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DECREE
of the National Bank of Slovakia
of 24 November 2009

**on Explanatory Records, Reports and Other Reports by Banks, by Foreign Bank
Affiliates, by Investment Firms and by Foreign Securities Dealer Affiliates for the
Purposes of Performing Supervision and on Amending the Decree of National Bank
of Slovakia No. 26/2008 on Explanatory Records by Banks, by Foreign Bank
Affiliates, by Securities Dealers and by Foreign Securities Dealers Affiliates for
Statistical Purposes**

The National Bank of Slovakia pursuant to Article 42 (2) and the Article 45 (5) of Act No. 483/2001 Coll. on Banks and on amendments to certain laws, as amended, (hereinafter the “Bank Act”) and pursuant to the Article 77 (7) and Article 139 (5) of Act No. 566/2001 Coll. on Securities and Investment Services and on amendment to certain laws (Securities Act), as amended, (hereinafter the “Securities Act”) stipulates as follows:

Section I

Article 1

(1) Records submitted by the bank are as follows:

- a) Balance of assets and liabilities Bil (NBS) 1-12, template of which including the methodology for its development is indicated in the Annex No. 1,
- b) Report on profits and losses Bil (NBS) 2-12, template of which including the methodology for development is indicated in the Annex No 2,
- c) Consolidated balance sheet Bdk (HAP) 51-02, template of which including the methodology for its development is indicated in the Annex No. 3,
- d) Consolidated report on profits and losses Bdk (HZS) 52-02, template of which including the methodology for its development is indicated in the Annex No. 4,
- e) Publication regarding favourable parties from the Balance sheet Bds (HAP) 71-02, template of which including the methodology for development is indicated in the Annex No. 5,
- f) Publication of favourable parties from the Record of profits and losses Bds (HZS) 72-02, template of which including the methodology for its development is included in the Annex No. 6,
- g) Reporting of own funds Bd (HVZ) 19-12 / Bdk (HVZ) 55-02, template of which including the methodology for its development is included in the Annex No. 7,
- h) Reporting on requests for own funds Bd (PVZ) 20-12 / Bdk (PVZ) 56-02, template of which including the methodology for its development is included in the Annex No. 8
- (i) Report on capital participation Bd (HMA) 8-12 / Bdk (HMA) 58-02, template of which including the methodology for its development is indicated in the Annex No. 9
- (j) Report on exceeding capital participation Bd (PMA) 21-04 / Bdk PMA) 59-04, template of which including the methodology for its development is indicated in the Annex No. 10
- (k) Report on the current remaining maturity period of assets and liabilities and on

- estimated period of maturity of assets and liabilities Bd (LIK) 3-12, template of which including the methodology for its development is indicated in the Annex No. 11,
- (l) Report on the sensitivity to interest rate changes Bd (HUC) 53-04 template of which including the methodology for its development is indicated in the Annex No. 12
 - (m) Report on the operational risk Bd (OPR) 10-04, template of which including the methodology of its development is indicated in the Annex No. 13
 - (n) Report on the gross losses according to business lines and categories of losses Bd (OBL) 11-04, template of which including the methodology for its development is indicated in the Annex No. 14
 - (o) Report on the main losses from operational risk Bd (HSR) 12-01, template of which including the methodology for its development is indicated in the Annex No. 15
 - (p) Report on mitigation and exposition of credit risk - standardised approach to credit risk Bd (SA) 13-12, template of which including the methodology for its development is indicated in the Annex No. 16
 - (q) Report on the mitigation and exposition of credit risk – approach of internal ratings Bd (IRB) 14-12 template of which including the methodology of its development is indicated in the Annex No. 17
 - (r) Report on detailed data of securitisation of originator or sponsor Bd (SEK) 15-12 template of which including the methodology for its development is indicated in the Annex No. 18
 - (s) Report on requests for own funds for capital receivables calculated using internal ratings Bd (RSD) 16-12 template of which including the methodology for its Development is indicated in the Annex No. 19
 - (t) Report on own models of market risk calculation Bd (MTR) 17-12 template of which including the methodology for its development is indicated in the Annex No. 20
 - (u) Report on the details of own models for market risk calculation Bd (MTR) 18-12 template of which including the methodology of its development is included in the Annex No. 21
 - (v) Report on bank's and foreign bank affiliate's dossier Ep (NBS) 1-04 template of which including the methodology for its development is indicated in the Annex No. 26,
 - (x) Report on the record of assets and liabilities Bd (ZPZ) 1-04 template of which including the methodology for its development is indicated in the Annex No. 28,
 - (y) Report on consolidated group Ocp (PPO) 8-01 template of which including the methodology for its development is indicated in the Annex No. 31.

(2) Reports submitted by a foreign bank affiliate are as follows:

- a) Balance of assets and liabilities Bil (NBS) 1-12 template of which including the methodology for its development is indicated in the Annex No. 1,
- b) Report on profits and losses Bil (NBS) 2-12 template of which including the methodology for development is indicated in the Annex No 2,
- c) Report on the current remaining maturity period of assets and liabilities and on estimated period of maturity of assets and liabilities Bd (LIK) 3-12 template of which including the methodology for its development is indicated in the Annex No. 11,
- d) Report on the sensitivity to interest rate changes Bd (HUC) 53-04 template of which including the methodology for its development is indicated in the Annex No. 12,
- e) Reporting on the bank's and foreign bank affiliate's dossier Ep (NBS) 1-04 template of which including the methodology for its development is indicated in the Annex No. 26,
- f) Report on the records of assets and liabilities Bd {ZPZ} 1-04 template of which including the methodology for its development is indicated in the Annex No. 28.

(3) Records submitted by investment firm are as follows:

- a) Balance of assets and liabilities Bil (NBS) 1-12 template of which including the methodology for its development is indicated in the Annex No. 1,
- b) Report on profits and losses Bil (NBS) 2-12 template of which including the methodology for development is indicated in the Annex No 2,
- c) Consolidated balance sheet Bdk (HAP) 51-02 template of which including the methodology for its development in indicated in the Annex No. 3,
- d) Consolidated report of profits and losses Bdk (HZS) 52-02 template of which including the methodology for its development is indicated in the Annex No. 4,
- e) Publication regarding favourable parties from the balance sheet Bds (HAP) 71-02 template of which including the methodology for development is indicated in the Annex No. 5,
- f) Publication of favourable parties from the report of profits and losses Bds (HZS) 72-02 template of which including the methodology for its development is included in the Annex No. 6,
- g) Report on own funds Bd (HVZ)19-12 / Bdk (HVZ) 55-02 template of which including the methodology for its development is indicated in the Annex No. 7,
- h) Report on requests for own funds Bd (PVZ) 20-12 / Bdk (PVZ) 56-02 template of which including the methodology for its development is included in the Annex No. 8,
- i) Report on capital participation Bd (HMA) 8-12 / Bdk (HMA) 58-02 template of which including the methodology for its development is indicated in the Annex No. 9,
- j) Report on exceeding capital participation Bd (PMA) 21-04 / Bdk PMA) 59-04 template of which including the methodology for its development is indicated in the Annex No. 10,
- k) Report on the structure of business and non-business book Ocp (ONK) 5-12 template of which including the methodology for its development is indicated in the Annex No. 22,
- l) Report on the fees charged to the clients Ocp (PUK) 13-04 template of which including the methodology for its development is included in the Annex No. 23,
- m) Report on deals and fees within consolidated group Ocp (OPO) 11-02 template of which including the methodology for its development is indicated in the Annex No. 24,
- n) Report on securities dealer's dossier Ocp (KLO) 14-04 template of which including the methodology for its development is indicated in the Annex No. 25,
- o) Report on provided investment services, investment activities and side services Ocp (PIS) 2-04 template of which including the methodology for its development is indicated in the Annex No. 29,
- p) Report on the exchange market deals and outside of exchange market deals Ocp (BMO) 4-98 template of which including the methodology for its development is indicated in the Annex No. 30,
- q) Report on consolidated group Ocp (PPO) 8-01 template of which including the methodology for its development is indicated in the Annex No. 31.

(4) Reports submitted by a foreign securities dealer affiliate are as follows:

- a) Balance of assets and liabilities Bil (NBS) 1-12 template of which including the methodology for its development is indicated in the Annex No. 1,
- b) Report on profits and losses Bil (NBS) 2-12 template of which including the methodology for development is indicated in the Annex No 2,
- c) Report on the fees charged to the clients Ocp (PUK) 13-04 template of which including the methodology for its development is indicated in the Annex No. 23,
- d) Reporting on the foreign securities dealer affiliate's dossier Ocp (KLP) 15-04 template

of which including the methodology for its development is indicated in the Annex No. 27,

- e) Report on provided investment services, investment activities and side services Ocp (PIS) 2-04 template of which including the methodology for its development is indicated in the Annex No. 29,
- f) Reporting on exchange market deals and outside of exchange market deals Ocp (BMO) 4-98 template of which including the methodology for its development is indicated in the Annex No. 30.

5) If a bank is the securities dealer, it does not submit reports in accordance with the Paragraph 3(a) to (k)(n) and (q). If a foreign bank affiliate is the foreign investment firm affiliate, it does not submit reports in accordance with the Paragraph 4(a)(b) and (d).

Article 2

(1) Report according to the Article 1 (1)(a) is developed annually, depending on the status as of the first day of the corresponding calendar year. Reports pursuant to the Article 1 (1)(a)(b)(g) to (i)(k) and (p) to (u) are developed on a monthly basis, depending on the status as of the last day of the corresponding calendar month. Reports pursuant to the Article 1 (1)(g) to (i), in case of reporting of consolidated unit, are developed on a semi-annual basis, depending on the status of the last day of the corresponding calendar year.

(2) Reports pursuant to the Article 1 (1) (1)(v) and (x) and reports pursuant with the Article 1 (1)(m) and (n), if the bank uses advanced approach to measurement, is developed quarterly, depending on the status as of the last of the corresponding quarter of the calendar year.

(3) Reports pursuant to the Article 1 (1)(c) to (f) is developed semi-annually depending on the status as of the last day of the corresponding half year of the calendar year.

(4) Reports pursuant to the Article 1 (1)(m) and (n) if the bank does not use a advanced approach to measurement and reports pursuant to the Article 1 (1)(o) are developed annually depending on the status as of the last day of the corresponding calendar year.

(5) Report according to the Article 1 (2)(a) is developed annually depending on the status as of the first day of the corresponding calendar year. Reports pursuant to the Article 1 (2)(a) to (c) is developed on a monthly basis depending on the status as of the last day of the corresponding calendar month.

(6) Reports pursuant to the Article 1 (2)(d) to (f) are developed quarterly depending on the status as of the last day of the corresponding quarter of the calendar year.

(7) Reports pursuant to the Article 1 (3)(a)(b)(g) to (i) and (k) are developed on a monthly basis depending on the status as of the last day of the corresponding calendar month with the exception of investment firm pursuant to the Article 54 (12) to (14) of the Securities Act that submits reports as follows:

- a) Reports pursuant to the Article 1 (3)(a)(b)(g) to (i) and (k) in case of the investment firm

pursuant to the Article 54 (12) of the Securities Act are developed on a quarterly basis depending on the status as of the last day of the corresponding calendar year,

- b) Reports pursuant to the Article 1 (3)(a) and (b) in case of a securities dealer pursuant to the Article 54 (13) and (14) of the Securities Act is developed on a quarterly basis depending on the status as of the last day of the corresponding quarter of the calendar year,
- c) Reports pursuant to the Article 1 (3)(g) to (i) and (k) in case of securities dealer pursuant to the Article 54 (13) and (14) of the Securities Act are not developed,
- d) Reports pursuant to the Article 1 (3)(g) to (i) in case of a investment firm pursuant to the Article 54 (13) and (14) of Securities Act and in case of reports of consolidated group are not developed.

(8) Reports pursuant to the Article 1 (3) (1)(n) and (o) are developed on a quarterly basis depending on the status as of the last day of the corresponding quarter of the calendar year

(9) Reports pursuant to the Article 1 (3)(c) to (f) and (m) and reports pursuant to the Article 1 (3)(g) to (i) in case of reporting on the consolidated group are developed on a semi-annual basis depending on the status as of the last of the corresponding half year of the calendar year.

- (10) Reports pursuant to the Article 1 (1)(y) and Paragraph (3)(q) are developed
- a) depending on the status as of the last day of the corresponding calendar year,
 - b) pursuant to the status as of the day to which one of the persons included in the consolidated group ceased to be a member of the consolidated group, became a member of the consolidated group or on which change in the share of the equity share or in voting rights of other person included in the consolidated group occurred.

(11) Reports pursuant to the Article 1 (4)(a) to (e) are developed quarterly depending on the status as of the last day of the corresponding quarter of the calendar year.

(12) Reports pursuant to the Article 1 (3)(p) and Paragraph (4)(f) are developed daily, if transactions occurred.

(13) Reports pursuant to the Article 1 (1)(j) and Paragraph (3)(j) are developed depending on the status as of the last day of the corresponding quarter of the calendar year in case of exceeding capital participation pursuant to the Article 33e (4) of the Bank Act and the Article 74a (4) of the Securities Act.

(14) If business year is used for the accounting year, that is shifted when compared to the accounting year being the calendar year by a certain time period, deadlines for developing reports indicated in the Paragraphs 1 to 11 and 13 are being prolonged by this time period.

Article 3

(1) Reports pursuant to the Article 2 (1) to (6), with the exception of the reports Bil (NBS) 1-12, Bil (NBS) 2-12, Bd (HVZ) 19-12, Bd (PVZ) 20-12, Bd (HMA) 8-12 developed depending on the status as of the last day of the corresponding calendar year based on the data from the annual financial statements are submitted electronically in an

application system of STATUS - Collection, processing and saving of data from commercial banks.

(2) Reports pursuant to the Article 2 (1) to (6) Bil (NBS) 1-12, Bil (NBS) 2-12, Bd (HVZ) 19-12, Bd (PVZ) 20-12, Bd (HMA) 8-12 developed depending of the status as of the last day of the corresponding calendar year based on the data from the annual financial statements are submitted in writing and electronically in the application program system of STATUS - Collection, processing and saving of data from commercial banks.

(3) Reports pursuant to the Article 2 (7) to (9), (11) to (13) are submitted electronically in the electronic information system of STATUS DFT – Collecting, processing and saving of statistical data of entities of the financial market in the Slovak Republic.

(4) Reports pursuant to the Article 2 (10) are submitted electronically as files in the MS Excel format.

(5) Reports pursuant to the Article 1 (1)(a) and (b) and Paragraph (2)(a) and (b) are submitted within 15 calendar days from the day to which they are developed with the exception of reports developed depending on the status as of the corresponding calendar year and as of the first day of the corresponding calendar year as follows:

- a) collectively for the headquarter and affiliates in the Slovak Republic,
- b) collectively for the headquarters, affiliates in the Slovak Republic and affiliate abroad,
- c) for the affiliates of foreign banks from their activity within the territory of the Slovak Republic.

(6) Reports pursuant to the Article 1 (1)(a) and (b) and Paragraph (2)(a) and (b) developed depending on the status as of the last day of the corresponding calendar year are submitted based on preliminary data, developed based on preliminary data known as of the last day of the previous calendar year adjusted by accounting transactions accounted for from 1 January to 10 January of the following calendar year, i.e. until 19 January of the following calendar year as follows:

- a) collectively for the headquarter and affiliates in the Slovak Republic,
- b) for affiliates of foreign banks from their activity within the territory of the Slovak Republic.

(7) Reports pursuant to the Article 1 (1)(a) and (b) and Paragraph (2)(a) and (b) developed depending on the status of the last day of the corresponding calendar year are submitted based on data from annual financial statements by 31 March of the following calendar year as follows:

- a) collectively for the headquarter and affiliates in the Slovak Republic,
- b) collectively for the headquarters, affiliates in the Slovak Republic and affiliate abroad,
- c) for affiliates of foreign banks from their activity within the territory of the Slovak Republic.

(8) Reports pursuant to the Article 1 (1)(a) and Paragraph (2)(a) developed depending on the status as of the first day of the corresponding calendar year, are submitted based on preliminary data developed based on preliminary data known as of the last day of the previous calendar year, adjusted by accounting transactions accounted for from 1 January to 10 January of the following calendar year, i.e. by 15 February of the calendar year as follows:

- a) collectively for the headquarter and affiliates in the Slovak Republic,
- b) for affiliates of foreign banks from their activity within the territory of the Slovak Republic.

(9) Reports pursuant to the Article 1 (1)(a) and Paragraph (2)(a) developed depending on the status as of the first day of the corresponding calendar year are submitted depending on the status as of the first day of the corresponding calendar year, i.e. by 31 March of the calendar year as follows:

- a) collectively for the headquarter and affiliates in the Slovak Republic,
- b) for affiliates of foreign banks from their activity within the territory of the Slovak Republic.

(10) If the deadline for explanatory tax return is prolonged for a bank and foreign bank affiliate being a subject to income tax payment in accordance with a special law¹ reports pursuant to the Article 1 (1)(a) and (b) and Paragraph (2)(a) and (b) are submitted immediately upon developing annual financial statements; in such case information about prolonging the deadline to submit the tax return is submitted by 31 March of the calendar year and the corresponding reports are submitted by 31 March of the calendar year based on data on the status of property, net business equity, obligations, costs, revenues and profit or loss known as of the last day of the previous calendar year known to the bank or the foreign bank affiliate as of 31 March of the calendar year indicating that these are preliminary data.

(11) Reports pursuant to the Article 2 (1)(2)(5) to (9) and (11) with the exception of the reports pursuant to the Article 1 (1)(a)(b) and (v) and Paragraph (2)(a)(b) and (e) of the report pursuant to the Article 1 (3)(n) and Paragraph (4)(d), are submitted within 25 calendar days as of the day to which they are developed, with the exception of reports developed depending on the status of the last day of the corresponding calendar year.

(12) Reports pursuant to the Article 2 (1)(2)(4) to (9) and (11) with the exception of the reports pursuant to the Article 1 (1)(a)(b) and (v) and Paragraph (2)(a)(b) and (e), of reports pursuant to the Article 1 (3) (1)(n) and (p) and Paragraph (4)(c) to (e), depending on the status as of the last day of the corresponding calendar year, are submitted as follows:

- a) based on preliminary data, preliminary reporting and that by 31 January of the following calendar year developed based on preliminary data known as of the last of the previous calendar year, adjusted by accounting transactions accounted for from 1 January to 10 January the following calendar year,
- b) based on data from the annual financial statements, properly reported and that within 30 calendar days following developing the proper financial statements,
- c) Based on prolonging of the deadline for developing of proper financial statements by the tax administrator, special reporting and that by 25 April of the following calendar year developed based on data as of the last day of the previous calendar year know as of 31 March of the following calendar year.

(13) Reports pursuant to the Article 1 (1)(v), Paragraph (2)(e), Paragraph (3)(n) and Paragraph (4)(d) are submitted within five working days from the day as of which they are developed.

¹ Article 49 Paragraph (3) of Act No. 595/2003 Coll. on Income Tax as amended by Act No. 688/2006 Coll.

(14) Reports pursuant to the Article 1 (3) (1) and (p) and Paragraph (4)(c) and (e) developed based on the status as of the last day of the corresponding calendar year are developed by 31 January of the following calendar year.

(15) Reports pursuant to the Article 2 (1)(3)(7) and (9), in case of reporting on a consolidated unit, are submitted

- a) within 30 calendar days from the day of developing annual consolidated financial statements in case of reporting developed based on the status as of the last day of the corresponding calendar year,
- b) within 60 calendar days from the day as of which they are developed, in case of reporting developed based on the status as of the last day of the first calendar half year.

(16) Report according to the Article 2 (10) is submitted within ten working days from the day as of which it is developed.

(17) Reports pursuant to the Article 2 (12) are submitted not later than on the next working day following after the day of transaction close-out.

(18) Reports pursuant to the Article 1 (1)(j) and Paragraph (3)(j) are submitted within 25 calendar days from the day as of which they are developed.

(19) If business year that is shifted when compared to the accounting period being the calendar year by a certain time period is applied, the deadlines for explanatory reports indicated in the Paragraphs 5 through 16 and 18 are prolonged by this time period.

Article 4

Report on insignificant, internal or confidential information pursuant to the Article 37 (11) of the Bank Act is submitted in writing.

Article 5

Reports for the year 2009 to be submitted in the year 2010 will be developed in accordance with the legal regulations effective by 31 December 2009.

Article 6

Cancelled are:

1. Decree of the National Bank of Slovakia of 31 July 2007 No. 6/2007 on record keeping of assets and liabilities of banks and of foreign bank affiliates (Announcement No. 385/2007 Coll.),
2. Decree of the National Bank of Slovakia of 31 July 2007 No. 7/2007 on reporting on consolidated group (Announcement No. 379/2007 Coll.),
3. Decree of the National Bank of Slovakia of 30 October 2007 No. 11/2007 on explanatory of records, reports and other reports by banks, foreign bank affiliates, securities dealers and foreign security dealer affiliates for the purposes of performing supervision and for statistical purposes (Announcement No. 496/2007 Coll.) as

amended by the Decree No.18/2008 (Announcement No. 423/2008 Coll.) and the Decree No. 24/2008 (Announcement No. 513/2008 Coll.).

Section II

The Decree of the National Bank of Slovakia of 16 December 2008 No. 26/2008 on explanatory records by banks, foreign bank affiliates, securities dealers and foreign securities dealers affiliates for statistical purposes (Announcement No. 577/2008 Coll.) is amended as follows:

1. In the Article 1 (1)(ac) is omitted.
Current Letters (ad) to (ak) are marked as Letters (ac) to (aj).
2. In the Article 2 (1)(ac) is omitted.
Current Letters (ad) to (ak) are marked as Letters (ac) to (aj).
3. In the Article 3 (2)(ac) is omitted.
Current Letters (ad) to (ak) are marked as Letters (ac) to (aj).
4. Annex No. 29 is omitted.

Section III

This Decree shall enter into force on 1 January 2010.

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Governor

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