**Annex 3**

**STRUCTURE OF COMPULSORY CODES**

1. Banks shall provide the sector structure of accounts according to the following list of codes:

1 – FINANCE AND INSURANCE

10 – Central bank

11 – Banks

12 – Insurance undertakings

13 – Pension funds

14 – Financial leasing

15 – Services auxiliary to financial services and insurance – pension fund management companies, investment fund management companies, the Belgrade Stock Exchange, Central Securities Depository and Clearing House, exchange dealers, broker-dealer companies, Association of Serbian Banks, Association of Serbian Insurers, Association of Leasing Companies, etc.

16 – Trusts, investment and similar funds, except money market funds   
 17 – Holding company activities

18 – Other credit granting and funding services, except insurance and pension funding   
 19 – Money market funds (open-end investment funds)

2 – PUBLIC ENTERPRISES

20 – Public enterprises – sector ***A***: agriculture, forestry and fishing

21 – Public enterprises – sectors ***B, C*** and ***E***: mining, manufacturing, water supply, sewerage, waste management and remediation

22 – Public enterprises – sector ***D***: electricity, gas, steam and air conditioning supply

23 – Public enterprises – sector ***F***: construction

24 – Public enterprises – sector ***G***: wholesale and retail trade, repair of motor vehicles and motorcycles

25 – Public enterprises – sectors ***H, I*** and ***J***: transport and storage, hotels and restaurants, information and communication

27 – Public enterprises – sectors ***L, M, N, R, S,*** part of sectors ***P*** and ***Q***:real estate, professional, scientific, innovation and technical activities, administrative and support service activities, arts, entertainment and recreation, other services, education, health and social protection

3 – COMPANIES

30 – Companies – sector ***A***: agriculture, forestry and fishing

31 – Companies – sectors ***B, C*** and ***E***: mining and manufacturing, water supply, sewerage, waste management and remediation

32 – Companies – sector ***D***: electricity, gas, steam and air conditioning supply

33 – Companies – sector ***F***: construction

34 – Companies – sector ***G***: wholesale and retail trade, repair of motor vehicles and motorcycles

35 – Companies – sectors ***H, I*** and ***J***: transport and storage, hotels and restaurants, information and communication

37 – Companies – sectors ***L, M,*** ***N,*** ***R***, ***S***, part of sectors ***P*** and ***Q***: real estate, professional, scientific, innovation and technical activities, administrative and support service activities, arts, entertainment and recreation, other services, education, health and social protection

4 – ENTREPRENEURS

40 – Entrepreneurs: all entrepreneurs registered in accordance with the law governing the registration of business entities

5 – PUBLIC SECTOR

50 – Republic bodies and organisations   
 51 – Mandatory social insurance funds

52 – Autonomous province – provincial bodies and public services

53 – Local government units – bodies and public services

54 – Legal persons engaged in social activities financed from the budget of the Republic of Serbia

55 – Legal persons engaged in social activities financed from the provincial budget

56 – Legal persons engaged in social activities financed from the budget of local government units

6 – HOUSEHOLDS

60 – Domestic natural persons

61 – Foreign natural persons – residents[[1]](#footnote-2)

7 – FOREIGN PERSONS

70 – Foreign banks

71 – Foreign legal persons other than banks

72 – Foreign natural persons

73 – Domestic natural persons – non-residents

74 – Extraterritorial bodies and organisations

75 – Foreign countries, governments and other public authorities

8 – PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS AND REGISTERED AGRICULTURAL PRODUCERS

80 – Private households with employed persons

81 – Registered agricultural producers

9 – OTHER CLIENTS

90 – Non-profit organisations (trade unions, professional associations, academic societies, consumer protection associations, political parties, churches, religious communities, recreational and amateur clubs, cultural associations, foundations and endowments, charities, etc.)

91 – Legal persons and institutions in the areas of education and health protection not financed from the budget (schools, pre-school, higher education, health institutions, etc.)

92 – Banks in majority public ownership in bankruptcy

93 – Companies in bankruptcy and other legal persons in bankruptcy (non-profit organisations and associations)

94 – Entrepreneurs in bankruptcy

95 – Other financial organisations in bankruptcy

96 – Public enterprises in bankruptcy.

Banks shall carry out the sector classification of securities by issuer.

2. Banks shall provide the structure of accounts by hedging and by applied interest rate according to the following list of codes:

0 – Without hedging

1 – With other hedging in euros (EUR)

2 – With hedging – in US dollars (USD)

3 – With hedging – in Japanese yens (JPY)

4 – With hedging – in Swiss francs (CHF)

5 – With hedging – consumer price index

6 – With hedging – in pounds sterling (GPB)

7 – With hedging – in other currencies

8 – With limited foreign currency clause (one-way)

9 – With other hedging – in dinars

A – Indexed to the NBS key policy rate

B – Indexed to the 1m BELIBOR interest rate

C – Indexed to the 3m BELIBOR interest rate

D – Indexed to the 6m BELIBOR interest rate

E – Indexed to the 1m EURIBOR interest rate

F – Indexed to the 3m EURIBOR interest rate

G – Indexed to the 6m EURIBOR interest rate

H – Indexed to the 12m EURIBOR interest rate

I – With hedging – in Chinese yuan renminbis (CNY)

J – With hedging – in Russian rubles (RUB)

K – With hedging – in Australian dollars (AUD)

L – With hedging – in Canadian dollars (CAD)

M – With hedging – in Danish krones (DKK)

N – With hedging – in Norwegian krones (NOK)

O – With hedging – in Swedish kronas (SEK).

Code 1 – With other hedging – in euros (EUR) shall be used in case of agreed interest rates not covered by codes E, F, G and H.

Code 9 – With other hedging – in dinars shall be used in case of agreed interest rates not covered by codes B, C and D.

3. Banks shall provide the currency structure of accounts according to the following list of codes:

1 – EUR

2 – USD

3 – JPY

4 – CHF

6 – GBP

7 – Other currencies

I – CNY

J – RUB

K – AUD

L – CAD

M – DKK

N – NOK

O – SEK.

4. Banks shall provide the structure of accounts by agreed maturity – based on the transaction date and the contractual and/or annexed maturity period according to the following list of codes:

1 – Without set maturity

2 – With the maturity of up to 14 days

3 – With the maturity of 15 to 30 days

4 – With the maturity of 31 to 90 days

5 – With the maturity of 91 to 180 days

6 – With the maturity of 181 to 365 days

7 – With the maturity of 366 to 730 days

8 – With the maturity of 731 to 1,825 days

A – With the maturity of 1,826 to 2,190 days

B – With the maturity of 2,191 to 2,555 days

C – With the maturity of 2,556 to 2,920 days

D – With the maturity of 2,921 to 3,285 days

E – With the maturity of 3,286 to 3,650 days

F – With the maturity of 3,651 to 4,015 days

G – With the maturity of 4,016 to 4,380 days

H – With the maturity of over 4,380 days.

Agreed maturity remains unchanged even when the receivable and/or liability is already due for payment.

For asset and liability accounts of callable deposits and callable loans, banks shall disclose the agreed notice period for the withdrawal of funds in accordance with the list of codes for agreed maturity, whereby the maturity will be considered the agreed notice period for the withdrawal of funds.

5. Banks shall provide the structure of accounts by remaining maturity, i.e. the period from the balance sheet date to the agreed and/or annexed maturity date (for operations with payment in instalments – from the balance sheet date to the date of maturity of the final instalment) according to the following list of codes:

0 – Due

1 – Without a set maturity date

2 – With the maturity of up to 14 days

3 – With the maturity of 15 to 30 days

4 – With the maturity of 31 to 90 days

5 – With the maturity of 91 to 180 days

6 – With the maturity of 181 to 365 days

7 – With the maturity of 366 to 730 days

8 – With the maturity of 731 to 1,825 days

A – With the maturity of 1,826 to 2,190 days

B – With the maturity of 2,191 to 2,555 days

C – With the maturity of 2,556 to 2,920 days

D – With the maturity of 2,921 to 3,285 days

E – With the maturity of 3,286 to 3,650 days

F – With the maturity of 3,651 to 4,015 days

G – With the maturity of 4,016 to 4,380 days

H – With the maturity of over 4,380 days

The balance sheet date, within the meaning of this form, shall be the final day of the month and/or the date of preparation of the balance sheet.

6. Banks shall provide the structure of accounts by maturity and/or the number of days from the maturity date to the balance sheet date (past due) according to the following list of codes:

1 – Not past due

2 – Up to 14 days past due

3 – 15 to 30 days past due

4 – 31 to 90 days past due

5 – 91 to 180 days past due

6 – 181 to 365 days past due

7 – 366 to 730 days past due

8 – 731 to 1,825 days past due

9 – Over 1,825 days past due.

7. Banks shall present the data on the types of receivables arising from loans, securities and other financial assets according to the following list of codes:

0 – Credit card loans – credit benefits

1 – Credit card loans – loans with extended maturity

2 – Revolving loans (except for loans covered by codes К and Q)

3 – Syndicated loans (except for loans covered by codes L and R)

4 – Refinancing loans (except for loans covered by codes E, H, M and S)

5 – Restructured loans (except for loans covered by codes F, I, N and T)

6 – Other loans

7 – Equities

8 – Debt securities

9 – Other financial assets

A – Specialised lending – project finance

B – Specialised lending – income-producing real estate

C – Specialised lending – object finance

D – Specialised lending – commodities finance

E – Refinancing loans – for motor vehicles

F – Restructured loans – for motor vehicles

G – Loans for motor vehicles (except for loans covered by codes E and F)

H – Refinancing loans – for procurement of services

I – Restructured loans – for procurement of services

J – Loans for procurement of services (except for loans covered by codes H and I)

K – Revolving loans – for current assets

L – Syndicated loans – for current assets

M – Refinancing loans – for current assets

I – Restructured loans – for current assets

O – Specialized lending (all forms) – for current assets

P – Current assets loans (except for loans covered by codes K, L, M, N and O)

Q – Revolving loans – for permanent working capital

R – Syndicated loans – for permanent working capital

S – Refinancing loans – for permanent working capital

T – Restructured loans – for permanent working capital

U – Specialized lending (all forms) – for permanent working capital

V – Loans for permanent working capital (except for loans covered by codes Q, R, S, T and U)

Credit card loan – credit benefit is deferred payment of credit card debt at 0% interest rate in the period from the date of credit card payment in the accounting period until the end of that accounting period or until the expiry of the period specified by the bank (grace period), after which this debit balance becomes debt, specifically loan with extended maturity.

Credit card loan – loan with extended maturity occurs upon the expiry of the initial accounting period during which the interest rate was at 0% or of the grace period specified by the bank, and/or when interest accrues on the debit balance on the credit card account that was not settled when it was first possible. A loan with extended maturity also occurs when interest starts accruing from the date when the client made a credit card payment.

A revolving credit implies that the client may use or withdraw funds up to the amount of the approved credit limit without having to previously notify the bank; that the amount of the approved credit may be increased or decreased as the funds are used or repaid; that the credit may be used repeatedly, and that there is no predetermined credit repayment schedule. A revolving credit excludes credit card loans and transaction account loans.

A syndicated loan is a loan approved to a single client, jointly by two or more banks, each with its own share, where one of the banks is the agent. Banks participating in a syndicated loan, including the agent bank, report on their share in the syndicated loan in relation to the client, and not to the agent bank.

A refinancing loan implies a new bank receivable arising from a loan the bank approved to settle a part or the entire amount of the liability of the debtor to the bank or another legal person that was ceded the receivable from that debtor. A loan refinanced using the loan with the same purpose is recorded as a loan with its original purpose (e.g. refinancing of a housing loan with a new housing loan is recorded as a housing loan).

A restructured loan implies the approval of concessions in relation to the repayment of an individual receivable, due to financial difficulties of the debtor, which would not be approved if the debtor did not have those difficulties. The concessions constitute changing the terms under which the receivable was created, particularly if the agreed terms of receivable repayment are more favourable than those initially agreed, or those that would be approved to another debtor with the same or similar level of risk at the moment the terms are changed.

Specialised lending – project finance implies the approval of loans whose collection primarily or exclusively depends on the debtor’s income generated by the financed project.

Specialised lending – income-producing real estate implies the approval of loans whose collection primarily or exclusively depends on the debtor’s income generated by the financed real estate (e.g. with regard to a lease contract or real estate sale contract).

Specialised lending – object finance implies the approval of loans whose collection primarily or exclusively depends on the debtor’s income generated by the property used as loan collateral.

Specialised lending – commodities finance implies the approval of loans whose collection primarily or exclusively depends on income generated by the sale of commodities.

Other loans cover all types of loans that are not listed in this Section, and are reported in account groups 10 and 20.

Equities include: shares that constitute an interest in the capital of a joint-stock company, and convertible bonds that entitle the holder to convert them to the company’s common shares under the terms set by the decision on issuance.

Debt securities include: bonds and other transferable securitised debt instruments, treasury bills, commercial bills, deposit certificates and other similar debt instruments traded in financial markets (e.g. Republic of Serbia government treasury bills, frozen FX savings bonds, bonds of local government units, corporate debt securities, etc.). Debt securities also include bills of exchange, banker’s acceptances and subordinated liabilities.

Other financial assets presented under code 9 include financial assets not covered by the other codes from paragraph 1 of this Section.

A loan for motor vehicles is a consumer loan granted to households for the purchase of motor vehicles presented in account 102 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks.

A loan for current assets is a loan granted to compensate for the shortage of current assets presented in account 103 in accordance with the Decision from paragraph 16 of this Section.

A loan for permanent working capital is an investment loan granted for the purchase of permanent working capital presented in account 105 in accordance with the Decision from paragraph 16 of this Section.

A loan for procurement of services is a loan granted to households for the purpose of financing services presented in account 108 in accordance with the Decision from paragraph 16 of this Section (service that is the subject of purchase is stated in the loan agreement, and assets of the approved loan are transferred to the account of the seller – service provider).

8. Banks shall present the data on interest receivables and liabilities, and data on expenses and income from fees and commissions, and data on subordinated liabilities, according to the following list of codes:

0 – Under loans

1 – Under deposits

2 – Under securities

3 – For guarantees, letters of credit and other sureties

4 – Under payment cards

5 – For executing payment transactions in the country and abroad

6 – For the purchase and sale of foreign means of payment

7 – Other.

Data on interest receivables and liabilities shall be presented under codes 0, 1, 2 and 7, and data on subordinated liabilities – only under codes 0, 1 and 2, while the entire range of codes shall be used for other data.

In case of income and/or expenses from various fees and commissions, banks shall present data on the type of income and/or expense under one code only, which will be determined based on the prevailing type of fees and commissions, while code 7 shall be used for all types of fees and commissions not covered by the codes referred to in this Section.

9. Banks shall present data on the structure of other off-balance sheet assets (account 933) and/or other off-balance sheet liabilities (account 983) according to the following list of codes:

0 – Received material collateral

1 – Received warranties and other sureties for the settlement of bank debtors’ liabilities

2 – Securities under custody operations

3 – Approved framework loans, deposits or credit lines from other banks, funds and financial institutions

4 – Custody operations

5 – Revocable commitments

6 – Other off-balance sheet assets.

10. Banks shall provide the structure of accounts by the country of origin to which the balances in those accounts relate, using the alpha code according to the country codes published on the website of the National Bank of Serbia.

11. Banks shall provide data on the types of received collateral according to the following list of codes:

0 – Without collateral

1 – Secured by residential real estate

2 – Secured by commercial real estate

3 – Secured by cash deposits

4 – Secured by guarantees

5 – Secured by sureties

6 – Secured by pledge

7 – Secured by securities

8 – Secured by other collateral.

In case of multiple various types of collateral per single loan or receivable, banks shall report the data on that collateral under a single code, which they shall establish based on the following criteria:

– level of coverage of the loan or receivable,

– maximum value of collateral (in case of the same level of coverage),

– prescribed order of codes.

12. Banks shall provide accounting data on the variability of the agreed interest rate for receivable, liability, income and expense accounts from the balance sheet date according to the following list of codes:

0 – With a fixed interest rate

1 – With a variable interest rate that can change in the following 12 months

2 – With a variable interest rate that can change in the following period lasting between 12 and 24 months

3 – With a variable interest rate that can change in the following period longer than 24 months.

For receivables and liabilities with a fixed interest rate, the agreed interest rate cannot change during the entire relevant period. This code also includes interest-free receivables and liabilities with 0% interest rate during the entire relevant period.

For receivables and liabilities with a variable interest rate, the agreed interest rate during the relevant period is subject to change based on agreed terms, including periodic adjustments.

13. Banks shall provide data on accounts by the bank’s relations to the persons to which the balances in those accounts relate according to the following list of codes:

0 – Persons related to the bank[[2]](#footnote-3) not covered by consolidated financial statements

1 – Persons related to the bank covered by consolidated financial statements

2 – Unrelated persons.

14. Banks shall provide data on the method of measurement of financial instruments in accordance with IFRS 9 Financial Instruments according to the following list of codes:

1 – Measured at amortised cost

2 – Mandatorily measured at fair value through profit and loss

3 – Optionally measured at fair value through profit and loss

4 – Mandatorily measured at fair value through other comprehensive income

5 – Optionally measured at fair value through other comprehensive income.

Code 5 – Optionally measured at fair value through other comprehensive income shall only be presented for capital instruments for which, at initial recognition, the bank irrevocably decided to present subsequent changes in fair value in other comprehensive income, in accordance with IFRS 9.

Banks shall enter the appropriate code for data on financial liabilities not measured at amortised cost.

The code on the method of measurement shall not be presented for financial instruments not measured in accordance with IFRS 9.

15. Banks shall provide data on impairment stages for financial assets measured at amortised cost or at fair value through other comprehensive income in accordance with IFRS 9, and/or on the purpose of securities and derivatives measured at fair value through profit and loss, according to the following list of codes:

1 – No impairment

2 – Classified as Stage 1

3 – Classified as Stage 2

4 – Classified as Stage 3

5 – Classified as Stage 3 at the moment of recognition

6 – Traded

7 – Not traded.

Code 1 – No impairment; only reported for capital instruments for which, at initial recognition, the bank irrevocably decided to present subsequent changes in fair value in other comprehensive income, in accordance with IFRS 9.

16. Banks shall provide data on the classification of legal persons according to the provisions of the law on accounting relating to the classification of legal persons according to the following list of codes:

0 – Not subject to classification

1 – Micro legal persons

2 – Small legal persons

3 – Medium-sized legal persons

4 – Large legal persons.

17. Banks shall provide data on credit operations according to the following list of codes:

0 – loans subsidised by the government

1 – loans financed by foreign credit lines

2 – other loans.

Subsidised loans are all types of loans with any element of subsidy – grants, subsidies for principal, interest or costs. Subsidies may be given by the government or local government units.

Each loan fully or partially financed from foreign credit lines has the status of a loan financed from foreign credit lines.

18. Banks shall provide the sector structure of accounts for sectors 93 – Companies in bankruptcy and other legal persons in bankruptcy (non-profit organisations and associations) and 96 – Public enterprises in bankruptcy according to the following list of codes:

0 – sector ***A***: agriculture, forestry and fishing

1 – sectors ***B****,* ***C*** and ***E***: mining, manufacturing, water supply, sewerage, waste management and remediation

2 – sector ***D***: electricity, gas, steam and air conditioning supply

3 – sector ***F***: construction

4 – sector ***G***: wholesale and retail trade, repair of motor vehicles and motorcycles

5 – sectors ***H,*** ***I*** and ***J***: transport and storage, hotels and restaurants, information and communication

7 – sectors ***L***, ***M***, ***N***, ***R****,* ***S***, part of sectors ***P*** and ***Q***:real estate, professional, scientific, innovation and technical activities, administrative and support service activities, arts, entertainment and recreation, other services, education, health and social protection.

1. Bank clients are classified into residents and non-residents in accordance with the law on foreign exchange operations. [↑](#footnote-ref-2)
2. The term ***persons related to the bank*** has the meaning defined in the Law on Banks. [↑](#footnote-ref-3)