Not Rated".

Credit Rating Provider - Specifies the provider of the **Institution Credit Rating** presented in the previous field. One of the following should be selected: S&P Short Term; S&P Long Term; Moody's Short Term; Moody's Long Term; Fitch Short Term; Fitch Long Term; Other; Not Rated.

Asset Classification - Specifies the classification of each asset as per CBK Regulation on Credit Risk Management. One of the following should be selected: Standard; Watch; Substandard; Doubtful; Loss.

IAS 39 Accounting Category – Specifies the accounting category for the asset, in accordance with International Accounting Standard 39 (IAS 39). One of the following should be selected: Loans and Advances; Financial Assets Held For Trading; Financial Assets Designated At Fair Value (Fair Value Option); Financial Assets Available For Sale; Financial Assets Held To Maturity.

Type of Accounting Measure - Specifies whether the asset is measured at Fair Value, Amortized Cost or Historical Cost.

Acquisition Cost (Currency) – Specifies the security's acquisition price in its original currency and net of accrued interest (i.e. clean price). Whenever the total investment in that specific security was acquired through more than one transaction (and therefore at different acquisition prices), the user should specify the Acquisition Price in accordance with the weighted average cost convention. The acquisition price of fixed income securities should be specified as a percentage of their par value (E.g. if a bond is bought for EUR 99.83 and has a par value of EUR 100, the price should be specified as 0.9983). For other securities, the acquisition price should be specified as a currency amount (E.g. if an equity share is bought for EUR 6.20, the price should be specified as 6.20).

If the Investment is measured at Fair Value:

1. **Quantity / Nominal Amount** – for fixed income securities, the user should specify the total par value in the reporting bank's portfolio (10 bonds, each with a par value of EUR 1,000, should be specified as 10 x EUR 1,000 = EUR 10,000), in which case the amount should be specified in its original currency. For other securities, the user should specify the number of securities in the reporting bank's portfolio. (E.g. 10 participation units or equity shares should be specified as 10);
2. **Current Price (Currency)** - The current price of a fixed income security should be reported net of accrued interest (clean price) and specified as a percentage of its par value (E.g. if a bond with par value of EUR 1000 is currently valued at EUR 950.83, the price should be specified as 0.95083). For other securities, the current price should be specified as a currency amount (E.g. if an equity share is valued at EUR 6.20, the price should be specified as 6.20), in which case the amount should be specified in its original currency;
3. **Accrued Interest** - Should specify the amount of interest accrued until the reporting date. This amount should be presented in its original currency. For non-interest bearing securities, the user should not specify any value.

If the Investment is measured at Amortized Cost:

1. **Par Value** - the user should specify the total par value in the reporting bank's portfolio (10 bonds, each with a par value of EUR 1,000, should be specified as 10 x EUR 1,000 = EUR 10,000), in which case the amount should be specified in its original currency;
2. **Carrying Amount (Currency)** - Specifies the security's amortized cost, which should be determined using the effective interest method in accordance with IAS 39. This amount should be presented in its original currency, excluding any accrued interest.
4. **Accrued Interest** - Should specify the amount of interest accrued until the reporting date. This amount should be presented in its original currency. For non-interest bearing securities, the user should not specify any value.

Exchange Rate - Specifies the exchange rate for the currency selected in the "Currency" field. The exchange rate should be specified according to the rates published by the European Central Bank (as at the reporting date)², in units of foreign currency per unit of domestic currency (E.g. 1.5 USDs/1EUR, in which case the user should insert "1.5"). In case the asset is denominated in domestic currency, the user should specify the exchange rate as "1".

Provision - Should specify the amount of provision / impairment that was charged in regards to the asset, if applicable. This amount should be presented in Euros.

Embedded Derivative (Y/N) - Specifies whether the asset's terms and conditions contain embedded derivatives. An embedded derivative is a component of a hybrid instrument that also includes a non-derivative host contract – with the effect that some of the cash flows of the hybrid instrument vary in a way similar to a stand-alone derivative. An embedded derivative causes some or all of the cash flows that otherwise would be required by the contract to be modified according to a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract. This field should be completed with a "Yes" answer if the asset contains such features, or with a "No" answer if no such features are contained in the security's terms and conditions.

Date of issue - Specifies the day on which the security was issued. The date should be specified as "DDMMYYYY".

Maturity Date - Specifies the day on which the principal amount (or last installment) becomes due. If there is no such date (E.g. deposits that are repaid on demand), this field should remain empty. The date should be specified as "DDMMYYYY".

Repayment type - Specifies how the principal is repaid. One of the following repayment types should be selected: Amortizing; Bullet; Zero Coupon; On demand.

Interest rate type - Specifies the type of interest associated to the asset. One of the following types should be selected: Floating; Fixed; Zero coupon.

² Please see page: <http://www.ecb.int/stats/exchange/eurofxref/html/index.en.html>

Frequency of Coupon Payments - Specifies the frequency of interest payments. One of the following types should be selected: Monthly; Quarterly; Semi-annual; Annual; Other.

Floating Rate Index - Specifies the floating rate index used in the calculation of interest payments. One of the available options should be selected: Libor: XX Months; Euribor: XX Months; Other; Not Applicable (if the specified **Interest rate type** is “Fixed”).

Floating Rate Spread - Specifies the spread associated with the floating rate interest payments. This value should be inserted as a percentage rounded up to 2 decimals (E.g. “5.00 %”). If the specified **Interest rate type** is “Fixed”, this field should remain empty.

Fixed Rate - Specifies the fixed interest rate associated with the asset. This value should be inserted as a percentage rounded up to 2 decimals (E.g. “5.00 %”). If the specified **Interest rate type** is “Floating”, this field should remain empty.

Yield-To-Maturity - Specifies the yield-to-maturity for fixed instruments. This value should be specified as a percentage rounded to 2 decimals (E.g. “5.00 %”). For assets other than fixed income securities, this field should remain empty.

Restriction on use - Specifies whether the security is unencumbered. “Unencumbered” securities are those which have not been pledged (either explicitly or implicitly) to secure, collateralize or credit-enhance any transaction (E.g. deposits given as collateral by the reporting bank to any given counterparty), or with no legal or contractual restrictions to their use by the reporting bank. This field should be completed with a “Yes” (if there any restrictions) or “No” (if the asset is considered unencumbered).

CBK Form 16 – Large Exposures

This form is intended to demonstrate the concentration of Large Exposures by the reporting institution in accordance with CBK Regulation on Large Exposures.

Name refers to a group whenever a group of connected clients exists. In any other case, the name will correspond to the individual counterparty. For a group of connected clients, the entity's name to be reported is the name of the parent company or, when the group of connected clients does not have a parent, the group's commercial name.

The column on Bank Related Person must be filled with either "Yes" or "No", in line with the provisions of CBK Regulation on Transactions to Bank-Related Persons and Employees.

The Institutional Sector must be filled according to the table in appendix XX. The Economic Sector must specify which industry sector the Debtor operates in. This column must be filled according to the table in appendix XX.

The column for Asset Classification specifies the classification of each asset as per CBK Regulation on Credit Risk Management. One of the following should be selected: Standard; Watch; Substandard; Doubtful; Loss.

The Regulatory Exceptions which can be deducted from Total Exposure for the computation of the Large Exposures Limits are divided as follows:

- Regulation – refer to the exceptions prescribed by Article 5 of the CBK Regulation on Large Exposures;
- Other – Refer to individual and ad-hoc exceptions allowed and formally approved by the Banking Supervision Department.

The *Collateralized Amount* should include the value of collaterals pledged to the Bank for that exposure. The amount included in this column is independent from the amount included in the *Regulatory Exceptions* columns. As such, any amount considered both a regulatory exception and eligible collateral³ should be included in both columns.

Total Loan Loss Reserves and Provisions should include the amount of loan loss reserves and provisions related to that counterparty's exposure.

The amounts of Regulatory Exceptions, Collateralized Amount and Total Reserves should be included as positive amounts.

³ According to the provisions of CBK Regulation on Credit Risk Management

Institution
 Form Name Large Exposures
 Currency '000 Euros

Tier 1/Capital	0
Large Exposures/Tier 1/Capital	0

Sequence	Name / Group Name	Bank Related Person	Institutional Sector	Economic Sector	Asset Classification	On Balance Exposure			Off Balance Exposure		Total Exposure (Before exceptions)	% of Tier 1 Capital	Regulatory exceptions		Total Exposure (Net of Regulatory Exceptions)	Collateralized Amount	Total Loan Loss Reserves and Provisions	Loan to Value Ratio	Reserve Ratio	Regulation on Large Exposures
						Loans and Advances	Available for Sale	Held to Maturity Investments	Other	Unused Irrevocable Commitments			Other	Regulation						
1											- €			- €						
2											- €			- €						
3											- €			- €						
4											- €			- €						
5											- €			- €						
6											- €			- €						
7											- €			- €						
8											- €			- €						
9											- €			- €						
10											- €			- €						
11											- €			- €						
12											- €			- €						
13											- €			- €						
14											- €			- €						
15											- €			- €						
16											- €			- €						
17											- €			- €						
18											- €			- €						
19											- €			- €						
20											- €			- €						
21											- €			- €						
22											- €			- €						
23											- €			- €						
24											- €			- €						
25											- €			- €						
26											- €			- €						
27											- €			- €						
28											- €			- €						
29											- €			- €						
...											- €			- €						

CBK Form 17 – Bank Related Persons

This form is intended to display Exposures to Bank Related Persons by the reporting institution in accordance with CBK Regulation on Transactions to Bank-Related Persons and Employees.

The Type of Related Person should be inserted with regard to the respective bullet number (i, ii, iii, iv, v, vi) according to paragraph g), article 2 from CBK Regulation on Transactions to Bank-Related Persons and Employees.

The column for Asset Classification specifies the classification of each asset as per CBK Regulation on Credit Risk Management. One of the following should be selected: Standard; Watch; Substandard; Doubtful; Loss.

Each Exposure to a bank related person should be segregated between Deposits and Placements, Loans and Advances and other items. Off Balance should be segregated between Unused Irrevocable Commitments and other balances.

Collaterals for these exposures should be segregated between Cash and Deposits pledged to the Bank and Other Eligible Collaterals.

Total Loan Loss Reserves and Provisions should include the amount of loan loss reserves and provisions related to that counterparty’s exposure.

All amounts should be included as positive amounts.

Institution	
Form Name	Bank Related Persons
Currency	1000 Euros
Σ Exposures to Employees	
Σ Exposures to Related Persons	- €
Tier I Capital	- €
Σ Exposures to Related Persons/Tier I Capital	0%

Sequence	Name	Type of Related Person	Asset Classification	On Balance Exposure			Off Balance Exposure		Total Exposure	Collaterals		Total Loan Loss Reserves and Provisions	Loan to Value Ratio	Reserve Ratio	Regulation on Bank Related Persons
				Deposits and Placements	Loans and Advances	Other	Unused Irrevocable Commitments	Other		Cash and Deposits	Other Eligible Collaterals				
1									- €						
2									- €						
3									- €						
4									- €						
5									- €						
6									- €						
7									- €						
8									- €						
9									- €						
10									- €						
11									- €						
12									- €						
13									- €						
14									- €						
15									- €						
16									- €						
17									- €						
18									- €						
19									- €						
20									- €						
...									- €						

CBK Form 18 – Top Deposits

This form is intended to monitor the concentration of Deposits from one source of funding as prescribed by paragraph 6, Article 46 of the Law on Banks, Microfinance Institutions and Non Bank Financial Institutions.

The definition of deposit is the one included in article 3 of the Law.

The Bank must report the 20 largest depositors. Additionally the Bank must also include in this form the total amount and number of deposits.

Institution	
Form Name	Top Deposits
Currency	'000 Euros

Sequence	Name / Group Name	Institutional Sector	Economic Sector	Amount of Deposits	% of Total Deposits
1					0%
2					0%
3					0%
4					0%
5					0%
6					0%
7					0%
8					0%
9					0%
10					0%
11					0%
12					0%
13					0%
14					0%
15					0%
16					0%
17					0%
18					0%
19					0%
20					0%
Total Deposits					
Total No. Deposits					
Total No. of workers of the reporting bank					

CBK Form 19 – Resources from Banks

This form comprises all deposits and placements from Banks (including Foreign Branches but excluding MFI's and NBFI's) including liabilities arising from repurchase transactions, but excluding any liabilities placed in the form of securities (such as bonds, notes and debentures).

Each line must correspond to one single asset (E.g. a balance in a current account) rather than to one specific issuer (E.g. one current account and one term deposit should be reported in two separate lines, even if they relate to the same counterparty). Please consider the following explanations for each column:

Type of Deposit – One of the following types should be selected (in line with CBK's Statutory General Ledger): Vostro Accounts; Interbank Money Market; Deposits; Loans; Repurchase Agreements; Other Resources And Deposits.

Reference Code – to be filled with the internal reference code for the liability.

Bank - Specifies the legal name of the counterparty to the liability (E.g. if the entry is a deposit from Institution "XYZ", the column "Bank" should be filled with "XYZ").

Country - Specifies the country of the counterparty's registered office. The country name is selected from the list of acceptable names in the country code list given by the international ISO 3166.

Type of Institution - Specifies the type of Institution which is counterparty to the liability. One of the following types should be selected: Central Bank of Kosovo; Other Central Banks; Other Domestic Banks; Parent, Subsidiaries and Other Branches From The Group; Foreign Branches From Other Domestic Institutions; Other Banks Outside Kosovo.

Currency - Specifies the currency in which the liability is denominated. The currency is selected from a list based on international ISO 4217 Code A3 standard (E.g. Euro – EUR).

Carrying Amount (Currency) - Specifies the liability's carrying amount at the reporting date in its original currency.

Accrued Interest - Should specify the amount of interest accrued until the reporting date. This amount should be presented in its original currency.

Exchange Rate - Specifies the exchange rate for the currency selected in the "**Currency**" field. The exchange rate should be specified in accordance with the rates published by the European Central Bank (as at the reporting date)⁴, in units of foreign currency per unit of domestic currency (E.g. 1.5 USDs/1EUR, in which case the user should insert "1.5"). If the asset is denominated in domestic currency, the user should specify the exchange rate as "1".

Maturity Date - Specifies the day on which the principal amount (or last installment) becomes due. If there is no such date (E.g. deposits that are repaid on demand), this field should remain empty. The date should be specified as "DDMMYYYY".

⁴ Please see page: <http://www.ecb.int/stats/exchange/eurofxref/html/index.en.html>

Repayment type - Specifies how the principal is repaid. One of the following repayment types should be selected: Amortizing; Bullet; Zero Coupon; On demand.

Interest rate type - Specifies the type of interest associated to the liability. One of the following types should be selected: Floating; Fixed; Zero coupon.

Frequency of Interest Payments - Specifies the frequency of interest payments. One of the following types should be selected: Monthly; Quarterly; Semi-annual; Annual; Other.

Floating Rate Index - Specifies the floating rate index used in the calculation of interest payments. One of the available options should be selected: Libor: XX Months; Euribor: XX Months; Other; Not Applicable (if the specified **Interest rate type** is “Fixed”).

Floating Rate Spread - Specifies the spread associated with the floating rate interest payments. This value should be inserted as a percentage rounded up to 2 decimals (E.g. “5.00 %”). If the specified **Interest rate type** is “Fixed”, this field should remain empty.

Fixed Rate - Specifies the fixed interest rate associated with the liability. This value should be inserted as a percentage rounded up to 2 decimals (E.g. “5.00 %”). If the specified **Interest rate type** is “Floating”, this field should remain empty.

Restriction on the use of Funds - Specifies whether the liability is unencumbered. “Unencumbered” items are those which have not been pledged (either explicitly or implicitly) to secure, collateralize or credit-enhance any transaction (E.g. deposits given as collateral by any given counterparty to the reporting bank), or with no legal or contractual restrictions to their use by the counterparty. This field should be completed with a “Yes” (if there any restrictions) or “No” (if the item is considered unencumbered).

Institution	
Form Name	Resources from Banks
Currency	'000 Euros

Sequence	Type of Deposit	Reference Code	Bank	Country	Type of Institution	Currency	Carrying Amount (Currency)	Accrued Interest	On Balance Exposure (Currency)	Exchange rate (EUR/xxx)	On Balance Exposure (Euro)	Maturity Date	Repayment type	Interest rate type	Frequency of Interest Payments	Floating Rate Index	Floating Rate Spread	Fixed Rate	Restrictions on the use of funds
1									0.00		- €								
2									0.00		- €								
3									0.00		- €								
4									0.00		- €								
5									0.00		- €								
6									0.00		- €								
7									0.00		- €								
8									0.00		- €								
9									0.00		- €								
10									0.00		- €								
11									0.00		- €								
12									0.00		- €								
13									0.00		- €								
14									0.00		- €								
15									0.00		- €								
16									0.00		- €								
17									0.00		- €								
18									0.00		- €								
19									0.00		- €								
20									0.00		- €								
21									0.00		- €								
22									0.00		- €								
23									0.00		- €								
24									0.00		- €								
25									0.00		- €								
26									0.00		- €								
27									0.00		- €								
28									0.00		- €								
29									0.00		- €								
30									0.00		- €								
...									0.00		- €								

CBK Form 20 – Liquidity Reserve Computation

This form should include the daily balance from the previous month for Current Accounts, Savings Accounts and other liabilities maturing up to one year according to CBK Regulation on Minimum Bank Reserve Requirement.

Institution	
Form Name	Liquidity Reserve Computation
Currency	'000 Euros

Day in the Month	Current accounts	Savings accounts	Time deposits with maturity up to one year	Other liabilities with maturity up to one year	Total
1					- €
2					- €
3					- €
4					- €
5					- €
6					- €
7					- €
8					- €
9					- €
10					- €
11					- €
12					- €
13					- €
14					- €
15					- €
16					- €
17					- €
18					- €
19					- €
20					- €
21					- €
22					- €
23					- €
24					- €
25					- €
26					- €
27					- €
28					- €
29					- €
30					- €
31					- €

Average Liabilities due within one year
Reserve Requirement for following month

CBK Form 21 – Liquidity Reserve Maintenance

This form should include the daily balance of Cash Funds and Balances with the CBK from the previous month. The line for Required Liquidity Reserve as per previous calendar month report should include the value retrieved from the previous month CBK Form 20 – “Reserve Requirement for following month”.

Institution	
Form Name	Liquidity Reserve Maintenance
Currency	'000 Euros

Day in the Month	Cash funds	Balances with CBK	Total liquidity reserve	Excess/ (Shortfall)
1			- €	- €
2			- €	- €
3			- €	- €
4			- €	- €
5			- €	- €
6			- €	- €
7			- €	- €
8			- €	- €
9			- €	- €
10			- €	- €
11			- €	- €
12			- €	- €
13			- €	- €
14			- €	- €
15			- €	- €
16			- €	- €
17			- €	- €
18			- €	- €
19			- €	- €
20			- €	- €
21			- €	- €
22			- €	- €
23			- €	- €
24			- €	- €
25			- €	- €
26			- €	- €
27			- €	- €
28			- €	- €
29			- €	- €
30			- €	- €
31			- €	- €

Required Liquidity Reserve as per previous two calendar month report	
Required Liquidity Reserve as per previous calendar month report	

CBK Form 22 – Liquidity Gap

This form is intended to assess the Institution's Liquidity Gap by demonstrating the position of cash inflows and cash outflows by time bucket.

The Liquidity Gap is divided in two sections: Contractual Cash Flows and Behavioral Cash Flows.

Contractual Cash Flows are intended to demonstrate the liquidity gap between undiscounted inflows and outflows considering the current contractual position of the Institution's Assets and Liabilities. The purpose is to disclose each of the contractual payments in the period when it is due (including principal and interest). Therefore, in the maturity analysis, the cash flows are split into the maturity buckets in which the cash flows occur (including interest cash flows) rather than being included in a single bucket when the instrument matures. As such, for a given interest bearing financial instrument, this table should include not only the repayment of Capital in the respective time buckets but also the amount of undiscounted interests to be paid until the maturity of that instrument. For variable interest rate instruments, the institution can use either the last repricing interest rate or, when available, forward interest rates for cash flow estimation, as long as the institution is consistent with the applied methodology. Current Accounts from Customers and Banks which are readily demanded must be placed in the first time bucket, which is also applicable for Assets and Liabilities with no maturity (eg: Accounts with the CBK or Current Accounts with Banks and Other Financial Institutions). Additionally, Assets and Liabilities Held for Trading should also be placed in the first time bucket.

Behavioral Cash Flows should be based on the Institutions internal forecast based on the principles and scenarios listed on CBK Regulation on Liquidity Risk Management, Article 12. These should only be forecasted for a one year period.

Institution	
Form Name	Liquidity Gap
Currency	'000 Euros

Description	1 - 7 days	8 - 30 days	>1-3 Months	>3-6 Months	>6-12 Months	>1-5 Years	> 5 Years	Total
Contractual Inflows								
Cash and deposits at central banks								- €
Deposits in banks								- €
Financial assets held for trading								- €
Financial assets designated at fair value								- €
Financial assets available for sale								- €
Loans and advances to credit institutions								- €
Loans and advances to Clients								- €
Financial assets held to maturity								- €
Assets with repurchase agreement								- €
Hedging derivatives								- €
Other assets								- €
Total Contractual Inflows	- €	- €	- €	- €	- €	- €	- €	- €
Behavioural Inflows								
Expected new retail deposits								- €
Expected new debt issuances								- €
Expected new resources of other credit institutions								- €
Expected new subordinated liabilities								- €
Other expected behavioural inflows								- €
Total Behavioural Inflows	- €	- €	- €	- €	- €	- €	- €	- €
Total Cash Inflows	- €	- €	- €	- €	- €	- €	- €	- €
Contractual Outflows								
Resources of central banks								- €
Financial liabilities held for trading								- €
Financial liabilities designated at fair value								- €
Resources of other credit institutions								- €
Clients' resources and other loans								- €
Debt securities								- €
Financial liabilities relating to transferred assets								- €
Retirement benefit obligations								- €
Hedging derivatives								- €
Subordinated liabilities								- €
Other liabilities								- €
Total Contractual Outflows	- €	- €	- €	- €	- €	- €	- €	- €
Behavioural Outflows								
Expected new loans								- €
Expected new financial investments								- €
Potential outflows from off-balance sheet items								- €
Other expected behavioural outflows								- €
Total Behavioural Outflows	- €	- €	- €	- €	- €	- €	- €	- €
Total Cash Outflows	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Gap	- €	- €	- €	- €	- €	- €	- €	- €
Accumulated Gap	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Gap (Behavioural)	- €	- €	- €	- €	- €	- €	- €	- €
Accumulated Gap	- €	- €	- €	- €	- €	- €	- €	- €

CBK Form 23 – Repricing Gap

This template is intended to demonstrate the Institution’s exposure to interest rate risk.

Fixed interest bearing assets or liabilities should be placed in the time bucket corresponding to its maturity. Floating interest rate financial instruments should be categorized by the earlier contractual repricing, meaning the earliest date when the interest rate index resets. Non-Interest bearing assets and liabilities should be placed in specific column. Hence, each line item Total should match the corresponding account in the balance sheet.

The Off-Balance sheet line should include the Notional Amounts of interest rate derivatives in the maturity bucket of the corresponding hedged instruments, when applicable.

Institution								
Form Name		Repricing Gap						
Currency		'000 Euros						
Description	Up to 1 Month	>1-3 Months	>3-12 Months	>1-5 Years	>5 Years	Non-Interest Bearing	Total	
Assets								
Cash and deposits at central banks							- €	
Deposits in banks							- €	
Financial assets held for trading							- €	
Financial assets designated at fair value							- €	
Financial assets available for sale							- €	
Loans and advances to credit institutions							- €	
Loans and advances to clients							- €	
Financial assets held to maturity							- €	
Assets with repurchase agreement							- €	
Hedging derivatives							- €	
Other assets							- €	
Total Assets	- €	- €	- €	- €	- €	- €	- €	
Liabilities								
Resources of central banks							- €	
Financial liabilities held for trading							- €	
Financial liabilities designated at fair value							- €	
Resources of other credit institutions							- €	
Clients' resources and other loans							- €	
Debt securities							- €	
Financial liabilities relating to transferred assets							- €	
Retirement benefit obligations							- €	
Hedging derivatives							- €	
Subordinated liabilities							- €	
Other liabilities							- €	
Total Liabilities	- €	- €	- €	- €	- €	- €	- €	
Off-Balance Sheet							- €	
Structural Gap	- €	- €	- €	- €	- €	- €		
Accumulated Gap	- €	- €	- €	- €	- €	- €		

CBK Form 24 – Foreign Exchange Positions (FX Positions)

This template provides information on the positions in each currency (reporting currency included) for On Balance exposures and Off Balance Commitments.

Exchange Rate column specifies the exchange rate for the currency presented in the “Currency” field. The exchange rate should be inserted according to the rates published by the European Central Bank (as at the reporting date), in units of foreign currency per unit of domestic currency (E.g. 1.5 USDs/1EUR, in which case the user should insert “1.5”). For Euro please insert “1”.

Positions shall be reported separately as assets (including commitments to buy) and liabilities (including commitments to sell). Assets and commitments to buy must be reported as positive amount whereas liabilities and commitments to sell shall be reported as negative amounts. The positions in Commitments to Buy or Sell should include the notional amounts of foreign exchange derivatives.

From the total assets and liabilities in foreign currency, the reporting institution must report those of which are Liquid Assets and short term liabilities, respectively, according to CBK Regulation on Liquidity Risk Management article 17, paragraph 4 to 9.

Institution			Assets		Liabilities		Commitments to		Net Open Foreign		Liquid Asset/
Form Name			(in Currency)		(in Currency)		buy		Currency		ST Liabilities
Currency			of which: Liquid Assets		of which: Short Term ¹		(in Currency)		Position		
Currency	Description	Exchange rate (EUR/xxx)								% of Tier I Capital (Regulation on FX Risk)	
EUR	Euro									-	€
USD	US Dollar									-	€
GBP	Pound Sterling									-	€
CHF	Swiss Franc									-	€
ALL	Albanian Lek									-	€
RSD	Serbian Dinar									-	€
MKD	Macedonian Dinar									-	€
TRY	Turkish Lira									-	€
RON	New Romanian Leu									-	€
BGN	Bulgarian Lev									-	€
SEK	Swedish Krona									-	€
NOK	New norwegian Krone									-	€
DKK	Danish Krone									-	€
CAD	Canadian Dollar									-	€
JPY	Yen									-	€
PLN	Zloty									-	€
CZK	Czech Koruna									-	€
AUD	Australian Dollar									-	€
AED	UAE Dirham									-	€
AFN	Afghani									-	€
AMD	Armenian Dram									-	€
ANG	Netherlands Antillean Guilder									-	€
AOA	Kwanza									-	€
ARS	Argentine Peso									-	€
AWG	Aruban Florin									-	€
AZN	Azerbaijani Manat									-	€
BAM	Convertible Mark									-	€
BBB	Barbados Dollar									-	€
BBD	Taka									-	€
BDT	Bahraini Dinar									-	€
BIF	Burundi Franc									-	€
BMX	Bermudian Dollar									-	€
BND	Brunei Dollar									-	€
BOB	Boliviano									-	€
BOV	Msdol									-	€
BRL	Brazilian Real									-	€
BSD	Bahamian Dollar									-	€
BTN	Ngultrum									-	€
BWP	Pula									-	€
BYR	Belarusian Ruble									-	€
BZD	Belize Dollar									-	€
CAF	Congolese Franc									-	€
CHF	WR Euro									-	€
CHW	WR Franc									-	€
CLF	Unidades de fomento									-	€
CLP	Chilean Peso									-	€
CNY	Yuan Renminbi									-	€
COB	Colombian Peso									-	€
COU	Unidad de Valor Real									-	€
CRC	Costa Rican Colon									-	€
CLC	Peso Convertible									-	€
CUP	Cuban Peso									-	€
CVE	Cape Verde Escudo									-	€
DJF	Djibouti Franc									-	€
DCP	Dominican Peso									-	€
DZD	Algerian Dinar									-	€
EGP	Egyptian Pound									-	€
ERN	Nakfa									-	€
ETB	Ethiopian Birr									-	€
FJD	Fiji Dollar									-	€
FKP	Falkland Islands Pound									-	€
GEL	Lari									-	€
GHS	Ghana Cedi									-	€
GIP	Gibraltar Pound									-	€
GMD	Dalasi									-	€
GNF	Guinea Franc									-	€
GTC	Quetzal									-	€
GYD	Guyana Dollar									-	€
HKD	Hong Kong Dollar									-	€
HNL	Lempira									-	€
HRK	Croatian Kuna									-	€
HTG	Gourde									-	€
HUF	Forint									-	€
IDR	Rupiah									-	€
ILS	New Israeli Sheqel									-	€
INR	Indian Rupee									-	€
KWD	Kuwait Dinar									-	€
IRR	Iranian Rial									-	€
ISK	Iceland Krona									-	€
JMD	Jamaican Dollar									-	€
JOD	Jordanian Dinar									-	€
KES	Kenyan Shilling									-	€
KGS	Som									-	€
KHR	Riel									-	€
KMF	Comoro Franc									-	€
KPW	North Korean Won									-	€
KRW	Won									-	€
KWD	Kuwait Dinar									-	€
KYD	Cayman Islands Dollar									-	€
KZT	Tenge									-	€
LAK	Kip									-	€
LBP	Lebanese Pound									-	€
LKR	Sri Lanka Rupee									-	€
LRD	Liberian Dollar									-	€
LSL	Loti									-	€
LTL	Lithuanian Litas									-	€
LVL	Latvian Lats									-	€
LYD	Libyan Dinar									-	€
MAD	Moroccan Dirham									-	€
MEL	Moldovan Leu									-	€
MGA	Malagasy Ariary									-	€
MMK	Kyat									-	€
MNT	Tugrik									-	€
MOP	Pataca									-	€
MRO	Ouguiya									-	€
MUR	Mauritius Rupee									-	€
MVR	Rufiyaa									-	€
MWK	Kwacha									-	€
MXN	Mexican Peso									-	€
MXV	Mexican Unidad de Inversion (UDI)									-	€
MYR	Malaysian Ringgit									-	€
MZN	Mozambique Metical									-	€
NAD	Namibia Dollar									-	€
NGN	Naira									-	€
NIO	Cordoba Oro									-	€
NPR	Nepalese Rupee									-	€
NZD	New Zealand Dollar									-	€
OMR	Rial Omani									-	€
PAB	Balboa									-	€
PEN	Nuevo Sol									-	€
PGK	Kina									-	€
PHP	Philippine Peso									-	€
PKR	Pakistan Rupee									-	€
PYG	Guarani									-	€
QAR	Qatari Rial									-	€
RUB	Russian Ruble									-	€
RWF	Rwanda Franc									-	€
SAR	Saudi Riyal									-	€
SBD	Solomon Islands Dollar									-	€
SCR	Seychelles Rupee									-	€
SDG	Sudanese Pound									-	€
SGD	Singapore Dollar									-	€
SHP	Saint Helena Pound									-	€
SLL	Leone									-	€
SGS	Somali Shilling									-	€
SRD	Surinam Dollar									-	€
SSP	South Sudanese Pound									-	€
STD	Dobra									-	€
SVC	El Salvador Colon									-	€
SYF	Syrian Pound									-	€
SZL	Lilangeni									-	€
THB	Baht									-	€
TJS	Somoni									-	€
TMT	Turkmenistan New Manat									-	€
TND	Tunisian Dinar									-	€
TOP	Paanga									-	€
TTD	Trinidad and Tobago Dollar									-	€
TWD	New Taiwan Dollar									-	€
TZS	Tanzanian Shilling									-	€
UAH	Hryvnia									-	€
UGX	Uganda Shilling									-	€
UYI	Uruguay Peso en Unidades Indexadas (URUIURUI)									-	€
UYU	Peso Uruguayo									-	€
UZS	Uzbekistan Sum									-	€
VEF	Bolivar									-	€
VND	Dong									-	€
VUV	Vatu									-	€
WST	Tala									-	€
XAF	CFA Franc BEAC									-	€
XAG	Silver									-	€
XAU	Gold									-	€
XBA	Bond Markets Unit European Composite Unit (EURCO)									-	€
XBB	Bond Markets Unit European Monetary Unit (E.M.U.-6)									-	€
XBC	Bond Markets Unit European Unit of Account 9 (E.U.A.-9)									-	€
XBD	Bond Markets Unit European Unit of Account 17 (E.U.A.-17)									-	€
XCD	East Caribbean Dollar									-	€
XDR	SDR (Special Drawing Right)									-	€
XFU	UCF Franc									-	€
XGF	CFA Franc BCEAO									-	€
XPD	Palladium									-	€
XPF	CFP Franc									-	€
XPT	Platinum									-	€
XSU	Sucre									-	€
XUA	AEB Unit of Account									-	€
YER	Yemeni Rial									-	€
ZAR	Rand									-	€
ZMW	Zambian Kwacha									-	€
ZWL	Zimbabwe Dollar									-	€

CBK Form 25 – Commercial and Residential Mortgage Report

This form is intended to demonstrate the performance of Commercial and Residential Mortgage Loans.

Institution	
Form Name	Commercial and Residential Mortgage Report
Currency	'000 Euros

Description	Number of loans	Amount	Weighted Average Coupon (%)	Weighted Average Maturity (months)
Commercial Mortgage Report				
Originations during the period				
Mortgage Loans Outstanding, of which:				
Standard				
Watch				
Substandard				
Doubtful				
Loss				
Mortgage loans in foreclosure				
Real Estate Owned - Property Value				
Real Estate Owned - Mortgage Value				
Residential Mortgage Report				
Originations during the period				
Mortgage Loans Outstanding, of which:				
Standard				
Watch				
Substandard				
Doubtful				
Loss				
Mortgage loans in foreclosure				
Real Estate Owned - Property Value				
Real Estate Owned - Mortgage Value				

Appendix 1- Reporting Forms

(See Forms in MS. Excel)

Appendix 2- Further details and filling instructions are provided in this appendix..

Type of Institution

Type of Institution	
Central Bank Of Kosovo	Parent, Subsidiaries And Other Branches From The Group
Other Central Banks	Foreign Branches From Other Domestic Institutions
Other Domestic Banks	Other Banks Outside Kosovo

Institution Credit Rating and Credit Rating Provider

Institution Credit Rating and Credit Rating Provider should be specified as per the table below. Ratings attributed by agencies other than Moody's, S&P and Fitch should be specified as "Other" in both fields. When the counterparty to the asset is not rated, both fields should be specified as "Not Rated".

Moody's		S&P		Fitch	
Long term	Short term	Long term	Short term	Long term	Short term
Aaa	P-1	AAA	A-1+	AAA	F1+
Aa1		AA		AA	
Aa2		AA-		AA-	
Aa3		AA+		AA+	
A1		P-2	A	A-1	A
A2	A-		A-2	A-	F2
A3	A+		A-3	A+	F3
Baa1	P-3	BBB	A-3	BBB	F3
Baa2		BBB-		BBB-	
Baa3		BBB+		BBB+	
Non-Investment Grade		Non-Investment Grade		Non-Investment Grade	

Floating Rate Index

Floating Rate Index should be specified as per the table below. When other index is used, this field should be specified as "Other". When the asset or liability is not indexed to a Floating Rate Index, this field should be specified as "Not Applicable".

Floating Rate Index	
Libor: 1 Month	Euribor: 1 Month
Libor: 1 Month	Euribor: 1 Month
Libor: 2 Months	Euribor: 2 Months
Libor: 3 Months	Euribor: 3 Months
Libor: 4 Months	Euribor: 4 Months
Libor: 5 Months	Euribor: 5 Months
Libor: 6 Months	Euribor: 6 Months
Libor: 7 Months	Euribor: 7 Months
Libor: 8 Months	Euribor: 8 Months
Libor: 9 Months	Euribor: 9 Months
Libor: 10 Months	Euribor: 10 Months
Libor: 11 Months	Euribor: 11 Months
Libor: 12 Months	Euribor: 12 Months

Security type and Sub-Security type

Security type and Sub-Security type should be specified as per the table below.

Security type	Sub-Security type
Equity	Equity: Ordinary Share
	Equity: Preferred Share
	Equity: Other
Fixed Income	Fixed Income: Sovereign
	Fixed Income: Senior Secured Debt
	Fixed Income: Senior Unsecured Debt
	Fixed Income: Junior Secured Debt
Investment Funds	Fund: Equity
	Fund: Fixed Income
	Fund: Treasury
	Fund: Real estate
	Fund: of Funds
	Fund: ETF
	Fund: REITs
	Fund: Other
Other	Hybrid Instruments
	Other

Institutional Sector

The Institutional Sector should be specified according to the following table:

Institutional Sector	
Central Government	Insurance Companies
Local Government	Financial Auxiliaries
Central Bank	Social Owned Non Financial Corporations
Other Depository Corporations	Public Owned Non Financial Corporations
Other Financial Intermediaries	Private Owned Non Financial Corporations

Please refer to Appendix 2 for details on each Institutional Sector

Economic Sector

The Economic Sector should be selected according to the European Classification of Economic Activities (NACE Rev. 2), as follows:

Economic Sector
Agriculture, forestry and fishing
Mining and quarrying
Manufacturing
Electricity, gas, steam and air conditioning supply
Water supply; sewerage, waste management and remediation activities
Construction
Wholesale and retail trade; repair of motor vehicles and motorcycles
Transportation and storage
Accommodation and food service activities
Information and communication
Financial and insurance activities
Real estate activities
Professional, scientific and technical activities
Administrative and support service activities
Public administration and defense; compulsory social security
Education
Human health and social work activities
Arts, entertainment and recreation
Other service activities
Activities of households as employers; undifferentiated goods and services-producing activities of households for own use
Activities of extraterritorial organizations and bodies

Country

The Country field should be specified according to international ISO 3166, as per the table below:

Countries				
AFGHANISTAN	CONGO	HUNGARY	MONTSERRAT	SINGAPORE
ÅLAND ISLANDS	CONGO, THE DEMOCRATIC REPUBLIC OF THE	ICELAND	MOROCCO	SINT MAARTEN (DUTCH PART)
ALBANIA	COOK ISLANDS	INDIA	MOZAMBIQUE	SLOVAKIA
ALGERIA	COSTA RICA	INDONESIA	MYANMAR	SLOVENIA
AMERICAN SAMOA	CÔTE D'IVOIRE	IRAN, ISLAMIC REPUBLIC OF	NAMIBIA	SOLOMON ISLANDS
ANDORRA	CROATIA	IRAQ	NAURU	SOMALIA
ANGOLA	CUBA	IRELAND	NEPAL	SOUTH AFRICA
ANGUILLA	CURAÇAO	ISLE OF MAN	NETHERLANDS	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
ANTARCTICA	CYPRUS	ISRAEL	NEW CALEDONIA	SOUTH SUDAN
ANTIGUA AND BARBUDA	CZECH REPUBLIC	ITALY	NEW ZEALAND	SPAIN
ARGENTINA	DENMARK	JAMAICA	NICARAGUA	SRI LANKA
ARMENIA	DJIBOUTI	JAPAN	NIGER	SUDAN
ARUBA	DOMINICA	JERSEY	NIGERIA	SURINAME

AUSTRALIA	DOMINICAN REPUBLIC	JORDAN	NIUE	SVALBARD AND JAN MAYEN
AUSTRIA	ECUADOR	KAZAKHSTAN	NORFOLK ISLAND	SWAZILAND
AZERBAIJAN	EGYPT	KENYA	NORTHERN MARIANA ISLANDS	SWEDEN
BAHAMAS	EL SALVADOR	KIRIBATI	NORWAY	SWITZERLAND
BAHRAIN	EQUATORIAL GUINEA	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	OMAN	SYRIAN ARAB REPUBLIC
BANGLADESH	ERITREA	KOREA, REPUBLIC OF	PAKISTAN	TAIWAN, PROVINCE OF CHINA
BARBADOS	ESTONIA	KOSOVO	PALAU	TAJIKISTAN
BELARUS	ETHIOPIA	KUWAIT	PALESTINE, STATE OF	TANZANIA, UNITED REPUBLIC OF
BELGIUM	FALKLAND ISLANDS (MALVINAS)	KYRGYZSTAN	PANAMA	THAILAND
BELIZE	FAROE ISLANDS	LAO PEOPLE'S DEMOCRATIC REPUBLIC	PAPUA NEW GUINEA	TIMOR-LESTE
BENIN	FIJI	LATVIA	PARAGUAY	TOGO
BERMUDA	FINLAND	LEBANON	PERU	TOKELAU
BHUTAN	FRANCE	LESOTHO	PHILIPPINES	TONGA
BOLIVIA, PLURINATIONAL STATE OF	FRENCH GUIANA	LIBERIA	PITCAIRN	TRINIDAD AND TOBAGO
BONAIRE, SINT EUSTATIUS AND SABA	FRENCH POLYNESIA	LIBYA	POLAND	TUNISIA
BOSNIA AND HERZEGOVINA	FRENCH SOUTHERN TERRITORIES	LIECHTENSTEIN	PORTUGAL	TURKEY
BOTSWANA	GABON	LITHUANIA	PUERTO RICO	TURKMENISTAN
BOUVET ISLAND	GAMBIA	LUXEMBOURG	QATAR	TURKS AND CAICOS ISLANDS
BRAZIL	GEORGIA	MACAO	RÉUNION	TUVALU
BRITISH INDIAN OCEAN TERRITORY	GERMANY	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	ROMANIA	UGANDA
BRUNEI DARUSSALAM	GHANA	MADAGASCAR	RUSSIAN FEDERATION	UKRAINE
BULGARIA	GIBRALTAR	MALAWI	RWANDA	UNITED ARAB EMIRATES
BURKINA FASO	GREECE	MALAYSIA	SAINT BARTHÉLEMY	UNITED KINGDOM
BURUNDI	GREENLAND	MALDIVES	SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	UNITED STATES
CAMBODIA	GRENADA	MALI	SAINT KITTS AND NEVIS	UNITED STATES MINOR OUTLYING ISLANDS
CAMEROON	GUADELOUPE	MALTA	SAINT LUCIA	URUGUAY
CANADA	GUAM	MARSHALL ISLANDS	SAINT MARTIN (FRENCH PART)	UZBEKISTAN
CAPE VERDE	GUATEMALA	MARTINIQUE	SAINT PIERRE AND MIQUELON	VANUATU
CAYMAN ISLANDS	GUERNSEY	MAURITANIA	SAINT VINCENT AND THE GRENADINES	VENEZUELA, BOLIVARIAN REPUBLIC OF
CENTRAL AFRICAN REPUBLIC	GUINEA	MAURITIUS	SAMOA	VIET NAM
CHAD	GUINEA-BISSAU	MAYOTTE	SAN MARINO	VIRGIN ISLANDS, BRITISH

CHILE	GUYANA	MEXICO	SAO TOME AND PRINCIPE	VIRGIN ISLANDS, U.S.
CHINA	HAITI	MICRONESIA, FEDERATED STATES OF	SAUDI ARABIA	WALLIS AND FUTUNA
CHRISTMAS ISLAND	HEARD ISLAND AND MCDONALD ISLANDS	MOLDOVA, REPUBLIC OF	SENEGAL	WESTERN SAHARA
COCOS (KEELING) ISLANDS	HOLY SEE (VATICAN CITY STATE)	MONACO	SERBIA	YEMEN
COLOMBIA	HONDURAS	MONGOLIA	SEYCHELLES	ZAMBIA
COMOROS	HONG KONG	MONTENEGRO	SIERRA LEONE	ZIMBABWE

Currency

The Currency field should be specified according to international ISO 4217 Code A3 standard, as follows:

Currencies			
UAE Dirham - AED	Egyptian Pound - EGP	Moroccan Dirham - MAD	Dobra - STD
Afghani - AFN	Nakfa - ERN	Moldovan Leu - MDL	El Salvador Colon - SVC
Lek - ALL	Ethiopian Birr - ETB	Malagasy Ariary - MGA	Syrian Pound - SYP
Armenian Dram - AMD	Euro - EUR	Denar - MKD	Lilangeni - SZL
Netherlands Antillean Guilder - ANG	Fiji Dollar - FJD	Kyat - MMK	Baht - THB
Kwanza - AOA	Falkland Islands Pound - FKP	Tugrik - MNT	Somoni - TJS
Argentine Peso - ARS	Pound Sterling - GBP	Pataca - MOP	Turkmenistan New Manat - TMT
Australian Dollar - AUD	Lari - GEL	Ouguiya - MRO	Tunisian Dinar - TND
Aruban Florin - AWG	Ghana Cedi - GHS	Mauritius Rupee - MUR	Pa'anga - TOP
Azerbaijani Manat - AZN	Gibraltar Pound - GIP	Rufiyaa - MVR	Turkish Lira - TRY
Convertible Mark - BAM	Dalasi - GMD	Kwacha - MWK	Trinidad and Tobago Dollar - TTD
Barbados Dollar - BBD	Guinea Franc - GNF	Mexican Peso - MXN	New Taiwan Dollar - TWD
Taka - BDT	Quetzal - GTQ	Mexican Unidad de Inversion (UDI) - MXV	Tanzanian Shilling - TZS
Bulgarian Lev - BGN	Guyana Dollar - GYD	Malaysian Ringgit - MYR	Hryvnia - UAH
Bahraini Dinar - BHD	Hong Kong Dollar - HKD	Mozambique Metical - MZN	Uganda Shilling - UGX
Burundi Franc - BIF	Lempira - HNL	Namibia Dollar - NAD	US Dollar - USD
Bermudian Dollar - BMD	Croatian Kuna - HRK	Naira - NGN	Uruguay Peso en Unidades Indexadas (URUIURUI) - UYI
Brunei Dollar - BND	Gourde - HTG	Cordoba Oro - NIO	Peso Uruguayo - UYU
Boliviano - BOB	Forint - HUF	Norwegian Krone - NOK	Uzbekistan Sum - UZS
Mvdol - BOV	Rupiah - IDR	Nepalese Rupee - NPR	Bolivar - VEF
Brazilian Real - BRL	New Israeli Sheqel - ILS	New Zealand Dollar - NZD	Dong - VND
Bahamian Dollar - BSD	Indian Rupee - INR	Rial Omani - OMR	Vatu - VUV
Ngultrum - BTN	Iraqi Dinar - IQD	Balboa - PAB	Tala - WST
Pula - BWP	Iranian Rial - IRR	Nuevo Sol - PEN	CFA Franc BEAC - XAF

Belarussian Ruble - BYR	Iceland Krona - ISK	Kina - PGK	Silver - XAG
Belize Dollar - BZD	Jamaican Dollar - JMD	Philippine Peso - PHP	Gold - XAU
Canadian Dollar - CAD	Jordanian Dinar - JOD	Pakistan Rupee - PKR	Bond Markets Unit European Composite Unit (EURCO) - XBA
Congolese Franc - CDF	Yen - JPY	Zloty - PLN	Bond Markets Unit European Monetary Unit (E.M.U.-6) - XBB
WIR Euro - CHE	Kenyan Shilling - KES	Guarani - PYG	Bond Markets Unit European Unit of Account 9 (E.U.A.-9) - XBC
Swiss Franc - CHF	Som - KGS	Qatari Rial - QAR	Bond Markets Unit European Unit of Account 17 (E.U.A.-17) - XBD
WIR Franc - CHW	Riel - KHR	New Romanian Leu - RON	East Caribbean Dollar - XCD
Unidades de fomento - CLF	Comoro Franc - KMF	Serbian Dinar - RSD	SDR (Special Drawing Right) - XDR
Chilean Peso - CLP	North Korean Won - KPW	Russian Ruble - RUB	UIC-Franc - XFU
Yuan Renminbi - CNY	Won - KRW	Rwanda Franc - RWF	CFA Franc BCEAO - XOF
Colombian Peso - COP	Kuwaiti Dinar - KWD	Saudi Riyal - SAR	Palladium - XPD
Unidad de Valor Real - COU	Cayman Islands Dollar - KYD	Solomon Islands Dollar - SBD	CFP Franc - XPF
Costa Rican Colon - CRC	Tenge - KZT	Seychelles Rupee - SCR	Platinum - XPT
Peso Convertible - CUC	Kip - LAK	Sudanese Pound - SDG	Sucre - XSU
Cuban Peso - CUP	Lebanese Pound - LBP	Swedish Krona - SEK	Codes specifically reserved for testing purposes - XTS
Cape Verde Escudo - CVE	Sri Lanka Rupee - LKR	Singapore Dollar - SGD	ADB Unit of Account - XUA
Czech Koruna - CZK	Liberian Dollar - LRD	Saint Helena Pound - SHP	The codes assigned for transactions where no currency is involved - XXX
Djibouti Franc - DJF	Loti - LSL	Leone - SLL	Yemeni Rial - YER
Danish Krone - DKK	Lithuanian Litas - LTL	Somali Shilling - SOS	Rand - ZAR
Dominican Peso - DOP	Latvian Lats - LVL	Surinam Dollar - SRD	Zambian Kwacha - ZMW
Algerian Dinar - DZD	Libyan Dinar - LYD	South Sudanese Pound - SSP	Zimbabwe Dollar - ZWL

Appendix 3 – Institutional Sector Definitions

Central Government

Central Government is a legal entity established by political processes that have legislative, judicial or executive authority over other institutional units within specific areas. Examples of institutions within this classification are the General Assembly, Ministries and their departments and Court.

Local Government

Local Government are units of legal entities, respectively municipalities established by political processes that have legislative, judicial or executive authority over others institutional units. An example of Local Government institutions are the municipalities.

Public Owned Non Financial Corporations

Public Owned Non Financial Corporations are non financial Government enterprises and public corporations that are in either case organizations which are entirely, or mainly, owned and/or controlled by the public authorities consisting of establishments which by virtue of their kind of activities, technology and mode of operation are classed as industries. Examples

Central Banks

The central bank is a national financial that overseeing the monetary system for a nation. Central banks have a wide range of responsibilities, from overseeing monetary policy to implementing specific goals such as currency stability, low inflation and full employment. This institution also generally issue currency, regulates the credit system, manage international reserves, transact with the IMF, provide other depository corporations and act as a lender of last resort.

Other Depository Corporations

This sector consists of all residents financial corporation's (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. Institutions that take part of this sector are, for instance, commercial banks.

Other Financial Intermediaries

The sector of other financial intermediaries covers a diverse group of units constituting all financial corporations other than depository corporations, insurance corporations, pension funds, and financial auxiliaries. The main class of institutions within this sector is Microfinance institution.

Pension Funds

Pension funds are established to provide retirement benefits for specific groups of employees. Pension funds hold and invest in assets of contributors to cover future pension payments. This institution take the form of either a special purpose entity with legal personality (such as a trust, foundation, or corporate entity) or a legally separated fund without legal personality managed by a dedicated provider (pension fund management company) or other financial institution on behalf of the plan/fund members.

Insurance Companies

A company that offers insurance policies to the public, either by selling directly to an individual or through another source such as an employee's benefit plan. An insurance company is usually comprised of multiple insurance agents. An insurance company can specialize in one type of insurance, such as life insurance, health insurance, or auto insurance, or offer multiple types of insurance. These institutions invest the premium to build up portfolios of financial assets to be used to meet future claims.

Financial Auxiliaries

The financial auxiliaries sector includes financial corporations that engage in activities closely related to financial intermediation but do not act as intermediate. Activities that are auxiliary to financial intermediation are performed on a secondary basis, by traditional financial intermediaries or by financial auxiliaries that do not engage in raising funds or extending credit on their own accounts. Examples of institutions within this classification are Non Banking Financial Institutions.

Private Owned Non Financial Corporations

Private Owned Non Financial Corporations are non financial companies that are organizations which are entirely owned and/or controlled by the private entities consisting of establishments which by virtue of their kind of activities, technology and mode of operation are classed as industries.

Social Owned Non Financial Corporations

Social Owned Non Financial Corporations are non financial organizations that applies commercial strategies to maximize improvements in human and environmental well-being, rather than maximizing profits for external shareholders. Social enterprises may take the form of a co-operative, mutual organization, a social business, or a charity organization.

Households

A household may consist of an individual or more than one person. Persons constituting a single household own assets in common, assume liabilities on behalf of whole households, and make collective decisions on expenditure.

NPISH

Non-profit institutions serving households (NPISH) are legal or social entities created for the purpose of producing goods and services, but whose status does not permit them to be a source of income, profit or other financial gain for the units that establish, control, or finance them. Institutions that take part of this sector are, for instance, NGO's, charitable institutions, mosques, churches, etc.

UNMIK/EULEX

The United Nations Interim Administration Mission in Kosovo (UNMIK) and the European Union Rule of Law Mission in Kosovo (EULEX) are the United Nations and European Union mission to help and support the development of Kosovo.

Appendix 4 – Acronyms

BSD – Banking Supervision Department

CBK – Central Bank of Kosovo

IFRS/IAS – International Financial Reporting Standards/International Accounting Standards

ISO – International Organization for Standardization

KPST – Kosovo Pensions Savings Trust

MFI – Microfinance Institutions

NACE – Statistical Classification of Economic Activities in the European Community

NBFI – Non Banking Financial Institutions

OTC – Over-the-counter

VAT – Value Added Tax

Entry into force

This instruction report enters into force from the date of approval.



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