

DECISION

ON FORM AND CONTENT OF THE REPORTS THAT THE LEASING OCMpanies SUBMIT TO THE BANKING AGENCY OF FEDERATION OF BOSNIA AND HERZEGOVINA AND THE DEADLINES FOR REPORTING

Article 1.

This Decision prescribes the form and content of the reports on performance that the leasing company is obliged to submit to the Banking Agency of Federation of Bosnia and Herzegovina (in further reading: FBA) and the deadlines for reporting.

Article 2.

The reports from the Article 1., of this Decision are monthly and quarterly.

Article 3.

- (1) The monthly report of the leasing company is the Report on the risk weight nominal effective interest rates (form: EKS).
- (2) The deadline for the monthly reports is 15 days after the end of the reporting month.

Article 4.

- (1) Leasing company quarterly (in further reading: LD) reports are:
 1. Balance Sheet LD (form: BS-LD);
 2. Income Statement LD (form: BU-LD);
 3. The list of owners of over 5% of participation in LD (form: K-LD);
 4. Structure of receivables on the basis of the financial leasing (form: SPF-LD);
 5. Structure of receivables on the basis of the operating leasing (form: SPO-LD);
 6. Report on the amount and manner for allocating the reserves for losses (Reserve-FBA);
 7. Review of 10 largest lessees (form: ND-LD);
 8. Review of 10 largest sources of funds of LD (form: NI-LD);
 9. Report on number and qualification structure of the employees of the LD (form: LD- Employees).
- (2) The deadline for submitting the reports from the paragraph (1) of this Article is 30 days after the end of the reporting quarter, and the deadline for the last quarter of the previous year, prepared based on the preliminary data, is 31st of January of the current year.
- (3) The deadline for submitting the report for the last quarter of the previous year, prepared based on the final date, is 05th of March of the current year.

Article 5.

The affiliates of the leasing company that operate in the Federation of BiH, which head office is in Republic Srpska, are obliged to, at FBA's request, submit reports from the Article 3., paragraph (1) and Article 4., paragraph (1) of this Decision within deadlines determined by FBA.

Article 6.

The leasing companies are obliged to list all the amounts shown in the reporting forms from this Decision in 000 KM, unless it is stipulated otherwise.

Article 7.

(1) The reports from this Decision are submitted through adequate electronic media and their form must be adjusted to the requests of the FBA and the technical requests of such media.

(2) The leasing companies are obliged to (simultaneously), along with the quarterly reports, submit the form: LD-FBA signed by the director of the leasing company. The signature confirms that the attached reports are adopted by the Management, and that the reports are complete and correct.

Article 8.

Forms from the Article 3., and 4., of this Decision are part of it and are to be found in its attachment.

Article 9.

This Decision comes into effect on the eighth day from the day it is published in the "Official Gazette of the Federation of BiH".

Number U.O. - 13 - 8/09
24th of June 2009.
Sarajevo

Chairman of the
Management Board
Mr. sc. **Haris Ihtijarević**, signed

Form: LD-FBA

 Name of the leasing company: Identification number

 Address of the leasing company

 Director of the leasing company

 Financial date of the report

	MANAGEMENT OF THE LEASING COMPANY	REPRESENTING / CANDIDATED BY
Member:		
Member:		
Member:		
Member:		
Member:		
Member:		
Member:		

1.	
2	
3.	
4	
5.	
6	
/list of reporting forms – with tables submitted by the leasing company /	

/signature-authorized by: Director /that the submitted reports are accepted by the Management with the date of the report adoption	

/ first name, last name and signature – signature by authorized person of the leasing company stating the reports are complete and accurate	

Form BS: LD

Name of the Leasing Company:

Identification Number:

BALANCE SHEET - LEASING COMPANY

As of:

(in 000 KM)

Number	DESCRIPTION	Previous year	Current year
	ASSETS		
1.	Cash and cash equivalents		
2.	Placements to banks		
3.	Receivables from financial leasing, net (3a-3b-3c-3d)		
3a)	receivables from financial leasing, gross		
3b)	reserves for losses		
3c)	deferred income from interest		
3d)	deferred income from fees		
4.	Receivables from subsidiaries		
5.	Movable and immovable assets, net (5a+5b-5c-5d)		
5a)	movable and immovable property-personal funds		
5b)	movable and immovable property -operating leasing		
5c)	adjusted value -personal funds		
5d)	adjusted value - operating leasing		
6.	Long term investments		
7.	Other assets		
	TOTAL ASSETS (1+2+3+4+5+6+7)		
	LIABILITIES		
9.	Liabilities from taken loans, net (9a+9b-9c)		
9a)	liabilities from short term loans		
9b)	liabilities from long term loans		
9c)	cost and fees paid in advance		
10.	Other liabilities		
	TOTAL LIABILITIES (9+10)		
11.	Core capital		
12.	Reserves		
13.	Accumulated profit/loss		
	TOTAL CAPITAL (11+12+13)		
	TOTAL LIABILITIES (9+10+11+12+13)		
	OFF-BALANCE SHEET		
	Written-off receivables (initial amount)		
	new write-off (+)		
	collection (-)		
	permanent write-off (-)		
1.	Written-off receivables (final amount)		
2.	Other off-balance sheet records		

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/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /

ATTACHMENT 1-ADDITION to Form BS: LD

(000)

7.	Other assets (7a+7b+7c)	
7a)	Loans: net (7a1-7a2-7a3)	
7a)1	loans, gross	
7a)2	loan reserves	
7a)3	Deferred profit from fees for loans	
7b)	Advance payment for supply of the leasing object	
7c)	Other	
10.	Other liabilities (10a+10b+10c+10d)	
10a)	Liabilities to suppliers	
10b)	Liabilities to employees	
10c)	Liabilities for PDV	
10d)	Other	

Form BU:LD

Name of the leasing company:

Identification Number

LEASING COMPANY INCOME STATEMENT

As of:

(in 000 KM)

Number	DESCRIPTION	Previous year	Current year
I	FINANCIAL PROFIT AND EXPENSES		
1.	Interest income (1a+1b+1c+1d)		
1a)	Income from placements to banks		
1b)	Income from financial leasing		
1c)	Fees (processing of leasing application , expense for the pledge, etc.)		
1d)	Other interest income		
2.	Interest expenses (2a+2b+2c)		
2a)	Interest on loaned funds		
2b)	Fees for loan processing		
2c)	Other interest expenses		
3.	Net interest income (1.-2.)		
II	OPERATING INCOME AND EXPENSES		
4.	Operating income (4a+4b+4c+4d)		
4a	Fees for performed services		
4b	Income from operating leasing		
4c	Income from sale of the leasing object, net		
4d	Other operating income		
5.	Operating expenses (5a+5b+5c+5d)		
5a)	Cost of salaries and contributions		
5b)	Cost of business premises		
5c)	Cost of sale of the leasing object, net		
5d)	Other operating expenses		
6.	Expenses from loss reserves		
7.	Income before taxes (3+4-5-6)		
8.	Income Tax		
9.	Net profit (7-8)		

/ Name and surname / signature / tel. number of the authorized individual /

ATTACHMENT 1-ADDITIONAL INFORMATION ON THE NATURE OF THE INCOME AND EXPENSES

(000)

4d	Other operating income (4d1+4d2+4d3)	

4d1	Income from collected written-off receivables	
4d2	Income from warnings	
4d3	Other	
5a	Cost of salaries and contributions (5a1+5a2)	
5a1	Salaries(gross)	
5a2	Other contributions to employees (meals, bonuses)	
5b	Cost of business premises (5b1+5b2)	
5b1	Amortization expenses (5b1.1+5b1.2)	
5b1.1	Amortization expenses - operating leasing	
5b1.2	Amortization expense - other funds	
5b2	Other expenses	
5d	Other operating expenses (5d1+5d2+5d3)	
5d1	Material expenses	
5d2	Service expenses	
5d3	Other	
6	Expenses for reserves for losses (6a+6b)	
6a	Expenses for reserves related to financial leasing	
6b	Expenses for reserves for loans	

Form : K-LD

Name of the Leasing
Company

Identif. No. _____

LIST OF OWNERS OF OVER 5% PARTICIPATION IN THE LEASING COMPANY

As of:

No.	NAME OF THE OWNER (listed by size)	Personal Identif. No/ Identif. No.	Amount (in 000)	% participation	Lessee Yes/No
1	2	3	4	5	6
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
Total for 10 largest owners					

ADDITIONAL DATA

(in 000)

1. TOTAL AMOUNT OF CAPITAL

1a) Paid in cash (core capital)

1b) Paid in goods and titles

/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /

Name of the Leasing company:

Form : SPF-LD

Identification
number

STRUCTURE OF RECEIVABLES BASED ON THE FINANCIAL LEASING

As of: _____

(in 000)

No.	DESCRIPTION	Short term receivables	Long term receivables	Matured receivables	Total
1	2	3	4	5	3+4+5
A	STRUCTURE ACCORDING TO THE LEASING SUBJECT				
1	Passenger cars				0
2	Performance vehicles (all-terrain and passenger)				0
3	Machines and equipment				0
4	Real estate				0
5	Track vehicles, vessels and aircrafts				0
6	House appliances				0
7	Other				0
	Total:				0
B	STRUCTURE ACCORDING TO THE LESSEE				
1	Legal entities				0
2	Entrepreneurs				0
3	Individuals				0
4	Other				0
	Total:				0

/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /

Name of the Leasing Company:

Form : SPO-LD

Identification
Number

STRUCTURE OF RECEIVABLES BASED ON THE OPERATING LEASING

As of: _____

(in 000)

No.	O P I S	Due but not collected debt	Outstanding debt ???	Total
1	2	3	4	3+4
A	STRUCTURE BASED ON THE LEASING SUBJECT			
1	Passenger cars			0
2	Performance vehicles (all-terrain and passenger)			0
3	Machines and equipment			0
4	Real estate			0
5	Track vehicles, vessels and aircrafts			0
6	House appliances			0
7	Other			0
8	Total:			0
B	STRUCTURE BASED ON THE LESSEE			0
1	Legal entities			0
2	Entrepreneurs			0
3	Individuals			0
4	Other			0
5	Total:			0

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/ Name and surname / signature / tel. number of the authorized individual /

Name of the Leasing Company:

Form: LD-Reserves

Identification Number

REPORT ON AMOUNT AND MANNER FOR ALLOCATION OF RESERVES FOR LOSSES

As of:

A. Reserves for financial leasing

(in 000KM)

Number	Delinquency	Reserve rate for financial leasing (movable property)	Reserve rate for financial leasing (immovable property)	Amount of receivables for movable property	Amount of receivables for immovable property	For movable property	For immovable property	Total reserves
1	2	3	4	5	6	7=(3X5)	8=(4X6)	9=(7X8)
1	0-60	0,50%	0,50%			0	0	0
2	60-90	10%	10%			0	0	0
3	90-180	50%	50%			0	0	0
4	over 180	100%	75%			0	0	0
5	over 360		100%			0	0	0
TOTAL						0	0	0

B. Reserves for loans

(in 000)

Number	Delinquency	Provision rate for loans	Amount of the loan receivable	Total reserves
1	2	3	4	$5=(3 \times 4)/100$
1	0-60	0,05%		0
2	60-90	5%		0
3	90-180	10%		0
4	180-270	30%		0
5	270-360	50%		0
6	over 360	100%		0
TOTAL			0	0

/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /

Name of the Leasing
Company:

Form: ND-LD

Identification
Number

REVIEW OF 10 LARGEST LESSEES

As of:

(in 000)

Number	LESSEE	Lessee identification number	Leasing subject (list the type of leasing ,financial or operating)	Balance of the receivable
1	2	3	4	5
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
TOTAL:				0

/Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /

Name of the leasing company:

Form: LD - Sources

Identification
Number

LIST OF 10 LARGEST SOURCES OF FUNDS

As of:

(000)

Number	NAME OF THE CREDITOR	Short term loans	Long term loans	Total	Interest Rate	Approval Date	Ending date
1	2	3	4	5(3+4)	6	7	8
1				0			
2				0			
3				0			
4				0			
5				0			
6				0			
7				0			
8				0			
9				0			
10				0			
Total for 10 largest creditors		0	0	0			

/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /

Name of the leasing company:

Identification
number

Form: Employees of the leasing company

**REPORT ON NUMBER AND QUALIFICATION STRUCTURE
OF THE LEASING COMPANY EMPLOYEES**

As of:

QUALIFICATION OF EMPLOYEES									
	NS*	KV	VKV	SSS	VŠS	VSS	MR	DR	TOTAL
NUMBER OF EMPLOYEES									0

/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / Signature / tel. number of the authorized individual /

* NS – elementary education level, KV – vocational qualifications, VKV- higher vocational qualifications

SSS – high school degree, VŠS – two year college degree, VSS – University degree, MR – Master of Arts, DR - PhD



Name of the leasing company

Form LD: interest rates

Identification number:

**Monthly report on risk-weighted
nominal and effective interest rates on leasing contracts
for the month of 2009**

Ord. No.	Description	Amount of loan in (000 KM)	Risk-weighted	
			Nominal interest rate	Effective interest rate
1	2	3	4	5
I	Short term leasing contracts			
1.	Based on leasing subject (1=1.1)			
a)	Passenger cars			
b)	Performance vehicles (all-terrain and passenger)			
c)	Machines and equipment			
d)	Real estate			
e)	Track vehicles, vessels and aircrafts			
f)	House appliances			
g)	Other			
1.1	Based on lessee (1=1.1)			
a)	Legal entities			
b)	Entrepreneurs			
c)	Individuals			
II	Long term leasing contracts			
2.	Based on leasing subject (2=2.1)			
a)	Passenger cars			
b)	Performance vehicles (all-terrain and passenger)			
c)	Machines and equipment			
d)	Real estate			
e)	Track vehicles, vessels and aircrafts			
f)	House appliances			
g)	Other			
2.1	Based on lessee (2=2.1)			
a)	Legal entities			
b)	Entrepreneurs			
c)	Individuals			
	TOTAL (I+II)			

/ Name and surname / signature / tel. number of the authorized individual /

/ Name and surname / signature / tel. number of the authorized individual /