

BOSNIA AND HERZEGOVINA  
FEDERATION OF BOSNIA AND HERZEGOVINA  
SECURITIES COMMISSION OF THE FEDERATION  
OF BOSNIA AND HERZEGOVINA

Pursuant to the provisions of Article 35 and 36 of the Law on Voluntary Pension Funds (Official Gazette of FBH, 104/16), and Article 12 of the Law on Securities Commission (Official Gazette of FBH, 39/98, 36/99, 33/04, 92/13 and 6/17), the Securities Commission of the Federation of Bosnia and Herzegovina, at its 545<sup>th</sup> session held on November 23, 2017, adopted the following

**Rulebook  
on the Contents, Deadlines and Form of Reports of Voluntary Pension Funds and  
Management Companies**

**I – General provisions**

**Article 1**

This Rulebook regulates the compulsory contents, deadlines and methods of reporting on business operations of voluntary pension funds (hereinafter: funds) and voluntary pension management companies (hereinafter: management companies), and the compulsory contents of reports on the audit of financial statements of funds and management companies, and the chart of accounts and fund reporting forms.

**Article 2**

(1) Mandatory reports on business operations submitted to the Securities Commission of the Federation of Bosnia and Herzegovina (hereinafter: the Commission) shall mean supervisory and statistical reports.

(2) Supervisory reports as referred to in this Rulebook shall mean reports generated by the Commission for the purpose of the supervision.

(3) Statistical reports as referred to in this Rulebook shall mean general financial statements and special reports by funds and management companies (hereinafter: reporting entities).

(4) General financial statements shall include:

- Balance Sheet – the financial status report (Annex 1),
- Profit and Loss Statement – business report (Annex 2),
- Cash Flow Statement – cash flow report (Annex 3),
- Fund Net Asset Value Fluctuation Report (Annex 4), and
- Notes on Financial Statements,

pursuant to the Law on Accounting and Audit in the Federation of Bosnia and Herzegovina (hereinafter: LAA) and to this Rulebook.

(4) Special reports on the business operations of reporting entities shall mean reports whose contents, drawing-up deadlines, form and method are regulated by this Rulebook.

**II – Financial statement drawing-up obligation**

**Article 3**

(1) Accounting of changes in business operations, drawing up and publication of general financial statements shall be performed by reporting entities in accordance with the Law on Voluntary Pension Funds (Official Gazette of FBiH, 104/16 – hereinafter: the Law), accounting standards and financial reporting standards prescribed by the LAA, and with this Law.

(2) The audit report on general financial statements of reporting entities (hereinafter: the audit report) shall be drawn up in accordance with the audit standards, the code, instructions, explanations and guidelines prescribed by the LAA.

#### **Article 4**

(1) Management companies shall draw up and deliver to the Commission annual and semi-annual financial statements for each fund under their management, and the annual, semi-annual and monthly statements of the management company.

(2) In addition to statements referred to in paragraph (1), management companies shall also draw up and deliver to the Commission annual business reports for each fund under their management and for the management company.

#### **Article 5**

(1) The annual financial statement of the management company and the annual financial statement of the fund must be audited by an independent certified auditor who meets the requirements prescribed by the Rulebook of the Commission regulating the conditions for performing the audit of financial statements of investment funds.

(2) The management company shall provide that the general financial statements of the management company and funds, as well as the audit reports, be permanently available on the Internet site of the management company.

### **III – Mandatory report contents**

#### **Article 6**

(1) The chart of accounts and the account contents in the chart of accounts, as well as the contents and form of general financial statements of funds and management companies shall be an integral part hereof.

(2) The annual business report referred to in Article 4, paragraph (2), in addition to the contents as set out in the LAA, shall also contain a report of the management of the management company, with an explication of business results of the voluntary pension fund, portfolio changes and future investment strategy plans.

(3) The audit report shall also contain a report stating whether the financial statement contains the identity of related persons, types of relations, legal and other basis for related person transactions, the type and value of transactions executed, and an opinion on the effects of related person transactions material to financial statements, especially to business results of the reporting entities.

(4) The management of the management company shall be responsible for identifying and disclosing information on related parties and business events involving said persons.

#### **Article 7**

(1) The audit report on financial statements of fund shall contain information on the following:

- securities that comprise fund's assets, according to the type and issuer,
- real estate that comprises fund's assets, according to the type and location,
- cash deposits that comprise the fund's assets,
- broker fees, depositary and custodian bank's fees, fees of authorized real estate appraiser and other transaction related costs,
- fund asset value, number of investment units issued and their individual value as of the last business day of the reporting period,
- harmonization of the fund's investment structure with the criteria defined by the Law.

- (2) The auditor shall provide appropriate audit proof that enables drawing well-grounded conclusions on which the opinion shall be based.
- (3) The Commission may request that audit proof be submitted corroborating statements made in the audit report.

#### **Article 8**

- (1) In case that there are any reasons to doubt the truthfulness, accuracy or completeness of audit reports, the Commission may, during the control of reporting entities referred to in Article 2, paragraph 3 of this Rulebook, request that the audit report be supplemented, that the audit report submitted by examined by another independent auditor, or dismiss the report as unsuitable.
- (2) Provisions of this Rulebook relating to the contents of the audit report on financial statements of funds shall constitute contractual terms contained in the audit engagement letter or another appropriate form of contract.

#### **Article 9**

- (1) Special reports of the voluntary pension fund, as referred to in this Rulebook, shall mean:
- a) General information on the fund (Annex A),
  - b) Report on securities that comprise the assets of the voluntary pension fund (Annex B),
  - c) Report on real estate that comprises the assets of the voluntary pension fund (Annex C),
  - d) Report on cash deposits that comprise the assets of the voluntary pension fund (Annex D),
  - e) Report on the value of fund transactions of the voluntary pension fund executed by a professional intermediary and commission calculated (Annex E),
  - f) Report on the amount of costs charged to voluntary pension fund assets (Annex F),
  - g) Report on voluntary pension fund net asset value calculation and investment unit net value (Annex G),
  - h) Report on voluntary pension fund's financial indicators (Annex H),
  - i) Report on members and termination of membership in the voluntary pension fund (Annex I),
  - j) Report on the membership structure of the voluntary pension fund (Annex J),
  - k) Report on state subsidies (Annex K).
- (2) Standardized forms of special reports are provided in the Annex that makes up an integral part of this Rulebook.

### **IV – Reporting deadlines and methods**

#### **Article 10**

- (1) The management company shall submit to the Commission the general financial statements of funds, the audit report and the annual business report referred to in Article 4, paragraphs 1 and 2 of this Rulebook within four months from the end of the accounting year, and the semi-annual financial statements within two months from the end of the semi-annual accounting period, and the monthly reports within 15 days from the end of the quarter.
- (2) The management company shall submit to the Commission its general financial statements, audit report and annual business report referred to in Article 4, paragraphs 1 and 2 of this Rulebook within four months from the end of the accounting year, the semi-annual financial statements within two months from the end of the semi-annual accounting period, and the monthly reports within 15 days from the end of the quarter.

(3) Special reports from Article 9, paragraph 1, items a), b), c), d), e), f) and g) of this Rulebook shall be prepared and submitted to the Commission by the reporting parties monthly, within the deadlines as set out in paragraph 1 of this Article.

(4) The special reports, annual and semi-annual, as set out in Article 9, paragraph 1, items h), i), j) and k) of this Rulebook shall be drawn-up and submitted to the Commission in accordance with the deadlines as set out in paragraph 1 of this Article.

(5) Reports set out in Articles 4 and 9 of this Rulebook shall be delivered to the Commission electronically.

(6) Audited annual financial statements and independent auditor's opinions of funds and management companies shall also be delivered to the Commission in written.

#### **Article 11**

Having in mind the requirements of protecting the confidentiality of information, the Commission, as a rule, uses the information contained in statistical reports for the purpose of control, and in special events, additional reports whose contents, form, submission deadlines and methods are determined as necessary.

### **V – Final provisions**

#### **Article 12**

This Rulebook shall come into force on the eighth day from the date of its publication in the Official Gazette of the Federation of Bosnia and Herzegovina.

Ref. No.: 01-02-2487/17

In Sarajevo, November 23, 2017

President  
of the Securities Commission  
of the Federation of Bosnia and Herzegovina

Hasan Čelam

## **Annex: CHART OF ACCOUNTS FOR VOLUNTARY PENSION FUNDS**

### **1 – Cash**

- 10 - Cash and cash equivalents
- 100 - Business account, local currency
- 101 - Business account, foreign currency
- 102 - Cash equivalents

### **2 – Fund investments**

- 20 - Fund investments in financial assets at fair value via the profit and loss statement and value adjustment
- 200 - Investments in common and preferred stock of domestic legal persons, closed-end investment funds and stakes of open-end investment funds and value adjustments
- 201 - Investments in common and preferred stock of foreign legal persons, foreign closed-end investment funds and stakes of foreign open-end investment funds and value adjustments
- 202 - Other securities of domestic issuers (treasury bills and other securities in accordance with the IAS 39, which are not included in Account 101) and value adjustments
- 203 - Other securities of foreign issuers (treasury bills and other securities in accordance with the IAS 39, which are not included in Account 101) and value adjustments
- 204 - Balance and value adjustment of financial derivatives
- 209 - Other financial assets recognized at fair value as per profit and loss and value adjustments
- 21 - Fund investments in available-for-sale financial assets
- 210 - Investments in common and preferred stock of domestic legal persons, closed-end investment funds and stakes of open-end investment funds and value adjustments
- 211 - Investments in common and preferred stock of foreign legal persons, foreign closed-end investment funds and stakes of foreign open-end investment funds and value adjustments
- 212 - Other securities of domestic issuers (treasury bills and other securities in accordance with the IAS 39, which are not included in Account 110) and value adjustments
- 213 - Other securities of foreign issuers (treasury bills and other securities in accordance with the IAS 39, which are not included in Account 111) and value adjustments
- 219 - Other available-for-sale financial assets which are not included in other accounts of this group and value adjustments
- 22 - Fund investments in financial assets held to maturity
- 220 - Short-term deposits held to maturity and value adjustments
- 221 - Long-term deposits held to maturity and value adjustments
- 222 - Short-term debt securities held to maturity and value adjustments
- 223 - Long-term debt securities held to maturity and value adjustments
- 224 - Investments in reverse repurchase agreements and value adjustments
- 229 - Other investments which are not included in other accounts of this group and value adjustments
- 23 - Deposits and investments (loans and receivables)

- 230 - Non-derivative financial assets with fixed or identifiable payments not traded in an active market, stating the balance and changes of value of non-derivative financial assets with fixed or identifiable payments not traded in an active market and value adjustments
- 231 - Investments in reverse repurchase agreements, stating the balance and changes of investments in reverse repurchase agreements and value adjustments
- 232 - Deposits in domestic banks and value adjustments
- 233 - Deposits in foreign banks and value adjustments
- 239 - Other financial assets included in the deposit and investment portfolio and value adjustments
- 24 - Fund investments in real estate for profit from lease and value adjustments
- 240 - Land
- 241 - Commercial buildings
- 242 - Residential buildings
- 243 - Commercial and residential buildings
- 249 - Other real estate not included in previous accounts
- 25 - Fund investments in real estate for increase in lease market value and value Adjustments
- 251 - Land
- 252 - Commercial buildings
- 253 - Residential buildings
- 254 - Commercial and residential buildings
- 259 - Other real estate not included in previous accounts
- 26 - Fund investments in real estate intended for sale and value adjustments
- 261 - Land
- 262 - Commercial buildings
- 263 - Residential buildings
- 264 - Commercial and residential buildings
- 265 - Other real estate not included in previous accounts
- 266 - Other fund investments in real estate and value adjustment
- 267 - Investment in real estate companies
- 269 - Other assets
- 27 - Other investments
- 270 - Investments not included in Accounts 200-269

### **3 – Receivables**

- 31 - Receivables from fund activities
- 310 - Receivables from sale of securities
- 311 - Receivables from sale of real estate
- 312 - Receivables from lease of real estate
- 313 - Receivables from interest on deposits and debt securities
- 314 - Receivables from dividend, cash deposits and bond payments
- 315 - Receivables from advance payments
- 319 - Other receivables from fund activities not included in accounts of this group, nor related to the company
- 32 - Receivables from management company
- 320 - Receivables from excess fee paid
- 321 - Receivables for cost reimbursement
- 329 - Other receivables from the company not included in accounts of this group

34	-	Deferred tax funds
340	-	Deferred tax funds
35	-	Prepayments
350	-	Costs paid in advance in current calculation period
351	-	Unpaid income that could not be invoiced

#### **4 – Current liabilities, deferrals and reserves**

40	-	Liabilities from investments
400	-	Liabilities from investment in securities
401	-	Liabilities from investment in real estate
402	-	Liabilities from investment in securities other than in Account 400
403	-	Liabilities from investment in placements, deposits and repurchase agreements
409	-	Other liabilities from investments not included in accounts of this group
41	-	Liabilities from operating costs other than liabilities to the management company
410	-	Liabilities to depositary bank
411	-	Liabilities from fees of supervisory board members
412	-	Liabilities from external audit
413	-	Liabilities from calculated interest
414	-	Liabilities to members from share in profit
415	-	Liabilities from profit tax
419	-	Other liabilities from operations other than liabilities to the management company
42	-	Liabilities to the management company
420	-	Liabilities from the management fee
421	-	Liabilities for under-calculated and under-paid management fee
422	-	Liabilities from stake purchase entrance and exit fee
429	-	Other liabilities to the management company not included in accounts of this group
43	-	Short-term financial liabilities
430	-	Short-term loans with maturity of less than one year
431	-	Portion of long-term liabilities with maturity of less than one year
439	-	Other short-term financial liabilities
44	-	Long-term liabilities
440	-	Long-term domestic loans
441	-	Long-term foreign loans
449	-	Other long-term liabilities
45	-	Other liabilities not included in Accounts 40 – 42
46	-	Deferred tax liabilities
47	-	Accruals and deferred income
470	-	Accruals
471	-	Deferred income

#### **5 – Net assets**

51	-	Subscribed investment units of voluntary pension fund
510	-	Investment units (stated as the fund investment unit value as of calculation date)
52	-	Capital reserve
520	-	Issuance premium – positive difference between sales price and nominal value

		of shares
521	-	Other capital reserve including payments by owners other than those from Account 500
53	-	Revaluation reserve
530	-	Revaluation reserve of financial assets available for sale
531	-	Revaluation reserve from financial risk protection management instruments
532	-	Revaluation reserve from real estate revaluation
533	-	Revaluation reserve from revaluation of real estate companies
539	-	Other revaluation reserve
54	-	Profit reserve
540	-	Reserve regulated by law and decisions of general meeting of shareholders
541	-	Other profit reserve in accordance with internal act and decisions of general meeting of shareholders
55	-	Undistributed earnings
550	-	Undistributed earnings from previous years
551	-	Undistributed earnings from current year
56	-	Undistributed loss
560	-	Undistributed loss from previous years
561	-	Undistributed loss from current year
57	-	Unrealized gains and losses – effect of changes to fair value of financial assets valued at profit and loss fair value
570	-	Unrealized gains from financial assets at profit and loss fair value (financial assets at profit and loss fair value intended for trading and financial assets at profit and loss fair value)
571	-	Unrealized losses from financial assets at profit and loss fair value (financial assets at profit and loss fair value intended for trading and financial assets at profit and loss fair value)

Note: If first a positive and then a negative effect was achieved for the same financial asset, the effects are compensated and only the difference is recorded.

## 6 – Expenses

60	-	Business expenses
600	-	Management company fee
601	-	Costs of trading securities
602	-	Interest expenses
603	-	Fees of supervisory board members
604	-	Depository bank fees
605	-	Banking service fees
606	-	Tax expenses
609	-	Other permitted fund expenses not stated in accounts of this group
61	-	Realized losses
610	-	Realized losses from sales of securities
611	-	Realized losses from currency exchange
612	-	Realized losses from sales of real estate
613	-	Depreciation costs
619	-	Other realized losses not stated in accounts of this group
62	-	Unrealized losses
620	-	Unrealized losses of securities from remeasuring to fair value
624	-	Negative currency exchange from investment in real estate



625	-	Unrealized losses in real estate from remeasuring to fair value (including depreciation in accordance with IAS 36)
629	-	Other unrealized losses not included in accounts of this group
63	-	Financial expenses
630	-	Interest expenses
639	-	Other financial expenses not included in accounts of this group
69	-	Transfer of expenses

## **7 – Income**

700	-	Income from dividend
701	-	Income from interest (from deposits and securities)
702	-	Premium depreciation from securities with a maturity
703	-	Income from rent
709	-	Other business income not included in accounts of this group
71	-	Realized income
710	-	Realized profit from sales of securities
711	-	Realized positive currency exchange
712	-	Realized profit from sales of real estate
719	-	Other realized profit not included in accounts of this group
72	-	Unrealized income
720	-	Unrealized profit from securities from remeasuring to fair value
721	-	Unrealized profit from currency exchange of cash items (except securities)
722	-	Unrealized profit from currency exchange of securities
723	-	Unrealized profit from derivatives from remeasuring to fair value
724	-	Unrealized profit from currency exchange from investment in real estate
725	-	Unrealized profit from real estate from remeasuring to fair value
729	-	Other unrealized profit not included in accounts of this group
73	-	Financial income
730	-	Income from interest from sight deposits
739	-	Other financial income not included in previous accounts of this group
79	-	Transfer of income

## **8 – Calculation of results**

80	-	Distribution of results
81	-	Calculation of results
82	-	Settlement account group

## **9 – Liabilities from source of assets (investment units) and fund reserve revaluation**

90	-	Cash payments (deposit)
901	-	Cash payments to member's personal account
902	-	Cash payments from membership changes
903	-	Cash payments from state subsidies
92	-	Cash payments (credit)
921	-	Cash payments related to pension payments
922	-	Cash payments from membership changes
923	-	Cash payments related to death of a member
94	-	Profit/loss of the current year
95	-	Retained profit/loss from previous years

96	-	Revaluation of financial assets available for sale
97	-	Revaluation reserve of risk protection instruments

## **99 – Off-balance records**

990-994	-	Off-balance assets
995-999	-	Off-balance liabilities

**Voluntary pension fund:**

**Voluntary pension fund registration number:**

**Management company:**

**Management company ID number:**

**Unique identification number of the management company:**

**Unique identification number of voluntary pension fund:**

## VOLUNTARY PENSION FUND BALANCE SHEET

(Financial status report)

As of December 31, 20\_\_

(in BAM)

Group of accounts	ITEM	EDP	Current Year	Previous Year
1	2	3	5	6
	<b>A. FIXED ASSETS (002+003+010+019+020)</b>	<b>001</b>		
100 through 102	<b>I - Cash</b>	<b>002</b>		
	<b>II - Fund investments (004 through 009)</b>	<b>003</b>		
200 through 209	1. Fund investments in financial assets at profit and loss fair value	<b>004</b>		
210 through 219	2. Fund investments in financial assets available for sale	<b>005</b>		
220 through 229	3. Fund investments in financial assets held to maturity	<b>006</b>		
230 through 239	4. Deposits and placements	<b>007</b>		
240 through 269	5. Investment in real estate	<b>008</b>		
270	6. Other investments	<b>009</b>		
	<b>III - Receivables (011 through 018)</b>	<b>010</b>		
310	1. Receivables from sales of securities	<b>011</b>		
311, 312	2. Receivables from sales of real estate	<b>012</b>		
313	3. Receivables from interest	<b>013</b>		
314	4. Receivables from dividend	<b>014</b>		
315	5. Receivables from advance payments	<b>015</b>		
316 through 318	6. Receivables of risk capital fund	<b>016</b>		

319	7. Other receivables	017		
320 through 329	8. Receivables from management company	018		
340	<b>IV – Deferred tax funds</b>	019		
35	<b>V - Prepayments</b>	020		
	<b>B. LIABILITIES (021+025+030+031+034+037+038+039)</b>	021		
40	<b>I – Liabilities from fund operations (023 through 025)</b>	022		
400	1. Liabilities from investment in securities	023		
401	2. Liabilities from investment in real estate	024		
402, 403, 409	3. Other operating liabilities	025		
41	<b>II – Liabilities from operating costs (027 through 030)</b>	026		
410	1. Liabilities to depositary bank	027		
414	2. Liabilities to members	028		
415	3. Profit tax liabilities	029		
411, 412, 413, 419	4. Other operating liabilities	030		
420 through 42943	<b>III – Liabilities to management company</b>	031		
43	<b>IV – Short-term financial liabilities (033+034)</b>	032		
430	1. Short-term loans	033		
431, 439	2. Other short-term financial liabilities	034		
44	<b>V – Long-term liabilities (036+037)</b>	035		
440, 441	1. Long-term loans	036		
449	2. Other long-term liabilities	037		
45	<b>VI – Other fund liabilities</b>	038		
46	<b>VII – Deferred tax liabilities</b>	039		
47	<b>VIII – Deferrals</b>	040		
	<b>C. FUND NET ASSET (001-021)</b>	041		
	<b>D. CAPITAL (043+046+049+054+055-058-061)</b>	042		
51	<b>I – Initial capital (044+045)</b>	043		
510	1. Investment units	044		
52	<b>II – Capital reserve (046+047)</b>	045		
520	1. Issuance premium	046		
521	2. Other capital reserve	047		
		048		
53	<b>III – Revaluation reserve (050 through 053)</b>	049		
530	1. Revaluation reserve of financial assets available for sale	050		
531	2. Revaluation reserve from financial risk	051		

	protection management instruments			
532, 533	3. Revaluation reserve from real estate revaluation	<b>052</b>		
539	4. Other revaluation reserve	<b>053</b>		
54	<b>IV – Reserve from profit</b>	<b>054</b>		
55	<b>V – Undistributed profit (056+057)</b>	<b>055</b>		
550	1. Undistributed profit of previous years	<b>056</b>		
551	2. Undistributed current year profit	<b>057</b>		
56	<b>VI – Uncovered loss (059+060)</b>	<b>058</b>		
560	1. Uncovered loss from previous years	<b>059</b>		
561	2. Uncovered current year loss	<b>060</b>		
57	<b>VII – Unrealized gains/loss (062+063)</b>	<b>061</b>		
570	1. Unrealized gains from financial assets at profit and loss fair value	<b>062</b>		
571	2. Unrealized loss from financial assets at profit and loss fair value	<b>063</b>		
	<b>E. INVESTMENT UNITS ISSUED</b>	<b>064</b>		
	<b>F. NET ASSETS PER INVESTMENT UNIT (041/064)</b>	<b>065</b>		
	<b>G. OFF BALANCE SHEET ASSETS</b>			
	1. Off balance assets	<b>066</b>		
	2. Off balance liabilities	<b>067</b>		
	<b>Cash payments (deposit) (EDP__ + EDP__ + EDP__)</b>			
	Cash payments to member's personal account			
	Cash payments from membership changes			
	Cash payments from state subsidies			
	<b>Cash payments (credit) (EDP__ + EDP__ + EDP__)</b>			
	Cash payments related to pension payments			
	Cash payments from membership changes			
	Cash payments related to death of a member			
	Profit/loss of the current year			
	Retained profit/loss from previous years			
	Revaluation of financial assets available for sale			
	Revaluation reserve of risk protection instruments			

Place

Certified Accountant

Stamp

Legal representative

Date

Voluntary pension fund:

Voluntary pension fund registration number:

Management company:

Management company ID number:

Unique identification number of the management company:

Unique identification number of voluntary pension fund:

## VOLUNTARY PENSION FUND PROFIT AND LOSS STATEMENT

(Report on the overall income of the voluntary pension fund)

(Report on overall result for the period)

January 1 - December 31, 20\_\_

(in BAM)

Account group	Item	EDP	Current year	Previous year
1	2	3	4	5
	<b>A. REALIZED INCOME AND EXPENSES</b>	201		
	<b>I – Business income (203 through 206)</b>	202		
700	1.Dividend income	203		
701,702	2. Income from interest and premium depreciation from fixed maturity securities	204		
703	3. Income from operations of real estate and risk funds	205		
709	4. Other business income	206		
	<b>II – Realized income (208 through 211)</b>	207		
710	1.Realized income from sale of securities	208		
711	2.Realized income from currency exchange	209		
712	3.Realized income from operations of real estate and risk funds	210		
719	4. Other realized income	211		
	<b>III – Business expenses (213 through 219)</b>	212		
600	1. Management company fee	213		
601	2. Investment trading expenses	214		
602	3. Expenses from payments to fund members	215		
603	4. Interest expenses	216		
604	5. Depositary bank fee	217		
606	6. Tax expenses	218		
605,609	7. Other business expenses of the fund	219		
	<b>IV – Realized expenses (221 through 224)</b>	220		
610	1. Realized expenses from sale of securities	221		
611	2. Realized expenses from currency exchange	222		
612	3. Realized expenses from trading real estate	223		
613, 619	6. Other realized expenses	224		
	<b>V – REALIZED INCOME AND EXPENSES</b>			
	1.Realized income (202+207-212-220)	225		
	2. Realized expenses (212+220-202-207)	226		
	<b>VI – Financial income (228+229)</b>	227		
730	1.Interest income	228		
739	2. Other financial income	229		
	<b>VII – Financial expenses</b>	230		
630	1. Expenses for interest	231		
639	2. Other financial expenses	232		
	<b>B. REALIZED INCOME AND EXPENSES BEFORE TAX</b>			
	1.Realized income before tax (225+227-230)	233		

	2. Realized expenses before tax (226+230-227)	234		
	<b>C. CURRENT DEFERRED INCOME TAX</b>	235		
821	1. Tax expenses	236		
Part 822	2. Deferred tax expenses	237		
Part 822	3. Deferred tax income	238		
	<b>D. REALIZED INCOME AND EXPENSES AFTER TAX</b>			
	1. Realized income after tax (233-234-236-237+238)	239		
	2. Realized expenses after tax (234-233+236+237-238)	240		
	<b>E. UNREALIZED INCOME AND EXPENSES</b>			
	<b>I – Unrealized income (242 through 247)</b>	241		
720	1. Unrealized income from securities	242		
721	2. Unrealized income from currency exchange, except securities	243		
722	3. Unrealized income from currency exchange related to securities	244		
723	4. Unrealized income from derivatives remeasured to fair value	245		
724, 725	5. Unrealized income of real estate and risk funds	246		
729	6. Other unrealized income	247		
	<b>II – Unrealized expenses (249 through 254)</b>	248		
620	1. Unrealized expenses from securities	249		
621	2. Unrealized expenses from currency exchange, except securities	250		
622	3. Unrealized expenses from currency exchange related to securities	251		
623	4. Unrealized expenses from derivatives	252		
624, 625 i 626	5. Unrealized expenses from real estate investment	253		
629	6. Other unrealized expenses	254		
	<b>F. TOTAL FUND UNREALIZED INCOME (EXPENSES)</b>			
	1. Total unrealized income (241-248)	255		
	2. Total unrealized expenses (248-241)	256		
	<b>G. NET ASSET INCREASE (DECREASE) FROM FUND OPERATIONS</b>			
	1. Fund net asset increase (239-240+255-256)	257		
	2. Fund net asset decrease (240-239+256-255)	258		
	<b>TOTAL OVERALL PROFFIT (AOP 239+240 + AOP 255 + AOP 256)</b>	<b>260</b>		

Place

Certified Accountant

Stamp

Management company legal representative

Date

**Voluntary pension fund:**

**Voluntary pension fund registration number:**

**Management company:**

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**Unique identification number of the management company:**

**Unique identification number of voluntary pension fund:**

**CASH FLOW REPORT**  
**(Report on cash flows)**  
**For January 1 – December 31, 20\_\_**

Description	EDP	Amount		Index
		Current period	Previous period.	
1	2	3	4	5
<b>A. Cash flow from business activity</b>				
I Cash in-flow from business activity (402 through 406)	401			
1. Cash in-flow from sale of investment	402			
2. Cash in-flow from dividend	403			
3. Cash in-flow from interest	404			
4. Cash in-flow from expense refund	405			
5. Other in-cash flow from operations	406			
II Cash out-flow for operations (408 through 418)	407			
1. Cash out-flow for investment	408			
2. Cash out-flow for securities investments	409			
3. Cash out-flow for other investments	410			
4. Cash out-flow for management company fee	411			
5. Cash out-flow for interest expenses	412			
6. Cash out-flow for securities trading costs	413			
8. Cash out-flow for depositary bank costs	414			
9. Cash out-flow for other operation expenses	415			
10. Cash out-flow for income tax	416			
11. Cash out-flow for other expenses	417			
III Net cash in-flow from business activities (401-407)	418			
IV Net cash out-flow for operation activities (407-401)	419			
<b>B. Cash in-flow from financing activities</b>				
I Cash in-flow from financing activities (421 + 422)	420			
1. Cash in-flow from membership	421			
2. Cash in-flow from loans	422			
II Cash out-flow from financing activities (424 through 426)	423			
1. Cash out-flow from membership	424			
2. Cash out-flow from dividend	425			
3. Cash out-flow from share in profit	426			
III Net cash in-flow from financing activities (420-423)	427			
IV Net cash out-flow from financing activities (423-420)	428			
<b>C. Total cash in-flow (401 + 420)</b>	429			
<b>D. Total cash out-flow (407+423)</b>	430			
<b>E. NET CASH IN-FLOW (429-430)</b>	431			
<b>F. NET CASH OUT-FLOW (430-429)</b>	432			
<b>G. Period-start cash</b>	433			
<b>H. Positive currency exchange from cash calculation</b>	434			
<b>I. Negative currency exchange from cash calculation</b>	435			
<b>J. PERIOD-END CASH</b>	436			
<b>(433+431-432+434-435)</b>	437			



Place Date,	Certified accountant	<hr/> Seal	Management company legal representative
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**Voluntary pension fund:**

**Voluntary pension fund registration number:**

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**REPORT ON NET ASSET CHANGES OF VOLUNTARY PENSION FUND**  
for January 1 – December 31, 20\_\_

(in BAM)

No.	Item	EDP	Current year	Previous year
1	2	3	4	5
1.	<b>Net asset increase (decrease) from fund operations (302 through 306)</b>	301		
2.	Realized profit (loss) from investment	302		
3.	Total unrealized profit (loss) from investment	303		
4.	Revaluation reserve from financial investments available for sale	304		
5.	Revaluation reserve from derivatives	305		
6.	Revaluation reserves of real estate and risk funds	306		
7.	<b>Net asset increase from transactions involving fund shares/stakes (308-309)</b>	307		
8.	Increase from investment unit payments	308		
9.	Decrease from investment unit payments	309		
10.	<b>Total fund net asset increase (decrease) (301+308-309)</b>	310		
11.	<b>Net assets</b>	311		
12.	Period-start	312		
13.	Period-end	313		
14.	<b>Number of fund investment units over the period</b>	314		
15.	Period-start number of fund investment units	315		
16.	Investment units paid during the period	316		
17.	Investment units paid out during the period	317		
18.	Period-end number of fund investment units	318		

Place  
Date,

Certified accountant

Seal

Management company  
legal representative

**SPECIAL REPORTS****Voluntary pension fund:****Voluntary pension fund registration number:****Management company:****Management company ID number:****Unique identification number of the management company:****Unique identification number of voluntary pension fund:****VOLUNTARY PENSION FUND GENERAL INFORMATION****As of \_\_\_\_\_**

Description:	Contents:	Note:
<b>1. Fund information:</b>		
Company name, abbreviated name, registered office address:		
Telephone and fax:		
e-mail:		
web:		
Fund registration number in the Registry with the Commission:		
Fund depositary company name and registered office:		
Fund external auditor company name and registered office:		
<b>2. Management company information</b>		
Company name, abbreviated name, registered office address:		
Telephone and fax:		
e-mail:		
web:		
Company incorporation license number and date of issuance:		
Fund management license number and date of issuance:		
Company management board members:		
Company supervisory board president and members:		
Company audit board:		
Company external auditor company		

name and registered office:		
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Report made by:  
Responsible person:

(Annex B)

Voluntary pension fund:  
Voluntary pension fund registration number:  
Management company:  
Management company ID number:  
Unique identification number of the management company:  
Unique identification number of voluntary pension fund:

## REPORT ON VOLUNTARY PENSION FUND ASSET VALUATION METHOD

### *Report on share investment valuation*

No.	Symbol of securities	Securities issued	Fund shares	Shares in turnover	Turnover volume of the current month (%)	Market value of the current month (%) A	Turnover volume for the 12 months (%)	Market value for the 12 months B	Purchase price D	Book value C	Estimated value E	Market value K	Fair value	Code	No. of fund shares	Value
1	2	3	4	5 (3-4)	6	7	8	9	10	11	12	13	14	15	16	17 (16*14)

### *Report on bond investment valuation*

No.	Bond symbol	Purchase price	Market value	Market value of the previous month	Effective interest rate	Fair value	No. of securities in fund portfolio	Value
1	2	3	4	5	6	7	8	9(7*8)

***Report on stake investment valuation***

No.	Symbol	Purchase price	Fund net asset value per stake	No. of stakes in fund portfolio	Value
1	2	3	4	5	6(4*5)

Report compiled by:

Responsible person:

(Annex C)

Voluntary pension fund:  
Voluntary pension fund registration number:  
Management company:  
Management company ID number:  
Unique identification number of the management company:  
Unique identification number of voluntary pension fund:

**REPORT ON REAL ESTATE INVESTMENT VALUATION**

No.	Type of real estate	Place of real estate	Purchase value	Real estate value recorded in fund assets

Report compiled by:  
Responsible person:

(Annex D)

Voluntary pension fund:  
Voluntary pension fund registration number:  
Management company:  
Management company ID number:  
Unique identification number of the management company:  
Unique identification number of voluntary pension fund:

**REPORT ON CASH DEPOSITS**

No.	Cash deposit amount	Financial institution in which deposit is kept	Deposit term	Interest rate	Deposit value including interest

Report compiled by:  
Responsible person:



Voluntary pension fund:

Voluntary pension fund registration number:

Management company:

Management company ID number:

Unique identification number of the management company:

Unique identification number of voluntary pension fund:

**REPORT ON VALUE OF FUND TRANSACTIONS EXECUTED BY INDIVIDUAL  
PROFESSIONAL INTERMEDIARY AND CALCULATED FEE**

for the period of

\_\_\_\_\_

<b>I. TRANSACTION VALUE</b>			
Broker	Transaction value	Date of transaction	Share in total value of transactions
1	2	3	4
AA			
BB			
CC			
Total			100%

<b>II. COMMISSION CHARGED</b>			
Broker	Transaction value	Date of transaction	Commission
1	2	3	4
AA			
BB			
CC			
Total			

Report compiled by:

Responsible person:

Voluntary pension fund:

Voluntary pension fund registration number:

Management company:

Management company ID number:

Unique identification number of the management company:

Unique identification number of voluntary pension fund:

**REPORT ON AMOUNT OF COSTS CHARGED TO VOLUNTARY PENSION FUND  
ASSETS**

Period from \_\_\_\_\_ to \_\_\_\_\_.

Fund net asset value as of: \_\_\_\_\_

Type of costs	Amount (BAM)	Share (%)
<b>Total costs:</b>		<b>100,00</b>
<b>Average monthly/yearly fund net asset value</b>		<b>-</b>
<b>Share of costs in average monthly/yearly fund net asset value (%)</b>		<b>-</b>

Report compiled by:

Responsible person:

Voluntary pension fund:

Voluntary pension fund registration number:

Management company:

Management company ID number:

Unique identification number of the management company:

Unique identification number of voluntary pension fund:

## REPORT ON CALCULATION OF NET ASSET VALUE PER INVESTMENT UNIT

as of \_\_\_\_\_

No.	Description	Total value as of day/month/year of report	Share in fund asset value (%)
1	2	3	4
1.	Shares		
2.	Bonds		
3.	Other securities		
4.	Deposits and placements		
5.	Cash and cash equivalents		
6.	Real estate		
7.	Other assets		
I	TOTAL ASSETS		

II	TOTAL LIABILITIES	
III=(I-II)	NET ASSETS	
IV	NUMBER OF INVESTMENT UNITS	
V=(III/IV)	NET ASSET VALUE PER INVESTMENT UNIT	

### *Report on value and price of fund investment unit*

Investment unit	Last month/year	Previous month/year	Previous months /years		
			.....	.....	.....
Minimum value					
Maximum value					

Report compiled by:

Responsible person:

(Annex H)

Voluntary pension fund:

Voluntary pension fund registration number:

Management company:

Management company ID number:

Unique identification number of the management company:

Unique identification number of voluntary pension fund:

## REPORT ON VOLUNTARY PENSION FUND FINANCIAL INDICATORS

for the period of \_\_\_\_\_

(in BAM)

No.	Asset item 2	Current month/year 4	Previous month/year 5
1.	Fund net asset as of start-period		
2.	No. of investment units as of start-period		
3.	Value of investment units as of start-period		
4.	No. of investment units as of start-period		
5.	Investment units issued based on payments		
6.	Investment units issued based on subsidies/advantages		
7.	Investment units issued based on membership change		
8.	Investment units withdrawn based on membership change		
9.	Investment units withdrawn based on pension payment		
10.	Investment units withdrawn based on death of a member		
1.	Fund net asset as of end-period		
2.	Number of investment units as of end-period		
3.	Value of investment units as of end-period		
4.	Number of investment units as of end-period		
	<b>Financial indicators</b>		
1.	Average net asset and expense ratio		
2.	Realized investment gain and average net asset ratio		
3.	Amount of investment units issued in a year		
4.	Amount of investment units withdrawn in a year		
5.	Rate of return on fund net asset		

Report compiled by:

Responsible person:

**Voluntary pension fund:**

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### REPORT ON MEMBERS AND TERMINATION OF MEMBERSHIP IN A VOLUNTARY PENSION FUND

Information		Current month	Previous month	Current/previous month change
<b>A. Information on members</b>				
Total number of fund members				
Number of new member during the month				
Number of members whose membership expired during the month	Retirement			
	Death			
	Other reasons			
	Total			
Total number of members as of last date of the month				
<b>B. Information on paid contributions</b>				
Gross contributions paid to fund during the month*				
Total paid gross fund contributions of the current year by the last day of the month*				
* Including subsidies and advantages				
<b>A. Information on payments</b>				
Total payments from the fund during the month	Retirement			
	Death			
	Other reasons			
	Total			
Total payments from the fund of the current year by the last day of the month*	Retirement			
	Death			
	Other reasons			
	Total			

Report compiled by:

Responsible person:

**Voluntary pension fund:**

**Voluntary pension fund registration number:**

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**Unique identification number of voluntary pension fund:**

**REPORT ON VOLUNTARY PENSIONS FUND MEMBERSHIP STRUCTURE**

Age	Sex	Number of members	Total number of members	Share (%)
24 or younger	Women			
	Men			
25 – 29	Women			
	Men			
30 – 34	Women			
	Men			
35 – 39	Women			
	Men			
40 – 44	Women			
	Men			
45 – 49	Women			
	Men			
50 – 54	Women			
	Men			
55 – 59	Women			
	Men			
60 – 69	Women			
	Men			
70 and older	Women			
	Men			

Report compiled by:

Responsible person:

**Voluntary pension fund:**

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**REPORT ON STATE SUBSIDIES AND TAX ADVANTAGES**

Number of fund members for which the management company claims subsidies and advantages				
Calendar year for which the subsidy/advantage is paid	Total amount of claims	Payments by the Ministry of finance.		
		Amount	Date of payment	Share in total claims

Report compiled by:

Responsible person: