



Pursuant to Article 35, paragraph 1, sub-paragraph 1.1 of the Law No. 03/L-209 on the Central Bank of the Republic of Kosovo (Official Gazette of the Republic of Kosovo, No. 77/16 August 2010), and Article 102 and 114 of the Law No. 04/L-093 on Banks, Microfinance Institutions and Non-Bank Financial Institutions (Official Gazette of the Republic of Kosovo, No. 11/11 May 2012), the Board of the Central Bank of the Republic of Kosovo at the meeting held on March 31, 2016, approved the following:

## **REGULATION ON REPORTING OF NON-BANK FINANCIAL INSTITUTIONS**

### **Article 1**

#### **Purpose and Scope**

1. The purpose of this regulation is to determine the terms, rules, forms and manner of reporting of Non-Bank Financial Institutions (hereafter NBFI) to the CBK.
2. This Regulation shall apply to all NBFIs in the Republic of Kosovo, registered by the CBK.

### **Article 2**

#### **Definitions**

All terms used in this Regulation shall have the same meaning as defined in Article 3 of Law no. 04 / L-093 on Banks, Microfinance Institutions and Non-Bank Financial Institutions (hereafter: Law on Banks) and / or as defined herein for the purpose of this Regulation:

- a) Off-Site Regulatory Reporting System (ORRS) - means a software system for collecting and processing the reported data or the CBK system in which the financial institutions report their data.
- b) *Reporting Instructions* - means instructions approved by the CBK on reporting of financial institutions to the CBK, whereby are specified reporting forms, detailed instructions on filling out the forms in accordance with International Financial Reporting Standards (IFRSs) and in accordance with CBK regulations, as well as other elements.

**Article 3**  
**General Requirements**

1. Any NBFIs operating in Kosovo shall submit to the CBK reports relating to their financial situation, management and operations.
2. Reports shall be prepared according to the forms and instructions determined by the CBK.
3. If the reporting date is not a working day in Kosovo, the reporting date shall be the first following working day.

**Article 4**  
**Reports and Reporting Deadlines**

- 4.1. Reports of non-bank financial institutions (with lending and / or leasing activities) should include the following:
  - 4.1.1 NBFIs shall submit to the CBK Banking Supervision Department, no later than fifteen (15) calendar days after the end of each month, the following reports:
    - a) First Sheet (FS);
    - b) General Ledger Accounts (GLA);
    - c) Balance Sheet generated from GLA (BS);
    - d) Income Statement generated from GLA (IS);
    - e) Balance Sheet (F01);
    - f) Income Statement (F02);
    - g) Credit Exposures Reconciliation (F11);
    - h) Loan Loss Provisions Reconciliation ( F12);
    - i) Deposits and Placements with Financial Institutions (F14);
    - j) Large Exposures (F16);
    - k) Persons related to the institution (F17);
    - l) Deposits and Placements by financial institutions (F19);
  - 4.1.2 NBFIs shall submit to the CBK Banking Supervision Department, not later than fifteen (15) calendar days after the end of each quarter, in addition to the reports specified in paragraph 4.1.1 of this Article, the following reports:
    - a) Loans and advances by economic activity, classified and restructured loans (F09);
    - b) Compliance with the provisioning requirements (F10);
    - c) Foreign Currency Positions (F24);
  - 4.1.3 NBFIs shall submit to the CBK Banking Supervision Department, not later than fifteen (15) calendar days after the end of each semester, in addition to the reports specified in paragraphs 4.1.1 and 4.1.2 of this Article , the following reports:
    - a) Statement of Comprehensive Income ( F03);

- b) Statement of Changes in Equity ( F04);
- c) Cash Flow Statement ( F05);

## **4.2. Reports of non-bank financial institutions with factoring activities**

4.2.1. NBFIs with factoring activity shall submit to the CBK Banking Supervision Department, not later than fifteen (15) calendar days after the end of each month, the following monthly report:

- a) Report on Factoring Claims (F6);

4.2.2. The following six-month reports shall be submitted to the CBK, not later than fifteen (15) calendar days after the end of each six-month period:

- a) Balance Sheet ( F1);
- b) Income Statement ( F2);
- c) Summary of Classified Assets and Provisions (F3);
- d) Portfolio Concentration (F4);
- e) Liabilities to Banks and Other Financial Institutions (F5);
- f) Report on Factoring Claims (F6);
- g) Allocation of products or services (F7);

## **4.3 Reports of money transfer agencies**

4.3.1 Money Transfer Agencies shall submit to the CBK Banking Supervision Department, not later than fifteen (15) calendar days after the end of each month, the following monthly report:

- a) Report on Electronic Transfers (F5);

4.3.2 The following six-monthly reports shall be submitted to the CBK, not later than fifteen (15) calendar days after the end of each semester:

- a) Balance Sheet (F1);
- b) Income Statement (F2);

## **4.4 Reports of Exchange Offices**

4.4.1 Exchange Offices shall submit to the CBK Banking Supervision Department, not later than fifteen (15) calendar days after the end of each month, the following monthly report:

- a) Report on foreign exchange activities

4.4.2 The following six-monthly reports shall be submitted to the CBK, not later than fifteen (15) calendar days after the end of each semester:

- a) Balance Sheet (F1);
- b) Income Statement (F2).

## **Article 5 Annual Report**

1. NBFIs (excluding exchange offices) shall submit to the CBK, at the latest within 4 months of the ending of the financial year, the audited financial statements and management letter for the previous year.
2. NBFIs shall, after the report of the external auditor, submit the reports specified in Article 4 of this Regulation in accordance with the deadlines set forth in paragraph 1 of this Article.

## **Article 6 Additional Reporting**

The CBK may require, as appropriate, more frequent and / or detailed reporting as it deems necessary in order to fulfil its supervisory responsibilities.

## **Article 7 Reporting Obligations and Manner for NBFIs**

1. NBFIs shall submit their reports according to the deadlines and forms determined by the CBK.
2. NBFIs with lending and / or leasing activities shall report in accordance with the instructions for reporting in the ORRS.
3. Reporting of IFJBs with lending and / or leasing activities according to this Regulation, shall be done electronically in the ORRS reporting system in XLS (Excel) format using the e-robot (as determined by the CBK), as a way of transferring reports to the ORRS server, which is managed by the CBK.
4. Reporting of all other NBFIs according to this Regulation shall be done in physical form and in electronic form.
5. NBFIs with lending and / or leasing activities shall submit to the CBK the accompanying memo in physical form (according to Annex 1) for reports sent in electronic form in accordance with paragraph 2 of this Article, stamped and signed by the Chief Executive Officer, the Chief Financial Officer, and the person responsible for reporting into the system.
6. For other NBFIs, the accompanying memo of submitted reports (according to Annex 1) to the CBK shall be signed and stamped by the Chief Executive Officer, the Chief Financial Officer and the reporting officer.

**Article 8**  
**Accurate Reporting Responsibility**

1. Reporting NBFIs shall undertake all necessary measures to ensure the accuracy of the reported data, and are responsible for their accuracy, in accordance with Article 7 of this Regulation.
2. Persons directly responsible for ensuring the accuracy of data reported in accordance with Article 7 of this Regulation are the Chief Executive Officer and the Chief Financial Officer.
3. If reporting NBFIs identify any inaccuracies in the reported data after they are submitted to the CBK, they are obliged to immediately notify the Banking Supervision Department about these inaccuracies.
4. If the CBK ascertains that the reported data are incorrect, it shall order the reporting NBFIs to correct them, and require a redo of the reporting after these corrections have been made.
5. Pursuant to paragraph 3 of this Article, NBFIs shall make appropriate corrections and report them within the next working day, in accordance with Article 7 of this Regulation.

**Article 9**  
**Final Provisions**

Pursuant to this regulation, the Executive Board of the CBK shall issue instructions and forms that determine the reporting manner and form.

**Article 10**  
**Enforcement, Remedial Measures and Civil Penalties**

Any violation of the provisions of this Regulation shall be subject to remedial and punitive measures, as defined by the applicable legislation.

**Article 11**  
**Annex**

Annex 1 constitutes an integral part of this Regulation.

**Article 12**  
**Entry into Force**

This Regulation shall enter into force on April 1, 2016.

The Chairman of the Board of the Central Bank of the Republic of Kosovo

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Prof. Dr. Bedri Peci

ANNEX 1

**Accompanying Memo in physical form**



**Banking Supervision Department  
Accompanying Memo**

Name of institution:

Code of institution:

Address:

Type of institution:

Reporting period:

Reporting form (frequency):

Reporting date:

Audited:

Date and hour of report upload:

Name of the report:

Reporting forms:

Code	Name of the Form	√
GLA	General Ledger Accounts-GLA	
BS	Balance Sheet generated from GLA	
IS	Income Statement generated from GLA	
F01	Balance Sheet	
F02	Income Statement	
F03	Statement of Comprehensive Income	
F04	Statement of Changes in Equity	
F05	Cash Flow Statement	
F06	Regulatory Capital report	
F07	Risk Exposures, Risk Weighted Assets (RWA) and Capital Requirements for Credit Risk	
F08	Risk Weighted Assets (RWA) and Capital Requirements for Operational Risk	
F09	Loans and Advances by economic activity, classified and	

	restructured loans	
F10	Compliance with the provisioning requirements	
F11	Credit Exposures Reconciliation	
F12	Loan Loss Provisions Reconciliation	
F13	Liquid Assets report	
F14	Deposits and placements with banks	
F15	Investment Portfolio	
F16	Large Exposures	
F17	Persons related to the bank	
F18	Largest depositors	
F19	Deposits and placements by banks	
F20	Liquidity Reserve Calculation	
F21	Liquidity Reserve Maintenance	
F22	Liquidity gap	
F23	Repricing gap	
F24	Foreign currency positions	
F25	Report on residential mortgage loans and commercial mortgage loans	

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

We hereby declare that reports uploaded into ORRS have been prepared in accordance with CBK requirements and reporting instructions. These reports accurately reflect conditions of the institution up to the reporting date. It is understandable that any intentionally inaccurate presentation in this report can result with sanctions in conformity with the law in force that would be enforced against the Chief Executive Officer, Chief Financial Officer and the person responsible for reporting and/or the reporting institution.

**Chief Executive Officer:**

*(signature)*

**Person responsible for reporting**

*(signature)*

**Chief Financial Officer:**

*(signature)*